
*The 2006 Self-Sufficiency Standard
for Virginia: Work Support and
Wage Adequacy Modeling Tables*

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Modeling the Impact of Child Support and Work Support on Wages Required to Meet Basic Needs

Introduction

While the Self-Sufficiency Standard provides the amount of income that meets a family's basic needs without public or private assistance, many families cannot achieve self-sufficiency immediately. "Work supports" used to reduce costs for child care, food, health care, and housing can help a family achieve stability without scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe and/or unstimulating child care environments. This stability also can help a family retain employment, which is a necessary condition for improving wages.

This document includes a brief discussion of the available work supports. Child support, although not a "work support," can assist a family in meeting basic needs and is also discussed below. This document also contains two modeling tables. Table 1 shows the *Impact of the Addition of Child Support and Works Supports on the Monthly Costs and Self-Sufficiency Wage*. Table 2 shows the *Impact of Work Supports on Wage Adequacy*. Both tables model a family with one parent and two children (an infant and a preschooler) in Richmond, Virginia.

A second document, the *Methodological Appendix, Virginia 2006: Assumptions and Sources* outlines the assumptions used for calculating the 2006 Virginia Self-Sufficiency Standard, including taxes and tax credits.

Child Support and Work Supports: Assumptions and Sources

Child Support

Unlike additional earned income, child support is not taxable and can significantly reduce the amount families need to earn both directly and through reduced taxes. In 2006, the national average monthly child support for families who received payments with the

assistance of state department of child support enforcement agencies was \$209. The average child support payment in Virginia is \$184 per month.

Although 59% of custodial parents in the United States have child support awards, only 45% receive the full amount owed to them. Of the remaining 55%, only 29% receive a portion of the child support payment awarded, leaving 26% who have child support awards with no support at all.

Sources: *Child Support*

- Grall, T. (2003). *Custodial mothers and fathers and their child support: 2001*. (U.S. Census Bureau, Current Population Reports, Series P60-225). Washington, DC: U.S. Government Printing Office. Retrieved from <http://www.census.gov/prod/2003pubs/p60-225.pdf>
- U.S. Department of Health and Human Services, Administration for Children & Families, Office of Child Support Enforcement. *2002 Annual Statistical Report*. (Tables 4, 10, 11 and 52). Retrieved from http://www.acf.hhs.gov/programs/cse/pubs/2003/reports/annual_statistical_report/tables.html
- Average child support payment updated using the 2006 Consumer Price Index. Retrieved from <http://www.bls.gov/cpi/home.htm>

Child Care Assistance

Child care represents a major expense for families with children, thus child care assistance can greatly reduce monthly costs. However, according to the U.S. Department of Health and Human Services:

Over eight million children were potentially eligible for child care subsidies in 2003, under the eligibility rules of the Child Care and

Development Fund (CCDF). While we do not know how many of these children were in families that needed help paying for child care, 28% of the potentially eligible children received subsidized care through CCDF or related funding streams in fiscal year 2003.

In Virginia, approximately 27,000 children, or 16,600 families per month, received CCDF subsidies in fiscal year 2004. Those children represent 27% of Virginia's 100,000 children who are living in households with incomes at or below 200% of the Federal Poverty Level.

Sources: *Child Care Assistance*

- U.S. Department of Health and Human Services. ASPE Issue Brief. Child Care Eligibility and Enrollment Estimates for Fiscal Year 2003 (April 2005). Retrieved from <http://aspe.hhs.gov/hsp/05/cc-elig-est03/>
- U.S. Department of Health and Human Services. Administration for Children and Families. Child Care Bureau. Child Care and Development Fund Preliminary Estimates Average Monthly Adjusted Number of Families and Children Served (FFY2004). Retrieved from <http://www.acf.hhs.gov/programs/ccb/research/04acf800/table1.htm>
- U.S. Census Bureau. Low Income Uninsured Children by State: 2002, 2003, and 2004. Retrieved from <http://www.census.gov/hhes/www/hlthins/liuc04.html>
- Department of Social Services. *Child Care and Development Fund Plan for FFY 2006-2007*. Retrieved from <http://www.dss.virginia.gov/files/division/cc/ccdf/plan.pdf>

Food Stamp Program and Women, Infants, and Children

The Food Stamp Program and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) are work supports used to reduce food costs. Food Stamps are available to most households with a gross monthly income below 130% of the federal poverty level (FPL).

