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Deep Red Valleys

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GEORGIA
CENTER for OPPORTUNITY

Deep Red Valleys

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Georgia Center for Opportunity (GCO) is independent, non-partisan, and solutions-focused. Our team is dedicated to creating opportunities for a quality education, fulfilling work, and a healthy family life for all Georgians. To achieve our mission, we research ways to help remove barriers to opportunity in each of these pathways, promote our solutions to policymakers and the public, and help effective and innovative social enterprises deliver results in their communities. Our ultimate goal is to see every Georgian who is willing to seize the opportunities presented to them living a life that can be characterized as truly flourishing.

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Executive Summary

The welfare system often creates severe marriage penalties depending on wage amounts that both a mother and father could potentially earn. In order to take a more in-depth look at these penalties and the effects they are having on Georgia families, a computer model was created to calculate after-tax earnings as well as eligibility and benefits from major welfare programs for families with children. The model's baseline scenario is defined as after-tax earnings exclusive of welfare programs administered through the tax system.

For example, in the case of a single mom with two children who is not receiving any welfare benefits, it was determined that it is in her financial interest to marry the dad or boyfriend if he earns at least minimum wage on a part-time basis of 20 hours per week, and he does not earn less than approximately one third of mom's wages.

However, once various welfare benefits are added to the computer model, the wage combinations revealing financial advantages of marriage begin to dwindle, and combinations with marriage penalties increase in extent and in severity. Essentially, the more benefits a single mother receives, the greater chance there will be a penalty if she marries, and the greater chance those marriage penalties will be severe. The more children she has also increases the number of wage combinations that will be subject to marriage penalties.

This paper assumes that the single parent with custody of the children is the mom, and the non-custodial parent is the dad, and they are referred to as such throughout the paper although the roles in specific cases may be reversed and the dad may also be a boyfriend who is not the biological father of the children.

The model tested 806 wage combinations by varying mom's and dad's wages for each scenario. However, 144 of those combinations received a special focus because they represent wage combinations up to the median wage for the state of Georgia. Within the focus area, the basic welfare package has marriage penalties for almost 40 percent of all wage combinations. Adding other benefits on top practically wipes out any financial advantages of marriage, replacing them with financial penalties, except for those combinations where mom has no earnings or is only working part-time.

The welfare programs considered are as follows: Earned Income Tax Credit, Additional Child Tax Credit, Temporary Assistance for Needy Families, Supplemental Security Income, Supplemental Nutritional Assistance Program, National School Lunch and Breakfast Programs, Women, Infants and Children program, Section 8 Housing Choice Vouchers, Child Care and Development Block Grant Act (Georgia's CAPS program), Medicaid, Children's Health Insurance Program (Georgia's PeachCare program), and the Affordable Care Act Health Insurance Exchange subsidies.

A new metric to gauge the financial position of a family was created to determine when marriage penalties exist. After-tax earnings and welfare benefits received by a family are divided by the number of family members benefiting directly from the net earnings and for each program. The results of these per-person-benefiting calculations were summed to give a measure of financial strength of the family. These series of calculations are performed twice: for when mom is single and another assuming mom is married, and then these totals are compared. Using this metric if mom is better off financially being single, then there is a marriage penalty.

Brief Background and Review

In our previous study,¹ we reported that Census data show a large difference in the income distribution of families with children headed by married couples compared to single parents. While only one in ten married couples with children is at or below 100 percent of the federal poverty level (FPL), one in *three* single parents is at or below the poverty level. Expanding the parameter to consider 200 percent of the poverty level, one in four married couples with children is at or below 200 percent of FPL, but nearly six out of ten single parents are at or below that level.

Table 1: Income distributions for Georgia families with children, for married versus unmarried families

Income Relative to Federal Poverty Level	Married	Unmarried	All Families
≤ 100%	10.1%	32.0%	17.1%
>100% and ≤ 200%	17.2%	26.2%	20.1%
>200% and ≤ 300%	17.6%	17.0%	17.4%
>300% and ≤ 400%	15.0%	10.4%	13.5%
>400% and ≤ 500%	11.4%	5.6%	9.5%
>500%	28.6%	8.8%	22.3%
All income levels	100.0%	100.0%	100.0%

Data source: IPUMS microdata extract of 2014 American Community Survey data²

In the same study using the same 2014 American Community Survey data, we sliced the data differently to demonstrate another perspective. Most families with children at or below 100 percent of FPL are headed by unmarried parents, whether they are widowed, divorced or never married. We further observed that as we move up income levels relative to FPL, such as between 100 percent and 200 percent of FPL, the percentage of families headed by unmarried parents decreases. In other words, the greater the level of income relative to poverty, the greater the percentage of families was comprised of married couples. In short, there is a direct and positive correlation between marriage and income. Or reversely stated, families headed by single parents have a much greater chance of being impoverished than do families with children headed by married couples.

We also compared the 2014 data to 1960 Census data. The earlier year was chosen because it preceded the creation of almost all of today's major welfare programs with the sole exception of the National

¹ Erik Randolph, *Disincentives for Work and Marriage in Georgia's Welfare System*, Georgia Center for Opportunity, September 2016; revised December 2016.

² Steven Ruggles, Katie Genadek, Ronald Goeken, Josiah Grover, and Matthew Sobek. *Integrated Public Use Microdata Series: Version 6.0* [Machine-readable database]. Minneapolis: University of Minnesota, 2015. Author's extraction and calculations. Definition of married are those who were married at the time of the survey and includes those with an absent parent or parents who are separated.

School Lunch Program.³ The difference in the data between the years is nothing short of remarkable. Married couples constituted the vast majority of families with children in 1960 no matter what level of income. Thus, the strong correlation between marriage and income found today did not exist prior to the creation of the modern welfare system, as measured in 1960.

Table 2: Composition of Georgia families with children by income level, 2014 ACS

Income relative to Federal Poverty Level	1960				2014			
	Married	Widowed or divorced	Never married	All Families	Married	Widowed or divorced	Never married	All Families
≤ 100%	82.9%	15.8%	1.2%	100%	40.1%	22.9%	36.9%	100%
>100% and ≤ 200%	92.5%	7.1%	0.3%	100%	58.2%	26.3%	15.5%	100%
>200% and ≤ 300%	94.1%	5.8%	0.1%	100%	68.8%	22.5%	8.7%	100%
>300% and ≤ 400%	95.2%	4.8%	0.0%	100%	75.4%	19.5%	5.2%	100%
>400% and ≤ 500%	90.7%	9.3%	0.0%	100%	81.3%	15.9%	2.8%	100%
>500%	91.3%	8.7%	0.0%	100%	87.4%	11.1%	1.5%	100%
All income levels	89.7%	9.8%	0.5%	100%	68.0%	19.8%	12.3%	100%

Data source: IPUMS microdata extract of 1960 Census data and 2014 American Community Survey data⁴

Usually social changes such as these are attributable to a confluence of factors. In this case, the sexual

³ The current major welfare programs were created as follows: Earned Income Tax Credit (1975), Additional Child Tax Credit (1997), Temporary Assistance for Needy Families (1996), Supplemental Security Income (1972), Supplemental Nutritional Assistance Program, i.e., food stamps (1961 by executive order, 1964 by legislation), National School Lunch Program (1946), Women, Infants and Children program (1966), rental assistance for housing (1965) and the Housing Choice Voucher Program (1974), Child Care and Development Block Grant Act (1990), Medicaid (1965), Children's Health Insurance Program (1997), and the Affordable Care Act (2010). Although the Housing Choice Voucher program and other rental assistance programs using subsidies in the private market did not exist in 1960, public housing was available since 1937. Originally created as the Aid to Dependent Children program in 1935, the Aid to Families with Dependent Children (AFDC) program preceded the Temporary Assistance to Needy Families program, but the earnest expansion of the AFDC began in the 1960s assisted by a series of lawsuits that, among other things, diminished states' ability to address issues of cohabitation. Therefore, the AFDC program was relatively insignificant in 1960 compared to the level of welfare assistance programs today. (See Linda Gordon and Felice Batlan, *The Legal History of the Aid to Dependent Children Program*, The Social Welfare History Project, Virginia Commonwealth Universities Libraries, 2011. Retrieved 09/01/2016, <http://socialwelfare.library.vcu.edu/public-welfare/aid-to-dependent-children-the-legal-history>, and Office of Human Services Policy Office of the Assistant Secretary for Planning and Evaluation, U. S. Department of Health and Human Services, *Aid to Families with Dependent Children: The Baseline*, June 1998, <https://aspe.hhs.gov/pdf-report/aid-families-dependent-children-baseline>.)

⁴ Steven Ruggles, Katie Genadek, Ronald Goeken, Josiah Grover, and Matthew Sobek. Integrated Public Use Microdata Series: Version 6.0 [Machine-readable database]. Minneapolis: University of Minnesota, 2015. Author's extraction and calculations. Definition of married are those who were married at the time of the survey and includes those with an absent parent or parents who are separated.

revolution and the breakdown of societal mores have been cited as major influences.⁵ However, these observations coincide with the creation of the modern welfare system and beg the question on whether the system itself has embedded marriage penalties. Although our previous study provided hand-selected examples indicating marriage penalties are, in fact, imposed by the welfare system, it is desirable to do a more systematic analysis to see how extensive and severe those penalties are.

Computer programming to map out the marriage penalties

The previous study already cited revealed that the ability to use computer modeling to map out how a family's finances change for an array of earning levels and the most common welfare programs. This enabled us to identify welfare cliffs, i.e., those areas where additional earnings can cause a family to lose more in benefits than it would receive in net earnings.

The computer model, when enhanced, also allows us to see the impacts on both the single parent who has custody of the children (assumed here in this paper for convenience to be the mom, which is the statistical average), the non-custodial parent living separately (assumed here to be the dad), and the impact if they would marry. This feature of the model enables us to compare specific earning levels of the single mom and dad and whether it is financially advantageous or disadvantageous for them to marry. Although we assume the non-custodial parent is the dad, it could also be a boyfriend who is not the biological father of the children. Throughout this paper for simplification, however, we will refer to him as the dad. Also, the roles could be reversed, with the dad being the custodial parent. For consistency, we refer to the custodial parent as mom.

For this current study, we want to explore marriage penalties to see how extensive and severe they might be. Toward those ends, computer programming was written to automatically input a matrix of possible combinations of wages for both mom and dad for any family composition. The results of the programming, that is, whether there is a marriage penalty or not, were recorded for further analyses.

A marriage penalty is defined in the following manner. First, a relative metric of the financial strength of a family was developed. By simply subtracting this metric from when the mom is single from the metric of when the mom is married, it gives an indication whether there is a financial advantage to marry or a financial disadvantage, i.e., a marriage penalty. If the difference is positive, there is a financial advantage to marry. If the difference is negative, then there is a marriage penalty. If the number is zero, then there is neither a financial advantage nor a disadvantage.

⁵ W. Bradford Wilcox, Nicholas H. Wolfinger, and Charles E. Stokes, "One Divided: Culture, Civic Institutions, and the Marriage Divide," *The Future of Children*, collaboration of The Woodrow Wilson School of Public and International Affairs at Princeton University and the Brookings Institution, Vol. 25, No. 2, Fall 2015, pp. 111-127: <http://www.princeton.edu/futureofchildren/publications/docs/marriagedivide.pdf>.

The relative metric of financial strength is the sum of income from earnings and welfare benefits per each family member benefiting from those earnings and benefits. In other words, net earnings and welfare benefits for each program were individually divided by the number of family members benefiting. Specifically, net earnings, refundable tax credits, cash assistance, and food stamps are considered to benefit everyone in the family. Therefore, these benefits were divided by the total family size. Benefits from the National School Lunch Program, food packages from the Women, Infants and Children (WIC) program, and childcare subsidies were divided by the number of individuals directly benefiting from these programs and not the family size. This latter calculation prevents the artificial dilution of the measure simply by increasing family size. For example, if one child benefits from a free school lunch whether the mom is married or not, the benefit considered is the same for each case, thus preventing the showing of any financial disadvantage when the measure for the single mom is subtracted from the measure when she is married.

Benefits from Medicaid, PeachCare, and Affordable Care Act (ACA) subsidies are considered together. Although Medicaid and PeachCare separate children from adults in the family for the purpose of healthcare coverage, the metric considers the total healthcare benefit from all programs on a per capita basis. Finally, housing assistance is split into two components: shelter cost and utility costs using data from the Fair Market Rent Documentation System of the U.S. Department of Housing and Urban Development (HUD).⁶ The benefit to help pay for utility costs was divided by family size because all members benefit. The shelter cost component, however, was divided by the family size when mom is single for both cases. The assumption is that dad will share a bedroom with mom, and the family will not need a larger apartment size, thus not requiring a higher shelter cost.

Because the computer model allows a seemingly infinite number of family compositions, it is necessary to select a basic composition for analysis. The same composition selected was the one used in the previous study not only for consistency but also because, as explained in the previous study, that composition represents the statistical average. Therefore, the assumptions are a single mom, 30 years old, not pregnant, and not married. She has two children: a ten-year old girl in school, who would be placed in a “family” child care setting when not in school and if the family is receiving a child care subsidy or an informal child care setting if the family is not receiving a child care subsidy, and a two-year-old boy, not in school and who would be placed in a center for a child care setting when the family is receiving a child care subsidy or an informal setting when the family is not receiving a child care subsidy. The dad is 32 years old.

Family Composition Assumptions:

- Mom, 30 years old, not pregnant, not married
- First child, 10-year-old girl, in school, placed in a “family” child care setting when not in school and the family is receiving a subsidy for child care services or an informal setting if the family is not receiving a child care subsidy
- Second child, 2-year-old boy, not in school, placed in a center for a child care setting when receiving a child care subsidy or an informal setting if the family is not receiving a child care subsidy
- Dad, 32 years old

⁶ Office of Research and Policy Development of the U.S. Department of Housing and Urban Development, 2017 Fair Market Rent Documentation System, accessed November 2, 2016: <https://www.huduser.gov/portal/datasets/fmr/fmrs/docsys.html?data=fmr17>.

Setting up the basis for analysis

The data results are tables of single values based on two factors that require three axes to plot, which is a true three-dimensional graph as opposed to a two-dimensional graph displayed with a third dimension for special effects. As shown in Chart 1, the horizontal axis running from left to right represents mom's potential wages, starting with \$0, minimum wage, or \$7.25 per hour for 20 hours per week, \$7.25 for 40 hours per week, \$8 for 40 hours, increasing by \$1 per hour up to \$30 per hour. Dad's wages are found on the second horizontal axis that runs front to back, also known as the depth. His wages considered are the same as mom's, starting with \$0, \$7.25 per hour for 20 hours per week, \$7.25 for 40 hours per week, \$8 for 40 hours, increasing by \$1 per hour up to \$35 per hour. Because there are 26 variations considered for mom's wages and 31 variations for dad's wages, there are 806 possible wage combinations being displayed for each scenario. The data being graphed can be found in the appendix to this report.

Focus area:

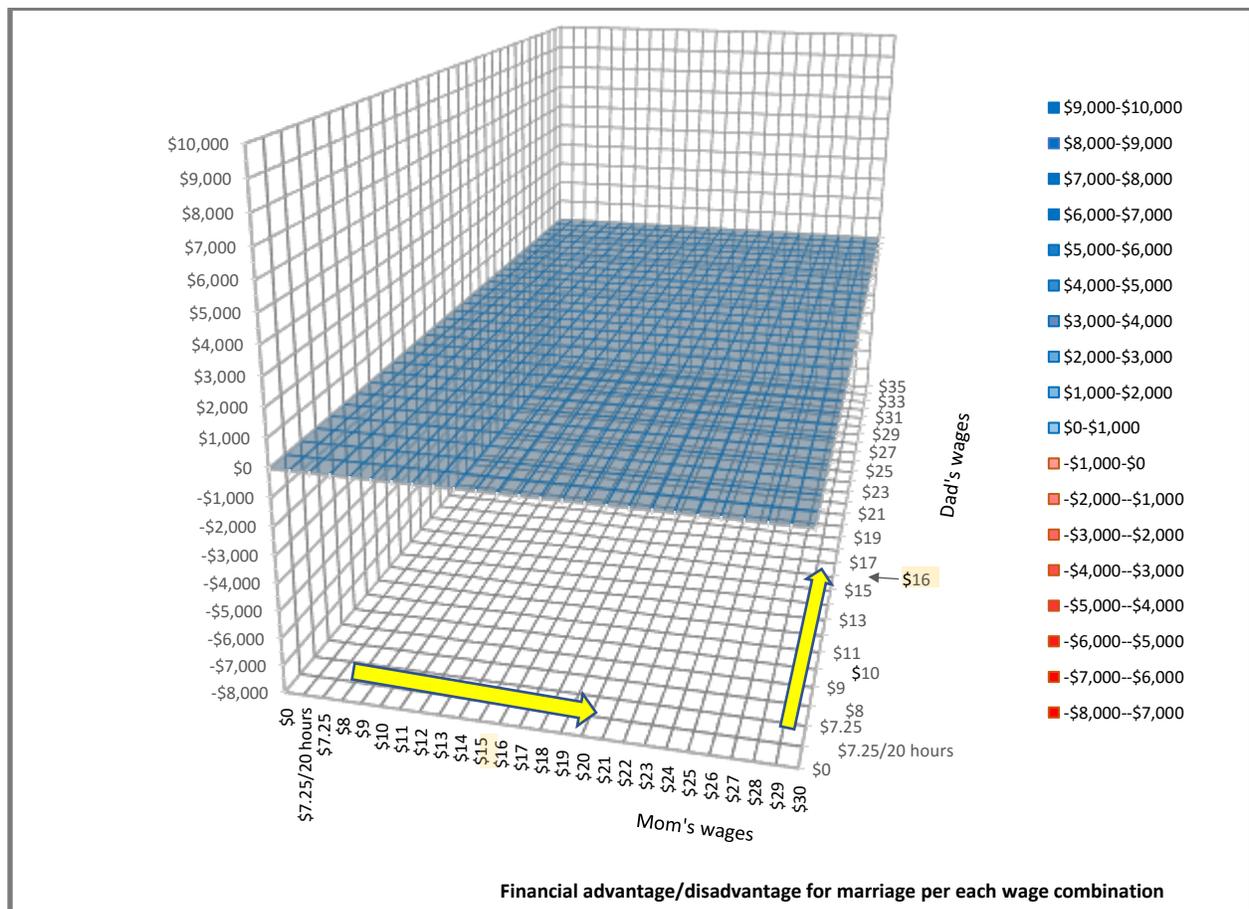
- The analysis will focus on 144 wage combinations up to wages of \$16 for both mom and dad.
- \$16 per hour was chosen because it is the median wage from all occupations in Georgia.

The size of the plotted area—up to \$30 per hour for mom and up to \$35 per hour for dad—was chosen for empirical and perspective reasons. First, the results of the modeling showed that in order to fully display the extent of the penalties, it was necessary to plot points up to \$35 per hour for dad's wages. For mom's wages, plotting up to \$30 has been shown to be sufficient to gain a broad enough perspective on the impact. These wages are significant. A wage of \$35 per hour on a full-time basis results in \$72,899 in gross earnings. A wage of \$30 per hour would likewise generate \$62,400.

Because these wages are far above impoverished levels, the analysis in this paper will also examine a subset of the data, which will be highlighted in the appendix and discussed throughout the remainder of the paper. This subset will be referred to as the focus area, consisting of 144 wage combinations for both mom and dad earning up to \$16 per hour. The wage was chosen because it is the median wage from all occupations in the state of Georgia.⁷ Therefore, the focus area represents the segment of society at the bottom half of wages and therefore the population most likely to be impacted by welfare policies.

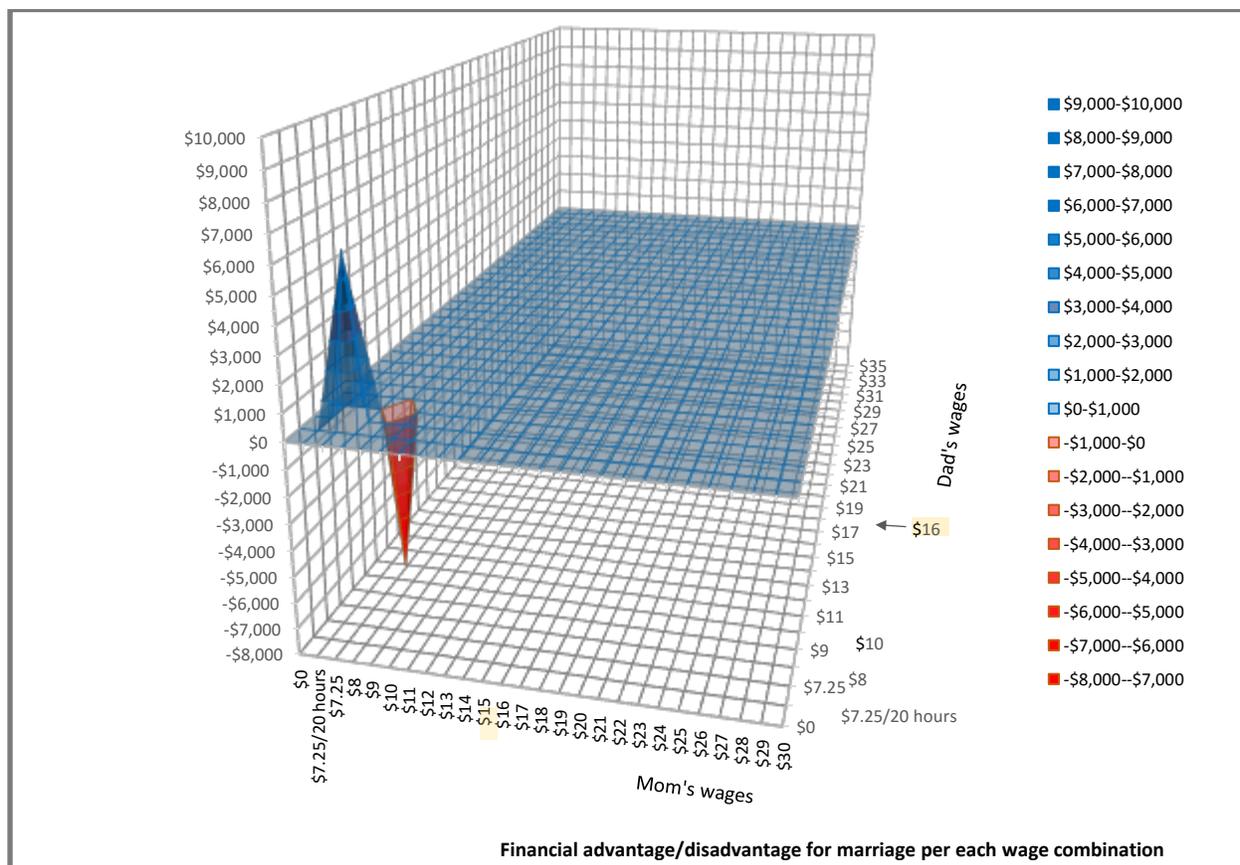
⁷ U.S. Bureau of Labor Statistics, State Occupational Employment and Wage Estimates, May 2015, accessed December 11, 2016: http://www.bls.gov/oes/current/oes_ga.htm#00-0000.

Chart 1: How the graph looks if there are no financial incentives or disincentives to marry



The third axis is the vertical axis that plots the marital advantage, i.e., whether there is a penalty or not. If the financial-strength metric difference, explained above, is zero, then there is no penalty or financial advantage to marry, and it is shown as a light blue flat plane that cuts through the vertical axis at the origin, as shown in the Chart 1. If the value is positive, then there is a financial incentive to marry, and it is plotted as a blue point above the same plane just described. The deeper the hue of the blue the greater the financial advantage for marrying. If the difference is negative, indicating a marriage penalty, it is plotted as a red point below the plane. The deeper the hue of red, the larger the marriage penalty. Chart 2 shows how it would look if the only financial incentive were a \$6,000 difference if mom and dad each earned \$7.25 per hour for 40 hours per week and the only financial disincentive were a negative \$6,000 difference if each earned \$9 per hour.

Chart 2: Example showing positive incentive of \$6,000 at \$7.25 wages/40 hours per week for both mom and dad and a -\$6,000 disincentive at \$9 wages for both mom and dad



Graph Color Key:

Financial Incentives in blue

Marriage Penalties in red

Baseline scenario: Statewide average: net earnings and no welfare benefits

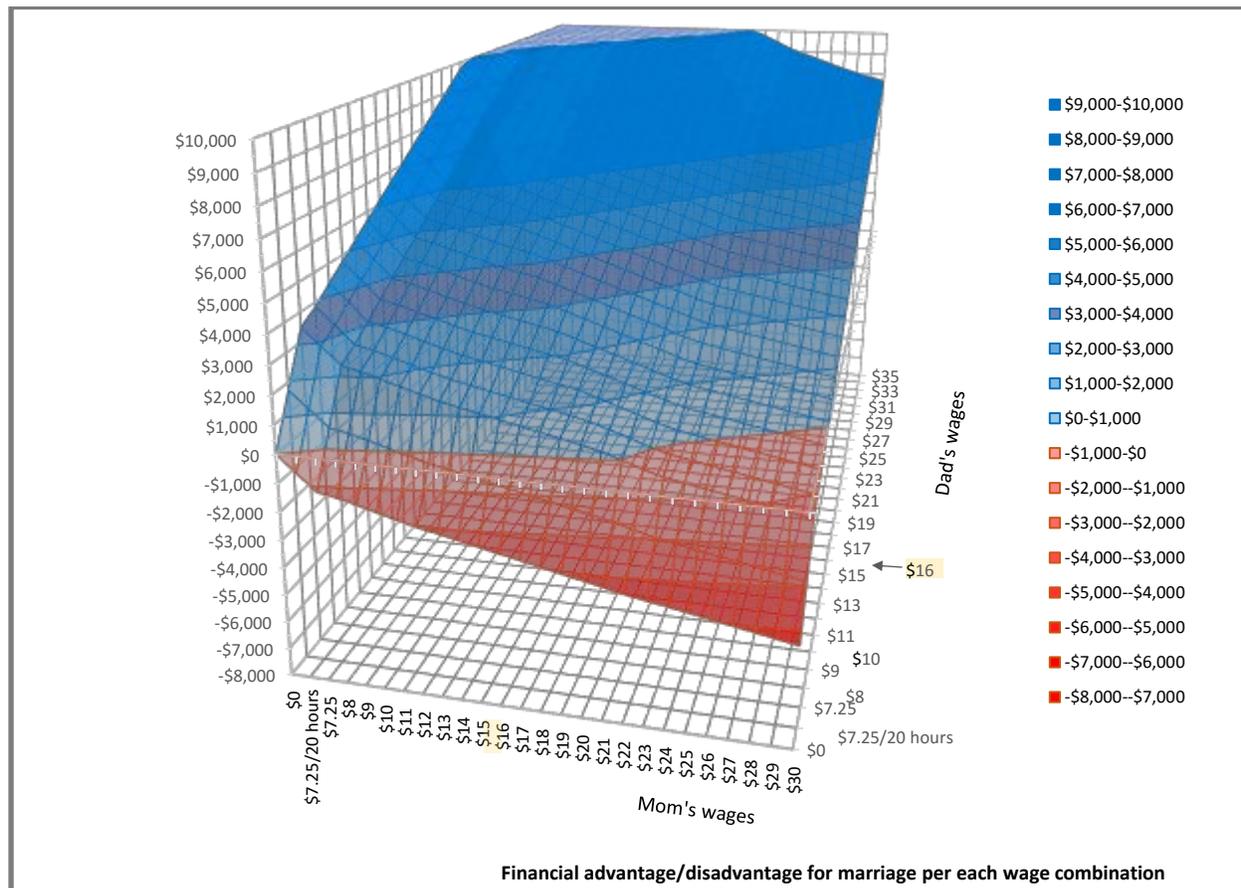
The baseline scenario is established by determining the financial benefits and penalties for marriage without allowing for any welfare benefits. As already explained, the financial advantage or disadvantage is measured by the difference in a new metric comparing if the single mom were single and if she were married. The metric itself is the sum of all per-person benefitting calculations for net earnings and each welfare benefit considered. For the baseline scenario, no welfare benefits are considered, including those distributed through the tax system. Thus, the Earned Income Tax Credit (EITC), the Additional Child Tax Credit (ACTC), and the Premium Tax Credit are all excluded. Therefore, the metrics become simply the after-tax advantage or disadvantage from earnings on a per-capita basis.

The baseline is simple to display and understand. First, quite logically the dad must earn at least something on a part-time basis, defined here as 20 hours per week, to make it financially advantageous for mom to marry him. Second, the more mom earns in wages, the more dad must earn to make it worth her while to marry him. For example, if the dad is only earning minimum wage for up to 20 hours per week, it is advantageous for the mom to marry him only if she earns less than \$11 per hour working full-time. However, if she earns \$11 per hour or more, there is no longer a financial advantage for marriage. In fact, there is a marriage penalty.

If the dad earns minimum wage for 40 hours per week and the mom earns less than \$21 per hour, it is financially advantageous for her to marry him. If dad earns \$8 per hour, it is advantageous for the mom to marry only if she earns less than \$23 per hour. Thus, the pattern holds: the financial advantage for marriage disappears when mom's earnings significantly exceeds the earnings of dad. In general, based on the results of the computer analysis specific to this family composition, mom cannot earn more than three times dad's earnings to preserve the financial advantage for marriage.

This analysis is more important for low-income families. Naturally, if one parent earns a substantial wage where the family can live comfortably without further income, it greatly diminishes the need for the other spouse to work. Under these circumstances, the financial calculations on marriage may be easily disregarded in favor of one spouse earning all the income for the family, normally the one who can command the higher earnings, allowing the other to stay home.

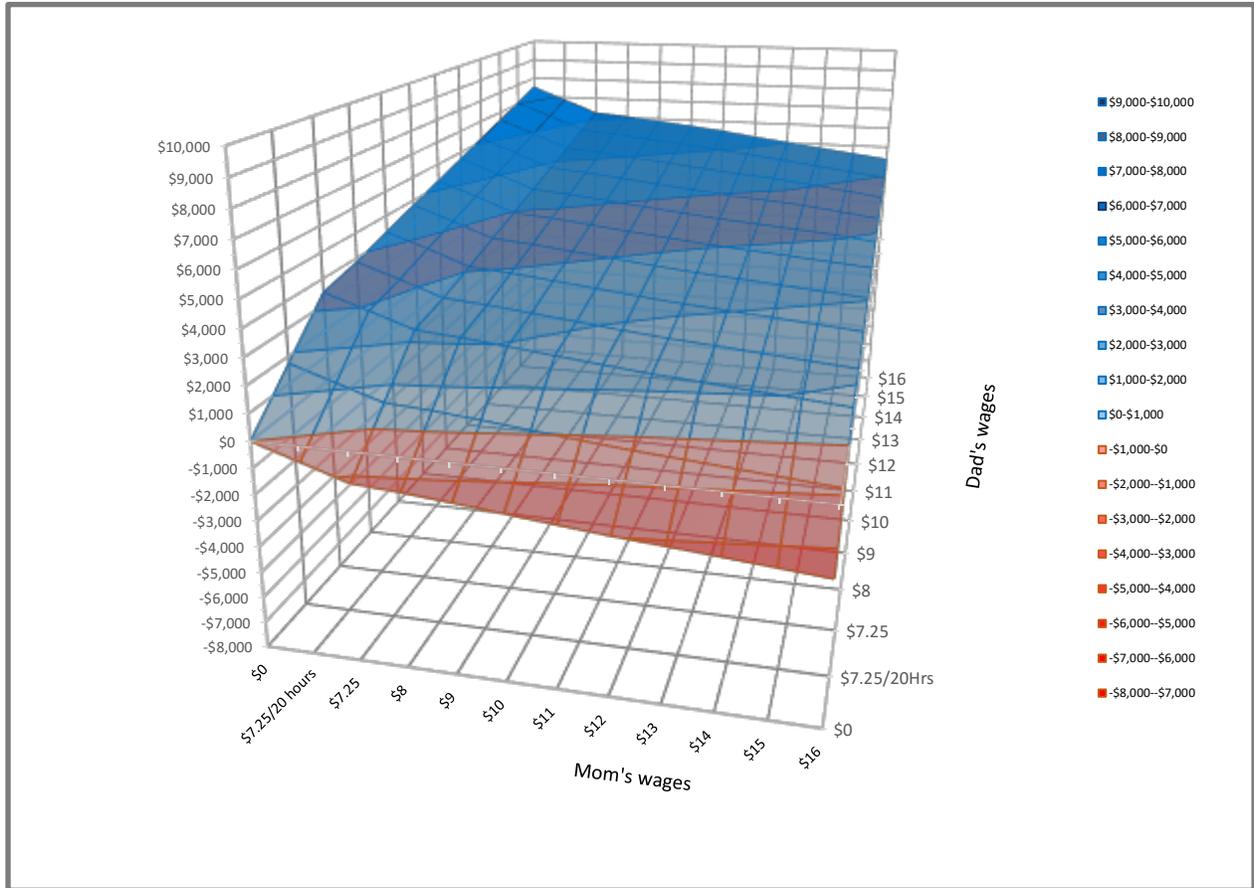
Chart 3a: Baseline scenario: no welfare benefits. Only after-tax income, excluding tax-based welfare programs (statewide average)



For the focus area of the analysis in chart 3b below, which is the likely range of combinations for the focus population, as explained earlier, only 11.8 percent of wage combinations have a marriage penalty for the baseline scenario. All these combinations are when dad has no earnings or earns less than a third of mom's wage. On the flip side, 88 percent of the wage combinations have a financial advantage if they would marry.

Expanding beyond the focus area for the entire plotted range in chart 3a shown above, the pattern is the same. Only 8.9 percent of wage combinations—72 combinations out of 806 combinations—have a marriage penalty, and all those combinations are when the dad earns nothing or significantly less than mom.

