State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on low-income children and families in the United States and summarizes state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In the United States, there are 40.7 million families, with 74.2 million children. Among these children, 42 percent live in low-income families, defined as income below twice the federal poverty level (for 2009, $44,100 for a family of four). Young children are particularly likely to live in low-income families—46 percent of children under the age of 6 live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round.

Parents without a college education often struggle to earn enough to support a family, but only 27 percent of adults in the U.S. have a bachelor’s degree. A substantial portion of children in the U.S. whose parents only have a high school diploma—62 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents—62 percent of children of immigrant parents live in low-income families.

### Percent of children who are low-income by parental education, 2009

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Low-income (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>No high school degree</td>
<td>87%</td>
</tr>
<tr>
<td>Only a high school degree</td>
<td>62%</td>
</tr>
<tr>
<td>Beyond a high school degree</td>
<td>27%</td>
</tr>
</tbody>
</table>

### Percent of children who are low-income by parents' nativity, 2009

<table>
<thead>
<tr>
<th>Nativity</th>
<th>Low-income (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children w/native-born</td>
<td>38%</td>
</tr>
<tr>
<td>Parents</td>
<td>62%</td>
</tr>
<tr>
<td>Children w/immigrant</td>
<td>62%</td>
</tr>
<tr>
<td>Parents</td>
<td>38%</td>
</tr>
</tbody>
</table>
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

15 states set earnings limit at or above 200% of the federal poverty level (FPL) for a single-parent family of three.

33 states set co-payment at or below 10% of income, for a family of three, 150% FPL, one child in care.

14 states prohibit providers from charging additional fees.

9 states set provider payment rates to at least 75th percentile of market rate.

State Child and Dependent Care Tax Credit

13 states have a refundable credit available.

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

4 states set applicant earnings limit at or above 200% FPL for single-parent family of three.

0 states set parents' eligibility up to same limit as children.

11 states grant eligibility to legal immigrants for state-funded benefits when barred from federal.

17 states grant eligibility for prenatal care to legal immigrants otherwise barred from benefits.

Public Health Insurance for Children

44 states set income eligibility limit for public health insurance (Medicaid/SCHIP) at or above 200% FPL for a family of three for children ages birth to 18.

0 states.
Employer-based health insurance coverage, 2000 and 2006

- Individuals under 65 (2000): 68%
- Individuals under 65 (2006): 63%
- Children under 18 (2000): 66%
- Children under 18 (2006): 60%
State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

19 states count more recent earnings with alternate base period.\(^15\)

27 states grant some eligibility to those seeking part-time work.\(^16\)

15 states have general "good cause" provision.\(^17\)

Temporary Assistance for Needy Families (TANF) Cash Assistance

12 states set earnings limit at or above 75% FPL for a single-parent family of three.\(^18\)

Official unemployment rate, 2007\(^19\)

<table>
<thead>
<tr>
<th>State</th>
<th>Unemployment Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Michigan</td>
<td>7.2%</td>
</tr>
<tr>
<td>U.S.</td>
<td>4.6%</td>
</tr>
<tr>
<td>Hawaii</td>
<td>2.6%</td>
</tr>
</tbody>
</table>

Part-time workers who want full-time work, 2003\(^20\)

<table>
<thead>
<tr>
<th>State</th>
<th>Part-time Workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>District of Columbia</td>
<td>22%</td>
</tr>
<tr>
<td>U.S.</td>
<td>13%</td>
</tr>
<tr>
<td>Iowa</td>
<td>7%</td>
</tr>
</tbody>
</table>

INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

0 states\(^12\)

7 states\(^21\)

State Earned Income Tax Credit

20 states have enacted a refundable state EITC.\(^22\)

12 states with a refundable credit set their state EITC at or above 10% of the federal EITC.\(^22\)

State Choices to Reduce Tax Burdens

Income Tax Liability

26 states set their income tax threshold for a two-parent family of four above 100% FPL.\(^23\)

24 states have no tax burden for two-parent family of four at 100% FPL.\(^23\)

Median annual household income for family of four, 2006\(^24\)

<table>
<thead>
<tr>
<th>State</th>
<th>Median Annual Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Jersey</td>
<td>$94,441</td>
</tr>
<tr>
<td>U.S.</td>
<td>$70,354</td>
</tr>
<tr>
<td>New Mexico</td>
<td>$52,034</td>
</tr>
</tbody>
</table>

Workers covered by a union, 1987 and 2007\(^25\)

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1987</td>
<td>19%</td>
</tr>
<tr>
<td>2007</td>
<td>13%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

6 states have enacted provisions for paid family and/or medical leave.26

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

13 states provide an additional dependent allowance.27

32 states index weekly benefit amount to average weekly wage.28

12 states provide at least 20 weeks of benefits to all recipients.29

Food Stamps

7 states grant eligibility for state-funded benefits to legal immigrants when barred from federal.30

Temporary Assistance for Needy Families (TANF) Cash Assistance

22 states provide an annual maximum benefit for family of three of at least $5,000.18

22 states pass through or disregard a portion of child support income.32

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

18 states have a state-supported IDA program in operation.33

State Choices to Promote Asset Protection

Public Health Insurance for Parents

23 states disregard assets in determining parents' eligibility for public health insurance.11

Public Health Insurance for Children

48 states disregard assets in determining children's eligibility for public health insurance.11

Food Stamps

50 states make their food stamp eligibility rules more generous than federal rules, generally by aligning their treatment of vehicles to a TANF-funded program.34

Households facing hardships, 200631

<table>
<thead>
<tr>
<th>Households that are &quot;food insecure&quot;</th>
<th>Renting households that are &quot;housing insecure&quot;</th>
</tr>
</thead>
<tbody>
<tr>
<td>11%</td>
<td>50%</td>
</tr>
</tbody>
</table>

Temporary Assistance for Needy Families (TANF) Cash Assistance

2 states disregard assets for eligibility determination.18

30 states exclude at least one vehicle from asset test.18
Children who are "asset poor," 2004:
- New York: 40%
- U.S.: 30%
- Maine/Vermont: 15%

Homeownership rate, 2007:
- West Virginia: 78%
- U.S.: 68%
- District of Columbia: 47%
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Alabama’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Alabama, there are 604,297 families, with 1,108,085 children. Among these children, 48 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Alabama, the figure is 45 percent.