Enrollment in the Food Stamp Program in 2005 reached 25.7 million people or 11.2 million households,

nationally. However, many families that leave the Temporary Assistance for Needy Families (TANF) cash assistance programs, though eligible, do not continue to receive Food Stamps.

In Virginia, participation in the Food Stamp Program has risen from 331,688 participants in fiscal year 2001 to 488,481 in fiscal year 2005, a 47% increase (not controlling for population increase), which is only slightly less than the national increase in Food Stamp participation.

WIC is a federal supplemental food program that helps pay for specific nutrient-rich foods and nutrition counseling for pregnant or postpartum women, infants, and children up to age five if their income falls at or below 185% of the FPL. For Virginia, the WIC benefit is calculated at \$34.46 (FY 2005) per month, while the Food Stamp benefit varies by income and other costs.

Sources: Food Stamp Program and Women, Infants and Children

- Center on Budget and Policy Priorities. Transitional Food Stamps: Background and Implementation Issue. (2003, November 10). Retrieved from <http://www.cbpp.org/11-10-03fa.htm>
- U.S. Department of Agriculture. Food and Nutrition Service. Food Stamps Program. Retrieved from <http://www.fns.usda.gov/pd/fsmonthly.htm> and http://www.fns.usda.gov/fsp/applicant_recipients/fs_Res_Ben_Elig.htm
- U.S. Department of Agriculture. Food and Nutrition Service. Women, Infants, and Children. Retrieved from <http://www.fns.usda.gov/wic/>
- U.S. Department of Agriculture, Food and Nutrition Service, Program Data. Number of Persons Participating (Data as of January 25, 2006). Retrieved from <http://www.fns.usda.gov/pd/fsmonthly.htm>
- U.S. Department of Agriculture, Food and Nutrition Service, Program Data. Food Stamp Program: Average Monthly Participation (Person). (Data as of February 27, 2006). Retrieved from <http://www.fns.usda.gov/pd/fsfypart.htm>
- Virginia Department of Health. Office of Family Health Services. Women, Infants and Children Program. Retrieved from <http://www.vahealth.org/wic/>

- U.S. Department of Agriculture, Food and Nutrition Service, WIC Program: Average Monthly Benefit Per Person. Preliminary 2005. Retrieved from [http://www.fns.usda.gov/pd/wifyavgfd\\$.htm](http://www.fns.usda.gov/pd/wifyavgfd$.htm)
- U.S. Department of Health and Human Services. Centers for Medicaid and Medicare Services. Retrieved from <http://www.cms.hhs.gov/LowCostHealthInsFamChild/>
- Children's Defense Fund. Child Health. Retrieved from <http://www.childrensdefense.org/childhealth/chip/>
- Virginia Department of Medical Assistance Services. Maternal and Child Health Programs. Retrieved from <http://www.dmas.virginia.gov/ch-home.htm>
- The Virginia Family Access to Medical Insurance Security (FAMIS) Plan Trust Fund. Department of Medical Assistance Services (2004). Retrieved from http://www.dmas.virginia.gov/downloads/studies_reports/2004-RD193.pdf
- U.S. Census Bureau. Low Income Uninsured Children by State: 2002, 2003, and 2004. Retrieved from <http://www.census.gov/hhes/www/hlthins/liuc04.html>

Children's Health Insurance Program (CHIP)

In most states, families who enter the workforce from welfare are eligible for continued coverage by Medicaid for themselves and their children for up to 12 months. When Medicaid is modeled as a work support, the Self-Sufficiency Standard assumes that health care costs are zero for the adult(s) and child(ren). In some states, after one year of Medicaid transition, adults are covered only if family income is less than the state's Medicaid eligibility levels.

Children under 19 years of age in families who do not have private or employer-sponsored health insurance and are not eligible for Medicaid may be eligible for state CHIP (SCHIP), a joint federal-state program. In Virginia, where the state CHIP program is called FAMIS (Family Access to Medical Insurance Services), families with incomes up to 200% of the FPL pay no premium for children's coverage with FAMIS.

Enrollment in the SCHIP program in Virginia increased to approximately 58,800 children by the end of 2004, approximately 3% of Virginia's nearly 2 million children under 19 years of age. Since approximately 5.3% of Virginia children in families earning wages at or below 200% of the FPL did not have health insurance, FAMIS covers about 57% of eligible children.