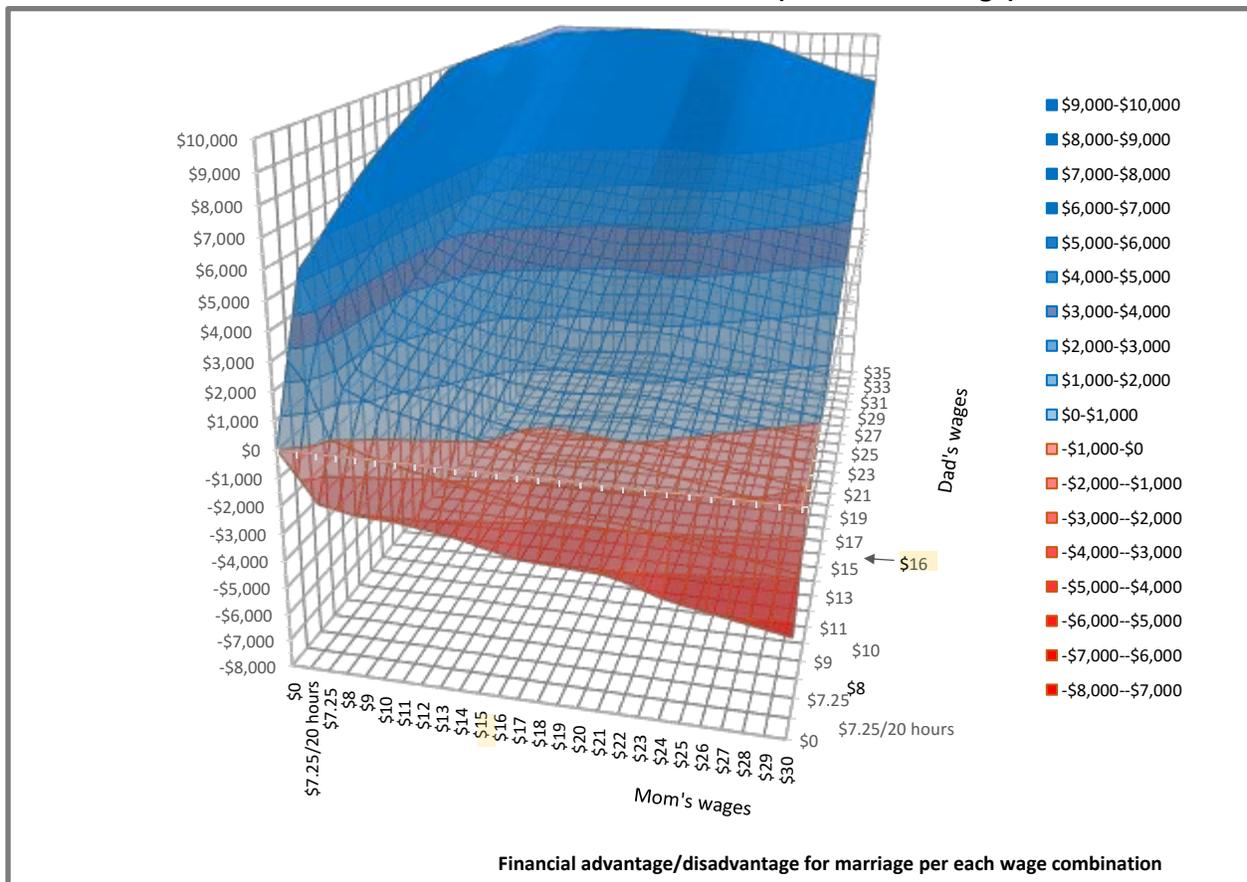
Chart 3b: Focus Area of Chart



Scenario 2: Statewide average: net earnings plus refundable tax credits

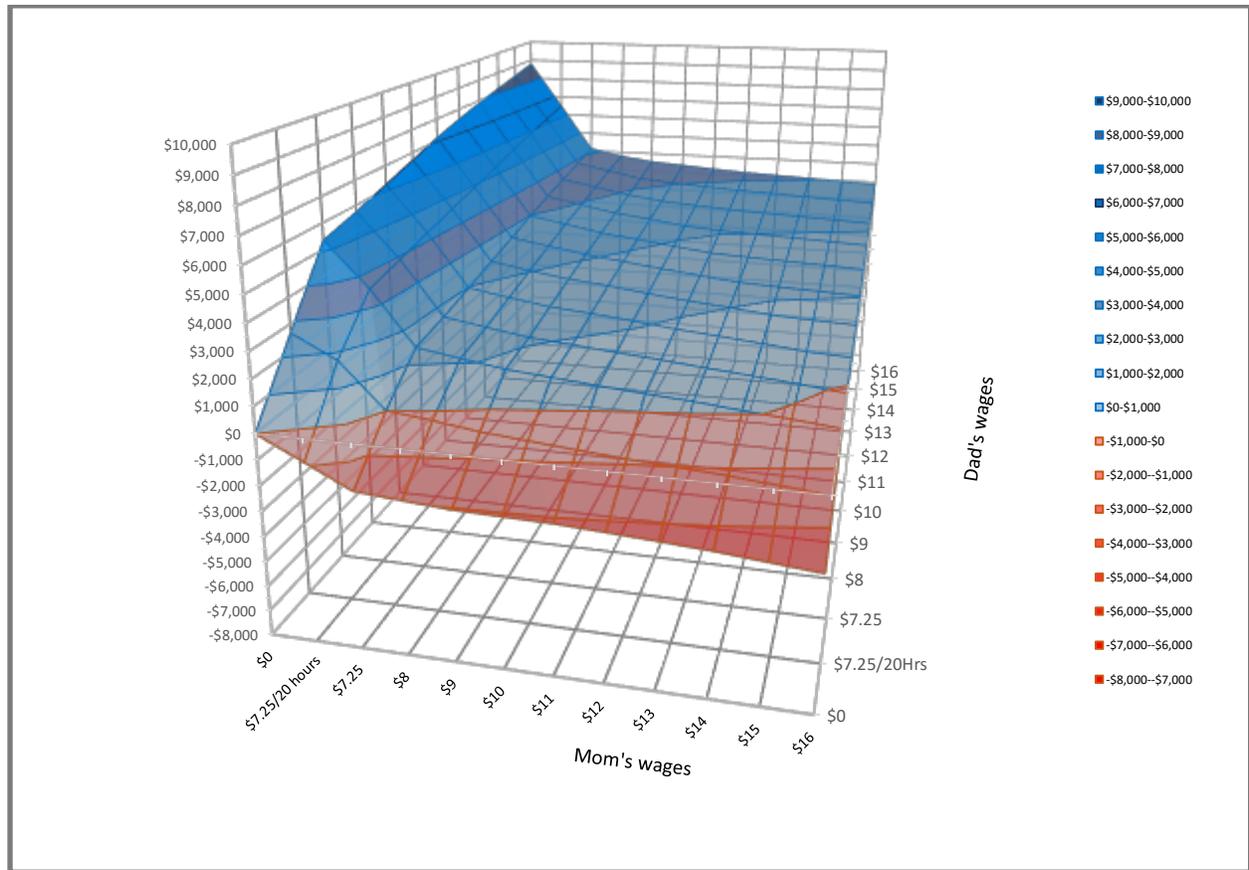
The second scenario shown in chart 4a changes the inputs to consider the impact of the refundable tax credits consisting of the Earned Income Tax Credit and the Additional Child Tax Credit. The results are similar to the last scenario. That is, it is advantageous for the mom to marry dad only if dad is earning income, and, as before, the more she earns, the more dad needs to earn to make it financially advantageous. However, chart 4b shows the advantage to marriage for a small subset of wage combinations within the focus area—6 to be precise—has been lost.

Chart 4a: Scenario 2: Baseline + EITC + ACTC (statewide average)



For that subset, there was an advantage, there is now a penalty. For example, without the refundable tax credits, it is financially advantageous for mom to marry if dad works 20 hours per week for minimum wage and if mom earns less than \$11 per hour. With the refundable tax credits, that all but disappears. It is only advantageous for mom to marry if she has no earnings or is working herself at minimum wage. Therefore, adding in refundable tax credits means increasing the wage combinations with marriage penalties within the focus area from 11.8 percent to 16 percent of the focus area.

Chart 4b: Focus Area of Chart 4a



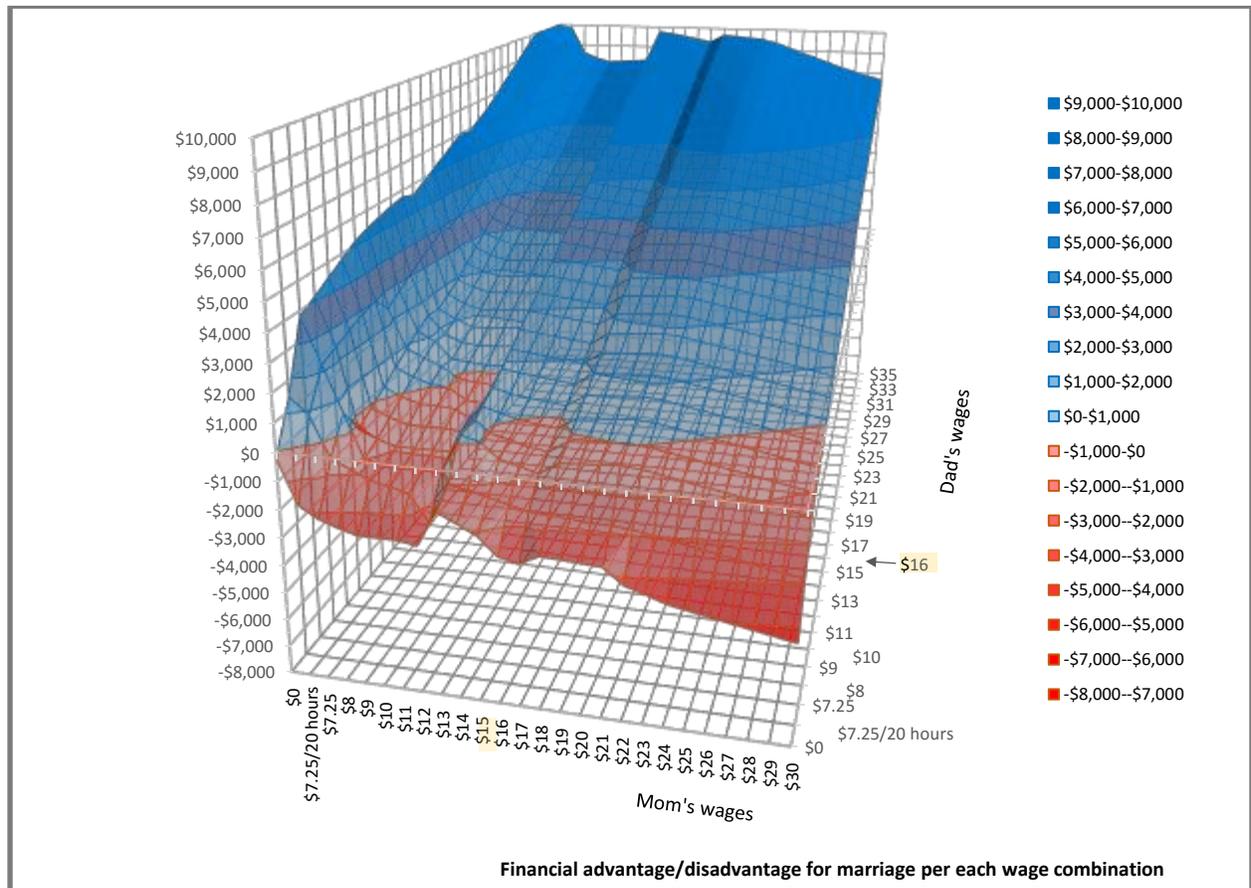
Additionally, for most wage combinations, the effect of refundable tax credits is to reduce the size of the financial advantage for marriage where there remains an advantage, and if there is a marriage penalty, to increase the size of the marriage penalty. This can be seen graphically by comparing the charts because the height of blue surface area is lower than with the baseline and the depth of the red areas are deeper. There is an area where the opposite is true, which is found on the left side of the chart when mom's earnings are zero and for most of the cases where mom is working just part-time at minimum wage. In those cases, the refundable tax credits increase the financial advantage for mom to marry.

Scenario 3: Statewide average: net earnings plus refundable tax credits plus TANF cash plus food assistance

The third scenario in charts 5a and 5b below adds the following benefits to those considered under the second scenario: Temporary Assistance for Needy Families (TANF) cash, food stamps, free and reduced-cost school lunches and breakfasts, and the supplemental meal packages from the WIC program. The combinations of wages now subject to a marriage penalty have spread to become more numerous as illustrated by the larger red area. There are now 122 wage combinations—or 15.1 percent of the plotted range—with marriage penalties, more than fifty percent more than under the baseline scenario.

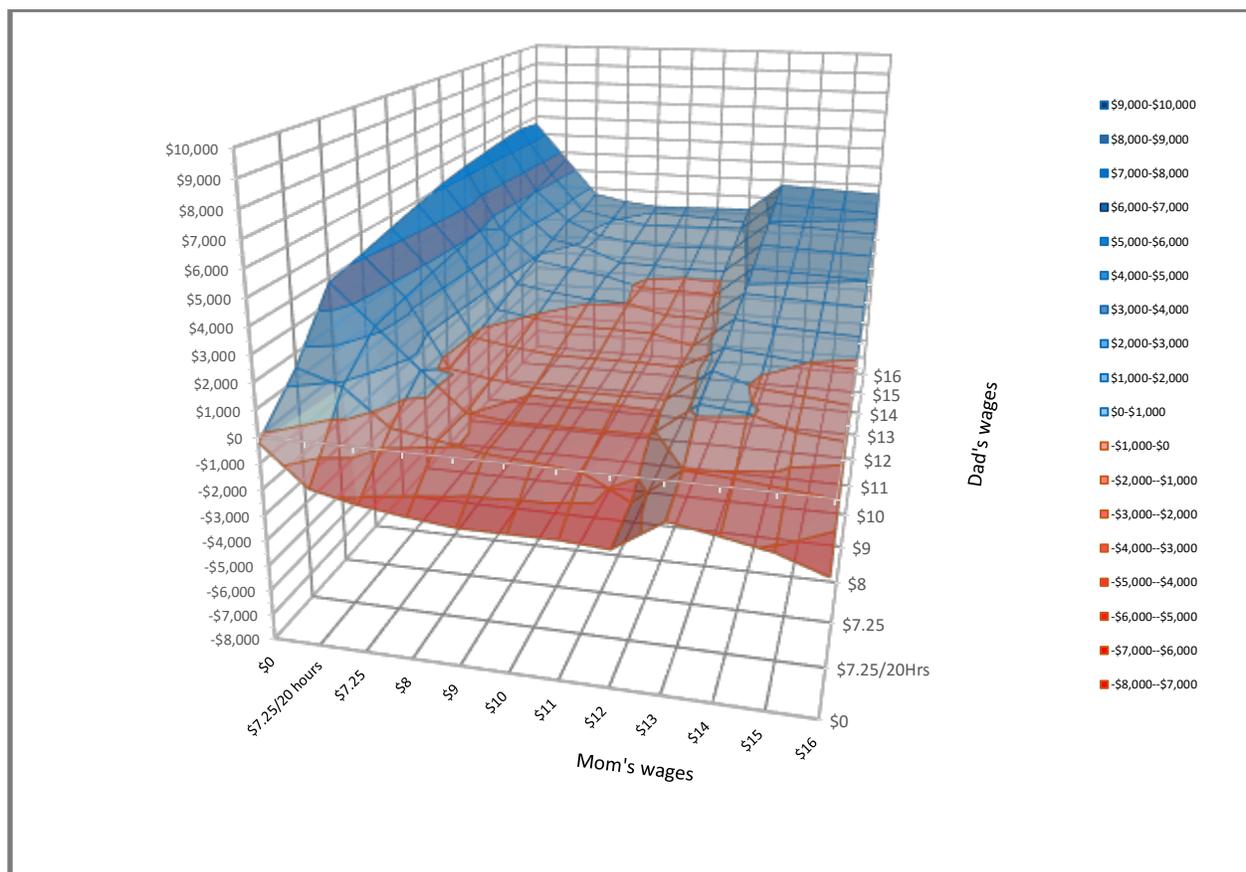
Instead of the data giving us smooth surface areas, as with the prior two scenarios, the addition of the TANF cash and food assistance programs introduces ripples in the surface illustrating an inconsistent treatment. These anomalies can be explained by the eligibility rules of the programs. The first ripple, which appears as a stepped plateau corresponds to the welfare cliff for mom when single and when she would earn \$13 per hour. The second step up appears when she would earn \$18. The first step-up occurs when the single mom loses food stamps, and the second when both her WIC food packages and her child's school lunch benefits disappear.

Chart 5a: Scenario 3: Baseline + EITC + ACTC + TANF cash + food assistance (statewide average)



Adding TANF and food benefits more than tripled the number of wage combinations with marriage penalties in the focus area. There are now marriage penalties for 39.6 percent of wage combinations. This is visible in Chart 5b and appears as a red valley. The red area in the chart spreads significantly compared to the last scenario displayed in Chart 4b. The penalties are spread over a larger range of dad's earnings when mom's earnings are between \$8 per hour and \$12 per hour. Dad must now earn even more money for marriage to be financially advantageous. For example, if mom earns \$8 or \$9, dad must earn at least \$11 per hour for there to be no marriage penalty, and if mom earns \$10, \$11, or \$12, dad must earn at least \$13 per hour, or \$27,040 for there to be no marriage penalty.

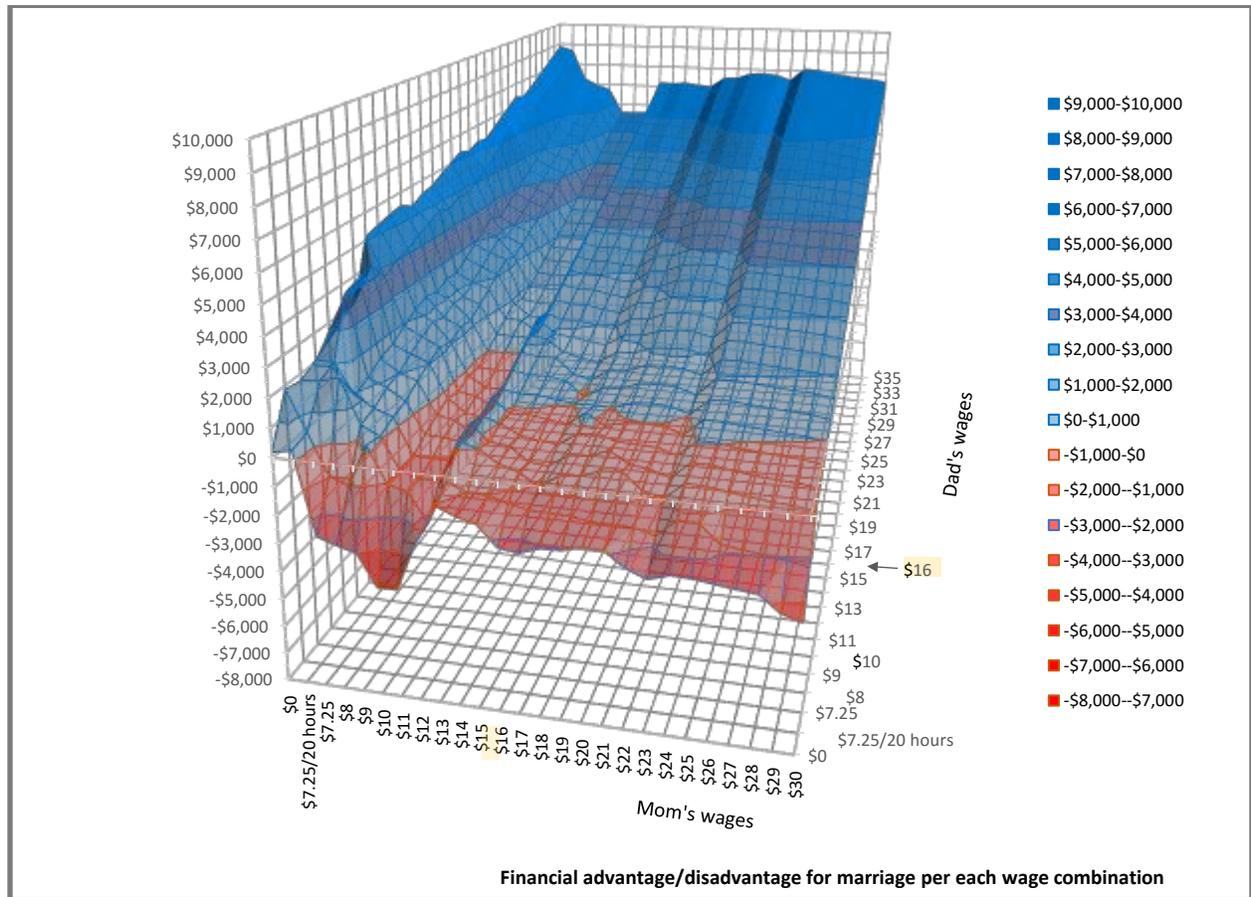
Chart 5b: Focus Area of Chart 5a



Scenario 4: Statewide average: net earnings plus refundable tax credits plus TANF cash plus food assistance plus medical assistance

For the fourth scenario in charts 6a and 6b we add medical assistance, defined in this case as Medicaid, PeachCare and the premium tax credit of the Affordable Care Act. This new scenario may be considered a basic welfare package not only because these benefits are common among the poor but also because they are entitlements under federal law. Additionally, no waiting lists exist for these programs. If a family qualifies, it must receive the benefits.

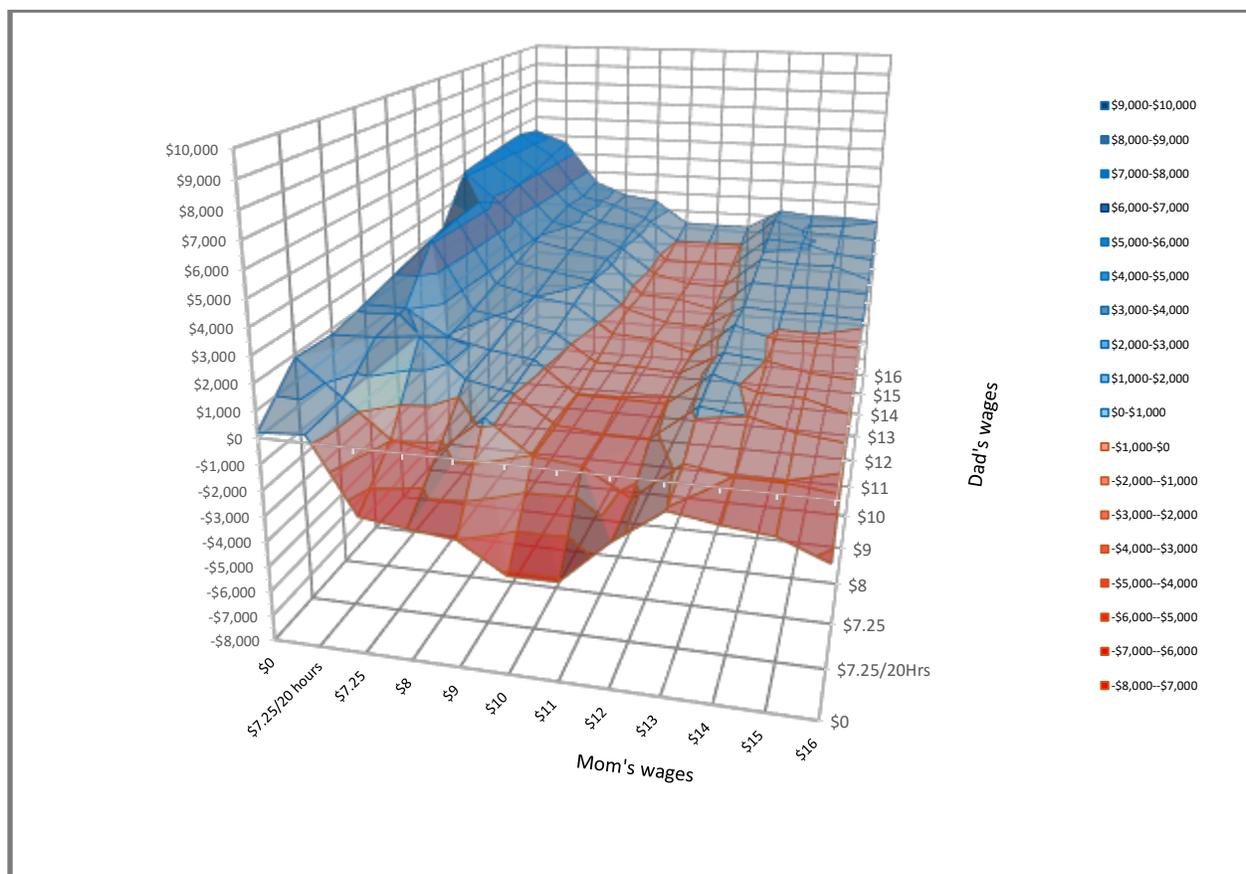
Chart 6a: Scenario 4: Baseline + EITC + ACTC + TANF cash + food assistance + medical assistance (statewide average)



Although there are slightly more wage combinations in the plotted area with marriage penalties, the number of combinations with marriage penalties remains the same in the focus area in chart 6b. However, they are spread out differently across the focus area. The valley has become more narrow but runs longer. At mom's wages of \$8.00 and \$9.00, the marriage penalty disappears except for when dad earns nothing. The reason for this is that the peculiar way that ACA subsidies work in Georgia. At \$8 and \$9 per hour, a single mom earns too much to qualify for Medicaid but does not earn enough to qualify for ACA subsidies. If she would marry, however, then she and her husband would qualify for the ACA subsidies. Other than the ACA subsidies, there would be a marriage penalty at this level. However, if mom earns \$10 per hour, she would earn enough to qualify for the ACA subsidies and the marriage penalty returns. This problem with the ACA will appear in all subsequent scenarios. Dad must now earn at least \$15 or \$31,200 in annual earnings for there to be no marriage penalty, and if mom earns \$11 and \$12 per hour, then dad must earn \$16 per hour or \$33,280 in annual earnings to avoid the marriage penalty.

For this scenario, regional differences within Georgia will likely be modest. The EITC, ACTC, TANF cash, food stamps, school lunch program, WIC food packages, Medicaid and PeachCare do not vary by area within Georgia. However, not all schools participate in the school breakfast program, and the premium tax credit of the Affordable Care Act vary per premium differences among Georgia's sixteen Health Insurance Exchange (HIX) rating areas, which can deepen or lessen the penalty.

Chart 6b: Focus Area of Chart 6A



Scenario 5: Statewide average: net earnings plus refundable tax credits plus TANF cash plus food assistance plus medical assistance plus SSI

The fifth scenario in charts 7a or 7b is the same as the fourth except now we add Supplemental Security Income as a cash benefit assuming one child is disabled. The change is significant. The red valley widens so much so that 71.5% of the focus area in chart 7b is in the red. Not only that, but the marry penalty has spread over 17.5 percent of the wage combinations in the plotted area.

The width of the valley was between \$10 per hour and \$12 per hour in mom's wages for the prior scenario, but now it stretches beyond \$16 per hour or the limit of the focus area. Additionally, the valley runs far deeper, illustrated by darker shades of red with penalties nearly twice as much as under the prior scenario. At \$10 per hour in mom's wages, dad must earn \$24 per hour or \$49,920 before the marriage penalty disappears. At mom's wage of \$16 per hour, dad must earn \$23 per hour or \$47,840 before the marriage penalty disappears.

Chart 7a: Scenario 5: Baseline + EITC + ACTC + cash assistance + food assistance + medical assistance + SSI (statewide average)

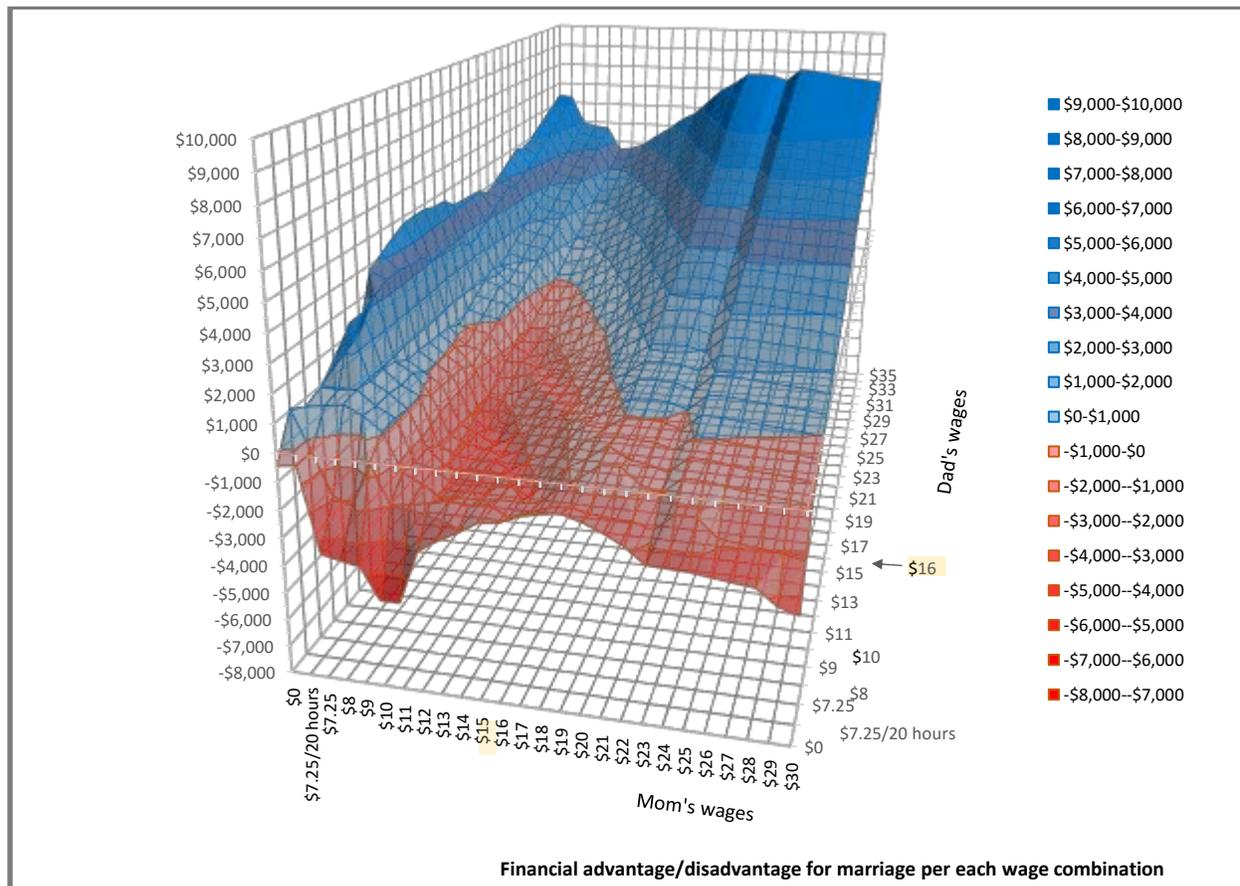
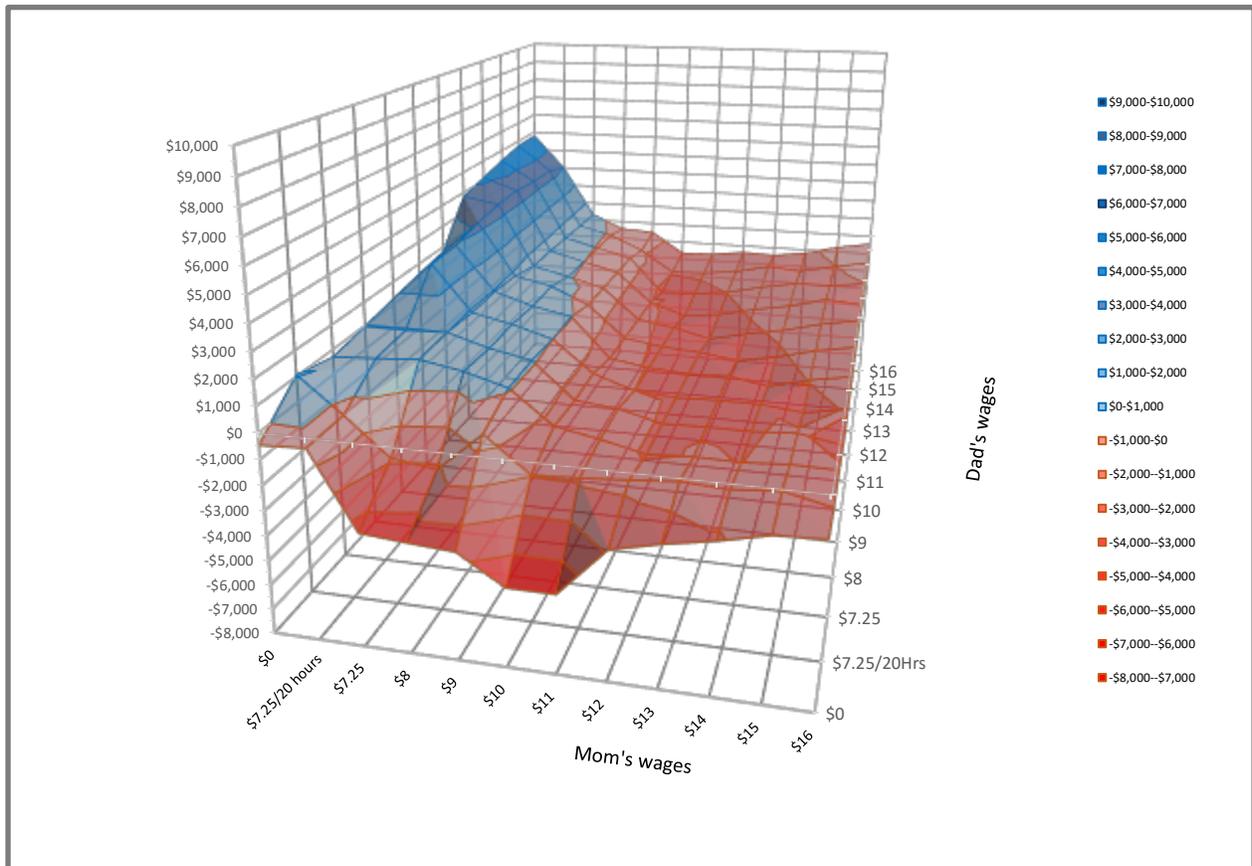


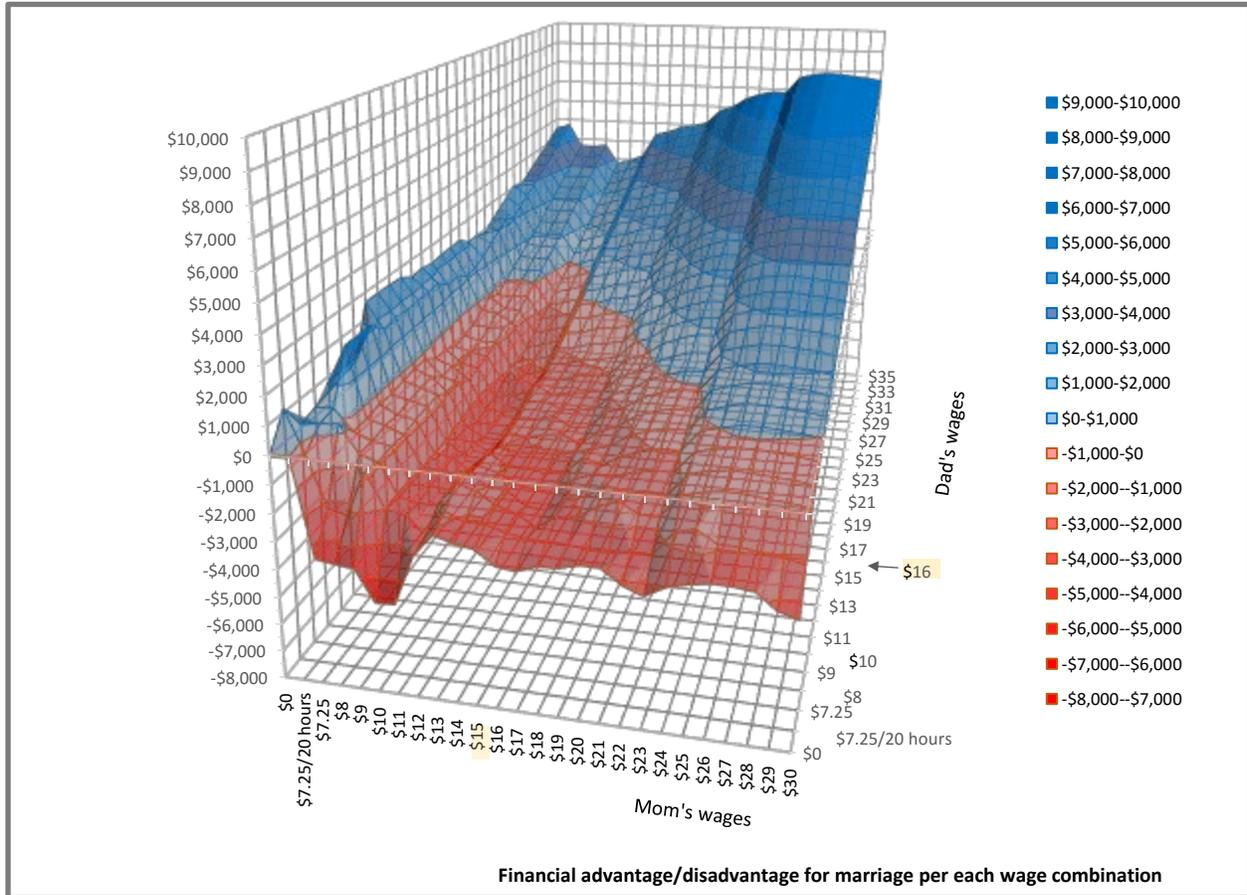
Chart 7b: Focus Area of Chart 7a



Scenario 6: Statewide average: net earnings plus refundable tax credits plus TANF cash plus food assistance plus medical assistance plus HCVs

The sixth scenario shown in charts 8a and 8b is the same as the fourth scenario, but we no longer assume that a child is disabled as with the fifth scenario. Now we add Housing Choice Vouchers (HCVs) as a potential benefit. The result is a deeper and wider red valley. The surface area with marriage penalties now covers 37.3 percent of all plotted data points, or 301 wage combinations. Additionally, the penalties are generally more severe and widespread.