Parents without a college education often struggle to earn enough to support a family, but only 21 percent of adults in Alabama have a bachelor’s degree. A substantial portion of children in Alabama whose parents only have a high school diploma—71 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
**WORK ATTACHMENT AND ADVANCEMENT**

**State Choices to Promote Child Care Affordability and Access**

**Child Care and Development Fund (CCDF) Subsidies**

- Earnings limit for a single-parent family of 3\(^2\) **$20,916/year**
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care\(^3\) **10%**
- Providers prohibited from charging additional fees\(^4\) **No**
- Provider payment rates at least 75th percentile of market rate\(^5\) **No\(^37\)**

**Low-income children who have parents working full- or part-time, 2009\(^1\)**

<table>
<thead>
<tr>
<th></th>
<th>Alabama</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parent employed part-time</td>
<td>33%</td>
<td>31%</td>
</tr>
<tr>
<td>Parent employed full-time</td>
<td>45%</td>
<td>46%</td>
</tr>
</tbody>
</table>

\(^1\) National Center for Children in Poverty United States State Family Economic Security Profile page 8
State Child and Dependent Care Tax Credit

Refundable credit available\textsuperscript{6} No state credit

Benefit structure\textsuperscript{6} No state credit

Max benefit for family with 2 qualifying children\textsuperscript{6} No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\textsuperscript{7} $4,392/year

Parents eligible up to same limit as children, single parent with 2 children\textsuperscript{8} No

Legal immigrants eligible for state-funded benefits when barred from federal\textsuperscript{9} No

Legal immigrants otherwise barred from benefits eligible for prenatal care\textsuperscript{10} No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\textsuperscript{38} 133%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\textsuperscript{38} 100%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3\textsuperscript{11} 200%

Employer-based health insurance status by age, 2007\textsuperscript{13}

Employer-based health insurance coverage, 2000 and 2006\textsuperscript{14}
State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

State counts most recent earnings when determining eligibility\(^{15}\)  
No

Eligible if seeking part-time work\(^{16}\)  
No

State has general provision recognizing "good cause" for quitting work\(^{17}\)  
No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3\(^{18}\)  
$3,228/year

Official unemployment rate, 2007\(^{19}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Alabama</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.6%</td>
<td>3.5%</td>
<td></td>
</tr>
</tbody>
</table>

Part-time workers who want full-time work, 2003\(^{20}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Alabama</th>
</tr>
</thead>
<tbody>
<tr>
<td>13%</td>
<td>12%</td>
<td></td>
</tr>
</tbody>
</table>

Income Adequacy

State Choices to Increase and Supplement Wages

Minimum Wage Standards

Indexed to inflation\(^{21}\)  
Not applicable

State Earned Income Tax Credit

Refundable credit available\(^{22}\)  
No state credit

Percent of federal EITC\(^{22}\)  
No state credit

State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3\(^{23}\)  
$9,800/year

Income tax threshold for two-parent family of 4\(^{23}\)  
$12,600/year

Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\)  
$303/year

Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\)  
$423/year

Median annual household income for family of four, 2006\(^{24}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Alabama</th>
</tr>
</thead>
<tbody>
<tr>
<td>$70,354</td>
<td>$60,298</td>
<td></td>
</tr>
</tbody>
</table>

Workers covered by a union, 1987 and 2007\(^{25}\)

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>16%</td>
<td>11%</td>
<td>13%</td>
</tr>
</tbody>
</table>
**State Choices to Promote Access to Paid Leave**

**Family and Medical Leave**

State provisions for paid leave\(^26\) None

**State Choices to Promote Adequate Benefits for the Under- and Unemployed**

**Unemployment Insurance**

- Minimum weekly benefit (no dependents)\(^27\): $45/week
- Additional dependent allowance provided\(^27\): No
- Weekly benefit amount is indexed to average weekly wage\(^28\): No
- Potential duration of benefits\(^29\): 15 - 26 weeks

**Food Stamps**

- Legal immigrants eligible for state-funded benefits when barred from federal\(^30\): No

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

- Annual maximum benefit for family of 3\(^31\): $2,580/year
- Treatment of child support income\(^32\): No pass-through or disregard
## ASSET DEVELOPMENT AND PROTECTION

### State Policy Choices to Promote Asset Development

#### Individual Development Accounts

State-supported IDA program in operation\textsuperscript{33} No

### State Choices to Promote Asset Protection

#### Public Health Insurance for Parents

Assets disregarded for eligibility determination\textsuperscript{11} Yes

#### Public Health Insurance for Children

Assets disregarded for Medicaid eligibility\textsuperscript{79} Yes

Assets disregarded for SCHIP (separate program) eligibility\textsuperscript{11} Yes

#### Food Stamps

Treatment of vehicles in asset test\textsuperscript{34} Aligned to TANF cash assistance rules

#### Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination\textsuperscript{18} No

## Children who are “asset poor,” 2004\textsuperscript{35}

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Alabama</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children</td>
<td>30%</td>
<td>37%</td>
</tr>
</tbody>
</table>

## Homeownership rate, 2007\textsuperscript{36}

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Alabama</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeownership rate</td>
<td>68%</td>
<td>73%</td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Alaska’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Alaska, there are 90,990 families, with 180,317 children. Among these children, 33 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Alaska, the figure is 34 percent.

Parents without a college education often struggle to earn enough to support a family, but only 27 percent of adults in Alaska have a bachelor’s degree. A substantial portion of children in Alaska whose parents only have a high school diploma—57 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

**Child Care and Development Fund (CCDF) Subsidies**

- **Earnings limit for a single-parent family of 3**
  - $46,243/year

- **Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care**
  - 1%

- **Providers prohibited from charging additional fees**
  - No

- **Provider payment rates at least 75th percentile of market rate**
  - No

**Low-income children who have parents working full- or part-time, 2009**

- **Children w/native-born parents**
  - Alaska: 34%
  - U.S.: 46%

- **Children w/immigrant parents**
  - Data not available

**Percent of children who are low-income by parents’ nativity, 2009**

- **Children w/immigrant parents**
  - Alaska: 62%

**Employment status of parents of low-income children, 2009**

- **Not employed**
  - Alaska: 12%
  - U.S.: 53%

- **Part-time or part-year**
  - Alaska: 22%
  - U.S.: 31%

- **Full-time, year-round**
  - Alaska: 46%
  - U.S.: 38%

**Children in Alaska by income level, 2009**

- **Above low income**
  - 87%

- **Less than 100% FPL**
  - 13%

- **100-200% FPL**
  - 19%

- **Low income**
  - 33%
State Child and Dependent Care Tax Credit

Refundable credit available\textsuperscript{6} No state credit

Benefit structure\textsuperscript{6} No state credit

Max benefit for family with 2 qualifying children\textsuperscript{6} No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\textsuperscript{7} $18,648/year

Parents eligible up to same limit as children, single parent with 2 children\textsuperscript{8} No

Legal immigrants eligible for state-funded benefits when barred from federal\textsuperscript{9} No

Legal immigrants otherwise barred from benefits eligible for prenatal care\textsuperscript{10} No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\textsuperscript{38} 175%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\textsuperscript{38} 175%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3\textsuperscript{11} No separate SCHIP

\textsuperscript{6} Benefits provided by the state can be claimed on federal tax returns.

\textsuperscript{7} Individual\textsuperscript{13} earnings limit.

\textsuperscript{8} This limit applies to children 5 and younger.