Because parents are not covered under FAMIS, the Standard includes the monthly health care costs for the single adult in the work support and wage adequacy tables for Richmond (\$106 for the single parent in Richmond).

Sources: Children's Health Insurance Program (CHIP)

- U.S. Department of Health and Human Services. Centers for Medicaid and Medicare Services. *Medicaid At-a-Glance. 2005. A Medicaid Information Source.* Retrieved from <http://www.cms.hhs.gov/MedicaidGenInfo/Downloads/MedicaidAtAGlance2005.pdf>

Housing Assistance

Housing is a major expense for a family. Generally, housing assistance reduces housing costs to 30% of monthly-adjusted gross income for rent and utilities. However, despite their importance, housing subsidies are extremely limited due to funding and availability. Only one-fourth of families eligible to receive federal housing assistance actually receive it and about 60% of U.S. households receiving Section 8 housing vouchers include children. In March 2005, there were 44,355 Section 8 housing vouchers authorized for Virginia, a cut of 1,735 families assisted from the previous year.

Sources: Housing Assistance

- U.S. Housing and Urban Development. *Housing Choice Voucher Program Fact Sheet (Section 8).* Retrieved from <http://www.hud.gov/about/section8.cfm>
- Children's Defense Fund. *Section 8 Proposal in the President's FY 2005 Budget* (2004, March). Retrieved from http://www.childrensdefense.org/familyincome/housing/section_8_proposal.pdf

- Center on Budget and Policy Priorities. Estimated Voucher Funding Shortfalls in 2005, 2006 and 2010. Virginia. Retrieved from <http://www.cbpp.org/states/2-18-05hous-va1.pdf>

Table 1: Modeling the Impact of Child Support and Work Supports on Wages Required to Meet Basic Needs

In Table 1, the Impact of Child Support and Work Supports on Monthly Costs is modeled for a family with one adult, one infant, and one preschooler in Richmond, Virginia. Costs in this table that are reduced by work supports are noted in bold. (Note that while TANF, or Temporary Assistance for Needy Families, is available for the families with very low incomes, it is not modeled here because the income required for TANF eligibility is well below the self-sufficiency income baseline.)

The first column of the modeling table is the Self-Sufficiency Standard. Serving as the “benchmark,” the Self-Sufficiency column shows this family’s expenses, including taxes, *without* any child support or work supports to reduce these costs (except tax credits where applicable). The required Self-Sufficiency Wage for this Richmond family is **\$16.27** per hour.

The second column adds Virginia’s average child support award of \$184 per month to the base Self-Sufficiency Standard. Unlike additional earned income, child support is not taxable and reduces the amount this family needs to earn by 33 cents per hour.

The third column models child support and the first work support—child care. The impact of child care assistance is dramatic; the single parent now needs to earn just over \$11 per hour.

The fourth column models child care, Food Stamps, WIC, and Medicaid. Medicaid reduces health care costs to zero and Food Stamps and WIC reduces the cost of food from \$412 per month to \$178 per month. This family now only needs to earn **\$8.29** per hour to be self-sufficient.

When Virginia CHIP (FAMIS) is substituted for Medicaid (in the fifth column), the parent must pay their own health insurance costs, slightly raising the required Self-Sufficiency Wage to **\$9.61** per hour.

Finally, this parent must earn **\$6.91** per hour with the addition of a housing subsidy, which is still \$1.76 more than the 2006 Virginia minimum wage of \$5.15 per hour.

Note that the shaded rows at the bottom of table show how much is received in tax credits *annually* for all modeled columns (except for the Self-Sufficiency column, which shows tax credits as received *monthly*). This is done in order to be as realistic as possible because the tax credits (the refundable EITC and the refundable portion of the Child Tax Credit or CTC) are overwhelmingly received annually by those families who are eligible. The Child Care Tax Credit, which is not refundable, is only shown as a *monthly* credit against federal taxes in both the Self-Sufficiency Standard and modeling columns.