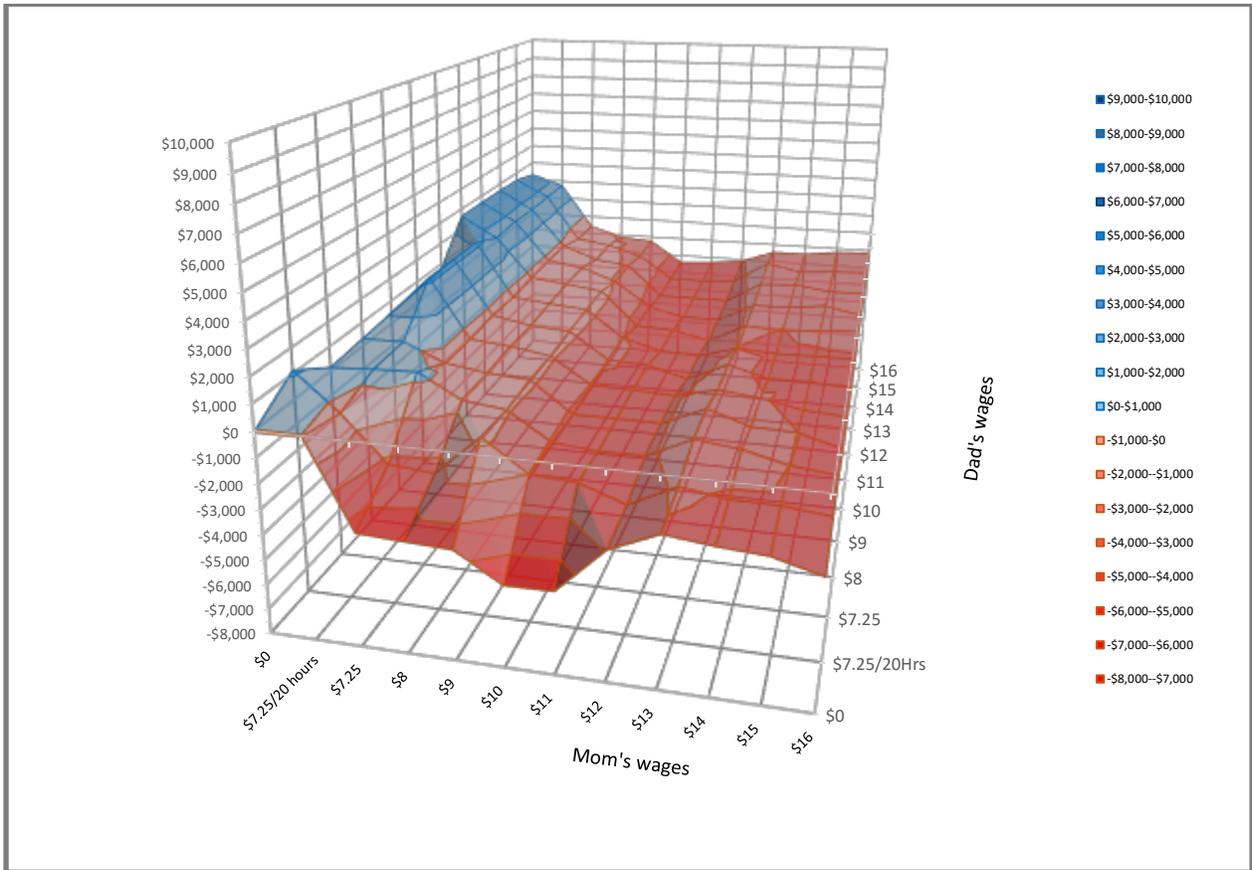
Chart 8a: Scenario 6: Baseline + EITC + ACTC + TANF cash + food assistance + medical assistance + HCVs (statewide average)



In the focus area in chart 8b, 84.7 percent of all wage combinations have a marriage penalty. Essentially, if mom is working full-time, there is a marriage penalty. If mom earns minimum wage, \$8 an hour or \$9 an hour, dad must earn \$24 per hour or \$49,920 in annual earnings to avoid a marriage penalty. If mom earns \$10 an hour, dad must earn even more: \$27 per hour or \$56,160 in annual earnings to avoid a penalty.

The next four scenarios will assume the same benefit package but for four different counties.

Chart 8b: Focus Area of Chart 8a



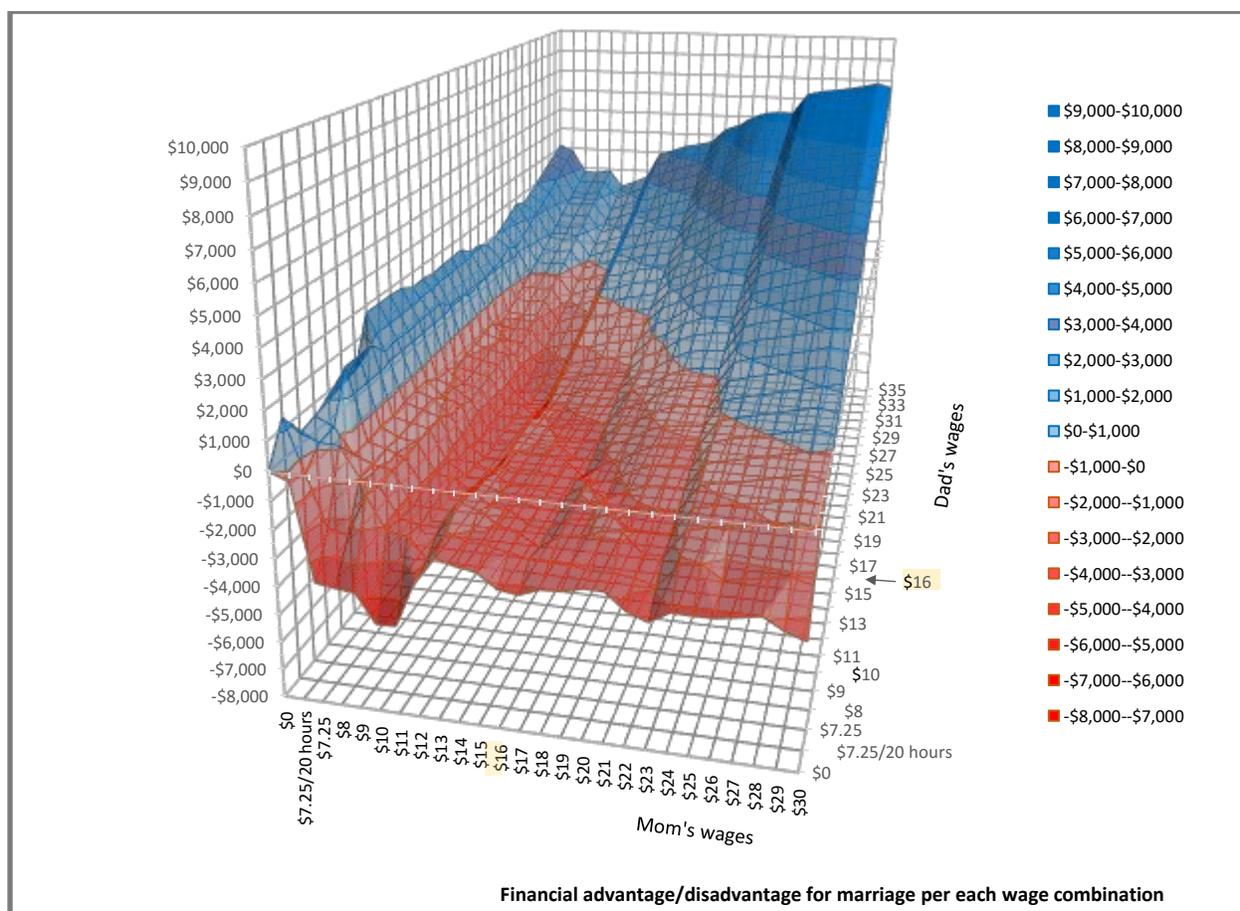
Scenario 7: Fulton County: net earnings plus refundable tax credits plus TANF cash plus food assistance plus medical assistance plus HCVs

The seventh scenario in charts 9a and 9b is the basic package of benefits along with HCVs for Fulton County, the most urban county in the state. Beyond the focus area, the marriage penalty in Fulton County is more extensive, covering 43.1 percent of all plotted points, compared to 37.3 percent under the statewide scenario.

If mom were working full-time at minimum wage or at \$8 per hour or \$9 per hour, dad would need to earn \$27 per hour with annual earnings of \$56,160 before there is no longer a marriage penalty. At \$10 per hour, dad must earn \$29 per hour or \$60,320 before the marriage penalty disappears. At mom's wage of \$16 per hour, dad must earn \$22 per hour or \$45,760, before the marriage penalty disappears.

The next three scenarios will examine less urban counties assuming the same mix of welfare benefits.

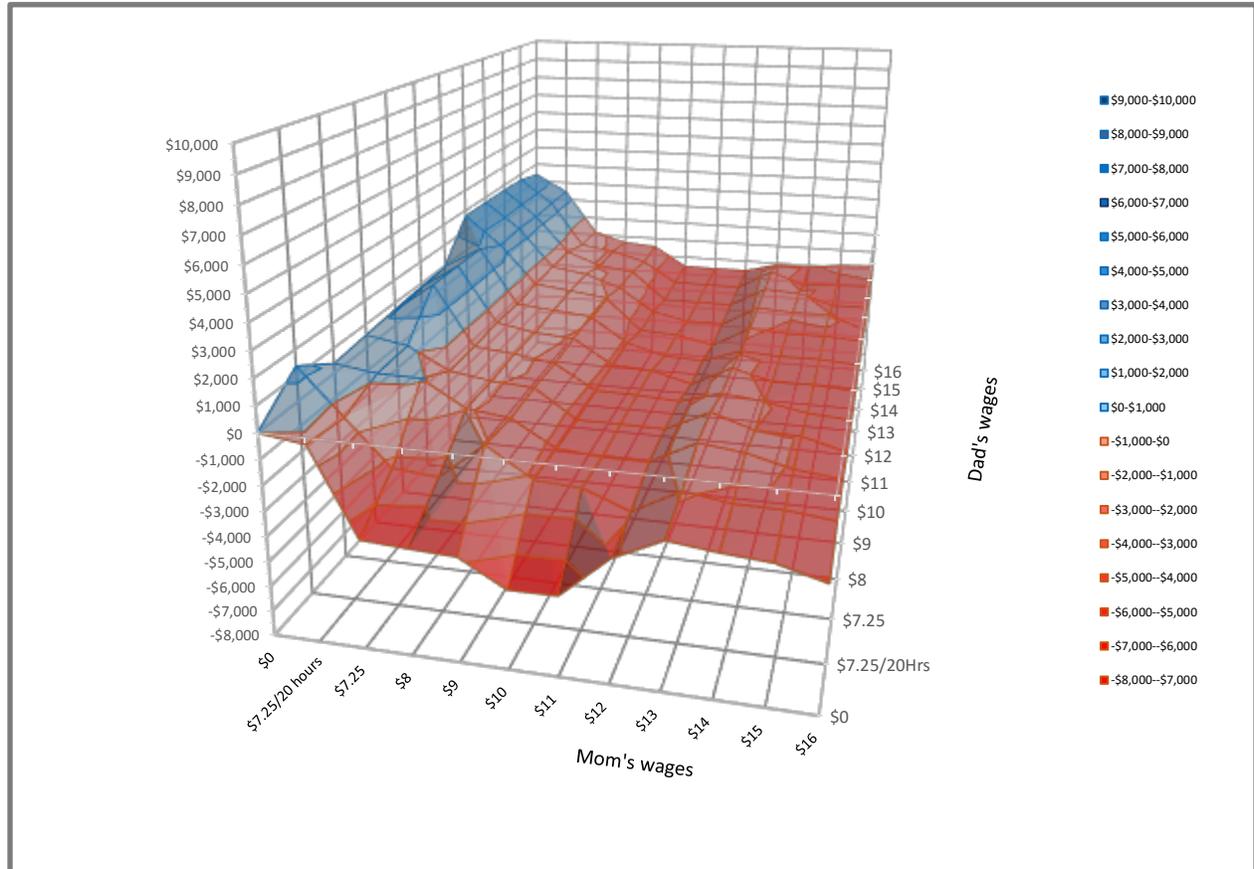
Chart 9a: Scenario 7: Baseline + EITC + ACTC + cash assistance + food assistance + medical assistance + HCVs (Fulton County)



Within the focus area of chart 9b, the extent of the marriage penalty among the wage combinations is

essentially the same, covering 84 percent of all wage combinations. However, the average severity of the penalty increases from a negative \$1,772 difference in the per person-benefiting metric to a negative \$1,995.

Chart 9b: Focus Area of Chart 9a

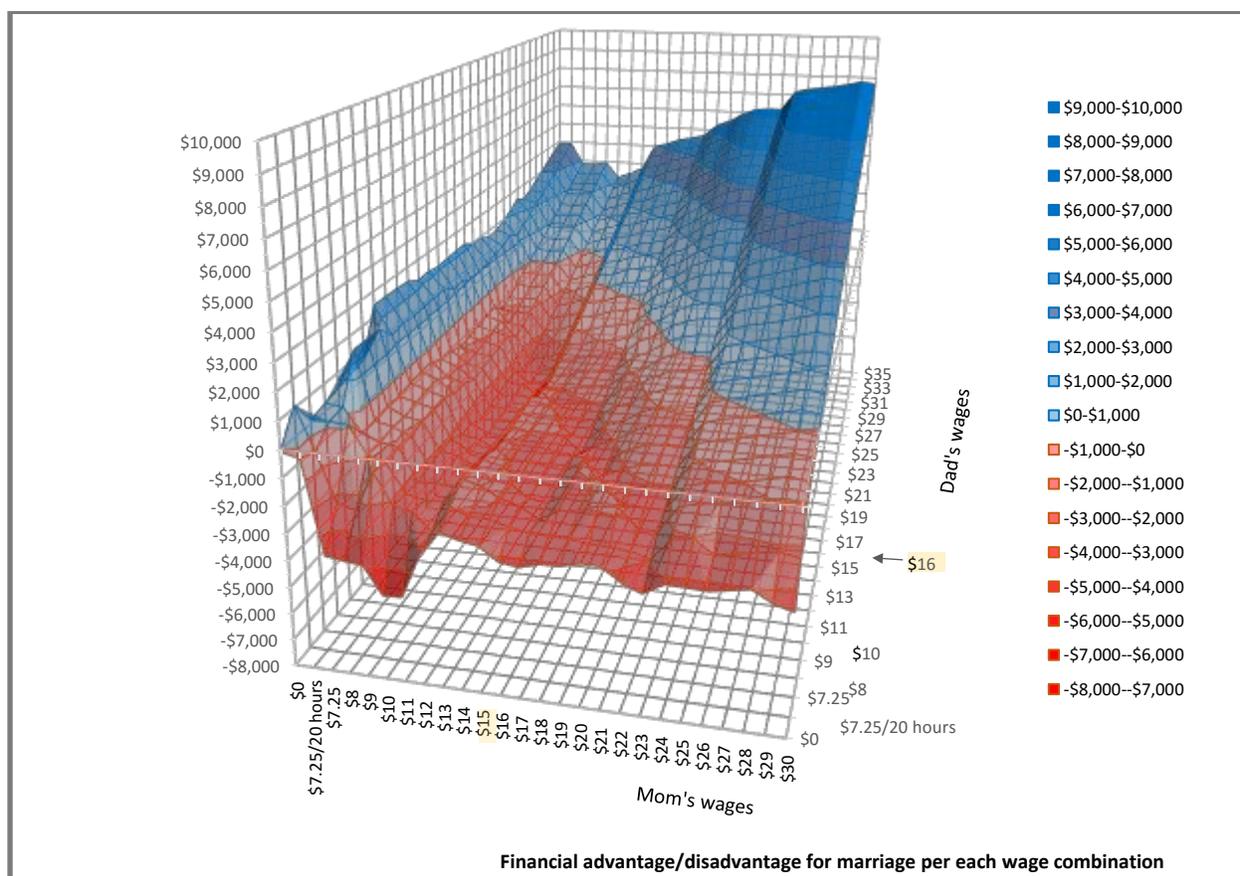


Scenario 8: Gwinnett County: net earnings plus refundable tax credits plus TANF cash plus food assistance plus medical assistance plus HCVs

The eighth scenario in charts 10a and 10b is the basic package with HCVs for Gwinnett County, a suburban county. The extent and depth of the valley is similar to Fulton County although not identical.

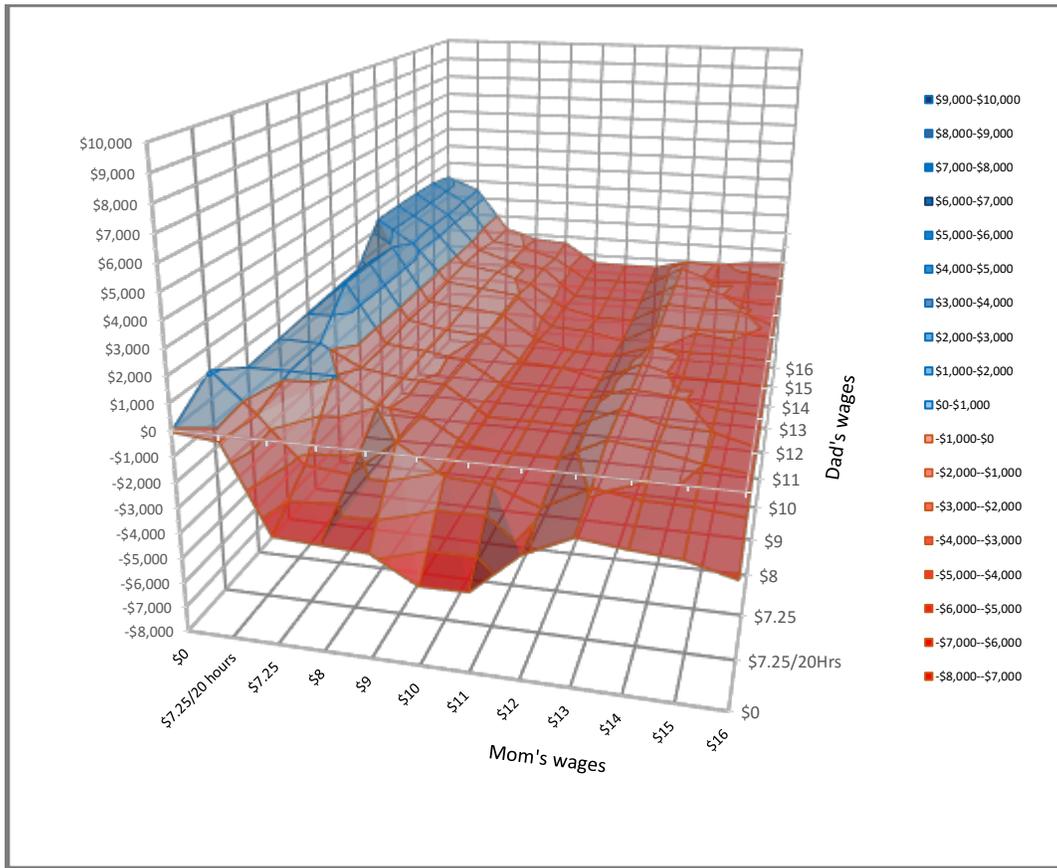
If mom were working full-time at minimum wage or at \$9 per hour, dad would need to earn \$26 per hour with annual earnings of \$54,080 before there is no longer a marriage penalty. At \$8 per hour, dad would need to work at \$27 per hour or \$56,160. At \$10 per hour, dad must earn \$29 per hour or \$60,320 before the marriage penalty disappears. At mom's wage of \$16 per hour, dad must earn \$22 per hour or \$45,760, before the marriage penalty disappears.

Chart 10a: Scenario 8: Baseline + EITC + ACTC + TANF cash + food assistance + medical assistance + HCVs (Gwinnett County)



In the focus area, the extent of the marriage penalties is the same as with the statewide average. However, the average severity of the penalties is slightly less than for Fulton County: negative \$1,936 as opposed to negative \$1,995. Beyond the focus, the extent of marriage penalties among the all wage combinations plotted is slightly more than for Fulton County—43.3 percent versus 43.1 percent.

Chart 10b: Focus Area of Chart 10a



Scenario 9: Hall County: net earnings plus refundable tax credits plus TANF cash plus food assistance plus medical assistance plus HCVs

The ninth scenario in charts 11a and 11b is the basic package with HCVs for Hall County. At \$10 per hour for mom’s wage, dad must earn \$26 per hour or \$54,080 before the marriage penalty disappears. At mom’s wage of \$16 per hour, dad must earn \$19 per hour or \$39,520 before the marriage penalty disappears.

The extent of the marriage penalties in the focus area of chart 11b is the same as statewide average but the severity is less by an average of \$271 but still significantly severe at negative \$1,665. Beyond the focus area, the extent of the marriage penalty is less than the statewide average: 33.7 percent versus 43.3 percent.

Chart 11a: Scenario 9: Baseline + EITC + ACTC + cash assistance + food assistance + medical assistance + HCVs (Hall County)

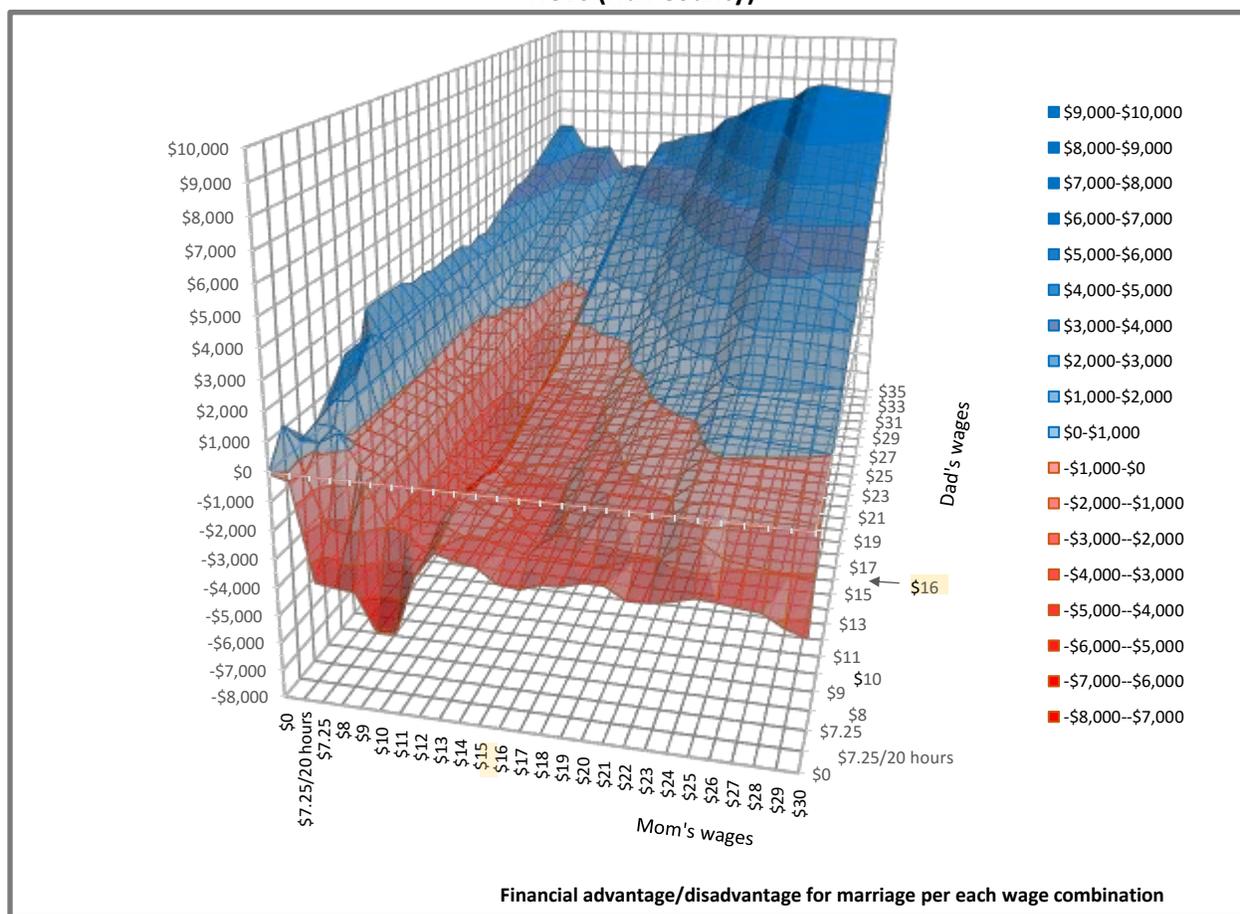
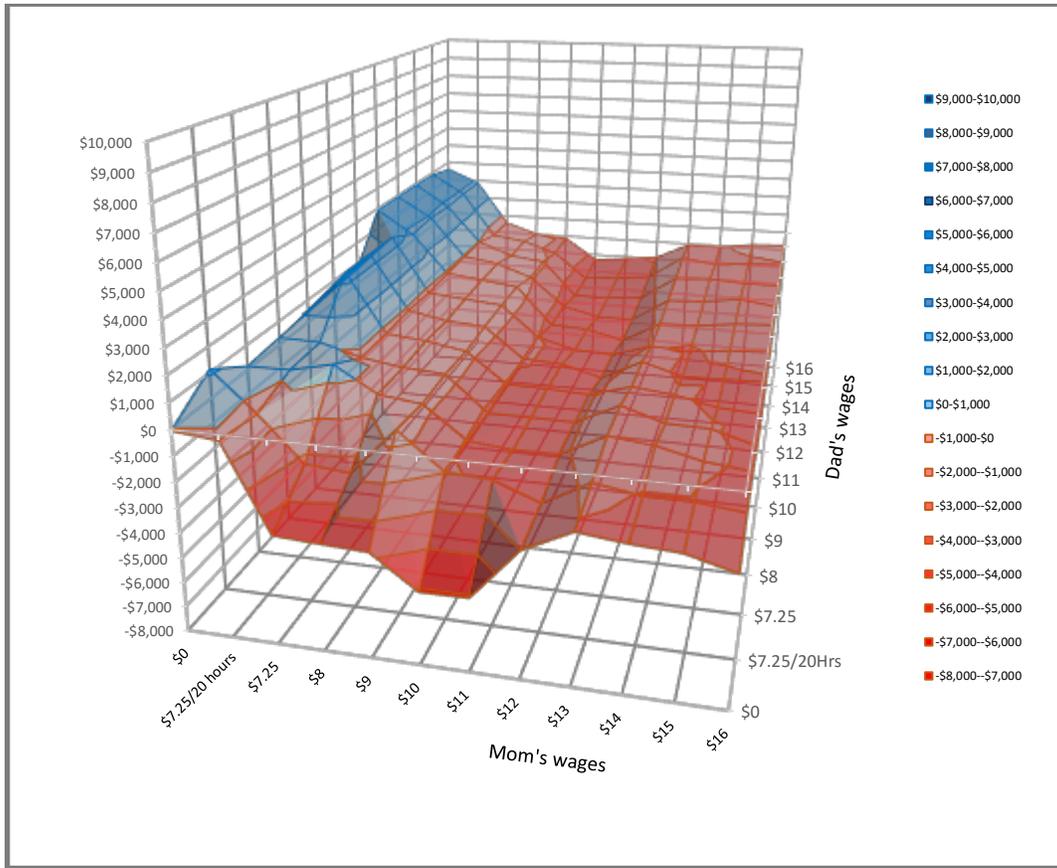


Chart 11b: Focus Area of Chart 11a



Scenario 10: Peach County: net earnings plus refundable tax credits plus TANF cash plus food assistance plus medical assistance plus HCVs

The tenth scenario in charts 12a and 12b is basic package plus HCVs for Peach County, the most rural of the counties considered. While the extent and depth of the valley is still there, they are less extensive and not as deep.

At \$10 per hour, dad must earn \$21 per hour or \$43,680 before the marriage penalty disappears. At mom's wage of \$16 per hour, dad must earn \$15 per hour or \$31,200 before the marriage penalty disappears.

In the focus area, 81.1 percent of the wage combinations have marriage penalties, compared to 84.7 percent for the statewide average. The average severity is negative \$1,286 as opposed to negative \$1,772 for the statewide average. For the entire plotted range, 22.7 percent of wage combinations have marriage penalties compared to 37.3 percent for the statewide average.