\textsuperscript{9} This limit applies to children 5 and younger.

\textsuperscript{10} This limit applies to children 5 and younger.

\textsuperscript{11} SCHIP is a separate program for children.

\textsuperscript{13} Source: U.S. Census Bureau, Health Insurance Status by Age, 2007.

\textsuperscript{14} Source: National Center for Children in Poverty.
### State Choices to Promote Access to Benefits for the Under- and Unemployed

**Unemployment Insurance**
- State counts most recent earnings when determining eligibility\(^{15}\)
  - No
- Eligible if seeking part-time work\(^{16}\)
  - No
- State has general provision recognizing "good cause" for quitting work\(^{17}\)
  - Yes

**Temporary Assistance for Needy Families (TANF) Cash Assistance**
- Earnings limit for a single-parent family of 3\(^{18}\)
  - $16,200/year

### Official unemployment rate, 2007\(^{19}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Alaska</th>
</tr>
</thead>
<tbody>
<tr>
<td>Official</td>
<td>4.6%</td>
<td>6.2%</td>
</tr>
</tbody>
</table>

### Part-time workers who want full-time work, 2003\(^{20}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Alaska</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>13%</td>
<td>16%</td>
</tr>
</tbody>
</table>

### INCOME ADEQUACY

**State Choices to Increase and Supplement Wages**

**Minimum Wage Standards**
- Indexed to inflation\(^{21}\)
  - No

**State Earned Income Tax Credit**
- Refundable credit available\(^{22}\)
  - No state credit
- Percent of federal EITC\(^{22}\)
  - No state credit

**State Choices to Reduce Tax Burdens**

**Income Tax Liability**
- Income tax threshold for single-parent family of 3\(^{23}\)
  - No state income tax
- Income tax threshold for two-parent family of 4\(^{23}\)
  - No state income tax
- Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\)
  - No state income tax
- Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\)
  - No state income tax

### Median annual household income for family of four, 2006\(^{24}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Alaska</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median</td>
<td>$70,354</td>
<td>$71,781</td>
</tr>
</tbody>
</table>

### Workers covered by a union, 1987 and 2007\(^{25}\)

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>26%</td>
<td>25%</td>
</tr>
</tbody>
</table>

\(^{15}\) State
determines eligibility with most recent earnings.

\(^{16}\) If seeking part-time employment.

\(^{17}\) "Good cause" beyond involuntary unemployment.

\(^{18}\) Earnings limits for families with three members.


\(^{21}\) Minimum wage indexed to inflation for 2003.

\(^{22}\) State Earned Income Tax Credit.

\(^{23}\) Income tax thresholds and burdens for single- and two-parent families.

\(^{24}\) Median annual household income for family of four in 2006.

\(^{25}\) Percentage of workers covered by a union in 1987 and 2007.
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)

$44/week

Additional dependent allowance provided

Yes

Weekly benefit amount is indexed to average weekly wage

No

Potential duration of benefits

16 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal

No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3

$11,076/year

Treatment of child support income

Up to $50 passed through. Amount disregarded for purposes of eligibility and benefits.
### ASSET DEVELOPMENT AND PROTECTION

#### State Policy Choices to Promote Asset Development

**Individual Development Accounts**

State-supported IDA program in operation\(^\text{13}\) No

#### State Choices to Promote Asset Protection

**Public Health Insurance for Parents**

Assets disregarded for eligibility determination\(^\text{11}\) No ($2,000)

**Public Health Insurance for Children**

Assets disregarded for Medicaid eligibility\(^\text{29}\) Yes

Assets disregarded for SCHIP (separate program) eligibility\(^\text{11}\) No separate SCHIP

**Food Stamps**

Treatment of vehicles in asset test\(^\text{34}\) Aligned to TANF cash assistance rules

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

Assets disregarded for eligibility determination\(^\text{18}\) No

Treatment of vehicles in asset test\(^\text{18}\) Excludes all vehicles owned by household

### Children who are "asset poor," 2004\(^\text{35}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Alaska</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children who are &quot;asset poor,&quot; 2004</td>
<td>30%</td>
<td>Data not available</td>
</tr>
</tbody>
</table>

### Homeownership rate, 2007\(^\text{36}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Alaska</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeownership rate, 2007</td>
<td>68%</td>
<td>67%</td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Arizona’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Arizona, there are 780,069 families, with 1,695,461 children. Among these children, 48 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Arizona, the figure is 48 percent.

Parents without a college education often struggle to earn enough to support a family, but only 25 percent of adults in Arizona have a bachelor’s degree. A substantial portion of children in Arizona whose parents only have a high school diploma—67 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $27,390/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 7%
- Providers prohibited from charging additional fees: No
- Provider payment rates at least 75th percentile of market rate: No

Low-income children who have parents working full- or part-time, 2009

- Arizona: 34% Parent employed part-time, 48% Parent employed full-time
- U.S.: 31% Parent employed part-time, 46% Parent employed full-time

Percent of children who are low-income by parents’ nativity, 2009

- Children with native-born parents: 40% Arizona, 38% U.S.
- Children with immigrant parents: 73% Arizona, 62% U.S.

Children in Arizona by income level, 2009

- Above low income: 52%
- Less than 100% FPL: 23%
- 100-200% FPL: 24%
- Low income: 48%
State Child and Dependent Care Tax Credit

Refundable credit available

Benefit structure

Max benefit for family with 2 qualifying children

No state credit

No state credit

No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children

$35,200/year

Parents eligible up to same limit as children, single parent with 2 children

No

Legal immigrants eligible for state-funded benefits when barred from federal

No

Legal immigrants otherwise barred from benefits eligible for prenatal care

No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3

133%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3

100%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3

200%

Health insurance status by age, 2007

Employer-based health insurance coverage, 2000 and 2006
State Choices to Promote Access to Benefits for the Under- and Unemployed

**Unemployment Insurance**

- State counts most recent earnings when determining eligibility\(^\text{15}\)  
  - No
- Eligible if seeking part-time work\(^\text{16}\)  
  - No
- State has general provision recognizing "good cause" for quitting work\(^\text{17}\)  
  - Yes

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

- Earnings limit for a single-parent family of 3\(^\text{18}\)  
  - $7,032/year

**Income Adequacy**

**State Choices to Increase and Supplement Wages**

**Minimum Wage Standards**

\(^\text{12}\) Indexed to inflation\(^\text{21}\)  
- Yes

**State Earned Income Tax Credit**

- Refundable credit available\(^\text{22}\)  
  - No state credit
- Percent of federal EITC\(^\text{22}\)  
  - No state credit

**State Choices to Reduce Tax Burdens**

**Income Tax Liability**

- Income tax threshold for single-parent family of 3\(^\text{23}\)  
  - $20,100/year
- Income tax threshold for two-parent family of 4\(^\text{23}\)  
  - $23,600/year
- Income tax burden for single-parent family of 3 at 100% FPL\(^\text{23}\)  
  - $0/year
- Income tax burden for two-parent family of 4 at 100% FPL\(^\text{23}\)  
  - $0/year