Table 1
**Impact of the Addition of Child Support and Work Supports
on Monthly Costs and Self-Sufficiency Wage**
Single Parent with One Infant and One Preschooler
Richmond, VA 2006

	#1	#2	Work Supports			
			#3	#4	#5	#6
Monthly Costs:	Self - Sufficiency Standard	Child Support	Child Care and Child Support	Child Care, Food Stamps, WIC, & Medicaid	Child Care, Food Stamps, WIC, & FAMIS (VA CHIP)	Housing, Child Care, Food Stamps, WIC, & FAMIS (VA CHIP)
Housing	\$667	\$667	\$667	\$667	\$667	\$359
Child Care	\$967	\$967	\$214	\$146	\$169	\$122
Food	\$412	\$412	\$412	\$178	\$251	\$193
Transportation	\$65	\$65	\$65	\$65	\$65	\$65
Health Care	\$314	\$314	\$314	\$0	\$106	\$106
Miscellaneous	\$243	\$243	\$243	\$243	\$243	\$243
Taxes	\$504	\$488	\$280	\$166	\$218	\$128
Earned Income Tax Credit	-\$16	*	*	*	*	*
Child Care Tax Credit (-)	-\$125	-\$125	-\$55	-\$5	-\$28	\$0
Child Tax Credit (-)	-\$167	-\$41	\$0	\$0	\$0	\$0
Child Support		-\$184	-\$184			
Self-Sufficiency Wage:						
Hourly	\$16.27	\$15.94	\$11.12	\$8.29	\$9.61	\$6.91
Monthly	\$2,864	\$2,806	\$1,956	\$1,460	\$1,691	\$1,216
Annual	\$34,368	\$33,669	\$23,476	\$17,517	\$20,288	\$14,592
Total Federal EITC (refundable, received annually)***		\$336	\$2,482	\$3,737	\$3,154	\$4,353
Total Federal CTC (refundable portion, received annually)***		\$1,507	\$1,871	\$978	\$1,393	\$539

* See discussion in Methodological Assumptions and Sources for 2006 Virginia Self-Sufficiency Standard.

Note: there is a 20% EITC in Virginia, but it is nonrefundable and therefore not calculated as income in this modeling table.

Table 2: Modeling the Impact of Work Supports on Wage Adequacy

In the second modeling table, the impact of work supports on Wage Adequacy is modeled. Wage Adequacy measures how adequate a given wage is in meeting basic needs, taking into account the availability of various work supports—or lack thereof. If Wage Adequacy is at or above 100%, it means this wage is adequate or more than adequate to meet the family’s needs. Costs in the Wage Adequacy Table 2 that are reduced by work supports are noted in bold. As in Table 1, the Wage Adequacy calculations in Table 2 assume that the refundable tax credits (EITC and the refundable portion of the CTC) are received *annually* and thus are not shown as available to reduce costs monthly.

Figure 1, a bar graph depicting the percent Wage Adequacy for “wages only” and four work support packages for six different wages, summarizes Table 2.

The six wages (\$5.15, \$6.15, \$7.15, \$8.15, \$9.15, and \$10.15) are modeled in Panels A to F for the same family type as Table 1 (one adult with one infant and one preschooler) and in the same area (Richmond).

Column 1 in each panel is again the benchmark, showing the Wage Adequacy for each of the six wages modeled with no work supports (“wages only”). At

\$5.15 per hour, Wage Adequacy for this family is **33%** and moves progressively up to **63%** at a wage of \$10.15 per hour.

The addition of child care assistance significantly impacts Wage Adequacy, increasing it from **48%** at \$5.15 per hour to **86%** at \$10.15 per hour.

Adding Food Stamps, WIC, and Medicaid to child care assistance increases Wage Adequacy to **78%** at \$5.15 per hour to over **100%** at \$10.15 per hour. (Note that this family is ineligible for Food Stamps at a wage of \$10.15 per hour.)

When Virginia CHIP (FAMIS) is substituted for Medicaid (and the other work supports remain the same), Wage Adequacy declines somewhat to **71%** at a wage of \$5.15 and falls just short of **100%** at wages of \$9.15 and \$10.15. Again, this family is ineligible for Food Stamps when earnings reach \$10.15 per hour.

Finally, when housing assistance is added to the previous set of work supports, Wage Adequacy at \$5.15 per hour is **91%** increasing up to **107%** at \$9.15 per hour. Note that Wage Adequacy for a family earning a wage of \$10.15 per hour is slightly less than for a family earning \$9.15 per hour because the family earning \$10.15 per hour is not eligible for Food Stamps.