Chart 12a: Scenario 10: Baseline + EITC + ACTC + TANF cash + food assistance + medical assistance + HCVs (Peach County)

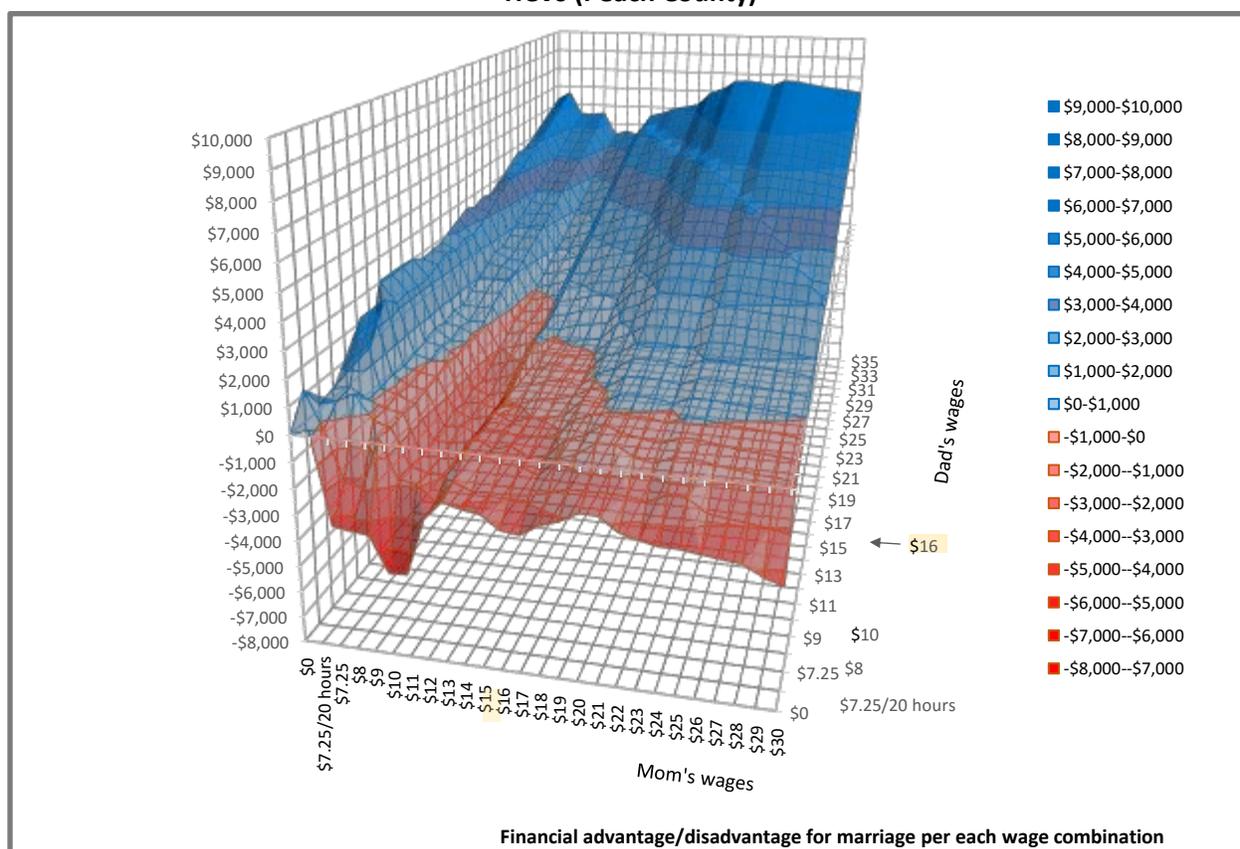
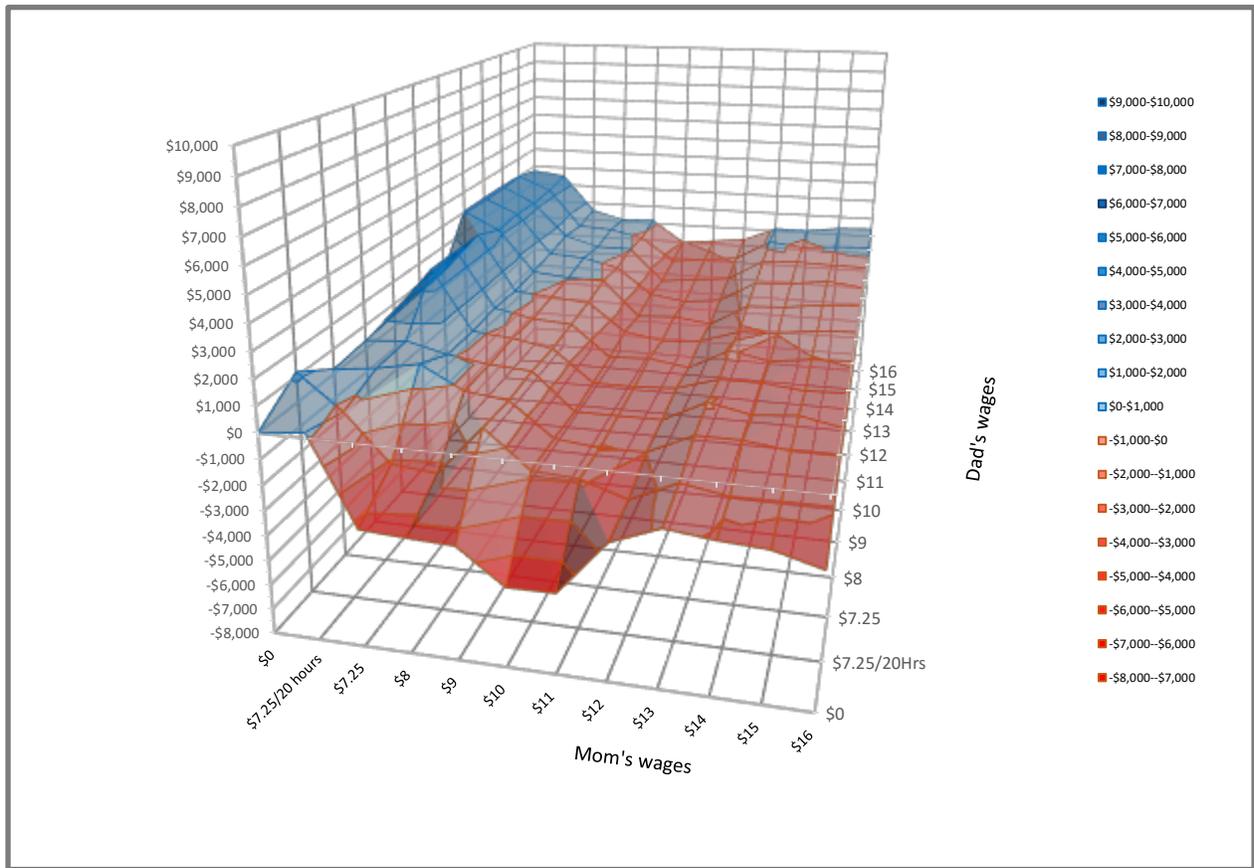


Chart 12b: Focus Area of Chart 12a



Scenario 11: Statewide average: net earnings plus refundable tax credits plus TANF cash plus food assistance plus medical assistance plus subsidized child care

The eleventh scenario in charts 13a and 13b builds off the fourth scenario or the basic package that includes refundable tax credits, TANF cash, food assistance and medical assistance. Except now, instead of adding housing assistance like the last five scenarios, we add subsidized child care through Georgia's Childcare and Parent Services (CAPS) program. The result appears similar to the result from when we added housing assistance because a deep red valley appears. Now, however, the valley is more narrow. It is less extensive than adding HCVs for the most rural county considered under Scenario 10. However, the average penalty is more severe than Peach County but less severe than the more urban counties. If mom earns \$8 or \$9 per hour, dad must earn \$17 per hour or \$35,360 before there is no marriage penalty. However, if mom's wages were \$10, \$11, or \$12 per hour, dad would need to earn \$23 per hour with annual earnings of \$47,840 before the marriage penalty disappears.

For the focus area, 64.6 percent of wage combinations have marriage penalties with an average penalty of negative \$1,619. For the plotted area, the marriage penalties are more extensive than for Scenario 10: 23.6 percent versus 22.8 percent.

Scenario 11 is the statewide average. Georgia is divided into three CAPS zones. The greatest marriage penalties associated with subsidized childcare are found among the more urban counties because the subsidies are greater in more urbanized zones.⁸

⁸ For further elaboration on how childcare subsidies vary, see our prior study *Disincentives for Work and Marriage in Georgia's Welfare System*.

Chart 13a: Scenario 11: Baseline + EITC + ACTC + TANF cash + food assistance + medical assistance + subsidized child care (statewide average)

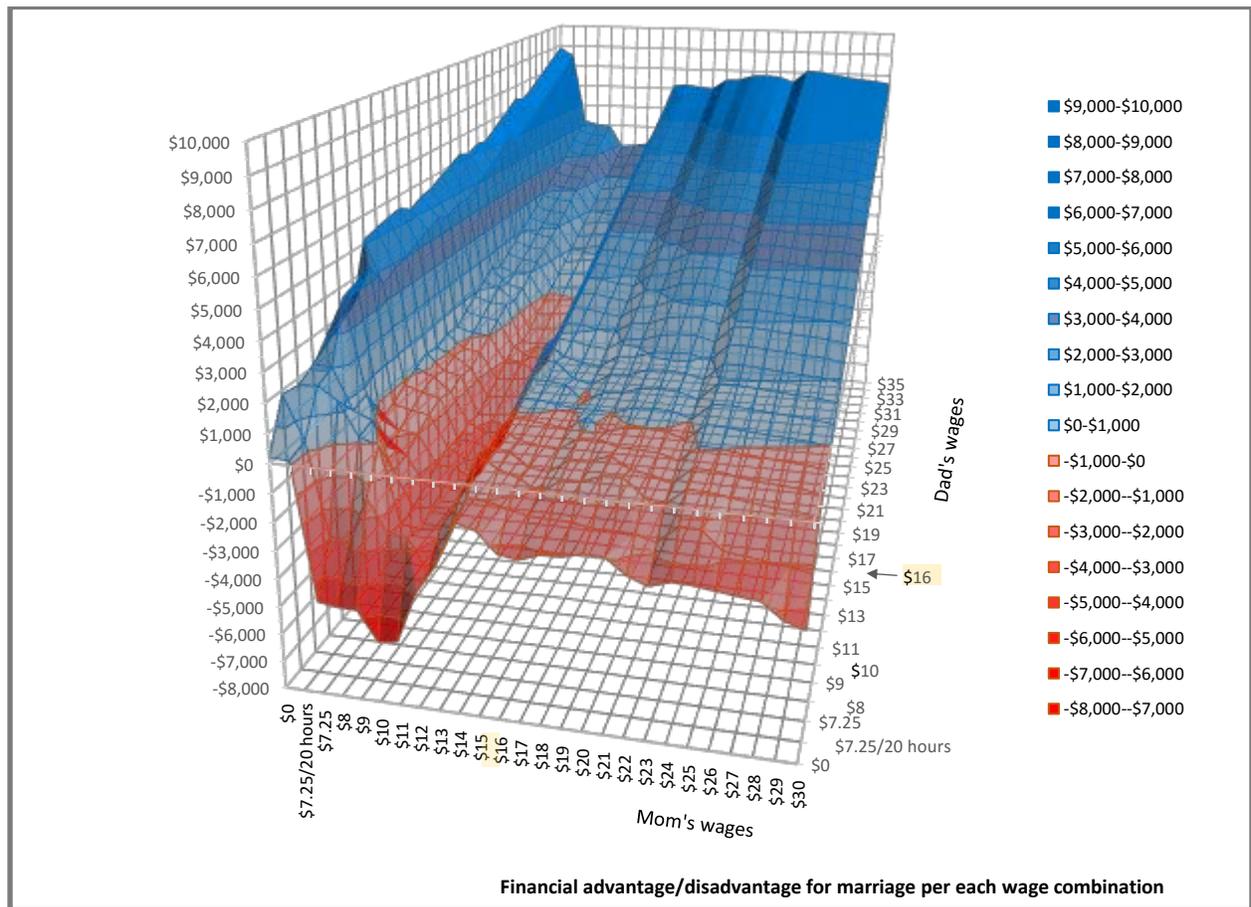
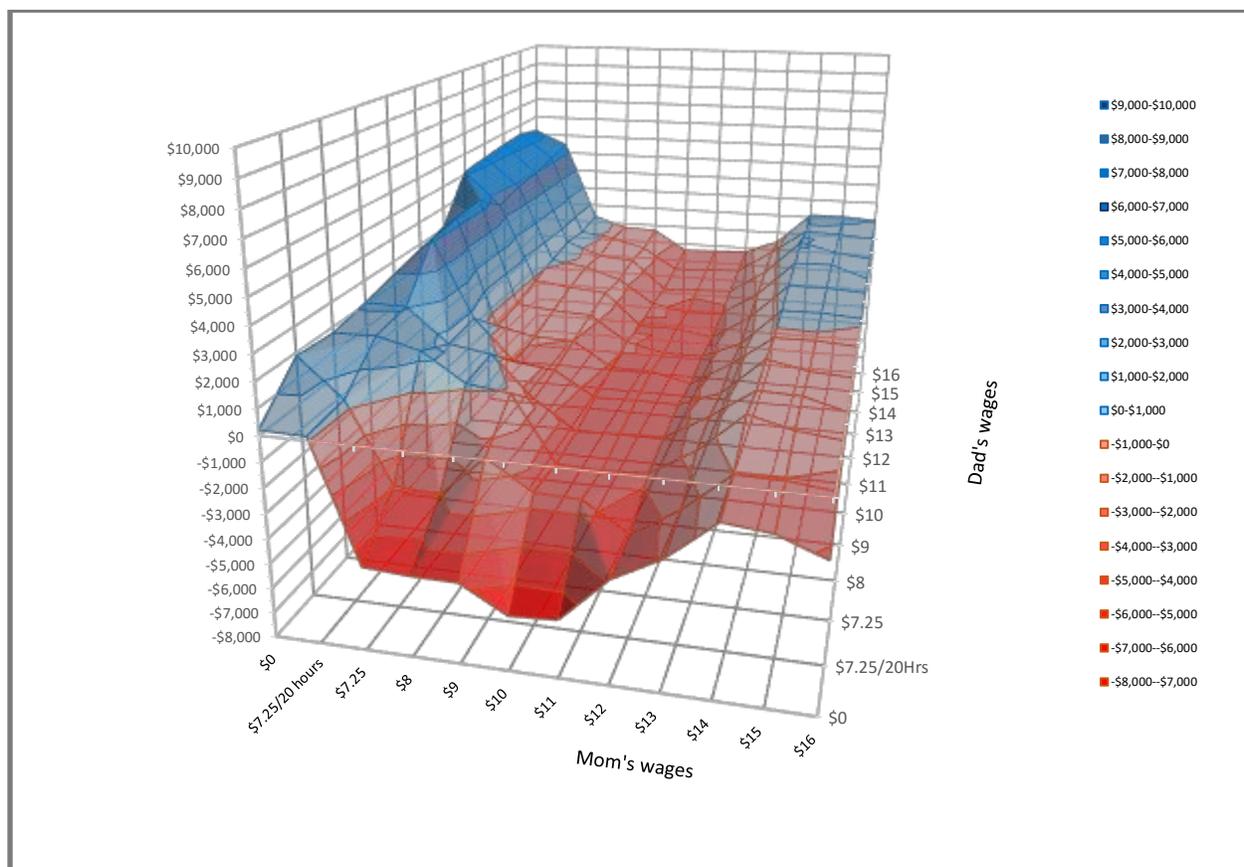


Chart 13b: Focus Area of Chart 13a



Scenario 12: Statewide average: net earnings plus refundable tax credits plus TANF cash plus food assistance plus medical assistance plus HCVs plus subsidized child care

The twelfth scenario in charts 14a and 14b builds off the fourth scenario, but adds both housing assistance and subsidized child care. Not surprisingly given the results of the prior scenarios, the results are more severe.

Dad must earn \$28 per hour or \$58,240 annually if mom is working fulltime at \$7.25, \$8 or \$9 per hour. If mom were to earn \$10 per hour, dad would need to earn \$31 per hour or \$64,480 for the marriage penalty to disappear, which is thus far the worst result of any prior scenario.

For the focus area, the extent of the marriage penalties is the same: 84.7 percent of all wage combinations have a marriage penalty. However, the severity of the penalty increases significantly: a negative \$2,514. These penalties are the most severe of any yet considered with a maximum penalty equal to almost -\$6,000.

Chart 14a: Scenario 12: Baseline + EITC + ACTC + TANF cash + food assistance + medical assistance + HCVs + subsidized child care (statewide average)

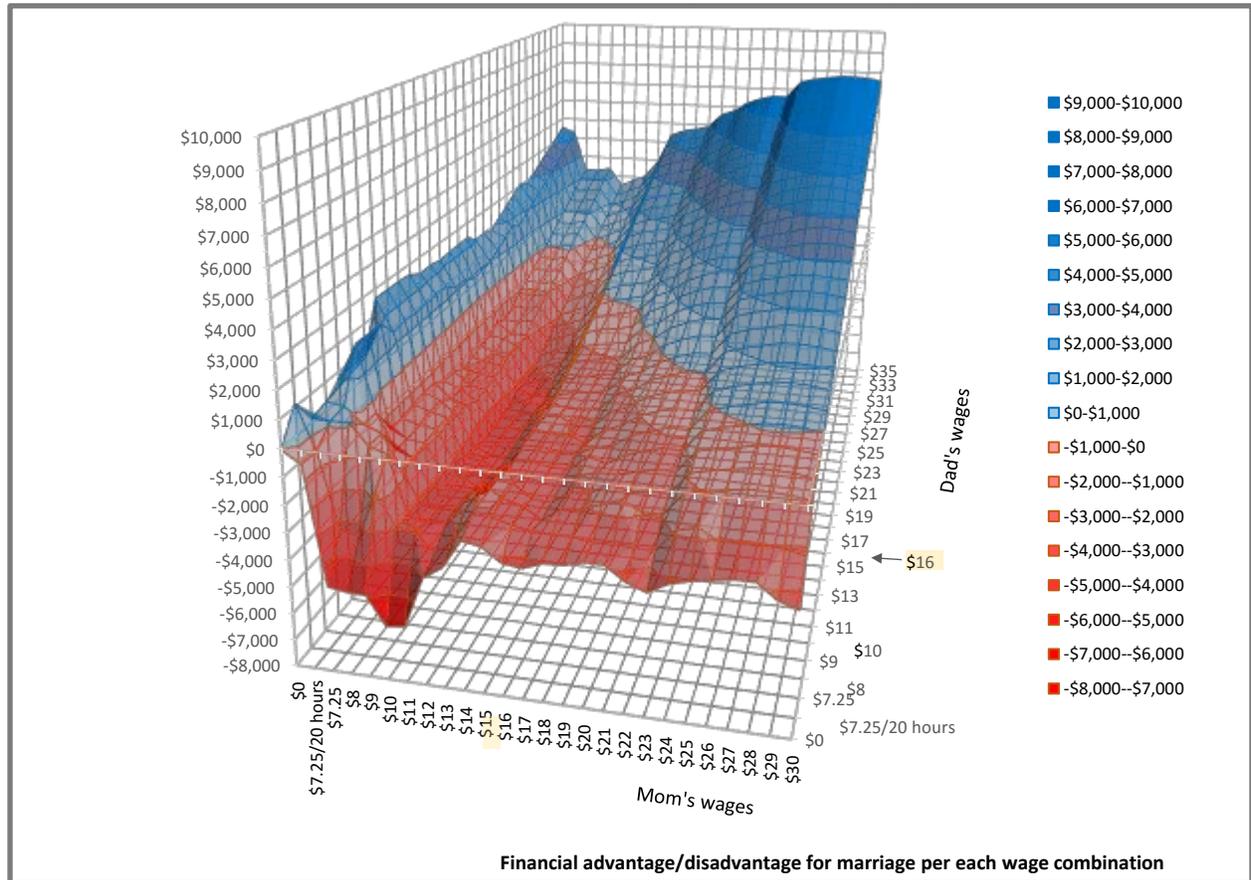
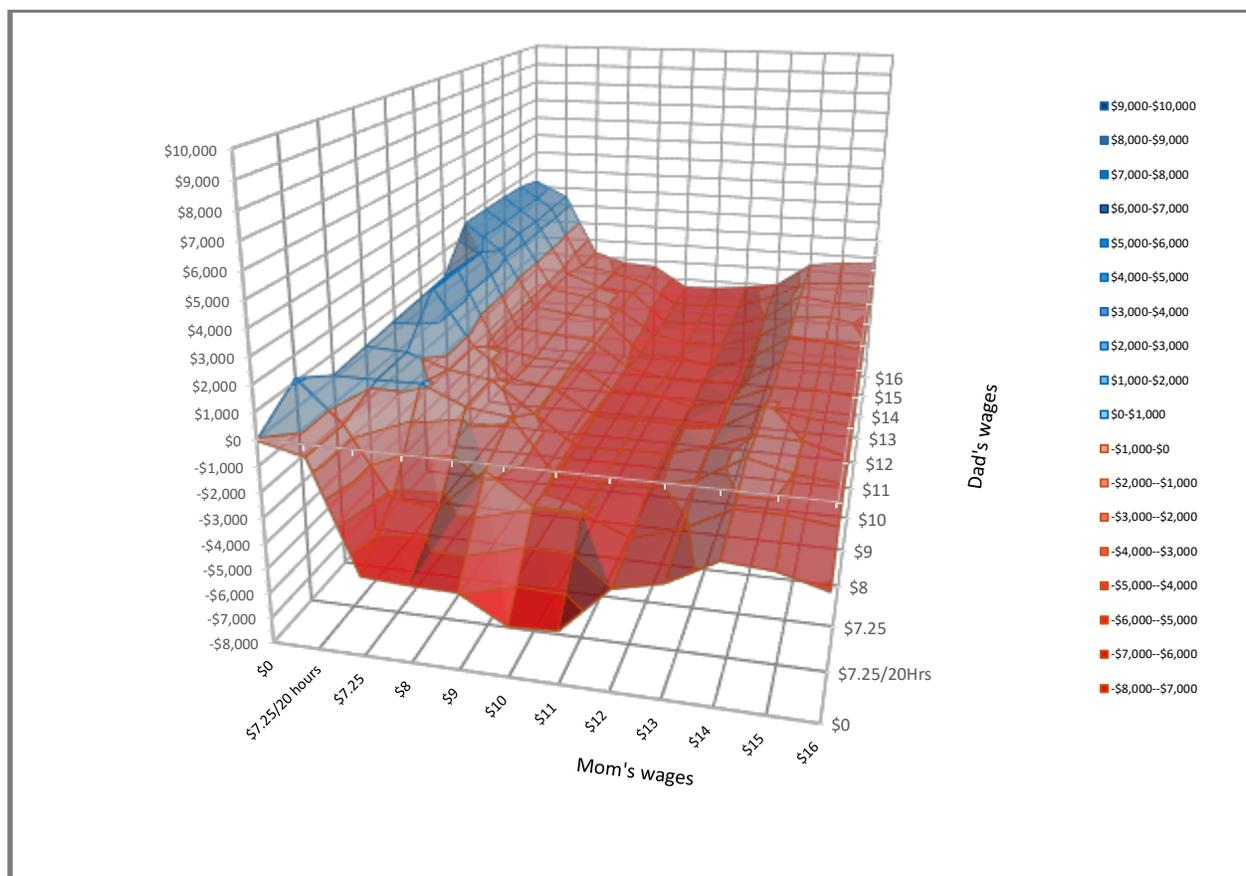


Chart 14b: Focus Area of Chart 13a



Scenario 13: Statewide average: net earnings plus refundable tax credits plus TANF cash plus food assistance plus medical assistance plus HCVs plus subsidized child care plus SSI

The thirteenth scenario in charts 15a and 15b builds off the prior scenario, which is the full package of benefits. However, now we add the parameter that one child is disabled and give the family cash benefits from the Supplemental Security Income program. The results are the most extensive and severe of any scenario considered.

If mom were working full-time and earning minimum wage, \$8 or \$9 per hour, dad would need a wage of \$32 per hour or \$66,560 annually before the marriage penalty would disappear. At \$10 per hour, dad would need to earn \$35 per hour or \$72,800.

In the focus area, 88.9 percent of all wage combinations have marriage penalties, and the penalties exceed on average negative \$3,280, a level not matched by any of the other scenarios. For the plotted area, 48.4 percent of all wage combinations have marriage penalties.

Chart 15a: Scenario 13: Baseline + EITC + ACTC + TANF cash + food assistance + medical assistance + HCVs + subsidized child care + SSI (statewide average)

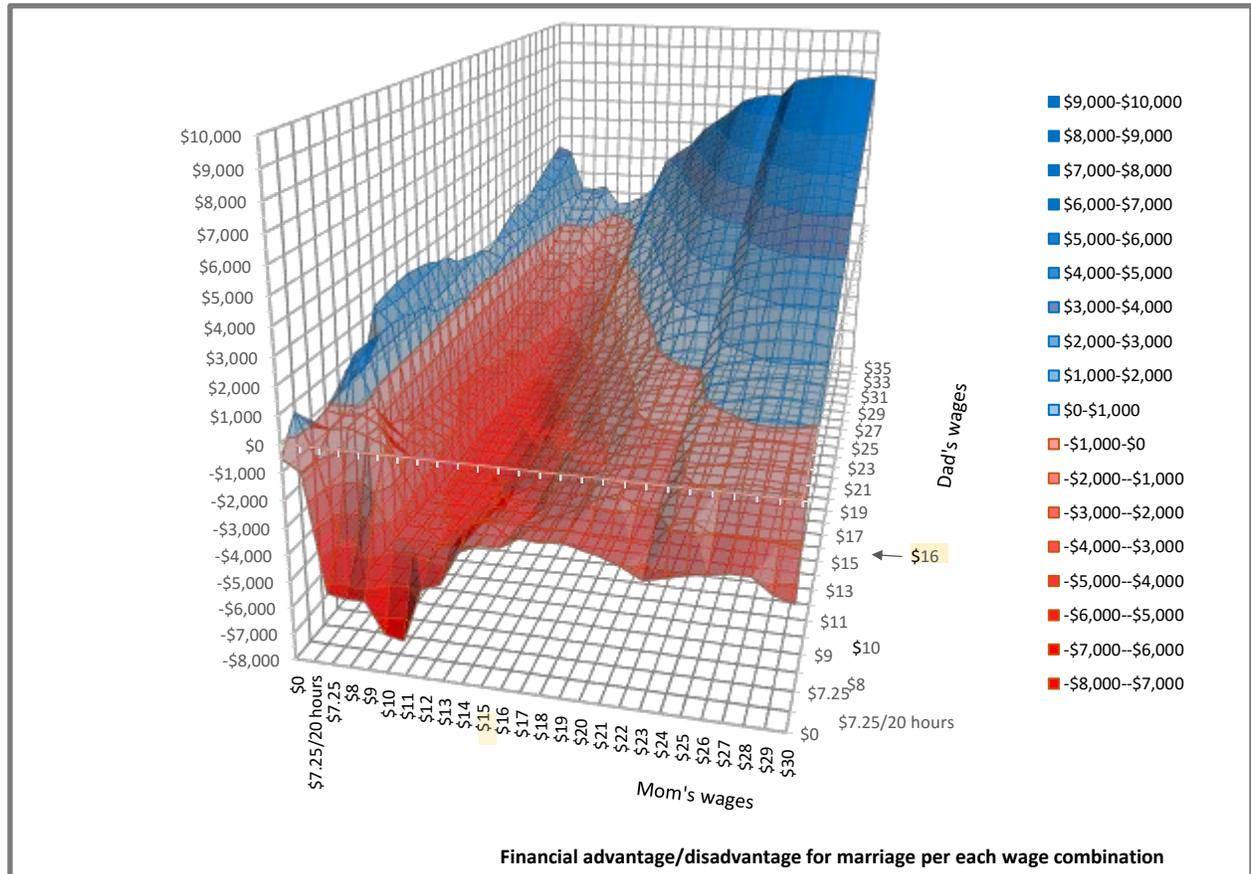
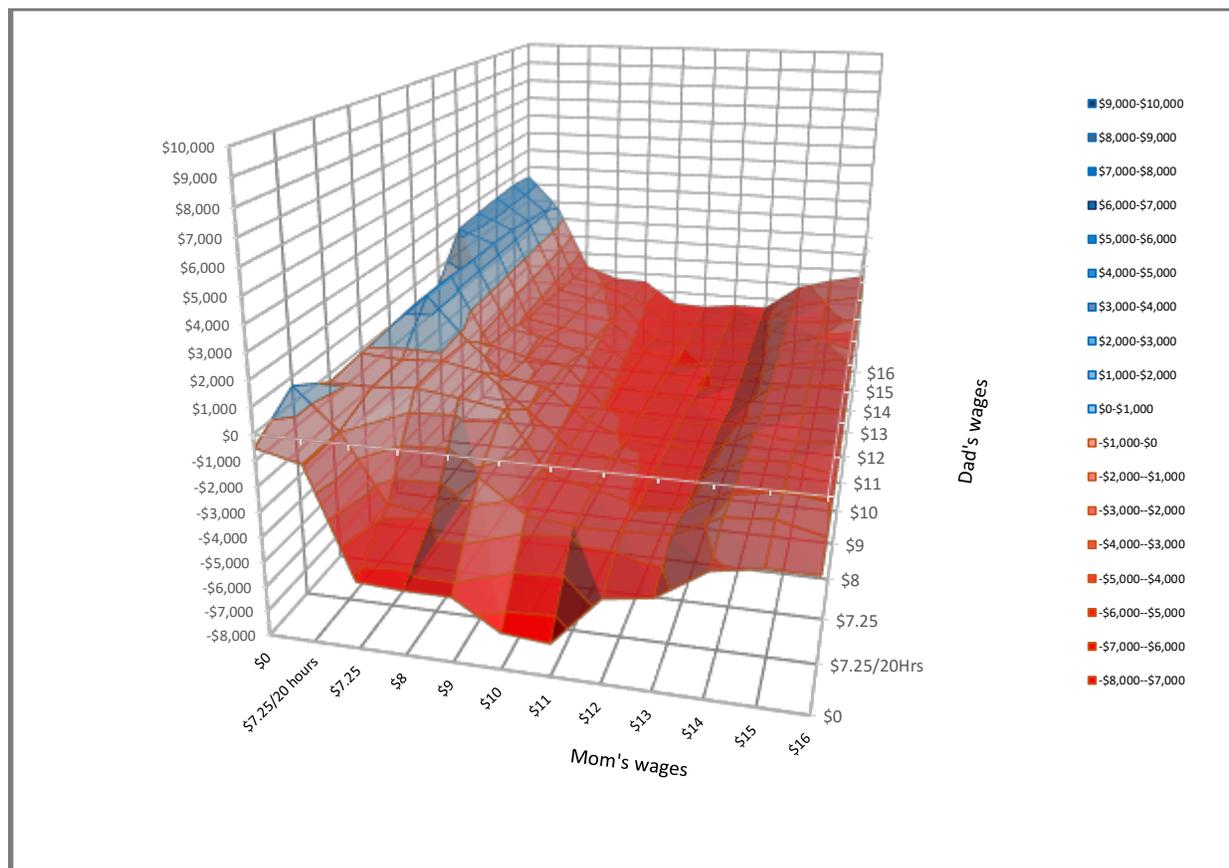


Chart 15b: Focus Area of Chart 15a



Scenario 14: Statewide average: net earnings plus refundable tax credits plus TANF cash plus food assistance plus medical assistance plus HCVs plus subsidized child care *for a single mom with one child*.

For Scenario 14, in charts 16a and 16b we consider the impact of a single mom with just one child, assuming the child is two years of age, when the family receives the basic package plus HCVs and subsidized child care.

With mom working full-time at minimum wage, dad would need to earn \$22 per hour or \$45,760 for there not to be a marriage penalty. At \$8 or \$9 per hour for mom's wages, dad would need to earn \$25 per hour or \$52,000 annually. At \$10 per hour for mom's wages, dad would need to earn \$24 per hour or \$49,920. At \$16 per hour, dad would need to earn \$16 per hour or \$33,280 for there to be no marriage penalty.

Surprisingly, the number of wage combinations with a marriage penalty is worse in the focus area than if she had two children: 126 combinations or 87.5 percent versus 122 combinations or 84.7 percent. The average penalty is more severe: negative \$3,070 for one child as opposed to negative \$2,514 for two

children in the focus area. However, for the entire plotted area, the penalty is not as extensive: 36 percent versus 37.3 percent.