**Official unemployment rate, 2007\(^\text{19}\)**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Arizona</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unemployment rate</td>
<td>4.6%</td>
<td>3.8%</td>
</tr>
</tbody>
</table>

**Part-time workers who want full-time work, 2003\(^\text{20}\)**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Arizona</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part-time workers</td>
<td>13%</td>
<td>12%</td>
</tr>
</tbody>
</table>

**Median annual household income for family of four, 2006\(^\text{24}\)**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Arizona</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median household income</td>
<td>$70,354</td>
<td>$65,050</td>
</tr>
</tbody>
</table>

**Workers covered by a union, 1987 and 2007\(^\text{25}\)**

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workers covered by a union</td>
<td>8%</td>
<td>10%</td>
</tr>
<tr>
<td>Arizona</td>
<td>19%</td>
<td>13%</td>
</tr>
</tbody>
</table>
### State Choices to Promote Access to Paid Leave

**Family and Medical Leave**

State provisions for paid leave\textsuperscript{26} None

### State Choices to Promote Adequate Benefits for the Under- and Unemployed

#### Unemployment Insurance

<table>
<thead>
<tr>
<th>Provision</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum weekly benefit (no dependents)\textsuperscript{27}</td>
<td>$60/week</td>
</tr>
<tr>
<td>Additional dependent allowance provided\textsuperscript{27}</td>
<td>No</td>
</tr>
<tr>
<td>Weekly benefit amount is indexed to average weekly wage\textsuperscript{28}</td>
<td>No</td>
</tr>
<tr>
<td>Potential duration of benefits\textsuperscript{29}</td>
<td>12 - 26 weeks</td>
</tr>
</tbody>
</table>

#### Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\textsuperscript{30} No

#### Temporary Assistance for Needy Families (TANF) Cash Assistance

<table>
<thead>
<tr>
<th>Provision</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual maximum benefit for family of 3\textsuperscript{18}</td>
<td>$4,164/year</td>
</tr>
<tr>
<td>Treatment of child support income\textsuperscript{32}</td>
<td>No pass-through or disregard</td>
</tr>
</tbody>
</table>

---

\textsuperscript{26} None

\textsuperscript{27} $60/week

\textsuperscript{28} No

\textsuperscript{29} 12 - 26 weeks

\textsuperscript{30} No

\textsuperscript{31} $4,164/year

\textsuperscript{32} No pass-through or disregard
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts
State-supported IDA program in operation

No

State Choices to Promote Asset Protection

Public Health Insurance for Parents
Assets disregarded for eligibility determination

Yes

Public Health Insurance for Children
Assets disregarded for Medicaid eligibility

Yes
Assets disregarded for SCHIP (separate program) eligibility

Yes

Food Stamps
Treatment of vehicles in asset test

Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance
Assets disregarded for eligibility determination

No

Treatment of vehicles in asset test

Excludes all vehicles owned by household

Children who are "asset poor," 2004

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Arizona</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>36%</td>
<td></td>
</tr>
</tbody>
</table>

Homeownership rate, 2007

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Arizona</th>
</tr>
</thead>
<tbody>
<tr>
<td>68%</td>
<td>70%</td>
<td></td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Arkansas’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Arkansas, there are 381,219 families, with 692,556 children. Among these children, 53 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Arkansas, the figure is 50 percent.

Parents without a college education often struggle to earn enough to support a family, but only 18 percent of adults in Arkansas have a bachelor’s degree. A substantial portion of children in Arkansas whose parents only have a high school diploma—69 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in Arkansas by income level, 2009

- Above low income: 47%
- Less than 100% FPL: 27%
- 100-200% FPL: 26%
- Low income: 53%

Employment status of parents of low-income children, 2009

- Not employed: 16%
- Part-time or part-year: 35%
- Full-time, year-round: 50%

Employment status of parents of low-income children, 2009

- Not employed: 51%
- Part-time or part-year: 38%
- Full-time, year-round: 62%

PERCENT OF CHILDREN WHO ARE LOW-INCOME BY PARENTS’ NATIVITY, 2009

- Children w/native-born parents: 51%
- Children w/immigrant parents: 78%

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $35,724/year

- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 5%

- Providers prohibited from charging additional fees: Yes

- Provider payment rates at least 75th percentile of market rate: Yes

Low-income children who have parents working full- or part-time, 2009

- Parent employed part-time: 32%
- Parent employed full-time: 31%
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\):
Yes\(^42\)

Benefit structure\(^6\):
Credit of 20% of federal credit\(^42\)

Max benefit for family with 2 qualifying children\(^6\):
$420/year\(^42\)

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\):
$35,200/year\(^43\)

Parents eligible up to same limit as children, single parent with 2 children\(^8\):
No\(^43\)

Legal immigrants eligible for state-funded benefits when barred from federal\(^9\):
No\(^43\)

Legal immigrants otherwise barred from benefits eligible for prenatal care\(^10\):
Yes (no immigration test)\(^43\)

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^38\):
200%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^38\):
200%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^11\):
No separate SCHIP
State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

State counts most recent earnings when determining eligibility\(^ {15}\)

Earnings limit for a single-parent family of 3\(^ {18}\)

No

15

16

Eligible if seeking part-time work\(^ {16}\)

Yes, in some cases\(^ {44}\)

44

State has general provision recognizing "good cause" for quitting work\(^ {17}\)

Yes\(^ {44}\)

17

Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3\(^ {18}\)

$3,348/year

18

19

Official unemployment rate, 2007\(^ {19}\)

U.S. 4.6%  Arkansas 5.4%

15

20

Part-time workers who want full-time work, 2003\(^ {20}\)

U.S. 13%  Arkansas 13%

20

21

22

23

24

25

Median annual household income for family of four, 2006\(^ {24}\)

U.S. $70,354  Arkansas $52,185

24

Workers covered by a union, 1987 and 2007\(^ {25}\)

1987 Arkansas 13% U.S. 19%

2007 Arkansas 13% U.S. 13%

25

INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

Indexed to inflation\(^ {21}\)

Not applicable

12

State Earned Income Tax Credit

Refundable credit available\(^ {22}\)

No state credit

13

14

Percent of federal EITC\(^ {22}\)

No state credit

15

State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3\(^ {23}\)

$14,900/year

13

14

Income tax threshold for two-parent family of 4\(^ {23}\)

$20,700/year

14

15

Income tax burden for single-parent family of 3 at 100% FPL\(^ {23}\)

$177/year

15

16

Income tax burden for two-parent family of 4 at 100% FPL\(^ {23}\)

$63/year

16

17

Median annual household income for family of four, 2006\(^ {24}\)

U.S. $70,354  Arkansas $52,185

24

Workers covered by a union, 1987 and 2007\(^ {25}\)