Table 2
Impact of Work Supports on Wage Adequacy
 Single Parent with One Infant and One Preschooler
 Richmond, VA 2006

PANEL A: Wage Adequacy at \$5.15 (VA Minimum Wage)					
	#1	Wages with Work Supports			
	No Work Supports-- Wages Only	Child Care	Child Care, Food Stamps, WIC, & Medicaid	Child Care, Food Stamps, WIC, FAMIS (VA CHIP)	Housing, Child Care, Food Stamps, WIC, & FAMIS (VA CHIP)
TOTAL MONTHLY INCOME:	\$906	\$906	\$906	\$906	\$906
Monthly Costs:					
Housing	\$667	\$667	\$667	\$667	\$272
Child Care	\$967	\$91	\$91	\$91	\$91
Food	\$412	\$412	\$9	\$9	\$123
Transportation	\$65	\$65	\$65	\$65	\$65
Health Care	\$314	\$314	\$0	\$106	\$106
Miscellaneous	\$243	\$243	\$243	\$243	\$243
Taxes	\$92	\$92	\$92	\$92	\$92
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,760	\$1,884	\$1,167	\$1,273	\$991
SHORTFALL (-) or SURPLUS	(\$1,854)	(\$978)	(\$260)	(\$366)	(\$85)
WAGE ADEQUACY (Total Income/Total Expenses)	33%	48%	78%	71%	91%

PANEL B: Wage Adequacy at \$6.15					
	#1	Wages with Work Supports			
	No Work Supports-- Wages Only	Child Care	Child Care, Food Stamps, WIC, & Medicaid	Child Care, Food Stamps, WIC, FAMIS (VA CHIP)	Housing, Child Care, Food Stamps, WIC, & FAMIS (VA CHIP)
TOTAL MONTHLY INCOME:	\$1,082	\$1,082	\$1,082	\$1,082	\$1,082
Monthly Costs:					
Housing	\$667	\$667	\$667	\$667	\$325
Child Care	\$967	\$108	\$108	\$108	\$108
Food	\$412	\$412	\$60	\$60	\$162
Transportation	\$65	\$65	\$65	\$65	\$65
Health Care	\$314	\$314	\$0	\$106	\$106
Miscellaneous	\$243	\$243	\$243	\$243	\$243
Taxes	\$105	\$105	\$105	\$105	\$105
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,668	\$1,810	\$1,143	\$1,249	\$1,009
SHORTFALL (-) or SURPLUS	(\$1,691)	(\$833)	(\$166)	(\$272)	(\$32)
WAGE ADEQUACY (Total Income/Total Expenses)	39%	57%	87%	80%	97%

*EITC is not received as a credit against taxes, so it is not shown as a monthly tax credit; likewise, only the nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown, if any (see Methodological Appendix for explanation).

Table 2 (cont.)
Impact of Work Supports on Wage Adequacy
 Single Parent with One Infant and One Preschooler
 Richmond, VA 2006

PANEL C: Wage Adequacy at \$7.15					
	#1	Wages with Work Supports			
		#2	#3	#4	#5
	No Work Supports-- Wages Only	Child Care	Child Care, Food Stamps, WIC, & Medicaid	Child Care, Food Stamps, WIC, FAMIS (VA CHIP)	Housing, Child Care, Food Stamps, WIC, & FAMIS (VA CHIP)
TOTAL MONTHLY INCOME:	\$1,258	\$1,258	\$1,258	\$1,258	\$1,258
Monthly Costs:					
Housing	\$667	\$667	\$667	\$667	\$378
Child Care	\$967	\$126	\$126	\$126	\$126
Food	\$412	\$412	\$115	\$115	\$202
Transportation	\$65	\$65	\$65	\$65	\$65
Health Care	\$314	\$314	\$0	\$106	\$106
Miscellaneous	\$243	\$243	\$243	\$243	\$243
Taxes	\$119	\$119	\$119	\$119	\$119
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,787	\$1,946	\$1,335	\$1,441	\$1,238
SHORTFALL (-) or SURPLUS	(\$1,529)	(\$688)	(\$76)	(\$182)	\$20
WAGE ADEQUACY (Total Income/Total Expenses)	45%	65%	94%	87%	102%