Chart 16a: Scenario 14: Baseline + EITC + ACTC + TANF cash + food assistance + medical assistance + HCVs + subsidized child care (statewide average) for a single mom with one child

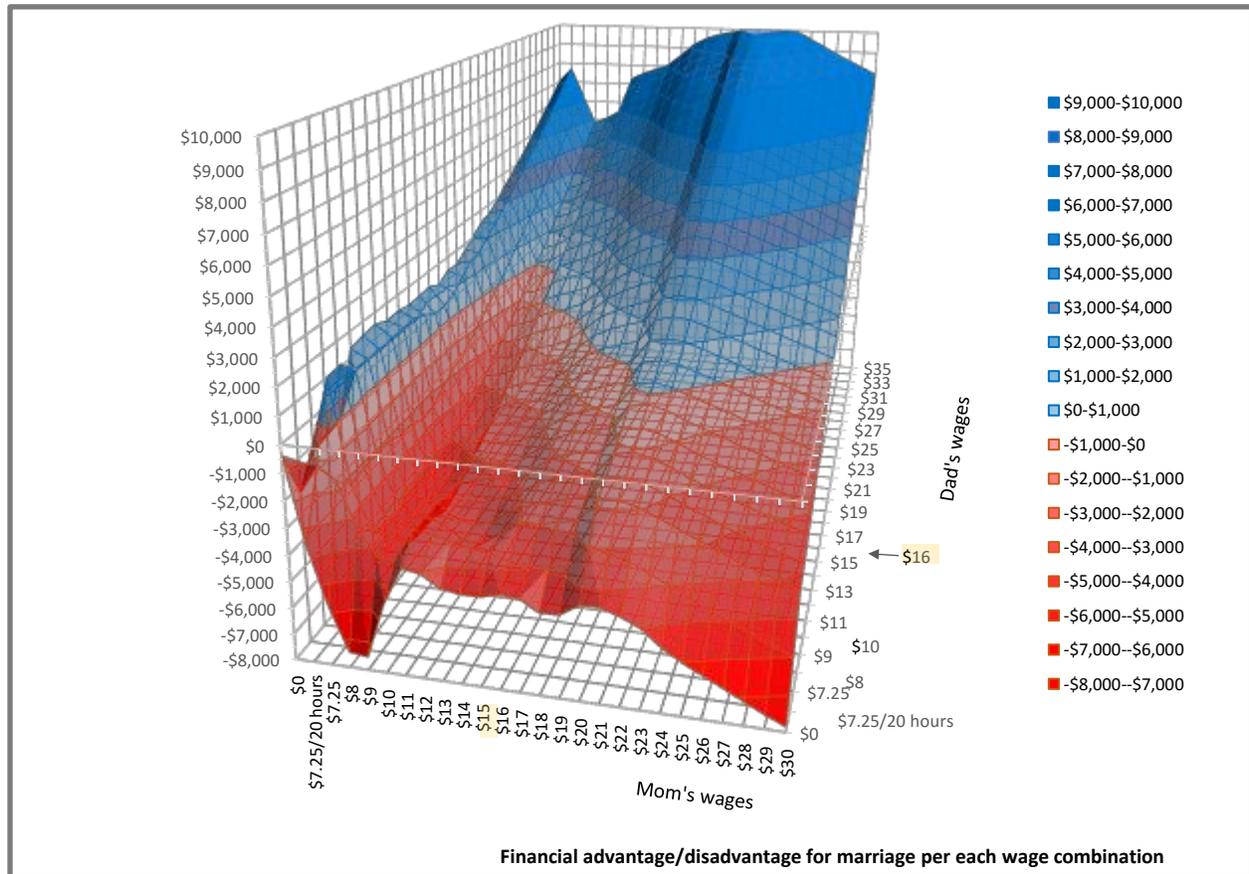
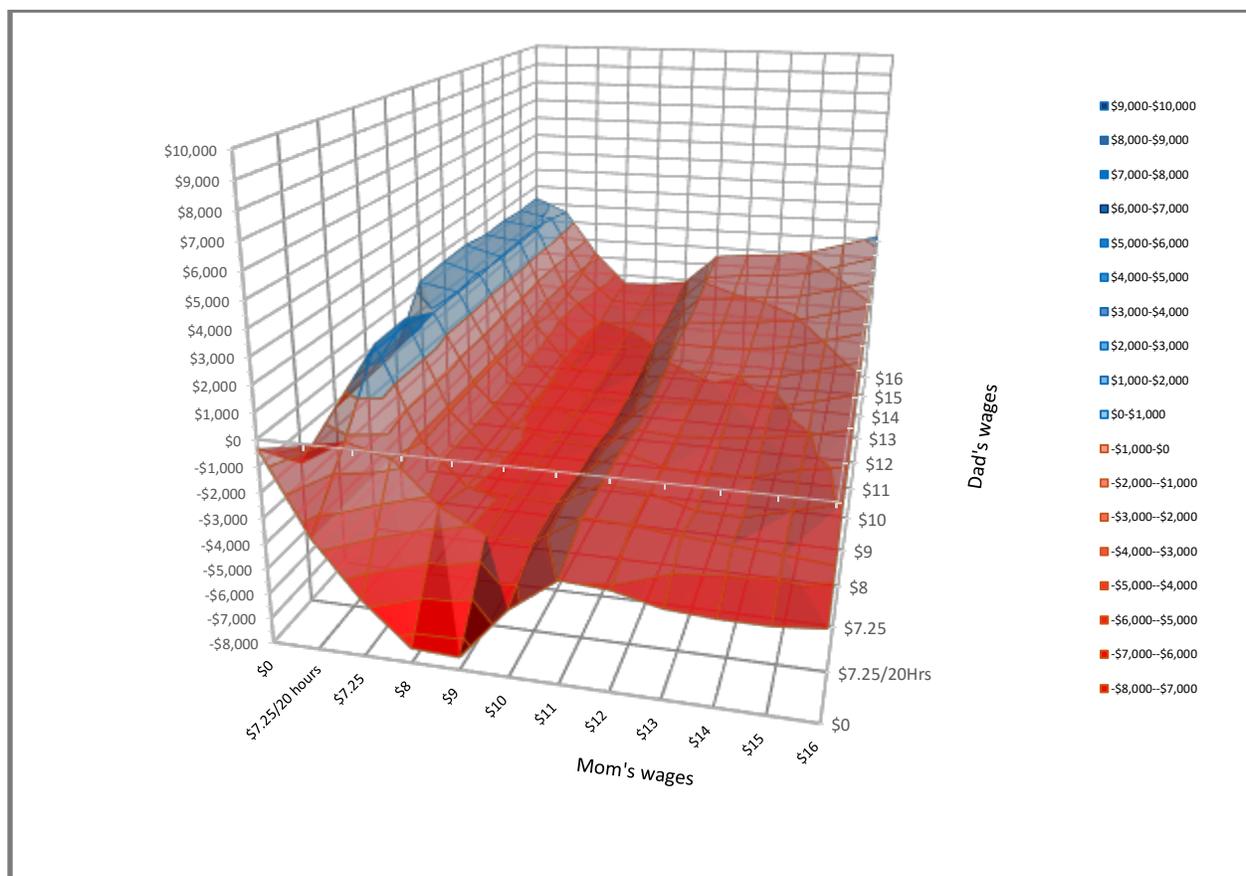


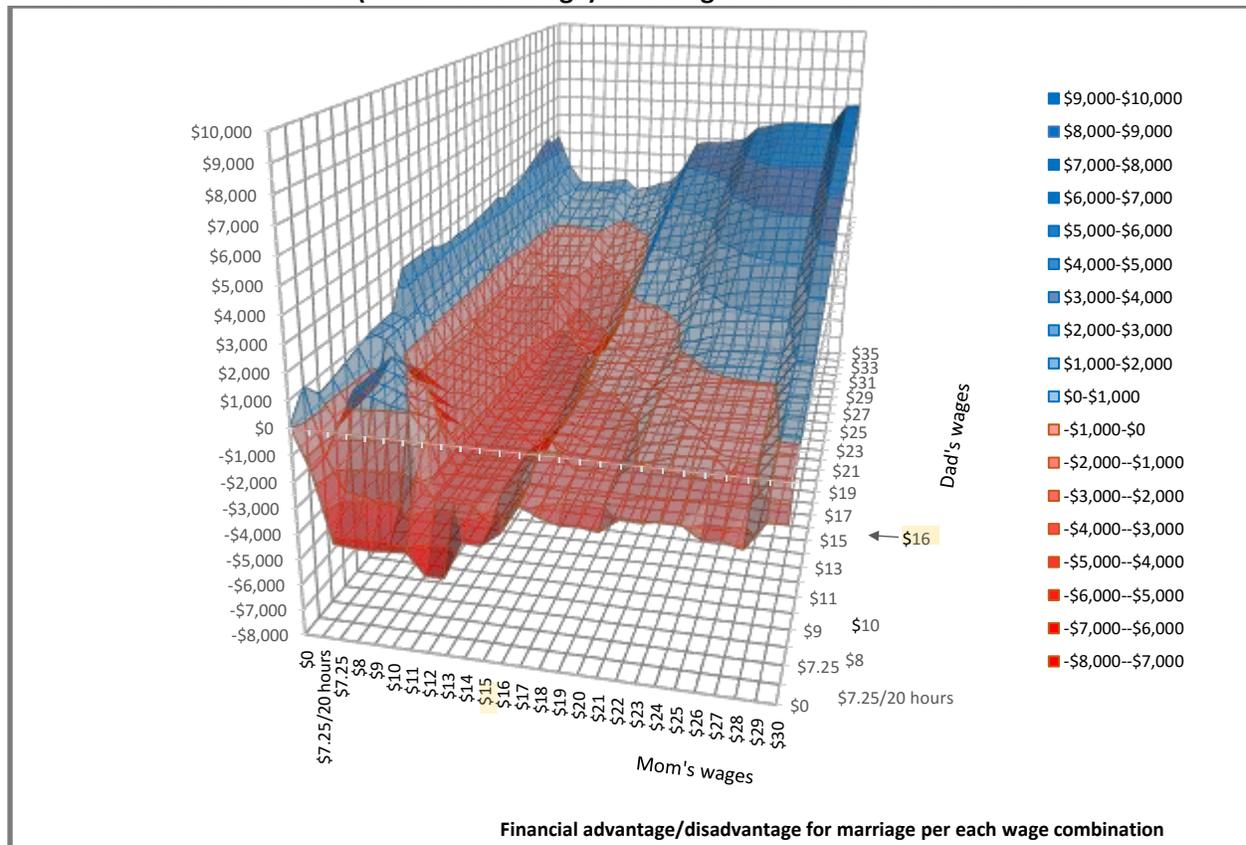
Chart 16b: Focus Area of Chart 16a



Scenario 15: Statewide average: net earnings plus refundable tax credits plus TANF cash plus food assistance plus medical assistance plus HCVs plus subsidized child care *for a single mom with three children*.

For the final scenario, we consider the case of a single mom with three children, assuming two children in grade school and a child two years of age. When viewing the entire plotted area, the valley is much wider than any other scenario except when SSI was added in Scenario 13. Wage combinations with marriage penalties cover 386 or 47.9 percent of all wage combinations. In the focus area, 80.6 percent of all wage combinations have wage penalties, compared to 87.5 percent for one child and 84.7 percent for two children. The average penalty is greater than having two children in the family but less than having just one child.

Chart 17a: Scenario 15: Baseline + EITC + ACTC + TANF cash + food assistance + medical assistance + HCVs + subsidized child care (statewide average) for a single mom with three children

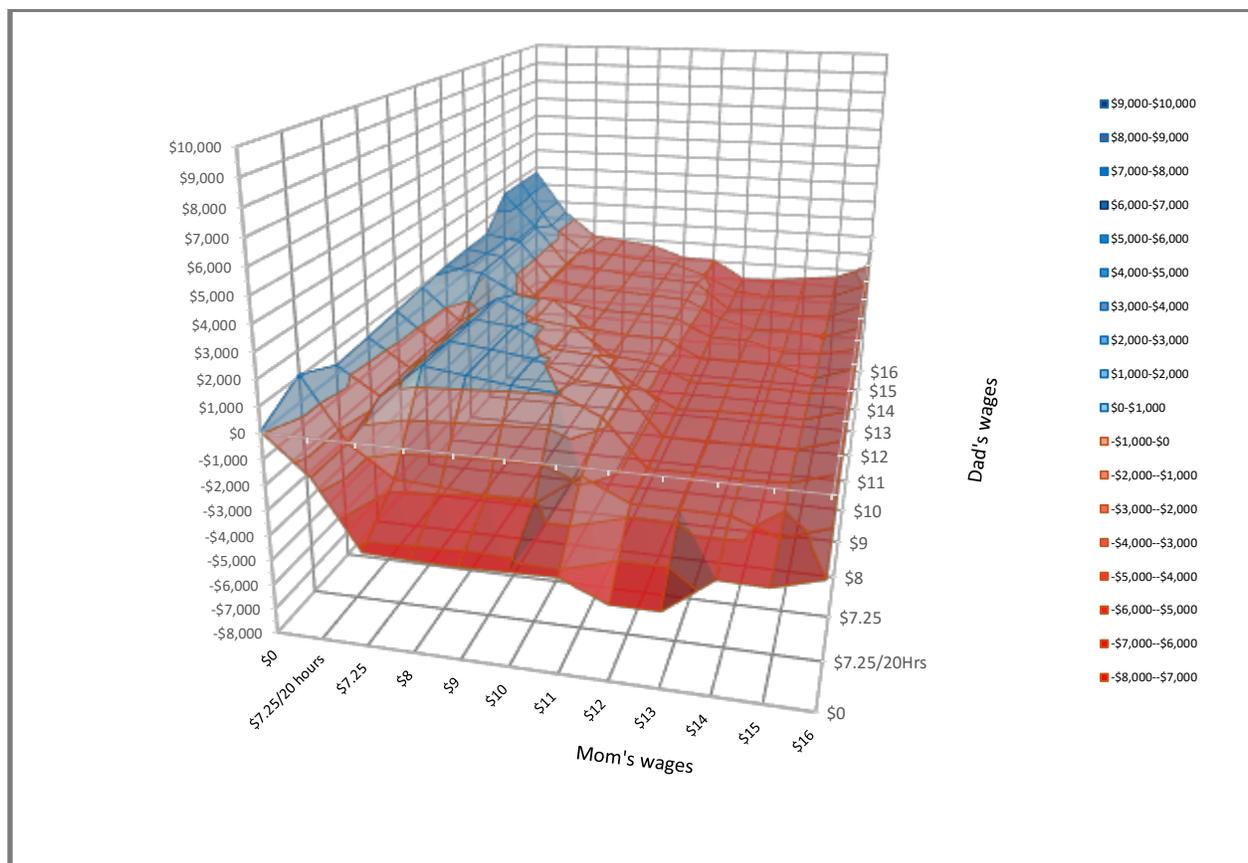


In the focus area, an anomaly appears. Graphically it looks like a triangular peninsula in the middle of the valley within the focus area. For this subset of wage combinations, it is financially advantageous for mom and dad to marry. The wage combinations are as follows: mom working full-time earning at minimum wage and dad working full-time at minimum wage to \$10 per hour; mom working at \$8 per hour and dad working from minimum wage to \$9 per hour; mom working at \$9 per hour and dad working for minimum wage or \$8 per hour; and mom earning \$10 per hour and dad earning minimum wage. The reason for the anomaly is the ACA subsidies, which was encountered earlier. Family size is a determinate for when mom qualifies for the subsidies. The larger the family size, the higher her income must be to qualify because she must earn at least 100 percent of the federal poverty level while at the same time she does not qualify for Medicaid. Consider the irrationality of this system: if she had one child, she would need to earn \$8 per hour to qualify for ACA subsidies. If she had two children, she would need to earn \$10 per hour, and if she had three children, she would need to earn \$12 per hour to qualify.

Other than that anomalous peninsula, dad would need to earn \$30 per hour or \$62,400 annually to avoid the marriage penalty if mom was working full-time at minimum wage. He would have to earn \$31 per hour or \$64,480 annually to avoid the marriage penalty if mom was working full-time earning at \$8 per hour or \$9 per hour. If mom were earning \$12, dad would need to earn \$32 per hour or \$66,560. At

\$16 per hour, dad would need to earn \$27 per hour or \$56,160 annually for the marriage penalty to disappear.

Chart 17b: Focus Area of Chart 17a



Conclusion from the computational evidence and lessons learned

The computational evidence could not be clearer. When no benefits are considered, the marriage penalty only exists if dad is not working full-time or earning significantly less than mom, roughly one third of her wage for the family compositions considered. However, the more welfare benefits received, the greater the extent and severity of marriage penalties. The basic package of benefits—refundable tax credits, TANF cash, food assistance, and medical assistance—reduces the financial advantage for marriage and increases the severity of penalties, and for a significant subset of wage combinations, the financial advantages flip to become penalties.

We defined a focus area that represents the median wage from all occupations in the state of Georgia. For the wage combinations up to the median wage for both mom and dad, the basic welfare package creates marriage penalties for nearly 40 percent of a wage combinations, especially between \$10 per hour and \$12 per hour in mom's earnings if she has two children. Adding subsidized child care increases the extent of the penalties to nearly 65 percent of the wage penalties and significantly increases the severity of the penalties. Adding housing choice vouchers—whether the family received subsidized childcare or not—subjects wage combinations to marriage penalties for nearly 85% of all combinations in the focus area. The only combinations that escape the penalty are when mom earns nothing or works part-time. Adding SSI benefits exacerbates the financial penalties both in terms of the extent of wage combinations subject to marriage penalties and the severity of the penalties.

The marriage penalties spillover beyond the focus area. Without welfare programs, dad typically only needs to earn a full-time wage to ensure that marrying is financially advantageous, unless dad makes less than one third of mom's wages. However, with welfare benefits, dad must earn much higher wages to avoid a marriage penalty depending on the scenario, county, and welfare package. For the basic welfare package, and if mom with two children earns \$10 per hour, dad must earn \$16 per hour or \$33,280 as opposed to only minimum wage to avoid the marriage penalty under the statewide scenario. With the complete welfare package, including HCVs, subsidized childcare and SSI for one child with a disability, the required wage for dad to avoid the penalty jumps radically to \$35 per hour or \$72,800 annually if mom were earning \$10 per hour.

Urban counties typically have richer and more generous benefit packages. As demonstrated here, these benefit packages increase the severity of marriage penalties and make it difficult for moms earning low wages to justify marrying. These valleys, in combination with the cliffs that discourage mom from earning more money, box mom into a low-income lifestyle in contrast to what normally would have been financial advantages to marry. When mom receives welfare benefits and wants to marry, she needs to marry someone who earns substantively more than her, which would be an unlikely scenario for most moms. As shown, adding more children to the family composition increases the extent of the marriage penalties.

The computational evidence supports the hypothesis that the welfare system itself, with its severe and extensive marriage penalties, must be a contributing factor to the statistical discrepancy found between households with children headed by single parents who are typically more impoverished than those households headed by married couples discussed in the beginning of this paper.

The reasons why the welfare system exacts marriage penalties is not fully explored, but the problem is inherent with the eligibility rules and systems. Many welfare programs base benefits on calculations that start with a percentage of income relative to FPL. As family size increases, the poverty level income does not increase proportionally. This methodology of making benefit determinations is a top suspect for being a significant factor on why the welfare system penalizes marriage.

Forthcoming papers will address solutions to both the welfare cliff and marriage penalties.

Sources

A more complete list of sources used in the development of the computer model can be found in the prior report: *Disincentives for Work and Marriage in Georgia's Welfare System* cited below.

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Randolph, Erik, *Disincentives for Work and Marriage in Georgia's Welfare System*, Georgia Center for Opportunity, September 2016; revised December 2016.

Ruggles, Steven; Katie Genadek, Ronald Goeken, Josiah Grover, and Matthew Sobek. Integrated Public Use Microdata Series: Version 6.0 [Machine-readable database]. Minneapolis: University of Minnesota, 2015. Author extracted data from this microdata series.

Appendix: Tables

The first table in this appendix provides measurements on the extent and severity of the marriage penalties by scenario. The remaining fifteen tables give the data for each scenario as generated by the computer model. A positive value represents the annual benefit for a single mom to marry using the per persons-benefiting metric as explained in the paper. A negative number (in red) shows a marriage penalty. Each cell in these fifteen tables represents a combination of earnings from mom and dad. The highlighted areas are the focus areas, i.e., up to \$16 per hour or the median wage for Georgia. Mom’s earnings run horizontally and dad’s vertically. To determine the total annual gross earnings for any cell, simply add the “annual” amounts for mom and dad corresponding to the cell.

Table A-1: Extent and severity of marriage penalties by scenario as measured by the per-person benefiting metric

Scenario:	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
Reference:	Chart 3	Chart 4	Chart 5	Chart 6	Chart 7	Chart 8	Chart 9	Chart 10	Chart 11	Chart 12	Chart 13	Chart 14	Chart 15	Chart 16	Chart 17	
Focus area: Up to median wage (\$16 per hour) for both mom and dad: 144 wage combinations																
Number of combinations with marriage penalties	17	23	57	57	103	122	121	122	122	98	93	122	128	126	116	
Percent of total focus area	11.8%	16.0%	39.6%	39.6%	71.5%	84.7%	84.0%	84.7%	84.7%	68.1%	64.6%	84.7%	88.3%	87.3%	80.8%	
Average severity of marriage penalty	-1,302	-1,357	-952	-986	-1,707	-1,772	-1,995	-1,936	-1,665	-1,286	-1,619	-2,514	-3,280	-3,070	-2,180	
Maximum marriage penalty	-2,541	-2,727	-2,727	-4,126	-4,831	-4,754	-4,851	-4,853	-5,103	-4,807	-5,802	-5,994	-6,679	-7,493	-4,973	
Negative combinations below -\$500	14	18	37	38	91	110	117	117	105	71	72	118	119	123	111	
Percent of total focus area	9.7%	12.5%	25.7%	26.4%	63.2%	76.4%	81.3%	81.3%	72.9%	49.3%	50.0%	81.9%	82.6%	85.4%	77.1%	
Negative combinations below -\$1,000	10	14	23	24	86	94	100	99	89	60	60	114	114	119	101	
Percent of total focus area	6.9%	9.7%	16.0%	16.7%	59.7%	65.3%	69.4%	68.8%	61.8%	41.7%	41.7%	75.2%	79.2%	82.6%	70.1%	
Negative combinations below -\$2,000	4	8	8	8	34	58	79	67	52	15	33	78	110	99	88	
Percent of total focus area	2.8%	5.6%	6.3%	5.6%	23.6%	40.3%	50.7%	46.5%	36.1%	9.0%	22.9%	54.2%	76.4%	88.8%	47.2%	
Negative combinations below -\$3,000	0	0	0	2	5	5	7	7	5	5	8	46	83	70	15	
Percent of total focus area	0.0%	0.0%	0.0%	1.4%	3.5%	3.5%	4.9%	4.9%	3.5%	3.5%	5.6%	31.9%	57.6%	48.6%	9.0%	
Plotted area: up to \$30 per hour for mom and up to \$35 per hour for dad: 806 wage combinations																
Number of combinations with marriage penalties	72	87	122	134	222	301	347	349	272	184	190	338	390	290	386	
Percent of plotted area	8.9%	10.8%	15.1%	16.6%	27.5%	37.3%	43.1%	43.3%	33.7%	22.8%	23.6%	41.9%	48.4%	36.0%	47.5%	
Average severity of marriage penalty	-1,582	-1,459	-1,243	-1,000	-1,277	-1,435	-1,630	-1,604	-1,372	-1,138	-1,271	-1,856	-2,304	-2,560	-1,399	
Maximum marriage penalty	-4,379	-4,379	-4,379	-4,126	-4,831	-4,754	-4,851	-4,853	-5,103	-4,807	-5,802	-5,994	-6,679	-7,797	-4,973	
Negative combinations below -\$500	56	60	81	85	165	246	303	305	212	120	131	297	342	264	313	
Percent of plotted area	6.9%	7.4%	10.0%	10.5%	20.5%	30.5%	37.6%	37.8%	26.3%	14.9%	16.3%	36.8%	42.4%	32.8%	38.8%	
Negative combinations below -\$1,000	42	46	55	54	131	181	243	240	159	91	95	251	295	276	232	
Percent of plotted area	5.2%	5.7%	8.8%	8.7%	16.3%	22.5%	30.3%	29.8%	19.7%	11.5%	11.8%	31.1%	36.6%	29.3%	28.8%	
Negative combinations below -\$2,000	25	29	30	22	44	95	140	136	80	27	47	140	223	173	94	
Percent of plotted area	3.1%	3.6%	3.7%	2.7%	5.5%	11.8%	17.4%	16.9%	9.8%	3.3%	5.8%	17.4%	27.7%	21.5%	11.7%	
Negative combinations below -\$3,000	11	10	9	4	7	10	16	16	7	7	10	61	116	110	13	
Percent of plotted area	1.4%	1.2%	1.1%	0.5%	0.9%	1.2%	2.0%	2.0%	0.8%	0.9%	1.2%	7.8%	15.8%	13.8%	1.6%	

Table A-2: Baseline scenario

Dist	Miles	Year																														
		2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030
Weight*	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hours*	0	20	40	60	80	100	120	140	160	180	200	220	240	260	280	300	320	340	360	380	400	420	440	460	480	500	520	540	560	580	600	
Annual*	0	7,240	15,080	18,640	19,720	20,800	21,880	22,960	24,040	25,120	26,200	27,280	28,360	29,440	30,520	31,600	32,680	33,760	34,840	35,920	37,000	38,080	39,160	40,240	41,320	42,400	43,480	44,560	45,640	46,720	47,800	
Weight*	Hours*	Annual*	0	860	1,181	1,281	1,348	1,424	1,500	1,576	1,652	1,728	1,804	1,880	1,956	2,032	2,108	2,184	2,260	2,336	2,412	2,488	2,564	2,640	2,716	2,792	2,868	2,944	3,020	3,096	3,172	
0:00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7:25	20	7,240	1,741	3,382	569	460	263	80	-126	-180	-431	-375	-738	-969	-1,026	-1,234	-1,239	-1,461	-1,287	-1,179	-1,473	-2,006	-1,720	-1,941	-2,489	-1,281	-2,712	-1,212	-1,838	-1,838		
7:50	40	15,080	3,882	2,905	1,821	2,113	1,987	1,742	1,388	1,082	1,240	1,082	933	809	661	527	374	213	17	-138	-438	-857	-679	-605	-639	-1,202	-1,178	-1,298	-1,298	-1,298		
8:20	40	16,640	3,842	3,181	1,835	2,488	2,290	2,064	1,808	1,714	1,575	1,400	1,286	1,140	997	895	751	481	247	40	-116	-178	-402	-517	-651	-772	-896	-1,020	-1,020	-1,020		
9:00	40	18,720	4,318	3,704	3,077	3,030	2,794	2,538	2,340	2,140	2,102	1,870	1,732	1,589	1,447	1,304	1,080	862	508	451	216	93	-31	-102	-270	-402	-513	-645	-770	-845		
10:00	40	20,800	4,779	4,172	3,523	3,178	3,178	2,982	2,788	2,608	2,471	2,323	2,186	2,043	1,898	1,675	1,454	1,232	1,010	783	567	463	349	228	92	-11	-228	-270	-310	-370		
11:00	40	22,880	5,240	4,617	3,967	3,613	3,429	3,428	3,126	3,027	2,833	2,726	2,634	2,488	2,268	2,048	1,824	1,604	1,380	1,153	928	804	712	586	463	339	218	94	-10	-10		
12:00	40	24,960	5,698	5,084	4,162	4,084	3,877	3,680	3,506	3,368	3,228	3,082	2,940	2,808	2,617	2,417	2,197	1,975	1,750	1,524	1,329	1,206	1,083	957	839	712	586	464	-10			
13:00	40	27,040	6,148	5,512	4,838	4,508	4,327	4,323	4,124	3,983	3,828	3,678	3,524	3,320	3,208	2,988	2,847	2,648	2,422	2,199	1,993	1,792	1,677	1,493	1,318	1,204	1,083	959	838	-10		
14:00	40	28,120	6,597	5,958	5,280	5,127	4,996	4,774	4,593	4,405	4,267	4,047	3,821	3,601	3,381	3,160	2,938	2,717	2,495	2,287	2,072	1,946	1,824	1,698	1,571	1,450	1,328	1,206	1,084	-10		
15:00	40	30,200	7,046	6,405	5,720	5,608	5,454	5,233	5,054	4,859	4,657	4,528	4,309	4,079	3,792	3,510	3,228	2,946	2,664	2,460	2,248	2,036	1,824	1,698	1,571	1,450	1,328	1,206	1,084	-10		
16:00	40	32,280	7,495	6,855	6,098	6,055	5,883	5,675	5,481	5,279	5,123	4,908	4,684	4,444	4,212	3,920	3,640	3,400	3,188	2,976	2,763	2,551	2,339	2,127	1,914	1,702	1,490	1,278	1,066	-10		
17:00	40	35,360	7,944	7,307	6,647	6,502	6,312	6,122	5,852	5,596	5,380	5,180	4,939	4,713	4,468	4,212	4,052	3,830	3,607	3,379	3,134	2,961	2,788	2,615	2,442	2,269	2,096	1,923	1,750	-10		
18:00	40	37,440	8,393	7,756	7,098	6,954	6,762	6,499	6,224	5,967	5,712	5,511	5,269	5,088	4,864	4,644	4,424	4,203	3,977	3,750	3,524	3,303	3,083	2,862	2,641	2,420	2,200	1,979	1,758	-10		
19:00	40	39,520	8,842	8,194	7,547	7,402	7,134	6,864	6,584	6,326	6,123	5,902	5,680	5,458	5,236	5,013	4,790	4,572	4,348	4,123	3,916	3,693	3,479	3,264	3,049	2,834	2,619	2,404	2,189	-10		
20:00	40	41,600	9,291	8,643	7,876	7,728	7,394	7,116	6,867	6,706	6,496	6,272	6,051	5,819	5,607	5,386	5,164	4,942	4,719	4,496	4,273	4,050	3,827	3,604	3,381	3,158	2,935	2,712	2,489	-10		
21:00	40	43,680	9,740	9,092	8,347	8,145	7,876	7,627	7,187	7,080	6,868	6,643	6,418	6,189	5,978	5,758	5,535	5,313	5,090	4,867	4,644	4,421	4,198	3,975	3,752	3,529	3,306	3,083	2,860	-10		
22:00	40	45,760	10,189	9,449	8,718	8,515	8,247	7,979	7,728	7,451	7,235	7,021	6,794	6,572	6,340	6,117	5,892	5,665	5,437	5,209	4,981	4,753	4,525	4,297	4,069	3,841	3,613	3,385	3,157	-10		
23:00	40	47,840	10,638	9,897	9,088	8,884	8,618	8,348	8,078	7,822	7,608	7,386	7,164	6,942	6,719	6,496	6,273	6,050	5,827	5,604	5,381	5,158	4,935	4,712	4,489	4,266	4,043	3,820	3,597	-10		
00:00	40	49,920	11,087	10,245	9,402	9,238	8,980	8,718	8,455	8,194	7,978	7,757	7,535	7,312	7,091	6,870	6,648	6,427	6,205	5,983	5,761	5,539	5,317	5,095	4,873	4,651	4,429	4,207	3,985	-10		
01:00	40	52,000	11,536	10,692	9,851	9,629	9,359	9,095	8,822	8,565	8,349	8,127	7,684	7,462	7,241	7,020	6,799	6,577	6,355	6,134	5,912	5,690	5,469	5,247	5,025	4,804	4,582	4,361	-10			
02:00	40	54,080	11,985	10,941	10,202	10,000	9,720	9,442	9,163	8,893	8,723	8,488	8,258	8,028	7,811	7,613	7,395	7,177	6,959	6,741	6,523	6,305	6,087	5,869	5,651	5,433	5,215	4,997	4,779	-10		
03:00	40	56,160	12,434	11,394	10,573	10,370	10,101	9,813	9,543	9,306	9,080	8,852	8,624	8,415	8,204	7,992	7,782	7,540	7,317	7,094	6,871	6,648	6,425	6,202	5,979	5,756	5,533	5,310	5,087	-10		
04:00	40	58,240	12,883	11,792	10,948	10,745	10,466	10,196	9,926	9,656	9,419	9,191	8,963	8,735	8,516	8,297	8,078	7,859	7,639	7,419	7,198	6,977	6,756	6,535	6,314	6,093	5,872	5,651	5,430	5,209	-10	
05:00	40	60,320	13,332	12,291	11,418	11,215	10,945	10,675	10,405	10,135	9,907	9,679	9,451	9,223	9,004	8,785	8,566	8,347	8,128	7,909	7,690	7,471	7,252	7,033	6,814	6,595	6,376	6,157	5,938	5,719	-10	
06:00	40	62,400	13,781	12,690	11,697	11,494	11,225	10,955	10,685	10,415	10,187	9,959	9,731	9,503	9,275	9,047	8,819	8,591	8,363	8,135												
07:00	40	64,480	14,230	13,089	12,057	11,854	11,585	11,315	11,045	10,775	10,547	10,319	10,091	9,863	9,635	9,407	9,179	8,951	8,723	8,495	8,267	8,039	7,811	7,583	7,355	7,127	6,909	6,690	6,471	6,252	6,033	-10
08:00	40	66,560	14,679	13,488	12,416	12,213	11,944	11,674	11,404	11,134	10,906	10,678	10,450	10,222	10,004	9,786	9,568	9,350	9,132	8,914	8,696	8,478	8,260	8,042	7,824	7,606	7,388	7,170	6,952	6,734	6,516	-10
09:00	40	68,640	15,128	13,887	12,765	12,562	12,293	12,023	11,753	11,483	11,255	11,027	10,809	10,591	10,373	10,155	9,937	9,719	9,501	9,283	9,065	8,847	8,629	8,411	8,193	7,975	7,757	7,539	7,321	7,103	6,885	-10
10:00	40	70,720	15,577	14,286	13,114	12,911	12,642	12,372	12,102	11,832	11,604	11,376	11,148	10,930	10,712	10,494	10,276	10,058	9,840	9,622	9,404	9,186	8,968	8,750	8,532	8,314	8,096	7,878	7,660	7,442	7,224	-10
11:00	40	72,800	16,026	14,685	13,463	13,260	12,991	12,721	12,451	12,181	11,953	11,725	11,497	11,269	11,041	10,823	10,605	10,387	10,169	9,951	9,733	9,515	9,297	9,079	8,861	8,643	8,425	8,207	7,989	7,771	7,553	-10

Table A-4: Scenario 3: Baseline + EITC + ACTC + TANF cash + food assistance (statewide average)