1987 Arkansas 13% U.S. 19%

2007 Arkansas 13% U.S. 13%

25
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\(^{26}\) None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

- Minimum weekly benefit (no dependents)\(^{27}\) $71/week
- Additional dependent allowance provided\(^{27}\) No
- Weekly benefit amount is indexed to average weekly wage\(^{28}\) Yes
- Potential duration of benefits\(^{29}\) 9 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\(^{30}\) No

Temporary Assistance for Needy Families (TANF) Cash Assistance

- Annual maximum benefit for family of 3\(^{18}\) $2,448/year
- Treatment of child support income\(^{32}\) No pass-through or disregard

Households facing hardships, 2006\(^{31}\)

- Households that are "food insecure"
  - Arkansas: 14%
  - U.S.: 11%
- Renting households that are "housing insecure"
  - Arkansas: 49%
  - U.S.: 50%
**ASSET DEVELOPMENT AND PROTECTION**

**State Policy Choices to Promote Asset Development**

**Individual Development Accounts**

State-supported IDA program in operation

**State Choices to Promote Asset Protection**

**Public Health Insurance for Parents**

Assets disregarded for eligibility determination

**Public Health Insurance for Children**

Assets disregarded for Medicaid eligibility

Assets disregarded for SCHIP (separate program) eligibility

**Food Stamps**

Treatment of vehicles in asset test

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

Assets disregarded for eligibility determination

Treatment of vehicles in asset test

---

### Children who are "asset poor," 2004

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Arkansas</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>37%</td>
<td></td>
</tr>
</tbody>
</table>

### Homeownership rate, 2007

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Arkansas</th>
</tr>
</thead>
<tbody>
<tr>
<td>68%</td>
<td>70%</td>
<td></td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on California’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In California, there are 4,669,483 families, with 9,250,111 children. Among these children, 43 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in California, the figure is 48 percent.

Parents without a college education often struggle to earn enough to support a family, but only 29 percent of adults in California have a bachelor’s degree. A substantial portion of children in California whose parents only have a high school diploma—60 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
### WORK ATTACHMENT AND ADVANCEMENT

**State Choices to Promote Child Care Affordability and Access**

**Child Care and Development Fund (CCDF) Subsidies**

- **Earnings limit for a single-parent family of 3**
  - $43,536/year

- **Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care**
  - 3%

- **Providers prohibited from charging additional fees**
  - No

- **Provider payment rates at least 75th percentile of market rate**
  - Yes

**Low-income children who have parents working full- or part-time, 2009**

- Parent employed part-time
- Parent employed full-time

---

### Children in California by income level, 2009

- **Above low income**
  - 37%

- **Less than 100% FPL**
  - 20%

- **100-200% FPL**
  - 24%

- **Low income**
  - 43%

---

### Employment status of parents of low-income children, 2009

<table>
<thead>
<tr>
<th></th>
<th>California</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not employed</td>
<td>16%</td>
<td>35%</td>
</tr>
<tr>
<td>Part-time or part-year</td>
<td>22%</td>
<td>31%</td>
</tr>
<tr>
<td>Full-time, year-round</td>
<td>46%</td>
<td>46%</td>
</tr>
</tbody>
</table>

### Percent of children who are low-income by parents' nativity, 2009

<table>
<thead>
<tr>
<th></th>
<th>Children w/native-born parents</th>
<th>Children w/immigrant parents</th>
</tr>
</thead>
<tbody>
<tr>
<td>California</td>
<td>33%</td>
<td>59%</td>
</tr>
<tr>
<td>U.S.</td>
<td>38%</td>
<td>62%</td>
</tr>
</tbody>
</table>

---

1. [Source](#)
2. [Source](#)
3. [Source](#)
4. [Source](#)
5. [Source](#)
State Child and Dependent Care Tax Credit

Refundable credit available \(^6\) Yes

Benefit structure \(^6\) Credit of 34-50% of federal credit, depending on income

Max benefit for family with 2 qualifying children \(^6\) $1,050/year

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children \(^7\) $18,672/year

Parents eligible up to same limit as children, single parent with 2 children \(^8\) No

Legal immigrants eligible for state-funded benefits when barred from federal \(^9\) Yes

Legal immigrants otherwise barred from benefits eligible for prenatal care \(^10\) Yes (no immigration test)

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 \(^3\) 133%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 \(^3\) 100%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3 \(^11\) 250%
**State Choices to Promote Access to Benefits for the Under- and Unemployed**

**Unemployment Insurance**

<table>
<thead>
<tr>
<th>Description</th>
<th>Yes/No</th>
</tr>
</thead>
<tbody>
<tr>
<td>State counts most recent earnings when determining eligibility</td>
<td>No</td>
</tr>
<tr>
<td>Eligible if seeking part-time work</td>
<td>Yes, on same basis as those seeking full-time work</td>
</tr>
<tr>
<td>State has general provision recognizing “good cause” for quitting work</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings limit for a single-parent family of 3</td>
<td>$11,772/year</td>
</tr>
</tbody>
</table>

**Income Adequacy**

**State Choices to Increase and Supplement Wages**

**Minimum Wage Standards**

<table>
<thead>
<tr>
<th>Description</th>
<th>Yes/No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indexed to inflation</td>
<td>No</td>
</tr>
</tbody>
</table>

**State Earned Income Tax Credit**

<table>
<thead>
<tr>
<th>Description</th>
<th>Yes/No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refundable credit available</td>
<td>No state credit</td>
</tr>
<tr>
<td>Percent of federal EITC</td>
<td>No state credit</td>
</tr>
</tbody>
</table>

**State Choices to Reduce Tax Burdens**

**Income Tax Liability**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income tax threshold for single-parent family of 3</td>
<td>$43,700/year</td>
</tr>
<tr>
<td>Income tax threshold for two-parent family of 4</td>
<td>$46,100/year</td>
</tr>
<tr>
<td>Income tax burden for single-parent family of 3 at 100% FPL</td>
<td>$0/year</td>
</tr>
<tr>
<td>Income tax burden for two-parent family of 4 at 100% FPL</td>
<td>$0/year</td>
</tr>
</tbody>
</table>

**Official unemployment rate, 2007**

<table>
<thead>
<tr>
<th>Description</th>
<th>U.S.</th>
<th>California</th>
</tr>
</thead>
<tbody>
<tr>
<td>Official unemployment rate</td>
<td>4.6%</td>
<td>5.4%</td>
</tr>
</tbody>
</table>

**Part-time workers who want full-time work, 2003**

<table>
<thead>
<tr>
<th>Description</th>
<th>U.S.</th>
<th>California</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part-time workers who want full-time work</td>
<td>13%</td>
<td>16%</td>
</tr>
</tbody>
</table>

**Median annual household income for family of four, 2006**

<table>
<thead>
<tr>
<th>Description</th>
<th>U.S.</th>
<th>California</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median annual household income for family of four</td>
<td>$70,354</td>
<td>$74,801</td>
</tr>
</tbody>
</table>

**Workers covered by a union, 1987 and 2007**

<table>
<thead>
<tr>
<th>Description</th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workers covered by a union</td>
<td>22%</td>
<td>19%</td>
</tr>
<tr>
<td>California</td>
<td>18%</td>
<td>13%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave Partial wage replacement to care for a new child or seriously ill family member for up to 6 weeks a year; employees who are temporarily disabled for medical reasons, including pregnancy and childbirth, can receive partial wage replacement through state temporary disability insurance.