PANEL D: Wage Adequacy at \$8.15					
	#1	Wages with Work Supports			
		#2	#3	#4	#5
	No Work Supports-- Wages Only	Child Care	Child Care, Food Stamps, WIC, & Medicaid	Child Care, Food Stamps, WIC, FAMIS (VA CHIP)	Housing, Child Care, Food Stamps, WIC, & FAMIS (VA CHIP)
TOTAL MONTHLY INCOME:	\$1,434	\$1,434	\$1,434	\$1,434	\$1,434
Monthly Costs:					
Housing	\$667	\$667	\$667	\$667	\$430
Child Care	\$967	\$143	\$143	\$143	\$143
Food	\$412	\$412	\$170	\$170	\$240
Transportation	\$65	\$65	\$65	\$65	\$65
Health Care	\$314	\$314	\$0	\$106	\$106
Miscellaneous	\$243	\$243	\$243	\$243	\$243
Taxes	\$147	\$147	\$147	\$147	\$147
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	(\$3)	(\$3)	(\$3)	(\$3)	(\$3)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,813	\$1,989	\$1,433	\$1,539	\$1,372
SHORTFALL (-) or SURPLUS	(\$1,378)	(\$555)	\$1	(\$105)	\$62
WAGE ADEQUACY (Total Income/Total Expenses)	51%	72%	100%	93%	105%

*EITC is not received as a credit against taxes, so it is not shown as a monthly tax credit; likewise, only the nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown, if any (see Methodological Appendix for explanation).

Table 2 (cont.)
Impact of Work Supports on Wage Adequacy
 Single Parent with One Infant and One Preschooler
 Richmond, VA 2006

PANEL E: Wage Adequacy at \$9.15					
	#1	Wages with Work Supports			
	No Work Supports-- Wages Only	#2 Child Care	#3 Child Care, Food Stamps, WIC, & Medicaid	#4 Child Care, Food Stamps, WIC, FAMIS (VA CHIP)	#5 Housing, Child Care, Food Stamps, WIC, & FAMIS (VA CHIP)
TOTAL MONTHLY INCOME:	\$1,610	\$1,610	\$1,610	\$1,610	\$1,610
Monthly Costs:					
Housing	\$667	\$667	\$667	\$667	\$483
Child Care	\$967	\$161	\$161	\$161	\$161
Food	\$412	\$412	\$226	\$226	\$277
Transportation	\$65	\$65	\$65	\$65	\$65
Health Care	\$314	\$314	\$0	\$106	\$106
Miscellaneous	\$243	\$243	\$243	\$243	\$243
Taxes	\$187	\$187	\$187	\$187	\$187
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	(\$20)	(\$20)	(\$20)	(\$20)	(\$20)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,835	\$2,029	\$1,529	\$1,635	\$1,502
SHORTFALL (-) or SURPLUS	(\$1,225)	(\$419)	\$82	(\$24)	\$108
WAGE ADEQUACY (Total Income/Total Expenses)	57%	79%	105%	99%	107%

PANEL F: Wage Adequacy at \$10.15					
	#1	Wages with Work Supports			
	No Work Supports-- Wages Only	#2 Child Care	#3 Child Care, [Food Stamps]**, WIC, & Medicaid	#4 Child Care, [Food Stamps]**, WIC, FAMIS (VA CHIP)	#5 Housing, Child Care, [Food Stamps]**, WIC, & FAMIS (VA CHIP)
TOTAL MONTHLY INCOME:	\$1,786	\$1,786	\$1,786	\$1,786	\$1,786
Monthly Costs:					
Housing	\$667	\$667	\$667	\$667	\$536
Child Care	\$967	\$179	\$179	\$179	\$179
Food	\$412	\$412	\$378	\$378	\$378
Transportation	\$65	\$65	\$65	\$65	\$65
Health Care	\$314	\$314	\$0	\$106	\$106
Miscellaneous	\$243	\$243	\$243	\$243	\$243
Taxes	\$227	\$227	\$227	\$227	\$227
Earned Income Tax Credit (-)	*	*	*	*	*
Child Care Tax Credit (-)	(\$38)	(\$38)	(\$38)	(\$38)	(\$38)
Child Tax Credit (-)	\$0	\$0	\$0	\$0	\$0
TOTAL MONTHLY EXPENSES	\$2,857	\$2,069	\$1,721	\$1,827	\$1,696
SHORTFALL (-) or SURPLUS	(\$1,071)	(\$283)	\$66	(\$40)	\$91
WAGE ADEQUACY (Total Income/Total Expenses)	63%	86%	104%	98%	105%

*EITC is not received as a credit against taxes, so it is not shown as a monthly tax credit; likewise, only the nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown, if any (see Methodological Appendix for explanation).

** Brackets [] indicate that a work support was modeled but the family type was not eligible at the given wage.

Figure 1
Wage Adequacy at Different Hourly Wages, by Work Support Package
 Single Parent with One Infant and One Preschooler
 Richmond, VA 2006