Date	Month		Year																																		
	Range	Mean	0.00	7.25	7.50	8.00	8.50	9.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	23.00	24.00	25.00	26.00	27.00	28.00	29.00	30.00								
	Min	Max	Annual	0	10	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	170	180	190	200	210	220	230	240	250	260	270	280	290	300			
0.00	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7.25	10	7,540	1,447	870	559	-919	-1,179	-1,316	-1,497	-1,470	-1,006	-1,231	-1,207	-1,472	-1,640	-1,770	-1,793	-1,813	-1,971	-1,886	-2,710	-1,985	-2,440	-1,720	-1,721	-1,721	-1,721	-1,721	-1,721	-1,721	-1,721	-1,721	-1,721	-1,721	-1,721	-1,721	-1,721
7.25	42	15,000	8,811	2,220	869	-941	-1,184	-1,186	-1,180	-1,281	-1,281	283	66	-678	-663	-631	-621	-601	-798	-705	-722	-691	-677	-679	-608	-628	-608	-628	-608	-628	-608	-628	-608	-628	-608	-628	
8.00	48	16,685	6,122	1,688	-618	-710	-661	-696	-690	-619	-619	481	107	-676	-660	-619	-621	-61	-61	-61	-184	-619	-620	-601	-601	-601	-601	-601	-601	-601	-601	-601	-601	-601	-601		
9.00	48	18,733	4,472	1,675	-257	-388	-657	-602	-601	-646	-398	379	14	-119	-181	240	799	840	894	944	944	944	944	944	944	944	944	944	944	944	944	944	944	944	944	944	
10.00	48	20,800	6,813	2,867	433	64	173	-370	101	-711	-613	615	162	266	195	620	670	720	766	713	987	663	880	236	80	91	91	91	91	91	91	91	91	91	91	91	
11.00	48	22,880	5,146	3,014	947	274	56	0	-694	-674	-676	767	715	670	583	303	1,041	1,081	1,127	1,085	936	836	753	386	463	339	216	94									
11.00	48	24,960	3,310	3,393	909	803	308	126	-126	-211	1,132	1,139	1,085	1,091	991	1,261	1,413	1,461	1,507	1,452	1,318	1,206	1,081	957	894	732	388	464									
12.00	48	27,040	5,328	3,781	1,119	973	233	173	166	169	1,608	1,640	1,606	1,678	1,922	1,734	1,764	1,834	1,879	1,823	1,701	1,577	1,463	1,338	1,204	1,061	919	891									
14.00	48	39,120	3,648	3,052	1,465	770	501	401	460	316	1,975	1,901	1,827	1,747	1,674	1,604	1,534	1,464	1,390	1,315	1,241	1,166	1,091	1,016	941	866	791	716									
15.00	48	41,200	5,750	3,102	1,898	1,048	761	789	811	888	2,346	2,271	2,197	2,123	2,049	1,975	1,901	1,827	1,753	1,679	1,605	1,531	1,457	1,383	1,309	1,235	1,161	1,087	1,013								
16.00	48	43,280	6,072	3,008	1,618	1,008	1,127	1,143	1,203	1,257	2,718	2,643	2,578	2,503	2,428	2,353	2,278	2,203	2,128	2,053	1,978	1,903	1,828	1,753	1,678	1,603	1,528	1,453	1,378								
17.00	48	45,360	5,858	3,084	1,329	1,064	1,490	1,520	1,574	1,628	3,067	3,014	2,960	2,907	2,854	2,801	2,748	2,695	2,642	2,589	2,536	2,483	2,430	2,377	2,324	2,271	2,218	2,165	2,112								
18.00	48	47,440	6,247	3,779	2,820	1,298	1,880	1,932	1,984	1,989	4,618	4,565	4,512	4,459	4,406	4,353	4,300	4,247	4,194	4,141	4,088	4,035	3,982	3,929	3,876	3,823	3,770	3,717	3,664								
19.00	48	49,520	6,410	4,080	2,671	1,407	2,211	2,279	2,331	2,371	5,699	5,708	5,682	5,651	5,620	5,589	5,558	5,527	5,496	5,465	5,434	5,403	5,372	5,341	5,310	5,279	5,248	5,217	5,186								
20.00	48	51,600	5,719	4,103	3,640	1,778	1,801	1,840	1,887	1,941	6,220	6,220	6,220	6,220	6,220	6,220	6,220	6,220	6,220	6,220	6,220	6,220	6,220	6,220	6,220	6,220	6,220	6,220	6,220								
21.00	48	53,680	7,013	4,827	3,418	1,148	2,872	3,016	3,208	3,312	6,375	6,467	6,420	6,460	6,275	6,701	6,701	6,701	6,701	6,701	6,701	6,701	6,701	6,701	6,701	6,701	6,701	6,701	6,701								
22.00	48	55,760	6,907	5,008	3,746	1,113	3,341	3,346	3,426	3,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460								
23.00	48	57,840	7,284	5,180	4,131	1,032	3,721	3,757	3,800	3,854	5,114	5,240	5,116	5,088	5,012	5,444	5,444	5,444	5,444	5,444	5,444	5,444	5,444	5,444	5,444	5,444	5,444	5,444	5,444								
24.00	48	59,920	7,444	5,751	4,516	1,262	4,081	4,128	4,170	4,226	5,480	5,611	5,537	5,457	5,380	5,813	5,813	5,813	5,813	5,813	5,813	5,813	5,813	5,813	5,813	5,813	5,813	5,813	5,813								
25.00	48	62,000	7,801	6,122	4,898	1,023	4,467	4,499	4,541	4,587	6,056	5,941	5,908	5,820	5,755	6,181	6,221	6,221	6,221	6,221	6,221	6,221	6,221	6,221	6,221	6,221	6,221	6,221	6,221								
26.00	48	64,080	8,171	6,492	1,388	5,284	4,821	4,875	4,913	4,967	6,426	6,312	6,280	6,192	6,128	6,554	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594	6,594								
27.00	48	66,160	8,044	6,863	1,640	5,104	4,200	4,241	4,284	4,338	6,787	6,714	6,651	6,577	6,497	6,923	6,923	6,923	6,923	6,923	6,923	6,923	6,923	6,923	6,923	6,923	6,923	6,923	6,923								
28.00	48	68,240	8,514	7,126	1,810	5,147	5,570	5,612	5,655	5,700	7,109	7,030	7,001	6,941	6,867	7,293	7,293	7,293	7,293	7,293	7,293	7,293	7,293	7,293	7,293	7,293	7,293	7,293	7,293								
29.00	48	70,320	8,281	7,606	1,841	6,117	5,841	5,883	5,925	5,967	7,540	7,460	7,390	7,321	7,242	7,668	7,668	7,668	7,668	7,668	7,668	7,668	7,668	7,668	7,668	7,668	7,668	7,668	7,668								
30.00	48	72,400	8,056	7,927	1,753	6,488	6,011	6,054	6,096	6,138	7,617	7,537	7,467	7,398	7,329	7,755	7,755	7,755	7,755	7,755	7,755	7,755	7,755	7,755	7,755	7,755	7,755	7,755	7,755								
31.00	48	74,480	10,018	8,147	2,124	6,859	6,483	6,526	6,568	6,610	8,182	8,102	8,027	7,952	7,877	8,303	8,303	8,303	8,303	8,303	8,303	8,303	8,303	8,303	8,303	8,303	8,303	8,303	8,303								
32.00	48	76,560	10,398	8,718	2,491	7,140	7,013	7,067	7,121	7,175	8,632	8,552	8,476	8,400	8,324	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750								
33.00	48	78,640	10,778	9,090	2,855	7,652	7,426	7,487	7,540	7,594	9,084	8,994	8,918	8,842	8,766	9,192	9,192	9,192	9,192	9,192	9,192	9,192	9,192	9,192	9,192	9,192	9,192	9,192	9,192								
34.00	48	80,720	11,148	9,462	3,218	7,972	7,746	7,808	7,860	7,912	9,596	9,506	9,430	9,354	9,278	9,704	9,704	9,704	9,704	9,704	9,704	9,704	9,704	9,704	9,704	9,704	9,704	9,704	9,704								
35.00	48	82,800	11,511	9,832	3,608	8,343	8,117	8,179	8,231	8,283	9,766	9,676	9,600	9,524	9,448	9,874	9,874	9,874	9,874	9,874	9,874	9,874	9,874	9,874	9,874	9,874	9,874	9,874	9,874								

Table A-6: Scenario 5: Baseline + EITC + ACTC + TANF cash + food assistance + medical assistance + SSI (statewide average)

Date	Month			Wage																																																																																																																																														
	Hours	Annual	Wage																																																																																																																																															
			0.00	7.25	7.25	8.00	8.00	9.00	9.00	10.00	10.00	11.00	11.00	12.00	12.00	13.00	13.00	14.00	14.00	15.00	15.00	16.00	16.00	17.00	17.00	18.00	18.00	19.00	19.00	20.00	20.00	21.00	21.00	22.00	22.00	23.00	23.00	24.00	24.00	25.00	25.00	26.00	26.00	27.00	27.00	28.00	28.00	29.00	29.00	30.00	30.00																																																																																															
0.00	0	0	-415	-378	-3,414	-3,048	-3,479	-4,835	-4,825	-2,875	-2,432	-2,879	-3,639	-3,359	-3,758	-3,120	-989	-3,198	-1,477	1,811	2,390	-2,419	-3,445	-1,531	-3,420	-1,895	-5,217	-1,448	1,060	-363	-1,897	-2,145	-558	-5,969	-1,864	-1,719	-5,779	-1,674	-5,518	-3,928	-5,647	-3,396	-3,319	-3,454	-1,546	-1,568	-1,708	-5,115	-3,182	-1,896	-1,869	-2,071	-2,218																																																																																													
7.25	20	7,540	792	799	902	984	75	-5,820	-1,455	-2,890	-1,975	-1,204	-5,841	-3,953	-1,870	-2,182	-840	-108	270	-839	-1,244	-645	-673	-578	-678	-762	-812	-918	920	799	902	984	75	-5,820	-1,455	-2,890	-1,975	-1,204	-5,841	-3,953	-1,870	-2,182	-840	-108	270	-839	-1,244	-645	-673	-578	-678	-762	-812	-918																																																																																												
8.00	40	14,840	967	990	1,020	679	518	-5,419	-1,453	-2,876	-2,024	-2,037	-5,919	-3,237	-1,618	-1,020	-630	-182	954	-612	617	-370	-262	-364	-480	-518	-568	-679	1,324	1,307	894	508	-2	-5,189	-1,993	-1,324	-2,072	-2,881	-2,182	-3,944	-1,342	-708	-312	-284	-284	-310	-542	53	38	-88	-141	-195	-147	-254																																																																																												
9.00	40	18,730	1,319	1,362	942	389	64	-5,742	-1,051	-1,081	-2,118	-1,438	-5,975	-3,849	-1,051	-459	-481	-54	-6	-48	-219	393	287	235	578	115	75	-81	1,768	1,388	822	485	330	-1,820	-1,008	-2,225	-2,460	-2,134	-1,474	-3,196	-750	-589	-272	235	280	295	21	601	619	916	499	446	306	292																																																																																												
10.00	40	22,880	1,798	1,388	822	485	330	-1,820	-1,008	-2,225	-2,460	-2,134	-1,474	-3,196	-750	-589	-272	235	280	295	21	601	619	916	499	446	306	292	2,198	1,352	480	85	-383	-1,847	-2,142	-1,570	-2,168	-1,838	-1,163	-1,056	-912	-380	18	530	562	505	339	394	941	878	820	768	718	612																																																																																												
11.00	40	26,840	2,112	1,856	479	7	-640	-9,912	-3,487	-2,277	-5,872	-1,546	-5,062	-3,218	-752	-81	828	802	842	783	822	2,126	1,262	1,299	1,542	1,090	1,040	818	2,452	1,458	412	-40	-489	-3,316	-1,184	-1,981	-1,580	-1,246	-1,144	-3,058	-413	595	585	1,081	1,111	1,116	940	1,176	1,583	1,520	1,485	1,412	1,361	1,324																																																																																												
12.00	40	31,200	2,717	1,452	388	-85	-829	-5,944	-1,898	-1,889	-5,182	-1,407	-5,034	-729	-118	477	885	1,361	1,440	1,437	1,354	1,898	1,805	1,840	1,786	1,710	1,683	1,576	3,117	1,452	388	-85	-829	-5,944	-1,898	-1,889	-5,182	-1,407	-5,034	-729	-118	477	885	1,361	1,440	1,437	1,354	1,898	1,805	1,840	1,786	1,710	1,683	1,576																																																																																												
13.00	40	35,380	3,196	1,876	813	-628	-537	-5,448	-1,487	-1,889	-5,442	-1,268	-766	-694	101	717	1,345	1,684	1,765	1,708	1,686	2,218	2,228	2,166	2,187	2,054	2,004	1,898	3,779	1,976	813	-628	-537	-5,448	-1,487	-1,889	-5,442	-1,268	-766	-694	101	717	1,345	1,684	1,765	1,708	1,686	2,218	2,228	2,166	2,187	2,054	2,004	1,898																																																																																												
14.00	40	39,360	3,779	1,920	52	-137	-241	-3,176	-1,306	-1,551	-1,112	-909	-460	-151	404	1,035	1,466	1,805	2,086	2,086	2,080	1,907	2,542	1,546	2,486	2,429	2,376	2,327	2,276	4,452	2,878	816	158	51	-5,076	-2,468	-1,341	-940	-634	-178	529	752	1,358	1,788	1,836	2,407	2,405	2,232	2,863	1,870	2,807	2,750	2,696	2,634	2,587																																																																																											
15.00	40	43,620	4,611	1,849	650	401	391	-1,317	-1,258	-1,892	-658	-341	182	407	1,096	1,679	2,109	2,444	2,729	2,724	2,611	1,185	1,162	1,128	1,073	1,024	1,005	967	5,119	1,495	650	401	391	-1,317	-1,258	-1,892	-658	-341	182	407	1,096	1,679	2,109	2,444	2,729	2,724	2,611	1,185	1,162	1,128	1,073	1,024	1,005	967																																																																																												
16.00	40	47,600	5,189	1,495	355	751	390	-5,018	-969	-767	-175	-61	381	730	1,157	1,801	2,430	1,809	3,052	3,045	3,045	2,873	3,206	3,513	3,451	3,400	3,397	3,396	3,392	5,883	1,849	1,495	355	751	390	-5,018	-969	-767	-175	-61	381	730	1,157	1,801	2,430	1,809	3,052	3,045	3,045	2,873	3,206	3,513	3,451	3,400	3,397	3,396	3,392																																																																																									
17.00	40	51,680	6,110	1,849	1,492	580	889	-789	-484	-444	-65	217	703	1,051	1,878	2,822	2,712	2,283	3,370	3,367	3,184	3,827	3,836	3,779	3,771	3,767	3,762	3,762	6,647	2,449	1,492	580	889	-789	-484	-444	-65	217	703	1,051	1,878	2,822	2,712	2,283	3,370	3,367	3,184	3,827	3,836	3,779	3,771	3,767	3,762	3,762																																																																																												
18.00	40	55,760	6,920	1,948	1,001	796	668	-454	-401	-304	183	940	1,025	1,371	2,000	2,643	3,074	3,613	3,604	3,488	3,515	4,152	4,163	4,149	4,143	4,105	4,052	3,942	7,405	2,448	1,001	796	668	-454	-401	-304	183	940	1,025	1,371	2,000	2,643	3,074	3,613	3,604	3,488	3,515	4,152	4,163	4,149	4,143	4,105	4,052	3,942																																																																																												
19.00	40	59,840	7,658	1,942	1,291	1,089	879	-171	-181	78	596	985	1,196	1,894	3,121	2,866	3,396	3,834	4,015	4,009	3,838	4,407	4,534	4,512	4,477	4,412	4,371	4,316	8,167	2,442	1,291	1,089	879	-171	-181	78	596	985	1,196	1,894	3,121	2,866	3,396	3,834	4,015	4,009	3,838	4,407	4,534	4,512	4,477	4,412	4,371	4,316																																																																																												
20.00	40	63,920	8,114	1,944	1,178	1,074	1,204	108	197	197	807	1,243	1,887	2,071	2,644	3,288	3,717	4,204	4,197	4,192	4,192	4,192	4,192	4,192	4,192	4,192	4,192	4,192	8,929	1,944	1,178	1,074	1,204	108	197	197	807	1,243	1,887	2,071	2,644	3,288	3,717	4,204	4,197	4,192	4,192	4,192	4,192	4,192	4,192	4,192	4,192	4,192	4,192																																																																																											
21.00	40	67,800	8,606	1,920	1,864	1,056	1,536	387	480	718	1,149	1,504	1,989	2,338	3,185	3,609	4,016	4,577	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	9,690	1,920	1,864	1,056	1,536	387	480	718	1,149	1,504	1,989	2,338	3,185	3,609	4,016	4,577	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600	4,600																																																																																											
22.00	40	71,680	9,302	1,981	2,146	1,938	1,824	720	801	1,040	1,479	1,825	2,152	2,659	3,188	3,830	4,380	4,887	5,039	4,907	5,155	5,161	5,161	5,161	5,161	5,161	5,161	10,451	1,981	2,146	1,938	1,824	720	801	1,040	1,479	1,825	2,152	2,659	3,188	3,830	4,380	4,887	5,039	4,907	5,155	5,161	5,161	5,161	5,161	5,161	5,161	5,161	5,161	5,161	5,161																																																																																										
23.00	40	75,360	9,884	1,980	2,425	2,214	2,237	1,051	1,123	1,345	1,791	2,148	2,430	3,081	3,608	4,212	4,682	5,227	5,358	5,401	5,343	5,476	5,476	5,476	5,476	5,476	5,476	11,212	1,980	2,425	2,214	2,237	1,051	1,123	1,345	1,791	2,148	2,430	3,081	3,608	4,212	4,682	5,227	5,358	5,401	5,343	5,476	5,476	5,476	5,476	5,476	5,476	5,476	5,476	5,476	5,476	5,476																																																																																									
24.00	40	79,240	10,465	4,167	2,714	1,537	1,458	1,353	1,444	1,682	2,114	2,460	2,954	3,261	3,929	4,574	5,012	5,598	5,739	5,707	5,560	6,184	6,173	6,017	5,847	5,840	5,740	5,581	11,973	1,980	2,425	2,214	2,237	1,051	1,123	1,345	1,791	2,148	2,430	3,081	3,608	4,212	4,682	5,227	5,358	5,401	5,343	5,476	5,476	5,476	5,476	5,476	5,476	5,476	5,476	5,476	5,476	5,476	5,476	5,476																																																																																						
25.00	40	83,120	11,033	4,852	3,026	2,859	2,780	1,674	1,761	2,000	2,490	2,791	3,276	3,623	4,152	4,602	5,182	5,381	5,389	5,264	6,064	6,057	5,892	5,887	5,841	5,818	5,802	12,734	1,979	3,119	1,840	1,301	1,995	2,086	2,126	2,757	3,112	3,357	3,946	4,279	5,273	5,751	6,304	6,384	6,376	6,175	6,756	6,750	6,696	6,681	6,381	6,178	6,118	6,067	6,017	5,967	5,917	5,867	5,817	5,767	5,717	5,667	5,617	5,567	5,517	5,467	5,417	5,367	5,317	5,267	5,217	5,167	5,117	5,067	5,017	4,967	4,917	4,867	4,817	4,767	4,717	4,667	4,617	4,567	4,517	4,467	4,417	4,367	4,317	4,267	4,217	4,167	4,117	4,067	4,017	3,967	3,917	3,867	3,817	3,767	3,717	3,667	3,617	3,567	3,517	3,467	3,417	3,367	3,317	3,267	3,217	3,167	3,117	3,067	3,017	2,967	2,917	2,867	2,817	2,767	2,717	2,667	2,617	2,567	2,517	2,467	2,417	2,367	2,317	2,267	2,217	2,167	2,117	2,067	2,017	1,967	1,917	1,867	1,817	1,767	1,717	1,667	1,617	1,567	1,517	1,467

Table A-7: Scenario 6: Net earnings plus refundable tax credits plus TANF cash plus food assistance plus medical assistance plus HCVs (statewide average)

Wage	Hours	Annual	Wage																													
			Hours																													
			Annual																													
0.00	7.25	7.25	8.00	8.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	23.00	24.00	25.00	26.00	27.00	28.00	29.00	30.00							
0.00	0	0	-49	-33	-3,461	-3,339	-3,433	-4,754	-4,723	-3,824	-3,204	-3,208	-2,412	-2,913	-3,025	-2,712	-3,723	-2,515	-3,450	-3,094	-3,304	-3,261	-2,745	-2,805	-1,820	-1,893	-3,127	-3,446				
7.25	20	7,840	1,127	-161	-2,208	-2,176	-790	-2,020	-2,108	-1,749	-1,810	-1,230	-2,233	-2,118	-2,462	-2,449	-3,076	-2,996	-3,884	-2,873	-2,880	-1,643	-1,868	-5,879	-1,896	-1,863	-2,075	-2,218				
7.25	40	15,680	136	731	165	-790	-919	-2,069	-2,194	-2,720	-1,918	-1,560	-1,909	-3,197	-2,623	-2,152	-2,087	-3,618	-1,983	-1,743	-3,740	-911	-753	-648	-673	-760	-616	-616				
8.00	40	16,640	303	317	-419	-710	-830	-3,147	-3,146	-1,560	-1,361	-1,937	-1,987	-2,477	-2,529	-2,079	-1,887	-3,412	-1,618	-1,526	-3,223	-718	-542	-459	-461	-518	-568	-675				
8.00	40	18,720	658	2,179	-421	-603	-888	-2,040	-2,075	-1,282	-1,716	-1,820	-2,270	-2,388	-2,642	-2,816	-1,886	-2,988	-1,827	-1,237	-1,238	-636	-282	-185	-541	-196	-267	-338				
10.00	40	20,000	984	3,186	-323	-663	-781	-1,949	-1,073	-1,537	-1,718	-1,208	-2,179	-2,388	-2,219	-3,016	-1,748	-1,375	-1,118	-912	-956	-104	16	183	178	125	71	-12				
11.00	40	22,880	792	2,187	-379	-554	-799	-1,945	-1,496	-1,520	-2,005	-1,231	-2,082	-2,063	-1,825	-1,718	-1,529	-1,085	-831	-669	-676	223	319	484	499	496	396	290				
12.00	40	24,960	2,433	1,836	-273	-682	-704	-2,842	-2,432	-1,829	-1,911	-1,234	-1,819	-1,793	-1,082	-1,508	-1,249	-820	-521	-389	-387	448	642	838	822	768	729	612				
13.00	40	27,040	3,640	1,751	-213	-479	-1,081	-1,123	-2,716	-2,711	-1,814	-1,793	-1,520	-1,625	-1,871	-1,219	-964	-518	-278	-311	-75	767	962	1,127	1,142	1,090	1,040	933				
14.00	40	29,120	2,638	1,879	-215	-694	-1,264	-1,629	-2,422	-1,823	-1,901	-1,691	-1,722	-1,715	-1,582	-994	-682	-158	8	212	247	1,088	1,920	1,498	1,465	1,422	1,261	1,254				
15.00	40	31,200	3,589	1,729	-586	-657	-1,302	-2,815	-3,224	-1,987	-1,261	-1,493	-1,911	-3,426	-1,247	-651	-602	40	331	533	568	1,400	1,424	1,770	1,788	1,733	1,883	1,876				
16.00	40	33,280	2,303	1,743	-583	-1,123	-1,106	-1,418	-1,303	-1,081	-1,412	-1,443	-1,211	-1,145	-1,014	-372	-124	363	821	854	889	1,711	1,647	1,992	2,107	2,054	1,894	1,898				
17.00	40	35,360	2,382	1,762	-819	-1,029	-1,118	-1,195	-1,201	-1,254	-1,343	-1,154	-816	-858	-716	-89	389	481	836	1,176	1,221	2,054	2,388	2,423	2,428	2,376	2,527	2,228				
18.00	40	37,440	3,257	1,381	-742	-932	-926	-1,895	-2,182	-1,244	-914	-805	-654	-579	-456	282	521	1,026	1,292	1,497	1,524	2,375	2,590	2,729	2,750	2,628	2,824	2,927				
19.00	40	39,520	2,124	1,496	-646	-798	-636	-1,057	-1,453	-1,793	-919	-587	-374	-320	-119	551	842	1,127	1,826	1,822	1,851	2,896	2,911	3,056	3,079	3,026	3,223	3,267				
20.00	40	41,600	2,846	1,120	-642	-608	-798	-1,847	-1,464	-1,470	-816	-507	-66	23	188	873	1,183	1,469	1,899	2,241	2,176	3,018	3,213	3,179	3,420	3,387	3,396	3,529				
21.00	40	43,680	3,368	1,184	-74	-579	-583	-1,928	-1,379	-1,187	-306	-38	107	344	518	1,184	1,485	1,973	2,281	2,463	1,498	3,339	3,555	3,796	3,771	3,787	3,731	3,623				
22.00	40	45,760	1,993	1,393	-315	-382	-299	-1,273	-1,096	-607	172	296	349	483	805	1,125	1,807	2,193	2,382	2,788	2,829	3,862	3,883	4,077	4,142	4,133	4,293	3,942				
23.00	40	47,840	2,013	1,889	-25	72	-54	-662	-617	420	495	616	870	987	1,132	1,838	2,129	2,414	3,083	3,305	3,142	3,989	4,214	4,448	4,477	4,423	4,371	4,236				
24.00	40	49,920	1,883	1,891	162	212	269	-712	-528	306	816	937	1,135	1,209	1,475	2,119	1,450	1,915	2,224	3,418	1,460	4,362	4,614	4,783	4,729	4,742	4,664	4,555				
25.00	40	52,000	2,175	2,277	948	696	649	-652	-255	18	5,118	1,218	1,512	1,691	1,796	2,681	2,271	3,257	3,647	3,765	3,842	4,711	4,942	5,124	5,116	5,296	4,933	4,779				
26.00	40	54,080	2,427	2,038	820	776	817	-109	306	336	1,459	1,580	1,855	1,952	2,118	3,853	3,093	3,579	3,875	4,135	4,211	5,066	5,281	5,422	5,413	5,304	5,201	5,040				
27.00	40	56,160	2,763	2,327	1,129	1,054	1,220	252	417	618	1,780	1,820	2,117	2,274	2,439	3,123	3,423	3,927	4,246	4,497	4,546	5,387	5,599	5,716	5,679	5,573	5,472	5,312				
28.00	40	58,240	3,063	2,814	1,398	1,077	1,471	334	740	979	2,123	2,216	2,478	2,591	2,762	3,486	3,743	4,278	4,626	4,813	4,867	5,705	5,893	5,980	5,947	5,843	5,741	5,582				
29.00	40	60,320	3,201	2,898	1,718	1,498	1,781	855	1,150	1,302	2,424	2,545	2,799	2,924	3,063	3,774	4,124	4,648	4,952	5,153	5,180	5,999	6,161	6,254	6,218	6,112	6,006	5,850				
30.00	40	62,400	3,112	3,178	2,042	2,022	2,224	1,176	1,381	1,613	2,716	2,867	3,125	3,239	3,412	4,144	4,484	4,984	5,272	5,472	5,479	6,288	6,432	6,524	6,488	6,385	6,278	6,128				
31.00	40	64,480	3,420	3,457	2,363	2,341	2,495	1,495	1,714	1,945	3,067	3,186	3,443	3,567	3,740	4,515	4,830	5,304	5,591	5,765	5,748	6,536	6,700	6,793	6,755	6,652	6,547	6,389				
32.00	40	66,560	3,685	3,762	2,685	2,662	2,758	1,826	2,045	2,266	3,388	3,511	3,775	3,907	4,132	4,951	5,140	5,623	5,895	6,034	6,026	6,807	6,969	7,062	7,024	6,928	6,817	6,657				
33.00	40	68,640	3,948	4,081	3,006	2,981	3,079	2,142	2,367	2,587	3,715	3,838	4,102	4,238	4,468	5,171	5,409	5,917	6,183	6,308	6,287	7,071	7,218	7,302	7,260	7,169	7,066	6,905				
34.00	40	70,720	4,218	4,407	3,327	3,306	3,401	2,483	2,718	2,933	4,059	4,200	4,512	4,644	4,868	5,480	5,751	6,185	6,421	6,573	6,551	7,344	7,507	7,589	7,543	7,457	7,350	7,179				
35.00	40	72,800	4,528	4,728	3,633	3,628	3,721	2,794	3,021	3,238	4,359	4,503	4,818	4,964	5,187	5,793	6,021	6,454	6,682	6,842	6,824	7,612	7,775	7,868	7,812	7,725	7,618	7,488				

Table A-9: Scenario 8: Baseline + EITC + ACTC + TANF cash + food assistance + medical assistance + HCVs (Gwinnett County)

Date	Month		Year																															
	Wages	Hours	0.00	7.25	7.25	8.00	8.00	13.00	13.00	13.00	14.00	14.00	14.00	15.00	15.00	15.00	16.00	16.00	16.00	17.00	17.00	17.00	18.00	18.00	18.00	19.00	19.00	19.00	20.00	20.00	20.00			
	Annual	Hours	0	7,040	13,080	16,640	18,720	30,800	30,800	34,960	37,040	37,040	41,200	41,200	45,360	45,360	49,520	49,520	53,680	53,680	57,840	57,840	62,000	62,000	66,160	66,160	70,320	70,320	74,480	74,480	78,640	78,640		
Wage	Hours	Annual	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...	...
0.00	0	0	88	-344	3,616	-1,754	6,811	-8,953	4,833	3,159	1,281	2,459	3,938	3,281	4,178	3,488	3,955	2,788	2,780	3,384	3,551	5,139	3,118	1,186	2,089	-1,055	1,520	1,527	...	...	...	...
7.25	32	7,540	1,109	-490	2,180	3,953	817	-1,133	1,238	2,318	1,907	2,796	3,114	3,491	3,245	3,183	2,957	1,883	1,871	2,718	2,718	3,849	2,967	2,291	1,157	2,109	1,258	1,108	1,108	...	...	...	...
7.25	63	15,080	128	134	86	-947	1,584	1,210	2,300	3,917	-1,927	1,824	1,998	1,294	1,998	2,228	2,221	1,988	1,829	2,927	-2,343	1,948	1,992	1,286	1,278	1,288	897	887	...	...	...	...	...
8.00	63	16,640	283	219	-679	-863	1,276	1,883	-1,284	2,627	3,027	3,638	3,984	3,494	3,518	3,124	2,871	1,418	2,276	3,318	2,323	1,831	1,185	1,277	889	813	893	798	...	...	...	...	...
8.00	63	18,720	417	1,836	-571	841	1,214	-1,126	1,211	3,029	3,726	3,413	3,183	3,280	3,418	3,240	1,869	3,240	1,321	2,012	1,020	-951	791	886	881	331	491	...	...	...	...	...	...
10.00	63	20,800	834	1,838	881	889	-1,217	1,120	1,208	2,602	3,739	2,318	1,158	1,284	3,118	1,839	1,895	-1,091	1,838	1,748	1,748	788	421	-478	103	170	-51	154	...	...	...	...	...	...
11.00	63	21,880	710	1,840	811	784	847	-1,124	1,208	2,526	3,905	2,082	1,005	1,120	3,120	1,983	2,245	1,804	1,551	1,481	1,489	911	109	101	-	101	308	208	...	...	...	...	...	...
11.00	63	24,960	1,461	1,332	213	712	844	-1,453	2,491	1,813	1,892	1,990	1,998	1,998	1,698	2,112	1,824	1,518	1,269	1,182	1,188	188	22	367	208	418	612	512	...	...	...	...	...	...
12.00	63	27,040	1,671	1,468	680	674	1,241	1,389	1,797	2,748	3,788	1,882	1,884	1,884	1,884	1,524	1,884	1,276	989	803	807	134	341	488	689	786	910	812	...	...	...	...	...	...
14.00	63	29,120	1,469	1,420	640	1,011	1,224	1,820	1,463	2,602	1,981	1,791	1,190	1,341	2,112	1,819	1,987	104	710	381	845	405	885	809	861	1,317	1,275	1,206	...	...	...	...	...	...
15.00	63	31,200	1,420	1,438	794	881	1,491	1,517	1,599	2,088	2,182	2,112	2,109	1,294	1,525	1,728	1,227	479	187	219	234	778	886	1,132	1,281	1,438	1,619	1,837	...	...	...	...	...	...
16.00	63	33,280	1,348	1,470	738	1,281	1,388	1,460	1,474	2,467	2,024	2,063	1,898	1,788	1,642	1,276	848	101	66	62	87	1,086	1,109	1,402	1,604	1,782	1,989	1,888	...	...	...	...	...	...
17.00	63	35,360	1,208	1,486	687	1,187	1,303	1,267	1,317	1,650	1,852	1,778	1,555	1,487	1,262	798	100	34	155	184	419	1,410	1,620	1,725	1,928	1,818	2,371	1,729	...	...	...	...	...	...
18.00	63	37,440	1,211	1,388	680	1,070	1,208	1,186	1,297	1,791	1,376	1,421	1,227	1,288	1,084	451	288	287	177	701	542	1,782	1,861	1,219	1,429	1,330	2,742	1,880	...	...	...	...	...	...
19.00	63	39,520	1,177	1,209	780	877	1,107	1,088	1,056	2,412	1,120	1,208	1,020	939	781	104	137	608	898	1,008	1,069	2,063	1,499	1,701	1,908	3,112	1,981	...	...	...	...	...	...	...
20.00	63	41,600	1,100	840	620	620	-1,211	1,240	1,217	1,107	1,008	919	714	601	440	268	458	830	5,111	3,249	1,894	2,417	1,876	1,813	1,072	1,276	3,494	3,287	...	...	...	...	...	...
21.00	63	43,680	1,211	888	681	1,021	1,281	1,211	1,089	1,728	930	901	284	118	488	782	1,203	1,942	1,676	1,718	2,788	1,268	1,242	3,881	1,847	3,819	3,717	...	...	...	...	...	...	...
22.00	63	45,760	1,024	1,092	1,089	1,025	1,092	1,088	1,760	1,658	480	317	60	17	203	810	1,100	1,574	1,845	2,004	2,328	3,180	3,409	1,612	1,613	1,881	4,340	4,036	...	...	...	...	...	...
23.00	63	47,840	1,040	1,188	813	881	857	1,093	1,112	1,119	127	-	241	218	104	1,131	1,428	1,886	2,317	2,385	2,481	3,110	3,790	1,888	4,140	4,010	4,418	4,208	...	...	...	...	...	...
24.00	63	49,920	1,871	1,240	529	678	616	1,401	1,311	1,020	181	101	181	881	887	1,484	1,745	2,288	2,888	2,787	2,812	3,805	4,140	4,320	4,448	4,622	5,712	4,988	...	...	...	...	...	...
25.00	63	51,000	1,788	1,526	247	293	147	1,120	818	480	510	507	884	1,610	1,188	1,776	2,099	1,620	2,960	3,138	3,112	4,172	4,490	4,640	4,788	4,836	5,011	4,887	...	...	...	...	...	...
26.00	63	54,080	1,823	1,239	40	34	89	811	817	442	817	958	1,257	1,318	1,880	2,120	2,470	2,881	3,111	3,109	3,881	4,628	4,824	4,819	3,283	1,184	1,288	1,237	...	...	...	...	...	...
27.00	63	56,160	1,257	1,117	310	385	417	681	689	19	1,106	1,181	1,128	1,649	1,843	2,500	2,842	3,869	3,702	4,878	5,819	4,928	5,131	5,282	4,811	4,611	5,940	5,406	...	...	...	...	...	...
28.00	63	58,240	1,107	1,405	698	588	678	101	58	181	1,481	1,601	1,900	1,999	1,204	2,873	3,112	3,784	4,072	4,115	4,240	5,167	5,429	5,521	5,519	5,711	5,818	5,674	...	...	...	...	...	...
29.00	63	60,320	1,281	1,288	892	809	889	382	177	405	1,813	1,923	2,204	2,370	1,986	3,249	3,880	4,201	4,428	4,106	4,948	5,840	5,888	5,940	4,888	1,780	1,889	1,982	2,087	1,843	...	...	...	...
30.00	63	62,400	1,487	1,369	1,201	1,230	1,321	481	791	106	1,124	1,277	1,574	1,747	1,957	1,614	3,954	4,440	4,738	4,804	4,847	5,808	5,986	6,060	5,118	4,261	4,366	4,712	...	...	...	...	...	...
31.00	63	64,480	1,798	1,647	1,174	1,012	1,042	806	1,021	1,198	1,479	1,699	1,947	2,111	1,938	3,881	4,399	4,761	5,047	5,189	5,192	6,078	6,126	6,119	6,427	6,519	6,610	6,962	...	...	...	...	...	...
32.00	63	66,560	1,871	1,918	1,881	1,878	1,889	1,517	1,342	1,621	1,849	2,020	2,107	1,888	1,888	4,320	4,610	4,978	5,345	5,617	5,889	6,188	6,120	6,107	6,886	6,788	6,826	6,781	...	...	...	...	...	...
33.00	63	68,640	1,354	1,776	1,217	1,056	1,188	1,449	1,096	1,957	1,311	1,161	1,888	3,814	4,034	4,641	4,919	5,373	5,610	5,685	5,669	6,612	6,724	6,886	6,884	7,068	7,173	7,045	...	...	...	...	...	...
34.00	63	70,720	1,834	1,397	1,188	1,117	2,602	1,888	2,067	1,184	1,581	1,763	1,809	4,390	4,104	4,919	5,212	4,841	4,878	4,855	5,838	6,888	7,281	7,121	7,120	7,107	7,467	7,381	...	...	...	...	...	...
35.00	63	72,800	1,911	1,918	1,481	1,838	1,861	2,176	2,418	1,716	1,961	4,131	4,384	4,910	4,673	5,211	5,495	5,810	6,148	6,214	6,207	7,114	7,101	7,408	7,401	7,811	7,786	7,882	...	...	...	...	...	...