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents) $40/week
Additional dependent allowance provided No
Weekly benefit amount is indexed to average weekly wage No
Potential duration of benefits 14 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal Yes; eligibility may be affected by deeming

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3 $8,448/year
Treatment of child support income Up to $50 passed through. Amount disregarded for purposes of eligibility and benefits.
**ASSET DEVELOPMENT AND PROTECTION**

**State Policy Choices to Promote Asset Development**

**Individual Development Accounts**

State-supported IDA program in operation\(^{33}\)

**State Choices to Promote Asset Protection**

**Public Health Insurance for Parents**

Assets disregarded for eligibility determination\(^{11}\) No ($3,150)

**Public Health Insurance for Children**

Assets disregarded for Medicaid eligibility\(^{79}\) Yes

Assets disregarded for SCHIP (separate program) eligibility\(^{11}\) Yes

**Food Stamps**

Treatment of vehicles in asset test\(^{34}\) Aligned to TANF child care assistance rules

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

Assets disregarded for eligibility determination\(^{18}\) No

Treatment of vehicles in asset test\(^{18}\) Counts fair market value in excess of $4,650

---

**Children who are "asset poor," 2004\(^{35}\)**

<table>
<thead>
<tr>
<th>U.S.</th>
<th>California</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>29%</td>
</tr>
</tbody>
</table>

**Homeownership rate, 2007\(^{36}\)**

<table>
<thead>
<tr>
<th>U.S.</th>
<th>California</th>
</tr>
</thead>
<tbody>
<tr>
<td>68%</td>
<td>58%</td>
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</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Colorado’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Colorado, there are 625,981 families, with 1,207,955 children. Among these children, 36 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Colorado, the figure is 48 percent.

Parents without a college education often struggle to earn enough to support a family, but only 34 percent of adults in Colorado have a bachelor’s degree. A substantial portion of children in Colorado whose parents only have a high school diploma—60 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in Colorado by income level, 2009

- Above low income: 64%
- Less than 100% FPL: 18%
- 100-200% FPL: 19%

Employment status of parents of low-income children, 2009

- Not employed: 31%
- Part-time or part-year: 38%
- Full-time, year-round: 31%

Percent of children who are low-income by parents' nativity, 2009

- Children w/native-born parents: 69%
- Children w/immigrant parents: 62%

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $21,580-$37,356/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 11%
- Providers prohibited from charging additional fees: Yes
- Provider payment rates at least 75th percentile of market rate: No

Low-income children who have parents working full- or part-time, 2009

- Parent employed part-time: 38%
- Parent employed full-time: 31%
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\) | Yes
---|---
Benefit structure\(^6\) | Credit of 10-50% of federal credit, depending on income\(^49\)
Max benefit for family with 2 qualifying children\(^6\) | $1,050/year\(^50\)

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\) | $11,640/year
Parents eligible up to same limit as children, single parent with 2 children\(^8\) | No
Legal immigrants eligible for state-funded benefits when barred from federal\(^9\) | No
Legal immigrants otherwise barred from benefits eligible for prenatal care\(^10\) | Yes

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^38\) | 133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^38\) | 100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^11\) | 205%

Health insurance status by age, 2007\(^13\)

<table>
<thead>
<tr>
<th>Children who lack health insurance</th>
<th>Adults who lack health insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Colorado</td>
<td>U.S.</td>
</tr>
<tr>
<td>13%</td>
<td>11%</td>
</tr>
<tr>
<td>20%</td>
<td>20%</td>
</tr>
</tbody>
</table>

Employer-based health insurance coverage, 2000 and 2006\(^14\)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Colorado</td>
<td>U.S.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>71%</td>
<td>63%</td>
<td>63%</td>
<td>63%</td>
</tr>
<tr>
<td>63%</td>
<td>63%</td>
<td>63%</td>
<td>63%</td>
</tr>
</tbody>
</table>
### State Choices to Promote Access to Benefits for the Under- and Unemployed

#### Unemployment Insurance

<table>
<thead>
<tr>
<th>Description</th>
<th>State</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>State counts most recent earnings when determining eligibility</td>
<td>No</td>
<td>15</td>
</tr>
<tr>
<td>Eligible if seeking part-time work</td>
<td>Yes, in some cases</td>
<td>16</td>
</tr>
<tr>
<td>State has general provision recognizing &quot;good cause&quot; for quitting work</td>
<td>No</td>
<td>17</td>
</tr>
</tbody>
</table>

#### Temporary Assistance for Needy Families (TANF) Cash Assistance

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings limit for a single-parent family of 3</td>
<td>$6,132/year</td>
</tr>
</tbody>
</table>

#### Official unemployment rate, 2007

<table>
<thead>
<tr>
<th>Country</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S.</td>
<td>4.6%</td>
</tr>
<tr>
<td>Colorado</td>
<td>3.8%</td>
</tr>
</tbody>
</table>

#### Part-time workers who want full-time work, 2003

<table>
<thead>
<tr>
<th>Country</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S.</td>
<td>13%</td>
</tr>
<tr>
<td>Colorado</td>
<td>13%</td>
</tr>
</tbody>
</table>

### Income Adequacy

#### State Choices to Increase and Supplement Wages

#### Minimum Wage Standards

<table>
<thead>
<tr>
<th>Description</th>
<th>State</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indexed to inflation</td>
<td>Yes</td>
<td>21</td>
</tr>
</tbody>
</table>

#### State Earned Income Tax Credit

<table>
<thead>
<tr>
<th>Description</th>
<th>State</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refundable credit available</td>
<td>No state credit</td>
<td>22</td>
</tr>
<tr>
<td>Percent of federal EITC</td>
<td>No state credit</td>
<td>22</td>
</tr>
</tbody>
</table>

#### State Choices to Reduce Tax Burdens

#### Income Tax Liability

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income tax threshold for single-parent family of 3</td>
<td>$18,100/year</td>
</tr>
<tr>
<td>Income tax threshold for two-parent family of 4</td>
<td>$24,300/year</td>
</tr>
<tr>
<td>Income tax burden for single-parent family of 3 at 100% FPL</td>
<td>$0/year</td>
</tr>
<tr>
<td>Income tax burden for two-parent family of 4 at 100% FPL</td>
<td>$0/year</td>
</tr>
</tbody>
</table>

#### Median annual household income for family of four, 2006

<table>
<thead>
<tr>
<th>Country</th>
<th>Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S.</td>
<td>$70,354</td>
</tr>
<tr>
<td>Colorado</td>
<td>$75,775</td>
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</tbody>
</table>

#### Workers covered by a union, 1987 and 2007

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1987</td>
<td>14% Colorado, 9% U.S.</td>
</tr>
<tr>
<td>2007</td>
<td>19% Colorado, 13% U.S.</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\(^{26}\) None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\(^{27}\) $25/week

Additional dependent allowance provided\(^{27}\) No

Weekly benefit amount is indexed to average weekly wage\(^{28}\) Yes

Potential duration of benefits\(^{29}\) 13 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\(^{30}\) No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\(^{18}\) $4,272/year

Treatment of child support income\(^{32}\) No pass-through or disregard
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts
State-supported IDA program in operation

No

State Choices to Promote Asset Protection

Public Health Insurance for Parents
Assets disregarded for eligibility determination

Yes

Public Health Insurance for Children
Assets disregarded for Medicaid eligibility

Yes
Assets disregarded for SCHIP (separate program) eligibility

Yes

Food Stamps
Treatment of vehicles in asset test

Aligned to TANF child care assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance
Assets disregarded for eligibility determination

No
Treatment of vehicles in asset test

Excludes value of 1 vehicle per household

Children who are "asset poor," 2004

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Colorado</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>21%</td>
<td></td>
</tr>
</tbody>
</table>

Homeownership rate, 2007

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Colorado</th>
</tr>
</thead>
<tbody>
<tr>
<td>68%</td>
<td>70%</td>
<td></td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Connecticut’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Connecticut, there are 461,151 families, with 797,027 children. Among these children, 26 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Connecticut, the figure is 42 percent.

Parents without a college education often struggle to earn enough to support a family, but only 34 percent of adults in Connecticut have a bachelor’s degree. A substantial portion of children in Connecticut whose parents only have a high school diploma—50 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
**Children in Connecticut by income level, 2009**

- Above low income: 74%
- Below 100% FPL: 12%
- 100-200% FPL: 14%
- Low income: 26%

**Employment status of parents of low-income children, 2009**

- Not employed: 42%
- Part-time or part-year: 22%
- Full-time, year-round: 36%

**Percent of children who are low-income by parents' nativity, 2009**

- Children with native-born parents: 24%
- Children with immigrant parents: 62%

**WORK ATTACHMENT AND ADVANCEMENT**

**State Choices to Promote Child Care Affordability and Access**

**Child Care and Development Fund (CCDF) Subsidies**

- Earnings limit for a single-parent family of 3: $37,514/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 6%
- Providers prohibited from charging additional fees: No
- Provider payment rates at least 75th percentile of market rate: No

**Low-income children who have parents working full- or part-time, 2009**

- Parent employed part-time: 41%
- Parent employed full-time: 42%
State Child and Dependent Care Tax Credit

Refundable credit available

Benefit structure

Max benefit for family with 2 qualifying children

No state credit

No state credit

No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children

$52,800/year

No

Yes

Legal immigrants otherwise barred from benefits eligible for prenatal care

No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3

SCHIP (separate program) income eligibility as % of FPL for children in family of 3

185%

185%

300%

Health insurance status by age, 2007

Employer-based health insurance coverage, 2000 and 2006
State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

State counts most recent earnings when determining eligibility

Yes

Eligible if seeking part-time work

No

State has general provision recognizing "good cause" for quitting work

No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3

$10,020/year

Official unemployment rate, 2007

U.S. 4.6%  Connecticut 4.6%

Part-time workers who want full-time work, 2003

U.S. 13%  Connecticut 13%

INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

Indexed to inflation

No

State Earned Income Tax Credit

Refundable credit available

No state credit

Percent of federal EITC

No state credit

State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3

$19,100/year

Income tax threshold for two-parent family of 4

$24,100/year

Income tax burden for single-parent family of 3 at 100% FPL

$0/year

Income tax burden for two-parent family of 4 at 100% FPL

$0/year

Median annual household income for family of four, 2006

U.S. $70,354  Connecticut $93,821

Workers covered by a union, 1987 and 2007

1987 17%  2007 13%

Connecticut 17%  U.S. 13%
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave: None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

- Minimum weekly benefit (no dependents): $15/week
- Additional dependent allowance provided: Yes
- Weekly benefit amount is indexed to average weekly wage: Yes
- Potential duration of benefits: 26 weeks

Food Stamps

- Legal immigrants eligible for state-funded benefits when barred from federal: Yes

Temporary Assistance for Needy Families (TANF) Cash Assistance

- Annual maximum benefit for family of 3: $6,516/year
- Treatment of child support income: Up to $50 passed through. Amount disregarded for purposes of eligibility and benefits.

Households facing hardships, 2006:

- Households that are "food insecure": 9% for Connecticut, 11% for U.S.
- Renting households that are "housing insecure": 50% for Connecticut, 50% for U.S.
**ASSET DEVELOPMENT AND PROTECTION**

**State Policy Choices to Promote Asset Development**

**Individual Development Accounts**

State-supported IDA program in operation\(^\text{33}\)

Yes

**State Choices to Promote Asset Protection**

**Public Health Insurance for Parents**

Assets disregarded for eligibility determination\(^\text{11}\)

Yes

**Public Health Insurance for Children**

Assets disregarded for Medicaid eligibility\(^\text{29}\)

Yes

Assets disregarded for SCHIP (separate program) eligibility\(^\text{11}\)

Yes

**Food Stamps**

Treatment of vehicles in asset test\(^\text{34}\)

Aligned to TANF cash assistance rules

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

Assets disregarded for eligibility determination\(^\text{18}\)

No

Treatment of vehicles in asset test\(^\text{18}\)

Counts equity value in excess of $9,500\(^\text{54}\)

---

Children who are "asset poor," 2004\(^\text{35}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Connecticut</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>30%</strong></td>
<td>30%</td>
<td>26%</td>
</tr>
</tbody>
</table>

Homeownership rate, 2007\(^\text{36}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Connecticut</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>68%</strong></td>
<td>68%</td>
<td>70%</td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Delaware’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Delaware, there are 108,430 families, with 202,517 children. Among these children, 37 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Delaware, the figure is 48 percent.