Table A-10: Scenario 9: Baseline + EITC + ACTC + TANF cash + food assistance + medical assistance + HCVs (Hall County)

Wage	Hours	Annual	Income																													
			Wage:	7.25	7.25	8.00	9.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	24.00	25.00	26.00	27.00	28.00	29.00	30.00					
			Hours:	0	20	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40		
Annual:	0	7,345	15,080	35,640	38,720	26,820	31,880	34,960	27,040	29,120	31,200	33,280	35,360	37,440	39,520	41,600	43,680	45,760	47,840	49,920	51,000	54,080	56,160	58,240	60,320	62,400	64,480					
8.00	0	0	-49	-227	-5,433	-5,730	-4,828	-5,325	-5,072	-3,663	-3,289	-2,225	-2,184	-2,884	-3,485	-3,741	-3,711	-3,693	-3,651	-2,818	-3,897	-2,798	-2,942	-2,836	-2,619	-2,767	-3,181	-3,411				
7.25	20	7,345	-1,118	-458	-2,261	-2,419	-529	-1,819	-2,064	-3,759	-1,750	-2,046	-2,046	-2,231	-3,074	-3,395	-3,394	-3,328	-2,847	-2,917	-2,058	-1,490	-1,320	-1,261	-1,349	-1,681	-1,949	-2,026				
7.25	40	15,080	141	158	945	929	-791	-2,013	-2,139	-3,224	-1,273	-1,474	-1,821	-2,289	-2,382	-2,284	-1,820	-1,507	-1,071	-1,319	-1,234	-812	-489	-541	-643	-725	-776	-841				
8.00	40	16,640	327	294	-546	-518	-663	-2,012	-2,115	-3,174	-1,277	-1,433	-1,889	-2,417	-2,679	-1,861	-1,601	-1,121	-1,088	-1,022	-1,027	-618	-275	-352	-412	-463	-533	-641				
9.00	40	18,720	462	3,184	217	-411	-718	-1,844	-2,079	-3,179	-1,451	-1,434	-2,221	-3,311	-3,224	-1,570	-1,300	-1,154	-987	-813	-712	-375	9	-53	-120	-162	-213	-319				
10.00	40	20,800	389	2,188	-117	-807	-653	-1,871	-2,075	-3,144	-1,833	-2,118	-2,269	-3,003	-3,270	-1,845	-1,551	-1,098	-948	-719	-645	125	287	269	212	159	109	2				
11.00	40	22,880	757	2,182	-256	-379	-538	-1,869	-2,448	-3,227	-1,907	-2,083	-1,884	-1,777	-1,620	-1,512	-1,345	-1,068	-811	-585	-485	389	610	581	524	481	411	325				
12.00	40	24,960	2,512	1,789	-95	-307	-534	-2,343	-2,432	-3,050	-1,863	-1,829	-1,571	-1,477	-1,475	-1,104	-855	-581	-371	34	319	706	921	912	855	801	753	646				
13.00	40	27,040	2,912	2,829	-17	-829	-608	-2,211	-2,756	-1,758	-1,828	-1,518	-1,272	-1,519	-1,477	-825	-672	-48	149	323	642	1,027	1,212	1,239	1,278	1,229	1,275	948				
14.00	40	29,120	2,820	1,810	39	-678	-891	-1,640	-2,685	-1,620	-1,917	-1,317	-1,021	-1,317	-1,187	-640	-588	181	428	658	763	1,348	1,674	1,659	1,689	1,648	1,598	1,289				
15.00	40	31,200	2,872	1,892	-410	-602	-1,215	-1,915	-2,407	-1,120	-1,917	-1,189	-1,128	-1,011	-902	-257	-8	460	750	957	1,384	1,679	1,895	1,878	1,829	1,788	1,717	1,618				
16.00	40	33,280	2,988	1,880	-459	-988	-1,121	-1,851	-2,118	-1,652	-1,280	-1,065	-821	-747	-620	23	275	783	1,072	1,278	1,456	1,995	2,118	2,189	2,162	2,089	2,039	1,953				
17.00	40	35,360	2,646	1,887	-710	-890	-887	-1,020	-1,815	-1,053	-861	-772	-541	-464	-340	301	939	1,104	1,300	1,400	1,727	2,114	2,128	2,120	2,043	2,010	2,061	1,920				
18.00	40	37,440	2,510	1,518	-595	-616	-575	-1,709	-1,858	-1,754	-512	-487	-280	-284	-62	618	915	1,435	1,714	1,921	2,050	2,635	2,861	2,842	2,794	2,729	2,704	2,508				
19.00	40	39,520	2,983	1,549	-301	-344	-274	-1,711	-1,838	-1,483	-287	-220	30	94	281	945	1,218	1,747	2,036	2,164	2,371	2,817	3,182	3,183	3,127	2,729	2,731	2,677				
20.00	40	41,600	2,612	1,220	4	-40	-167	-1,910	-1,180	-4	79	299	417	583	1,267	1,917	2,268	2,319	2,585	2,692	3,178	3,523	3,486	3,110	3,106	3,105	3,013					
21.00	40	43,680	2,615	1,635	291	-86	-119	-1,264	-1,085	897	276	354	611	738	954	1,588	1,879	2,391	2,690	2,886	3,214	3,599	3,826	3,888	3,480	3,677	3,641	3,333				
22.00	40	45,760	2,934	1,740	118	112	171	-879	-829	-617	914	876	845	1,040	1,231	1,809	2,252	2,712	3,005	3,108	3,835	4,012	4,028	3,809	3,851	3,813	3,761	3,651				
23.00	40	47,840	2,549	1,024	448	-401	-405	-655	-523	-329	877	998	1,264	1,381	1,547	2,212	2,512	3,033	3,312	3,519	3,858	3,915	4,199	4,229	4,187	4,133	4,080	3,940				
24.00	40	49,920	2,423	2,108	715	887	738	-418	-294	-18	1,198	1,223	1,583	1,752	1,889	2,510	2,846	3,391	3,644	3,852	3,860	4,290	4,176	4,160	4,027	4,052	4,074	4,124				
25.00	40	52,000	2,715	2,623	1,021	968	1,028	134	79	305	1,520	1,640	1,807	2,021	2,181	2,875	3,184	3,676	3,947	3,854	4,311	4,046	4,005	4,008	4,024	4,201	4,041	4,083				
26.00	40	54,080	3,052	2,491	3,320	3,149	1,295	185	400	835	1,841	1,961	2,212	2,346	2,511	3,195	3,497	3,999	3,969	4,125	4,402	5,126	5,204	5,119	5,024	4,911	4,751					
27.00	40	56,160	3,303	2,782	3,382	3,127	1,829	328	721	948	2,282	2,284	2,511	2,688	2,833	3,317	3,810	4,201	4,340	4,596	4,717	5,122	5,144	5,088	5,188	5,183	5,181	5,022				
28.00	40	58,240	3,604	3,067	3,671	3,855	1,841	828	1,043	1,269	2,485	2,456	2,872	2,989	3,101	3,840	3,812	4,372	4,710	4,911	5,057	5,441	5,458	5,787	5,657	5,553	5,450	5,290				
29.00	40	60,320	3,540	3,151	2,792	3,175	2,262	1,149	1,364	1,581	2,806	1,927	3,193	3,310	3,677	3,840	4,180	4,741	5,046	5,152	5,376	5,934	6,137	6,025	5,927	5,822	5,729	5,559				
30.00	40	62,400	3,780	3,832	2,815	2,880	2,181	1,470	1,487	1,813	3,318	3,248	3,511	3,610	3,880	4,211	4,510	5,078	5,366	5,570	5,870	6,320	6,174	6,100	6,124	6,082	5,987	5,828				
31.00	40	64,480	4,040	3,910	2,816	3,814	1,204	1,793	2,028	2,224	3,449	3,570	3,838	3,616	3,851	4,584	4,889	5,396	5,691	5,884	5,920	6,472	6,646	6,574	6,485	6,359	6,226	6,096				
32.00	40	66,560	4,194	4,216	3,118	3,195	3,227	2,114	3,129	3,156	3,710	3,893	3,840	4,056	4,221	4,820	5,109	5,717	5,879	6,133	6,207	6,742	6,915	6,893	6,733	6,628	6,526	6,367				
33.00	40	68,640	4,614	4,538	3,479	3,458	3,549	2,486	2,651	2,877	4,089	3,891	4,711	4,977	4,937	5,240	5,518	6,011	6,248	6,401	6,478	7,011	7,183	7,112	7,002	6,898	6,791	6,640				
34.00	40	70,720	4,896	4,860	3,800	3,780	3,870	3,757	3,973	3,200	4,895	4,161	4,981	4,713	4,877	5,519	5,812	6,280	6,516	6,672	6,746	7,380	7,452	7,380	7,172	7,167	7,089	6,979				
35.00	40	72,800	5,175	5,182	4,123	4,125	4,191	3,079	3,295	3,201	4,846	4,838	4,917	5,010	5,196	5,812	6,091	6,568	6,786	6,940	7,013	7,548	7,721	7,651	7,545	7,468	7,408	7,298				

Table A-11: Scenario 10: Baseline + EITC + ACTC + TANF cash + food assistance + medical assistance + HCVs (Peach County)

Date	Month		Year																																			
	Range	Mean	0.00	1.11	2.22	3.33	4.44	5.55	6.66	7.77	8.88	9.99	10.00	11.11	12.22	13.33	14.44	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	23.00	24.00	25.00	26.00	27.00	28.00	29.00	30.00					
	Annual	Mean	0	7,548	15,095	22,643	30,190	37,738	45,285	52,833	60,380	67,928	75,475	83,023	90,570	98,118	105,665	113,213	120,760	128,308	135,855	143,403	150,950	158,498	166,045	173,593	181,140	188,688	196,235	203,783	211,330	218,878	226,425	233,973				
0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7.25	33	7,548	1,509	3,019	4,528	6,038	7,548	9,057	10,567	12,076	13,586	15,095	16,605	18,114	19,624	21,133	22,643	24,153	25,662	27,172	28,681	30,190	31,700	33,209	34,718	36,228	37,737	39,247	40,756	42,266	43,775	45,285	46,794	48,304	49,813	51,323	52,832	
7.25	42	15,095	3,019	6,038	9,057	12,076	15,095	18,114	21,133	24,153	27,172	30,190	33,209	36,228	39,247	42,266	45,285	48,304	51,323	54,342	57,361	60,380	63,399	66,418	69,437	72,456	75,475	78,494	81,513	84,532	87,551	90,570	93,589	96,608	99,627	102,646	105,665	
8.00	42	16,643	3,311	6,622	9,933	13,244	16,555	19,866	23,177	26,488	29,799	33,110	36,421	39,732	43,043	46,354	49,665	52,976	56,287	59,598	62,909	66,220	69,531	72,842	76,153	79,464	82,775	86,086	89,397	92,708	96,019	99,330	102,641	105,952	109,263	112,574	115,885	
9.00	42	18,190	3,603	7,206	10,809	14,412	18,015	21,618	25,221	28,824	32,427	36,030	39,633	43,236	46,839	50,442	54,045	57,648	61,251	64,854	68,457	72,060	75,663	79,266	82,869	86,472	90,075	93,678	97,281	100,884	104,487	108,090	111,693	115,296	118,899	122,502	126,105	
10.00	42	20,280	4,056	8,112	12,168	16,224	20,280	24,336	28,392	32,448	36,504	40,560	44,616	48,672	52,728	56,784	60,840	64,896	68,952	73,008	77,064	81,120	85,176	89,232	93,288	97,344	101,400	105,456	109,512	113,568	117,624	121,680	125,736	129,792	133,848	137,904	141,960	
11.00	42	22,370	4,470	8,940	13,410	17,880	22,350	26,820	31,290	35,760	40,230	44,700	49,170	53,640	58,110	62,580	67,050	71,520	75,990	80,460	84,930	89,400	93,870	98,340	102,810	107,280	111,750	116,220	120,690	125,160	129,630	134,100	138,570	143,040	147,510	151,980	156,450	
12.00	42	24,960	5,040	10,080	15,120	20,160	25,200	30,240	35,280	40,320	45,360	50,400	55,440	60,480	65,520	70,560	75,600	80,640	85,680	90,720	95,760	100,800	105,840	110,880	115,920	120,960	126,000	131,040	136,080	141,120	146,160	151,200	156,240	161,280	166,320	171,360	176,400	
13.00	42	27,550	5,610	11,220	16,860	22,500	28,140	33,780	39,420	45,060	50,700	56,340	61,980	67,620	73,260	78,900	84,540	90,180	95,820	101,460	107,100	112,740	118,380	124,020	129,660	135,300	140,940	146,580	152,220	157,860	163,500	169,140	174,780	180,420	186,060	191,700	197,340	
14.00	42	30,140	6,180	12,360	18,540	24,720	30,900	37,080	43,260	49,440	55,620	61,800	67,980	74,160	80,340	86,520	92,700	98,880	105,060	111,240	117,420	123,600	129,780	135,960	142,140	148,320	154,500	160,680	166,860	173,040	179,220	185,400	191,580	197,760	203,940	210,120	216,300	
15.00	42	32,730	6,750	13,500	20,250	27,000	33,750	40,500	47,250	54,000	60,750	67,500	74,250	81,000	87,750	94,500	101,250	108,000	114,750	121,500	128,250	135,000	141,750	148,500	155,250	162,000	168,750	175,500	182,250	189,000	195,750	202,500	209,250	216,000	222,750	229,500	236,250	
16.00	42	35,320	7,320	14,640	21,960	29,280	36,600	43,920	51,240	58,560	65,880	73,200	80,520	87,840	95,160	102,480	109,800	117,120	124,440	131,760	139,080	146,400	153,720	161,040	168,360	175,680	183,000	190,320	197,640	204,960	212,280	219,600	226,920	234,240	241,560	248,880	256,200	
17.00	42	37,910	7,890	15,780	23,760	31,740	39,720	47,700	55,680	63,660	71,640	79,620	87,600	95,580	103,560	111,540	119,520	127,500	135,480	143,460	151,440	159,420	167,400	175,380	183,360	191,340	199,320	207,300	215,280	223,260	231,240	239,220	247,200	255,180	263,160	271,140	279,120	
18.00	42	40,500	8,460	16,920	25,380	33,840	42,300	50,760	59,220	67,680	76,140	84,600	93,060	101,520	110,000	118,460	126,920	135,380	143,840	152,300	160,760	169,220	177,680	186,140	194,600	203,060	211,520	220,000	228,460	236,920	245,380	253,840	262,300	270,760	279,220	287,680	296,140	
19.00	42	43,090	9,030	18,060	27,090	36,120	45,150	54,180	63,210	72,240	81,270	90,300	99,330	108,360	117,390	126,420	135,450	144,480	153,510	162,540	171,570	180,600	189,630	198,660	207,690	216,720	225,750	234,780	243,810	252,840	261,870	270,900	279,930	288,960	297,990	307,020	316,050	
20.00	42	45,680	9,600	19,200	28,800	38,400	48,000	57,600	67,200	76,800	86,400	96,000	105,600	115,200	124,800	134,400	144,000	153,600	163,200	172,800	182,400	192,000	201,600	211,200	220,800	230,400	240,000	249,600	259,200	268,800	278,400	288,000	297,600	307,200	316,800	326,400	336,000	345,600
21.00	42	48,270	10,170	20,340	30,510	40,680	50,850	61,020	71,190	81,360	91,530	101,700	111,870	122,040	132,210	142,380	152,550	162,720	172,890	183,060	193,230	203,400	213,570	223,740	233,910	244,080	254,250	264,420	274,590	284,760	294,930	305,100	315,270	325,440	335,610	345,780	355,950	366,120
22.00	42	50,860	10,740	21,480	32,220	42,960	53,700	64,440	75,180	85,920	96,660	107,400	118,140	128,880	139,620	150,360	161,100	171,840	182,580	193,320	204,060	214,800	225,540	236,280	247,020	257,760	268,500	279,240	289,980	300,720	311,460	322,200	332,940	343,680	354,420	365,160	375,900	386,640
23.00	42	53,450	11,310	22,620	33,930	45,240	56,550	67,860	79,170	90,480	101,790	113,100	124,410	135,720	147,030	158,340	169,650	180,960	192,270	203,580	214,890	226,200	237,510	248,820	260,130	271,440	282,750	294,060	305,370	316,680	327,990	339,300	350,610	361,920	373,230	384,540	395,850	407,160
24.00	42	56,040	11,880	23,760	35,640	47,520	59,400	71,280	83,160	95,040	106,920	118,800	130,680	142,560	154,440	166,320	178,200	190,080	201,960	213,840	225,720	237,600	249,480	261,360	273,240	285,120	297,000	308,880	320,760	332,640	344,520	356,400	368,280	380,160	392,040	403,920	415,800	427,680
25.00	42	58,630	12,450	24,900	37,350	49,800	62,250	74,700	87,150	99,600	112,050	124,500	136,950	149,400	161,850	174,300	186,750	199,200	211,650	224,100	236,550	249,000	261,450	273,900	286,350	298,800	311,250	323,700	336,150	348,600	361,050	373,500	385,950	398,400	410,850	423,300	435,750	448,200
26.00	42	61,220	13,020	26,440	39,860	53,280	66,700	80,120	93,540	106,960	120,380	133,800	147,220	160,640	174,060	187,480	200,900	214,320	227,740	241,160	254,580	268,000	281,420	294,840	308,260	321,680	335,100	348,520	361,940	375,360	388,780	402,200	415,620	429,040	442,460	455,880	469,300	482,720
27.00	42	63,810	13,590	27,180	40,770	54,360	68,950	83,540	98,130	112,720	127,310	141,900	156,490	171,080	185,670	200,260	214,850	229,440	244,030	258,620	273,210	287,800	302,390	316,980	331,570	346,160	360,750	375,340	389,930	404,520	419,110	433,700	448,290	462,880	477,470	492,060	506,650	521,240
28.00	42	66,400	14,160	28,320	42,480	56,640	71,800	86,960	102,120	117,280	132,440	147,600	162,760	177,920	193,080	208,240	223,400	238,560	253,720	268,880	284,040	299,200	314,360	329,520	344,680	359,840	375,000	390,160	405,320	420,480	435,640	450,800	465,960	481,120	496,280	511,440	526,600	541,760
29.00	42	68,990	14,730	29,460	44,620																																	

Table A-12: Scenario 11: Baseline + EITC + ACTC + TANF cash + food assistance + medical assistance + subsidized child care (statewide average)

Year	Hours	Annual	Income																															
			Wage	0.00	7.25	7.55	8.00	8.50	9.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	23.00	24.00	25.00	26.00	27.00	28.00	29.00	30.00				
			Hours	0	20	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40		
Wage	Hours	Annual	0	1,740	15,080	16,640	18,720	21,600	23,880	26,940	30,300	33,960	37,920	42,180	46,740	51,600	56,760	62,220	67,980	74,040	80,400	87,060	94,020	101,280	108,840	116,700	124,860	133,320	142,080	151,140	160,500	170,160	180,120	
0.00	0	0	294	107	-6,612	-6,750	-6,796	-6,802	-6,806	-6,810	-6,814	-6,818	-6,822	-6,826	-6,830	-6,834	-6,838	-6,842	-6,846	-6,850	-6,854	-6,858	-6,862	-6,866	-6,870	-6,874	-6,878	-6,882	-6,886	-6,890	-6,894	-6,898	-6,902	
7.25	20	7,540	1,678	341	-2,688	-3,052	-3,381	-3,645	-3,855	-4,029	-4,176	-4,296	-4,389	-4,465	-4,524	-4,568	-4,608	-4,644	-4,676	-4,705	-4,731	-4,754	-4,774	-4,791	-4,806	-4,819	-4,830	-4,840	-4,849	-4,857	-4,864	-4,871	-4,877	-4,883
7.55	40	15,080	3,762	1,796	5,840	573	63	-6,710	-3,890	-2,793	-2,032	-1,484	-1,094	-784	-536	-312	-198	-122	-68	-38	-22	-13	-8	-5	-3	-2	-1	-1	-1	-1	-1	-1	-1	
8.00	40	16,640	5,071	3,040	747	924	1,094	-2,688	-1,628	-1,038	-704	-484	-324	-212	-136	-84	-52	-32	-19	-11	-7	-4	-3	-2	-1	-1	-1	-1	-1	-1	-1	-1	-1	
8.50	40	18,720	6,426	4,392	770	1,095	1,213	-2,170	-1,108	-732	-500	-336	-224	-148	-96	-60	-36	-22	-13	-8	-5	-3	-2	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1
9.00	40	20,800	7,761	5,283	896	994	1,228	-1,628	-1,128	-728	-496	-332	-220	-144	-92	-56	-32	-19	-11	-7	-4	-3	-2	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1
10.00	40	23,880	9,096	6,077	858	838	728	-1,007	-1,023	-1,015	-1,005	-995	-985	-975	-965	-955	-945	-935	-925	-915	-905	-895	-885	-875	-865	-855	-845	-835	-825	-815	-805	-795	-785	-775
11.00	40	26,940	10,431	7,349	749	669	-576	-1,069	-1,087	-1,081	-1,071	-1,061	-1,051	-1,041	-1,031	-1,021	-1,011	-1,001	-991	-981	-971	-961	-951	-941	-931	-921	-911	-901	-891	-881	-871	-861	-851	-841
12.00	40	30,000	11,766	8,684	657	567	-711	-1,360	-1,380	-1,374	-1,364	-1,354	-1,344	-1,334	-1,324	-1,314	-1,304	-1,294	-1,284	-1,274	-1,264	-1,254	-1,244	-1,234	-1,224	-1,214	-1,204	-1,194	-1,184	-1,174	-1,164	-1,154	-1,144	-1,134
13.00	40	33,060	13,101	9,989	509	467	-595	-1,655	-1,685	-1,681	-1,671	-1,661	-1,651	-1,641	-1,631	-1,621	-1,611	-1,601	-1,591	-1,581	-1,571	-1,561	-1,551	-1,541	-1,531	-1,521	-1,511	-1,501	-1,491	-1,481	-1,471	-1,461	-1,451	-1,441
14.00	40	36,120	14,436	11,293	360	367	-479	-1,950	-1,980	-1,976	-1,966	-1,956	-1,946	-1,936	-1,926	-1,916	-1,906	-1,896	-1,886	-1,876	-1,866	-1,856	-1,846	-1,836	-1,826	-1,816	-1,806	-1,796	-1,786	-1,776	-1,766	-1,756	-1,746	-1,736
15.00	40	39,180	15,771	12,678	211	268	-363	-2,245	-2,275	-2,271	-2,261	-2,251	-2,241	-2,231	-2,221	-2,211	-2,201	-2,191	-2,181	-2,171	-2,161	-2,151	-2,141	-2,131	-2,121	-2,111	-2,101	-2,091	-2,081	-2,071	-2,061	-2,051	-2,041	-2,031
16.00	40	42,240	17,106	14,063	62	168	-247	-2,540	-2,570	-2,566	-2,556	-2,546	-2,536	-2,526	-2,516	-2,506	-2,496	-2,486	-2,476	-2,466	-2,456	-2,446	-2,436	-2,426	-2,416	-2,406	-2,396	-2,386	-2,376	-2,366	-2,356	-2,346	-2,336	-2,326
17.00	40	45,300	18,441	15,448	264	77	4	-1,875	-1,904	-1,901	-1,891	-1,881	-1,871	-1,861	-1,851	-1,841	-1,831	-1,821	-1,811	-1,801	-1,791	-1,781	-1,771	-1,761	-1,751	-1,741	-1,731	-1,721	-1,711	-1,701	-1,691	-1,681	-1,671	-1,661
18.00	40	48,360	19,776	16,833	579	273	298	-174	-1,588	-1,621	-1,617	-1,607	-1,597	-1,587	-1,577	-1,567	-1,557	-1,547	-1,537	-1,527	-1,517	-1,507	-1,497	-1,487	-1,477	-1,467	-1,457	-1,447	-1,437	-1,427	-1,417	-1,407	-1,397	-1,387
19.00	40	51,420	21,111	18,218	864	480	398	-98	-1,302	-1,335	-1,331	-1,321	-1,311	-1,301	-1,291	-1,281	-1,271	-1,261	-1,251	-1,241	-1,231	-1,221	-1,211	-1,201	-1,191	-1,181	-1,171	-1,161	-1,151	-1,141	-1,131	-1,121	-1,111	-1,101
20.00	40	54,480	22,446	19,603	1,189	596	421	718	-107	-1,016	-1,050	-1,046	-1,036	-1,026	-1,016	-1,006	-996	-986	-976	-966	-956	-946	-936	-926	-916	-906	-896	-886	-876	-866	-856	-846	-836	-826
21.00	40	57,540	23,781	20,988	2,458	804	644	427	283	311	421	531	641	751	861	971	1,081	1,191	1,301	1,411	1,521	1,631	1,741	1,851	1,961	2,071	2,181	2,291	2,401	2,511	2,621	2,731	2,841	
22.00	40	60,600	25,116	22,373	3,727	1,011	816	552	49	49	118	228	338	448	558	668	778	888	998	1,108	1,218	1,328	1,438	1,548	1,658	1,768	1,878	1,988	2,098	2,208	2,318	2,428	2,538	
23.00	40	63,660	26,451	23,758	5,006	1,220	1,220	130	181	140	340	450	560	670	780	890	1,000	1,110	1,220	1,330	1,440	1,550	1,660	1,770	1,880	1,990	2,100	2,210	2,320	2,430	2,540	2,650	2,760	
24.00	40	66,720	27,786	25,143	6,275	1,429	1,429	280	231	140	340	450	560	670	780	890	1,000	1,110	1,220	1,330	1,440	1,550	1,660	1,770	1,880	1,990	2,100	2,210	2,320	2,430	2,540	2,650	2,760	
25.00	40	69,780	29,121	26,528	7,554	1,638	1,638	470	381	290	390	500	610	720	830	940	1,050	1,160	1,270	1,380	1,490	1,600	1,710	1,820	1,930	2,040	2,150	2,260	2,370	2,480	2,590	2,700	2,810	
26.00	40	72,840	30,456	27,913	8,803	2,047	2,047	660	571	480	580	690	800	910	1,020	1,130	1,240	1,350	1,460	1,570	1,680	1,790	1,900	2,010	2,120	2,230	2,340	2,450	2,560	2,670	2,780	2,890	3,000	
27.00	40	75,900	31,791	29,303	10,292	2,456	2,456	950	781	690	790	900	1,010	1,120	1,230	1,340	1,450	1,560	1,670	1,780	1,890	2,000	2,110	2,220	2,330	2,440	2,550	2,660	2,770	2,880	2,990	3,100	3,210	
28.00	40	78,960	33,126	30,693	11,781	2,865	2,865	1,240	1,071	980	1,080	1,190	1,300	1,410	1,520	1,630	1,740	1,850	1,960	2,070	2,180	2,290	2,400	2,510	2,620	2,730	2,840	2,950	3,060	3,170	3,280	3,390	3,500	
29.00	40	82,020	34,461	32,083	13,270	3,274	3,274	1,530	1,361	1,270	1,370	1,480	1,590	1,700	1,810	1,920	2,030	2,140	2,250	2,360	2,470	2,580	2,690	2,800	2,910	3,020	3,130	3,240	3,350	3,460	3,570	3,680	3,790	
30.00	40	85,080	35,796	33,473	14,759	3,683	3,683	1,820	1,651	1,560	1,660	1,770	1,880	1,990	2,100	2,210	2,320	2,430	2,540	2,650	2,760	2,870	2,980	3,090	3,200	3,310	3,420	3,530	3,640	3,750	3,860	3,970	4,080	
31.00	40	88,140	37,131	34,863	16,248	4,092	4,092	2,110	1,941	1,850	1,950	2,060	2,170	2,280	2,390	2,500	2,610	2,720	2,830	2,940	3,050	3,160	3,270	3,380	3,490	3,600	3,710	3,820	3,930	4,040	4,150	4,260	4,370	
32.00	40	91,200	38,466	36,253	17,737	4,501	4,501	2,400	2,231	2,140	2,240	2,350	2,460	2,570	2,680	2,790	2,900	3,010	3,120	3,230	3,340	3,450	3,560	3,670	3,780	3,890	4,000	4,110	4,220	4,330	4,440	4,550	4,660	
33.00	40	94,260	39,801	37,643	19,226	4,910	4,910	2,690	2,521	2,430	2,530	2,640	2,750	2,860	2,970	3,080	3,190	3,300	3,410	3,520	3,630	3,740	3,850	3,960	4,070	4,180	4,290	4,400	4,510	4,620	4,730	4,840	4,950	
34.00	40	97,320	41,136	39,033	20,715	5,319	5,319	2,980	2,811	2,720	2,820	2,930	3,040	3,150	3,260	3,370	3,480	3,590	3,700	3,810	3,920	4,030	4,140	4,250	4,360	4,470	4,580							

Table A-13: Scenario 12: Baseline + EITC + ACTC + TANF cash + food assistance + medical assistance + HCVs + subsidized child care (statewide average)

Date	Units			Wage																													
	Range	Mean	Annual	0.00	1.15	2.31	3.46	4.62	5.77	6.92	8.08	9.23	10.38	11.54	12.69	13.84	15.00	16.15	17.30	18.46	19.61	20.76	21.91	23.07	24.22	25.37	26.52	27.68	28.83	30.00			
				0	10	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	170	180	190	200	210	220	230	240	250	260	270	280	290	300
Annual	0	7,548	15,095	16,642	18,189	20,036	21,883	23,730	25,577	27,424	29,271	31,118	32,965	34,812	36,659	38,506	40,353	42,200	44,047	45,894	47,741	49,588	51,435	53,282	55,129	56,976	58,823	60,670	62,517	64,364	66,211	68,058	
0.00	0	0	0	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	44	
7.25	10	7,540	1,117	322	3,238	3,459	3,745	4,029	4,313	4,597	4,881	5,165	5,449	5,733	6,017	6,301	6,585	6,869	7,153	7,437	7,721	8,005	8,289	8,573	8,857	9,141	9,425	9,709	9,993	10,277	10,561	10,845	11,129
7.25	20	15,080	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118	118
7.25	30	16,620	300	319	387	457	526	595	664	733	802	871	940	1,009	1,078	1,147	1,216	1,285	1,354	1,423	1,492	1,561	1,630	1,699	1,768	1,837	1,906	1,975	2,044	2,113	2,182	2,251	2,320
7.25	40	18,160	458	3,062	412	1,712	2,298	2,879	3,460	4,041	4,622	5,203	5,784	6,365	6,946	7,527	8,108	8,689	9,270	9,851	10,432	11,013	11,594	12,175	12,756	13,337	13,918	14,499	15,080	15,661	16,242	16,823	17,404
7.25	50	20,000	568	2,067	1,468	1,811	1,820	1,829	1,838	1,847	1,856	1,865	1,874	1,883	1,892	1,901	1,910	1,919	1,928	1,937	1,946	1,955	1,964	1,973	1,982	1,991	1,999	2,008	2,017	2,026	2,035	2,044	2,053
7.25	60	22,000	711	3,075	1,538	1,703	1,618	1,533	1,448	1,363	1,278	1,193	1,108	1,023	938	853	768	683	598	513	428	343	258	173	88	3	-82	-167	-252	-337	-422	-507	
7.25	70	24,000	854	1,980	-1,470	-1,611	-1,518	-1,425	-1,332	-1,239	-1,146	-1,053	-960	-867	-774	-681	-588	-495	-402	-309	-216	-123	-30	73	168	263	358	453	548	643	738	833	928
7.25	80	27,000	2,043	3,468	1,783	1,678	1,573	1,468	1,363	1,258	1,153	1,048	943	838	733	628	523	418	313	208	103	10	105	210	315	420	525	630	735	840	945	1,050	
7.25	90	30,000	2,628	3,418	1,767	1,654	1,541	1,428	1,315	1,202	1,089	976	863	750	637	524	411	298	185	72	37	878	1,094	1,328	1,562	1,796	2,030	2,264	2,498	2,732	2,966	3,200	
7.25	100	33,000	2,889	2,472	1,738	1,587	1,436	1,285	1,134	983	832	681	530	379	228	77	-73	-168	-263	-358	-453	-548	-643	-738	-833	-928	-1,023	-1,118	-1,213	-1,308	-1,403	-1,498	
7.25	110	36,000	2,929	1,487	1,736	1,575	1,414	1,253	1,092	931	770	609	448	287	126	-34	-129	-224	-319	-414	-509	-604	-699	-794	-889	-984	-1,079	-1,174	-1,269	-1,364	-1,459	-1,554	
7.25	120	39,000	2,361	1,303	-1,281	-1,179	-1,077	-975	-873	-771	-669	-567	-465	-363	-261	-159	-59	154	348	542	736	930	1,124	1,318	1,512	1,706	1,900	2,094	2,288	2,482	2,676	2,870	
7.25	130	42,000	2,217	1,128	-1,893	-2,081	-2,178	-2,275	-2,372	-2,469	-2,566	-2,663	-2,760	-2,857	-2,954	-3,051	-3,148	-3,245	-3,342	-3,439	-3,536	-3,633	-3,730	-3,827	-3,924	-4,021	-4,118	-4,215	-4,312	-4,409	-4,506	-4,603	
7.25	140	45,000	2,318	1,152	1,738	1,588	1,438	1,288	1,138	988	838	688	538	388	238	88	-62	132	326	520	714	908	1,102	1,296	1,490	1,684	1,878	2,072	2,266	2,460	2,654	2,848	
7.25	150	48,000	2,345	863	-1,450	-1,709	-1,968	-2,227	-2,486	-2,745	-3,004	-3,263	-3,522	-3,781	-4,040	-4,299	-4,558	-4,817	-5,076	-5,335	-5,594	-5,853	-6,112	-6,371	-6,630	-6,889	-7,148	-7,407	-7,666	-7,925	-8,184	-8,443	
7.25	160	51,000	2,849	807	-1,424	-1,823	-2,222	-2,621	-3,020	-3,419	-3,818	-4,217	-4,616	-5,015	-5,414	-5,813	-6,212	-6,611	-7,010	-7,409	-7,808	-8,207	-8,606	-9,005	-9,404	-9,803	-10,202	-10,601	-11,000	-11,399	-11,798	-12,197	
7.25	170	54,000	1,850	1,014	-1,853	-1,711	-1,569	-1,427	-1,285	-1,143	-1,001	-859	-717	-575	-433	-291	-149	4	152	304	456	608	760	912	1,064	1,216	1,368	1,520	1,672	1,824	1,976	2,128	
7.25	180	57,000	2,023	1,218	-1,478	-1,612	-1,746	-1,880	-2,014	-2,148	-2,282	-2,416	-2,550	-2,684	-2,818	-2,952	-3,086	-3,220	-3,354	-3,488	-3,622	-3,756	-3,890	-4,024	-4,158	-4,292	-4,426	-4,560	-4,694	-4,828	-4,962	-5,096	
7.25	190	60,000	1,843	1,158	-1,389	-1,378	-1,367	-1,356	-1,345	-1,334	-1,323	-1,312	-1,301	-1,290	-1,279	-1,268	-1,257	-1,246	-1,235	-1,224	-1,213	-1,202	-1,191	-1,180	-1,169	-1,158	-1,147	-1,136	-1,125	-1,114	-1,103	-1,092	
7.25	200	63,000	2,171	1,171	-1,842	-2,011	-2,180	-2,349	-2,518	-2,687	-2,856	-3,025	-3,194	-3,363	-3,532	-3,701	-3,870	-4,039	-4,208	-4,377	-4,546	-4,715	-4,884	-5,053	-5,222	-5,391	-5,560	-5,729	-5,898	-6,067	-6,236	-6,405	
7.25	210	66,000	2,471	1,403	825	916	1,007	1,098	1,189	1,280	1,371	1,462	1,553	1,644	1,735	1,826	1,917	2,008	2,099	2,190	2,281	2,372	2,463	2,554	2,645	2,736	2,827	2,918	3,009	3,100	3,191	3,282	
7.25	220	69,000	2,753	1,602	241	136	181	276	371	466	561	656	751	846	941	1,036	1,131	1,226	1,321	1,416	1,511	1,606	1,701	1,796	1,891	1,986	2,081	2,176	2,271	2,366	2,461	2,556	
7.25	230	72,000	3,061	2,176	46	27	161	256	351	446	541	636	731	826	921	1,016	1,111	1,206	1,301	1,396	1,491	1,586	1,681	1,776	1,871	1,966	2,061	2,156	2,251	2,346	2,441	2,536	
7.25	240	75,000	2,921	2,463	389	388	483	578	673	768	863	958	1,053	1,148	1,243	1,338	1,433	1,528	1,623	1,718	1,813	1,908	1,999	2,094	2,189	2,284	2,379	2,474	2,569	2,664	2,759	2,854	
7.25	250	78,000	3,111	2,744	592	579	664	749	834	919	1,004	1,089	1,174	1,259	1,344	1,429	1,514	1,599	1,684	1,769	1,854	1,939	2,024	2,109	2,194	2,279	2,364	2,449	2,534	2,619	2,704	2,789	
7.25	260	81,000	3,430	3,022	1,011	1,011	995	1,125	1,255	1,385	1,515	1,645	1,775	1,905	2,035	2,165	2,295	2,425	2,555	2,685	2,815	2,945	3,075	3,205	3,335	3,465	3,595	3,725	3,855	3,985	4,115	4,245	
7.25	270	84,000	3,685	3,127	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	1,111	
7.25	280	87,000	3,869	3,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658
7.25	290	90,000	4,248	3,972	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877	1,877
7.25	300	93,000	4,529	4,192	2,200	2,179	2,158	2,137	2,116	2,095	2,074	2,053	2,032	2,011	1,990	1,969	1,948	1,927	1,906	1,885	1,864	1,843	1,822	1,801	1,780	1,759	1,738	1,717	1,696	1,675	1,654	1,633	

Table A-14: Scenario 13: Baseline + EITC + ACTC + TANF cash + food assistance + medical assistance + HCVs + subsidized child care + SSI (statewide average)

Wage	Hours	Annual	Wage																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
			0.50	1.00	1.25	1.50	1.75	2.00	2.25	2.50	2.75	3.00	3.25	3.50	3.75	4.00	4.25	4.50	4.75	5.00	5.25	5.50	5.75	6.00	6.25	6.50	6.75	7.00	7.25	7.50	7.75	8.00	8.25	8.50	8.75	9.00	9.25	9.50	9.75	10.00																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
0.00	0	0	715	861	1,008	1,154	1,301	1,448	1,595	1,742	1,889	2,036	2,183	2,330	2,477	2,624	2,771	2,918	3,065	3,212	3,359	3,506	3,653	3,800	3,947	4,094	4,241	4,388	4,535	4,682	4,829	4,976	5,123	5,270	5,417	5,564	5,711	5,858	6,005	6,152	6,299	6,446	6,593	6,740	6,887	7,034	7,181	7,328	7,475	7,622	7,769	7,916	8,063	8,210	8,357	8,504	8,651	8,798	8,945	9,092	9,239	9,386	9,533	9,680	9,827	9,974	10,121	10,268	10,415	10,562	10,709	10,856	11,003	11,150	11,297	11,444	11,591	11,738	11,885	12,032	12,179	12,326	12,473	12,620	12,767	12,914	13,061	13,208	13,355	13,502	13,649	13,796	13,943	14,090	14,237	14,384	14,531	14,678	14,825	14,972	15,119	15,266	15,413	15,560	15,707	15,854	16,001	16,148	16,295	16,442	16,589	16,736	16,883	17,030	17,177	17,324	17,471	17,618	17,765	17,912	18,059	18,206	18,353	18,500	18,647	18,794	18,941	19,088	19,235	19,382	19,529	19,676	19,823	19,970	20,117	20,264	20,411	20,558	20,705	20,852	21,000	21,147	21,294	21,441	21,588	21,735	21,882	22,029	22,176	22,323	22,470	22,617	22,764	22,911	23,058	23,205	23,352	23,499	23,646	23,793	23,940	24,087	24,234	24,381	24,528	24,675	24,822	24,969	25,116	25,263	25,410	25,557	25,704	25,851	26,000	26,147	26,294	26,441	26,588	26,735	26,882	27,029	27,176	27,323	27,470	27,617	27,764	27,911	28,058	28,205	28,352	28,499	28,646	28,793	28,940	29,087	29,234	29,381	29,528	29,675	29,822	29,969	30,116	30,263	30,410	30,557	30,704	30,851	31,000	31,147	31,294	31,441	31,588	31,735	31,882	32,029	32,176	32,323	32,470	32,617	32,764	32,911	33,058	33,205	33,352	33,499	33,646	33,793	33,940	34,087	34,234	34,381	34,528	34,675	34,822	34,969	35,116	35,263	35,410	35,557	35,704	35,851	36,000	36,147	36,294	36,441	36,588	36,735	36,882	37,029	37,176	37,323	37,470	37,617	37,764	37,911	38,058	38,205	38,352	38,499	38,646	38,793	38,940	39,087	39,234	39,381	39,528	39,675	39,822	39,969	40,116	40,263	40,410	40,557	40,704	40,851	41,000	41,147	41,294	41,441	41,588	41,735	41,882	42,029	42,176	42,323	42,470	42,617	42,764	42,911	43,058	43,205	43,352	43,499	43,646	43,793	43,940	44,087	44,234	44,381	44,528	44,675	44,822	44,969	45,116	45,263	45,410	45,557	45,704	45,851	46,000	46,147	46,294	46,441	46,588	46,735	46,882	47,029	47,176	47,323	47,470	47,617	47,764	47,911	48,058	48,205	48,352	48,499	48,646	48,793	48,940	49,087	49,234	49,381	49,528	49,675	49,822	49,969	50,116	50,263	50,410	50,557	50,704	50,851	51,000	51,147	51,294	51,441	51,588	51,735	51,882	52,029	52,176	52,323	52,470	52,617	52,764	52,911	53,058	53,205	53,352	53,499	53,646	53,793	53,940	54,087	54,234	54,381	54,528	54,675	54,822	54,969	55,116	55,263	55,410	55,557	55,704	55,851	56,000	56,147	56,294	56,441	56,588	56,735	56,882	57,029	57,176	57,323	57,470	57,617	57,764	57,911	58,058	58,205	58,352	58,499	58,646	58,793	58,940	59,087	59,234	59,381	59,528	59,675	59,822	59,969	60,116	60,263	60,410	60,557	60,704	60,851	61,000	61,147	61,294	61,441	61,588	61,735	61,882	62,029	62,176	62,323	62,470	62,617	62,764	62,911	63,058	63,205	63,352	63,499	63,646	63,793	63,940	64,087	64,234	64,381	64,528	64,675	64,822	64,969	65,116	65,263	65,410	65,557	65,704	65,851	66,000	66,147	66,294	66,441	66,588	66,735	66,882	67,029	67,176	67,323	67,470	67,617	67,764	67,911	68,058	68,205	68,352	68,499	68,646	68,793	68,940	69,087	69,234	69,381	69,528	69,675	69,822	69,969	70,116	70,263	70,410	70,557	70,704	70,851	71,000	71,147	71,294	71,441	71,588	71,735	71,882	72,029	72,176	72,323	72,470	72,617	72,764	72,911	73,058	73,205	73,352	73,499	73,646	73,793	73,940	74,087	74,234	74,381	74,528	74,675	74,822	74,969	75,116	75,263	75,410	75,557	75,704	75,851	76,000	76,147	76,294	76,441	76,588	76,735	76,882	77,029	77,176	77,323	77,470	77,617	77,764	77,911	78,058	78,205	78,352	78,499	78,646	78,793	78,940	79,087	79,234	79,381	79,528	79,675	79,822	79,969	80,116	80,263	80,410	80,557	80,704	80,851	81,000	81,147	81,294	81,441	81,588	81,735	81,882	82,029	82,176	82,323	82,470	82,617	82,764	82,911	83,058	83,205	83,352	83,499	83,646	83,793	83,940	84,087	84,234	84,381	84,528	84,675	84,822	84,969	85,116	85,263	85,410	85,557	85,704	85,851	86,000	86,147	86,294	86,441	86,588	86,735	86,882	87,029	87,176	87,323	87,470	87,617	87,764	87,911	88,058	88,205	88,352	88,499	88,646	88,793	88,940	89,087	89,234	89,381	89,528	89,675	89,822	89,969	90,116	90,263	90,410	90,557	90,704	90,851	91,000	91,147	91,294	91,441	91,588	91,735	91,882	92,029	92,176	92,323	92,470	92,617	92,764	92,911	93,058	93,205	93,352	93,499	93,646	93,793	93,940	94,087	94,234	94,381	94,528	94,675	94,822	94,969	95,116	95,263	95,410	95,557	95,704	95,851	96,000	96,147	96,294	96,441	96,588	96,735	96,882	97,029	97,176	97,323	97,470	97,617	97,764	97,911	98,058	98,205	98,352	98,499	98,646	98,793	98,940	99,087	99,234	99,381	99,528	99,675	99,822	99,969	100,116	100,263	100,410	100,557	100,704	100,851	101,000	101,147	101,294	101,441	101,588	101,735	101,882	102,029	102,176	102,323	102,470	102,617	102,764	102,911	103,058	103,205	103,352	103,499	103,646	103,793	103,940	104,087	104,234	104,381	104,528	104,675	104,822	104,969	105,116	105,263	105,410	105,557	105,704	105,851	106,000	106,147	106,294	106,441	106,588	106,735	106,882	107,029	107,176	107,323	107,470	107,617	107,764	107,911	108,058	108,205	108,352	108,499	108,646	108,793	108,940	109,087	109,234	109,381	109,528	109,675	109,822	109,969	110,116	110,263	110,410	110,557	110,704	110,851	111,000	111,147	111,294	111,441	111,588	111,735	111,882	112,029	112,176	112,323	112,470	112,617	112,764	112,911	113,058	113,205	113,352	113,499	113,646	113,793	113,940	114,087	114,234	114,381	114,528	114,675	114,822	114,969	115,116	115,263	115,410	115,557	115,704	115,851	116,000	116,147	116,294	116,441	116,588	116,735	116,882	117,029	117,176	117,323	117,470	117,617	117,764	117,911	118,058	118,205	118,352	118,499	118,646	118,793	118,940	119,087	119,234	119,381	119,528	119,675	119,822	119,969	120,116	120,263	120,410	120,557	120,704	120,851	121,000	121,147	121,294	121,441	121,588	121,735	121,882	122,029	122,176	122,323	122,470	122,617	122,764	122,911	123,058	123,205	123,352	123,499	123,646	123,793	123,940	124,087	124,234	124,381	124,528	124,675	124,822	124,969	125,116	125,263	125,410	125,557	125,704	125,851	126,000	126,147	126,294	126,441	126,588	126,735	126,882	127,029	127,176	127,323	127,470	127,617	127,764	127,911	128,058	128,205	128,352	128,499	128,646	128,793	128,940	129,087	129,234	129,381	129,528	129,675	129,822	129,969	130,116	130,263	130,410	130,557	130,704	130,851	131,000	131,147	131,294	131,441	131,588	131,735	131,882	132,029	132,176	132,323	132,470	132,617	132,764	132,911	133,058	133,205	133,352	133,499	133,646	133,793	133,940	134,087	134,234	134,381	134,528	134,675	134,822	134,969	135,116	135,263	135,410	135,557	135,704	135,851	136,000	136,147	136,294	136,441	136,588	136,735	136,882	137,029	137,176	137,323	137,470	137,617	137,764	137,911	138,058	138,205	138,352	138,499	138,646	138,793	138,940	139,087	139,234	139,381	139,528	139,675	139,822	139,969	140,116	140,263	140,410	140,557	140,704	140,851	141,000	141,147	141,294	141,441	141,588	141,735	141,882	142,029	142,176	142,323	142,470	142,617	142,764	142,911	143,058	143,205	143,352	143,499	143,646	143,793	143,940	144,087	144,234	144,381	144,528	144,675	144,822	144,969	145,116	145,263	145,410	145,557	145,704	145,851	146,000	146,147	146,294	146,441	146,588	146,735	146,882	147,029	147,176	147,323	147,470	147,617	147,764	147,911	148,058	148,205	148,352	148,499	148,646	148,793	148,940	149,087	149,234	149,381	149,528	149,675	149,822	149,969	150,116	150,263	150,410	150,557	150,704	150,851	151,000	151,147	151,294	151,441	151,588	151,735	151,882	152,029	152,176	152,323	152,470	152,617	152,764	152,911	153,058	153,205	153,352	153,499	153,646	153,793	153,940	154,087	15

Table A-15: Scenario 14: Baseline + EITC + ACTC + TANF cash + food assistance + medical assistance + HCVs + subsidized child care (statewide average) *for a single mom with one child*

Age	Mom	Wage	0.00	7.25	7.25	8.00	9.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	23.00	24.00	25.00	26.00	27.00	28.00	29.00	30.00	
		Hourly	0	30	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
Annual		Annual	0	7,240	23,280	16,640	18,720	22,800	31,800	24,960	37,040	28,120	31,200	32,280	35,360	37,440	38,520	41,600	43,680	45,760	47,840	49,920	52,000	54,080	56,160	58,240	60,320	62,400	
0.00	0	0	394	3,260	3,189	-7,400	-7,893	-1,311	3,314	-4,077	-4,510	-6,617	-6,634	-6,444	-4,501	-4,920	-4,899	-4,940	-4,954	-4,989	-5,000	-5,100	-5,104	-5,204	-5,209	-5,215	-5,315	-5,319	-5,327
7.25	30	7,548	5,727	1,181	1,667	3,369	4,184	4,916	5,143	5,309	4,994	5,937	6,631	6,820	6,901	6,881	5,715	6,914	6,145	6,501	6,615	6,994	6,994	6,711	6,994	6,915	6,988	6,981	
7.25	40	10,064	5,107	1,542	2,177	3,519	4,159	4,907	5,110	5,188	4,911	5,947	6,475	6,555	6,570	6,790	6,602	5,837	6,789	6,144	6,216	6,549	6,280	6,571	6,490	6,568	6,560	-6,540	
8.00	40	16,640	-2,072	1,611	-1,199	1,434	-1,121	-4,491	3,118	6,601	6,429	6,694	6,186	6,076	1,981	2,323	1,899	1,217	-4,498	1,624	-1,813	1,428	2,339	1,801	3,110	4,174	3,623	4,673	
9.00	40	18,720	501	950	3,188	6,629	-4,527	4,483	5,229	3,634	-3,191	6,300	-2,211	-3,949	2,297	2,124	1,009	3,189	-2,660	1,191	1,445	1,794	3,111	1,989	2,624	1,845	4,114	3,376	
10.00	40	20,800	1,244	990	3,112	-4,119	-4,989	-4,784	3,490	3,306	-2,145	6,245	-2,724	-2,294	1,018	1,750	1,648	-767	-149	-761	1,016	1,389	1,644	1,881	2,110	1,867	2,634	2,081	
11.00	40	22,880	1,476	947	-3,443	4,211	-6,671	-4,314	3,131	3,910	-1,814	6,189	-6,616	1,944	1,578	1,717	277	201	916	618	901	1,148	1,989	1,640	1,893	1,140	1,405		
12.00	40	24,960	1,531	1,017	-3,110	-4,410	-4,821	-4,990	-1,740	-2,100	-3,281	-1,450	1,981	3,450	-1,171	-490	-779	101	208	31	161	-487	-454	-808	-1,150	-1,398	-1,641	-1,891	
13.00	40	27,040	1,814	1,084	1,810	4,360	-4,747	6,312	2,341	1,417	1,294	1,075	1,587	1,060	-744	519	911	527	894	718	501	88	140	472	457	600	1,168	1,210	
14.00	40	29,120	1,704	1,324	1,214	-4,724	4,690	3,811	3,183	-3,070	3,200	1,700	1,211	551	314	91	78	950	1,123	1,050	829	541	201	80	181	-408	-501	910	
15.00	40	31,200	1,244	877	2,114	6,648	3,741	6,544	6,898	1,684	1,644	1,819	-787	221	218	886	806	1,421	1,428	1,548	1,323	1,576	826	880	984	87	161	428	
16.00	40	33,280	1,282	971	-1,711	3,499	1,404	-1,061	-1,101	-1,110	-1,173	999	919	287	549	766	973	1,801	1,103	2,040	1,618	1,570	1,520	1,075	888	181	334	89	
17.00	40	35,360	1,327	945	-1,099	4,286	-1,099	-2,783	1,140	968	-749	-472	72	846	872	1,213	1,488	1,424	1,807	2,818	2,312	2,267	1,820	1,948	1,822	1,075	882	983	
18.00	40	37,440	1,110	811	-1,808	2,451	-3,471	-2,411	-724	510	519	41	901	1,064	1,418	1,719	1,962	1,870	1,101	1,832	1,808	2,561	1,314	2,044	1,817	1,571	1,334	1,074	
19.00	40	39,520	1,186	1,189	-416	-2,412	1,187	1,239	340	86	214	387	919	1,080	1,814	2,223	2,467	1,469	1,198	1,818	1,802	1,201	1,889	2,018	2,213	2,066	1,274	1,418	
20.00	40	41,600	1,400	1,542	-747	-2,648	1,920	1,411	81	309	942	615	1,810	1,027	2,419	2,717	2,952	1,894	1,961	4,613	3,797	3,700	1,961	2,864	2,867	2,612	2,201	1,864	
21.00	40	43,680	1,726	1,661	-174	-1,617	-1,867	-1,380	513	767	871	1,382	1,810	1,321	2,813	3,211	3,496	4,281	4,186	4,517	4,291	4,044	1,789	3,049	3,258	3,940	2,623	2,111	
22.00	40	45,760	2,039	2,045	201	-1,348	-1,084	-710	942	1,186	1,487	1,778	2,388	1,010	3,417	3,706	3,942	4,889	4,081	3,811	4,780	4,940	4,203	4,000	3,683	3,367	3,011	2,718	
23.00	40	47,840	2,420	2,417	840	-818	-618	-114	1,070	1,062	1,810	2,172	2,880	1,310	3,811	4,203	4,407	5,281	4,570	4,281	5,570	5,505	4,181	4,944	4,744	4,415	4,138	3,794	3,477
24.00	40	49,920	2,880	2,820	1,064	991	224	326	1,617	1,138	1,438	2,747	3,175	4,284	4,428	4,687	4,010	3,878	4,284	4,202	4,778	4,886	4,140	4,810	4,531	4,216	3,884	3,594	
25.00	40	52,000	3,387	3,174	1,400	10	210	171	1,333	1,053	2,812	3,181	3,810	4,500	4,902	5,241	4,420	4,373	4,346	4,495	4,177	4,811	4,584	5,277	4,960	4,627	4,277	3,929	
26.00	40	54,080	4,272	3,641	1,808	887	880	1,068	2,827	3,147	4,416	4,718	4,810	4,994	5,886	6,681	6,919	6,868	1,280	6,847	6,652	6,436	6,201	5,750	5,489	5,018	4,669	4,321	
27.00	40	56,160	3,650	4,613	1,356	934	1,181	1,352	3,331	3,441	3,811	4,151	4,660	4,480	5,811	6,129	6,416	3,361	3,511	3,712	7,007	6,763	6,446	6,110	5,760	5,410	5,061	4,711	
28.00	40	58,240	4,201	4,441	2,839	2,480	1,676	2,016	1,814	1,136	4,647	4,768	4,818	4,983	4,846	6,674	6,912	7,204	7,006	7,797	7,504	7,288	6,854	6,502	6,152	5,804	5,454	5,104	
29.00	40	60,320	4,386	4,669	3,321	3,024	2,170	2,510	4,332	4,801	5,140	5,448	6,477	6,881	7,170	7,361	8,231	8,181	8,314	7,920	7,586	7,246	6,810	6,461	6,111	5,761	5,411	5,061	
30.00	40	62,400	4,600	5,248	3,620	2,418	2,460	3,045	4,806	5,126	5,391	5,714	6,342	6,974	7,271	7,421	7,786	8,469	8,788	8,649	8,307	7,968	7,638	7,287	6,937	6,587	6,237	5,888	
31.00	40	64,480	5,200	5,719	4,324	2,613	3,059	3,741	5,201	5,420	5,890	6,120	6,810	7,468	7,817	8,046	8,111	8,091	8,101	8,017	8,728	8,379	8,021	7,670	7,320	6,970	6,620	6,270	
32.00	40	66,560	5,488	6,114	4,828	3,407	3,851	4,608	5,765	6,120	6,884	7,125	7,810	7,920	8,512	8,671	8,608	8,516	8,421	8,449	8,120	8,719	8,463	8,070	7,720	7,370	7,020	6,670	
33.00	40	68,640	6,112	6,730	5,102	3,903	4,149	4,910	6,189	6,606	7,110	7,384	8,044	8,277	8,868	8,963	8,924	8,823	8,841	8,114	8,904	8,603	8,462	8,112	7,764	7,414	7,064		
34.00	40	70,720	6,340	7,114	5,887	4,198	4,844	5,619	6,794	7,120	7,375	7,671	8,238	8,790	9,106	9,313	9,471	10,216	10,494	10,114	9,990	9,554	9,208	8,810	8,408	8,016	7,614	7,212	
35.00	40	72,800	7,207	7,718	6,303	4,800	5,138	5,816	7,280	7,600	7,820	8,090	8,614	9,186	9,510	9,711	9,860	10,707	10,794	10,616	10,247	9,846	9,588	9,147	8,847	8,464	8,044	7,601	

Table A-16: Scenario 15: Baseline + EITC + ACTC + TANF cash + food assistance + medical assistance + HCVs + subsidized child care (statewide average) *for a single mom with three children*

Date	Mom	Wage																														
		0.00	7.25	7.25	8.00	8.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	18.00	20.00	21.00	22.00	23.00	24.00	25.00	26.00	27.00	28.00	29.00	30.00					
		Wage*	Hours*	Annual*																												
0.00	0	0			60	1,488	-4,120	-4,251	-4,179	-4,230	-4,173	-4,875	-4,466	-3,514	3,346	-3,995	3,852	3,224	2,432	2,229	2,455	-3,455	-1,951	-1,889	-1,887	3,330	3,288	2,484	-3,452	-1,445		
7.25	20	7,540			1,990	-3,481	-3,737	-2,852	-3,031	-3,334	-3,801	-3,660	-2,672	-2,681	-3,310	-3,797	-3,685	-3,887	-1,761	-3,717	-3,756	-3,787	-1,889	-3,653	-3,573	-1,498	-1,477	-1,457	-438	-434		
7.25	40	15,080			917	-770	603	623	382	89	758	-1,843	-2,445	-2,899	-2,635	-3,260	-887	691	-1,651	-3,412	-1,855	-3,057	808	-624	511	-478	-1,120	-1,023	-133	88		
8.00	40	16,640			525	-676	632	430	389	-564	753	-2,873	-2,696	-2,934	-2,612	-3,228	-883	-1,573	-1,438	-3,404	-1,521	-880	681	-430	360	888	-844	-919	89	81		
9.00	40	18,720			700	-611	632	463	-429	-563	-1,264	-1,671	-2,125	-1,564	-2,173	-1,028	-1,112	-1,287	-1,569	-3,526	-1,201	-625	-430	-100	-731	-311	-754	-300	296	307		
10.00	40	20,800			894	-589	627	-326	-628	-1,631	-1,821	-2,305	-2,345	-1,517	-2,345	-1,683	-1,214	-1,389	-1,687	-3,272	-1,856	-179	-200	-151	555	-499	-681	-479	521	930		
11.00	40	22,880			1,081	-673	-48	-304	-1,480	-1,681	-1,480	-2,521	-2,508	-1,515	-2,008	-1,367	-1,345	-1,296	-1,217	-3,016	-804	-143	551	-395	321	-271	293	-348	740	754		
12.00	40	24,960			1,251	-885	-1,120	-5,306	-3,528	-1,545	-1,650	-1,484	-2,496	-1,851	-2,892	-1,479	-1,340	-1,267	-1,051	-780	-914	-495	-385	-183	-84	-44	-31	-34	868	1,011		
13.00	40	27,040			1,183	-897	-1,008	-5,802	-3,405	-1,520	-1,423	-1,473	-2,913	-1,844	-3,024	-1,376	-1,013	831	-792	-554	424	-158	143	86	310	182	392	188	1,225	1,288		
14.00	40	29,120			1,054	-907	-1,073	-5,161	-3,376	-1,474	-1,481	-1,800	-2,617	-1,878	-2,911	-1,147	-777	-579	-520	-928	-560	-106	66	281	318	495	414	-657	1,481	1,521		
15.00	40	31,200			1,668	-325	964	-5,210	-3,109	-1,461	-1,338	-1,805	-2,459	-1,875	-2,692	-1,601	-626	349	-671	-710	-518	123	210	518	882	628	671	754	1,740	1,781		
16.00	40	33,280			2,674	-382	-937	-3,115	-3,326	-1,694	-1,913	-2,815	-2,816	-1,646	-2,434	-1,680	-196	791	-715	-618	-309	349	518	741	856	886	616	971	3,897	2,042		
17.00	40	35,360			1,844	-395	895	-5,300	-3,763	-1,781	-1,264	-1,831	-2,617	-1,420	-1,429	-948	-544	-482	-189	81	575	742	861	1,061	1,140	1,385	1,128	1,251	2,317	2,317		
18.00	40	37,440			2,885	-322	-881	-5,945	-3,458	-1,834	-1,981	-1,805	-2,395	-1,074	-1,781	-691	921	-316	-42	149	798	868	1,222	1,319	1,600	1,642	1,686	2,833	2,834			
19.00	40	39,520			2,528	-418	-1,288	-5,434	-3,789	-1,832	-1,723	-1,367	-2,140	-1,838	-2,316	-1,620	-109	-84	27	163	367	1,022	1,222	1,479	1,576	1,657	1,701	1,740	2,789	2,812		
20.00	40	41,600			2,395	-458	-1,224	-5,568	-3,687	-1,581	-1,486	-1,221	-1,509	-1,280	-2,188	-1,281	-30	343	198	387	395	1,178	1,479	1,736	1,834	1,915	1,958	2,000	3,026	3,069		
21.00	40	43,680			3,320	-478	-1,038	-5,463	-3,687	-1,397	-1,205	-1,885	-2,361	-1,218	-1,144	187	868	421	620	868	1,136	1,788	1,993	2,082	2,172	2,215	2,327	3,283	3,327			
22.00	40	45,760			2,408	-16	-1,292	-5,122	-3,221	-1,105	-1,025	-2,217	-2,105	-1,892	-1,709	937	421	592	645	867	1,105	1,793	1,994	1,251	2,349	2,429	2,471	2,514	3,541	3,584		
23.00	40	47,840			2,688	-295	-946	-4,998	-3,701	-875	-1,188	-1,080	-1,879	-1,643	-1,492	751	643	816	902	1,124	1,342	2,050	2,251	2,508	2,606	2,687	2,729	2,772	3,768	3,789		
24.00	40	49,920			2,670	-327	-792	-3,96	-3,401	-1,227	-1,210	-1,844	-1,644	-1,436	-1,317	-688	869	1,075	1,110	1,382	1,619	2,508	2,520	2,786	2,863	2,944	2,987	2,999	3,994	3,995		
25.00	40	52,000			2,731	-440	-478	-3,18	-3,091	-1,070	-978	-1,620	-1,417	-1,211	-1,002	-282	1,126	1,330	1,416	1,639	1,877	2,185	2,766	3,023	3,120	3,202	3,214	3,185	4,189	4,041		
26.00	40	54,080			2,646	-888	-250	-468	-391	-838	-789	-1,391	-1,320	-887	-408	8	2,188	1,587	1,678	1,887	2,134	2,622	3,023	3,280	3,378	3,429	3,399	3,340	4,228	4,239		
27.00	40	56,160			3,261	-934	-626	-711	-793	-609	-522	-1,267	-968	-764	-312	249	1,640	1,844	1,932	2,154	2,395	3,079	3,280	3,538	3,600	3,614	3,555	3,489	4,404	4,414		
28.00	40	58,240			2,721	-1,288	-664	-478	-424	-382	-287	-844	-765	-507	-295	507	1,887	2,251	2,189	2,421	2,648	3,336	3,538	3,785	3,791	3,779	3,706	3,685	4,649	4,629		
29.00	40	60,320			2,874	-1,418	-254	-351	-247	-317	-71	-730	-488	-280	-18	744	2,156	2,319	2,446	2,688	2,905	3,599	3,785	3,992	3,946	3,918	3,800	3,883	4,844	4,834		
30.00	40	62,400			3,220	-1,647	-31	-34	-22	86	350	-462	-120	8	219	1,812	2,452	2,635	2,700	2,925	3,154	3,822	3,951	4,106	4,095	4,115	4,095	4,075	5,039	5,029		
31.00	40	64,480			3,686	-1,222	-242	-232	-202	280	407	-208	27	340	477	1,279	2,670	2,873	2,962	3,181	3,390	4,087	4,206	4,250	4,281	4,309	4,290	4,272	5,234	5,224		
32.00	40	66,560			3,698	-1,451	-467	-421	-431	-347	644	11	784	329	734	1,536	3,027	3,120	3,218	3,410	3,578	4,162	4,291	4,451	4,480	4,504	4,485	4,465	5,420	5,411		
33.00	40	68,640			3,328	-1,684	-890	-449	-482	804	822	308	541	789	991	1,791	3,184	3,389	3,445	3,596	3,715	4,311	4,451	4,646	4,681	4,699	4,680	4,665	5,625	5,616		
34.00	40	70,720			3,576	-1,911	-821	-808	-839	1,042	1,279	186	789	1,027	1,288	2,050	3,042	3,613	3,630	3,751	3,885	4,527	4,646	4,841	4,876	4,898	4,876	4,858	5,820	5,811		
35.00	40	72,800			3,733	-2,138	-1,129	-1,182	-1,186	1,318	1,417	829	1,056	1,394	1,505	2,308	3,689	3,801	3,786	3,900	4,076	4,702	4,841	5,036	5,071	5,095	5,071	5,061	6,101	6,101		