Parents without a college education often struggle to earn enough to support a family, but only 27 percent of adults in Delaware have a bachelor’s degree. A substantial portion of children in Delaware whose parents only have a high school diploma—55 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
### Children in Delaware by income level, 2009

- Above low income: 63%
- Less than 100% FPL: 16%
- 100-200% FPL: 21%
- Low income: 37%

### Employment status of parents of low-income children, 2009

- Delaware: 46%
- U.S.: 31%

### Percent of children who are low-income by parents' nativity, 2009

- Delaware:
  - Children w/native-born parents: 35%
  - Children w/immigrant parents: 62%
- U.S.:
  - Children w/native-born parents: 38%
  - Children w/immigrant parents: 51%

### Work Attachment and Advancement

**State Choices to Promote Child Care Affordability and Access**

**Child Care and Development Fund (CCDF) Subsidies**

- Earnings limit for a single-parent family of 3: $34,344/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 18%
- Providers prohibited from charging additional fees: No
- Provider payment rates at least 75th percentile of market rate: No

**Low-income children who have parents working full- or part-time, 2009**

- Delaware:
  - Parent employed part-time: 48%
  - Parent employed full-time: 36%
- U.S.:
  - Parent employed part-time: 48%
  - Parent employed full-time: 46%
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\)

No

Credit of 50% of federal credit

Benefit structure\(^6\)

Credit of 50% of federal credit

Max benefit for family with 2 qualifying children\(^6\)

$1,050/year\(^5\)

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\)

$21,240/year\(^5\)

No\(^5\)

Parents eligible up to same limit as children, single parent with 2 children\(^8\)

Yes\(^5\)

Legal immigrants eligible for state-funded benefits when barred from federal\(^9\)

Yes\(^5\)

Legal immigrants otherwise barred from benefits eligible for prenatal care\(^10\)

No\(^5\)

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^3\)

133%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^3\)

100%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^1\)

200%

Employer-based health insurance coverage, 2000 and 2006\(^4\)

Children under 18 (2000)

Children under 18 (2006)

Delaware U.S.

73% 72% 68% 67%
State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

State counts most recent earnings when determining eligibility\(^{15}\) No

Eligible if seeking part-time work\(^{16}\) Yes, on same basis as those seeking full-time work

State has general provision recognizing "good cause" for quitting work\(^{17}\) No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3\(^{18}\) $5,136/year

Official unemployment rate, 2007\(^{19}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Delaware</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.6%</td>
<td>3.4%</td>
<td></td>
</tr>
</tbody>
</table>

Part-time workers who want full-time work, 2003\(^{20}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Delaware</th>
</tr>
</thead>
<tbody>
<tr>
<td>13%</td>
<td>8%</td>
<td></td>
</tr>
</tbody>
</table>

INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

Indexed to inflation\(^{21}\) Not applicable

State Earned Income Tax Credit

Refundable credit available\(^{22}\) No

Percent of federal EITC\(^{22}\) 20%\(^{55}\)

State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3\(^{23}\) $25,400/year

Income tax threshold for two-parent family of 4\(^{23}\) $29,300/year

Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\) $0/year

Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\) $0/year

Median annual household income for family of four, 2006\(^{24}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Delaware</th>
</tr>
</thead>
<tbody>
<tr>
<td>$70,354</td>
<td>$78,321</td>
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</table>

Workers covered by a union, 1987 and 2007\(^{25}\)

<table>
<thead>
<tr>
<th></th>
<th>1987 Delaware</th>
<th>2007 Delaware</th>
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<tbody>
<tr>
<td>18%</td>
<td>19%</td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th></th>
<th>13%</th>
</tr>
</thead>
<tbody>
<tr>
<td>13%</td>
<td>13%</td>
</tr>
</tbody>
</table>
### State Choices to Promote Access to Paid Leave

#### Family and Medical Leave

State provisions for paid leave[^26] None

### State Choices to Promote Adequate Benefits for the Under- and Unemployed

#### Unemployment Insurance

<table>
<thead>
<tr>
<th>Feature</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum weekly benefit (no dependents)</td>
<td>$20/week</td>
</tr>
<tr>
<td>Additional dependent allowance provided</td>
<td>No</td>
</tr>
<tr>
<td>Weekly benefit amount is indexed to average weekly wage</td>
<td>No</td>
</tr>
<tr>
<td>Potential duration of benefits</td>
<td>24 - 26 weeks</td>
</tr>
</tbody>
</table>

#### Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal[^30] No

#### Temporary Assistance for Needy Families (TANF) Cash Assistance

<table>
<thead>
<tr>
<th>Feature</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual maximum benefit for family of 3[^18]</td>
<td>$4,056/year</td>
</tr>
</tbody>
</table>

[^26]: None
[^27]: Minimum weekly benefit (no dependents)
[^28]: Weekly benefit amount is indexed to average weekly wage
[^29]: Potential duration of benefits
[^30]: Legal immigrants eligible for state-funded benefits when barred from federal
[^31]: Households facing hardships, 2006
[^32]: Treatment of child support income
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation\textsuperscript{33} No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination\textsuperscript{11} Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility\textsuperscript{29} Yes

Assets disregarded for SCHIP (separate program) eligibility\textsuperscript{11} Yes

Food Stamps

Treatment of vehicles in asset test\textsuperscript{34} Categorical eligibility\textsuperscript{58}

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination\textsuperscript{18} No

Treatment of vehicles in asset test\textsuperscript{18} Counts equity value in excess of $4,650\textsuperscript{54}

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Children who are "asset poor," 2004\textsuperscript{35}

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Delaware</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>30%</td>
<td>Data not available</td>
</tr>
</tbody>
</table>

Homeownership rate, 2007\textsuperscript{36}

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Delaware</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>68%</td>
<td>77%</td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on District of Columbia’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In District of Columbia, there are 54,368 families, with 111,787 children. Among these children, 49 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in District of Columbia, the figure is 31 percent.

Parents without a college education often struggle to earn enough to support a family, but only 46 percent of adults in District of Columbia have a bachelor’s degree. A substantial portion of children in District of Columbia whose parents only have a high school diploma--79 percent--are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in District of Columbia by income level, 2009

- Above low income: 31%
- Less than 100% FPL: 20%
- 100-200% FPL: 19%
- Low income: 49%

Employment status of parents of low-income children, 2009

- District of Columbia:
  - Not employed: 46%
  - Part-time or part-year: 31%
  - Full-time, year-round: 22%

- U.S.:
  - Not employed: 31%
  - Part-time or part-year: 29%
  - Full-time, year-round: 40%

Percent of children who are low-income by parents' nativity, 2009

- Children with native-born parents:
  - District of Columbia: 50%
  - U.S.: 38%

- Children with immigrant parents:
  - District of Columbia: 51%
  - U.S.: 62%

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3 $40,225/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care 5%
- Providers prohibited from charging additional fees Yes
- Provider payment rates at least 75th percentile of market rate No

Low-income children who have parents working full- or part-time, 2009

- District of Columbia:
  - Parent employed part-time: 28%
  - Parent employed full-time: 31%

- U.S.:
  - Parent employed part-time: 31%
  - Parent employed full-time: 46%
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\)

Benefit structure\(^6\)

Max benefit for family with 2 qualifying children\(^6\)

No

Credit of 32% of federal credit

$672/year\(^5\)

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\)

$36,396/year

No

Parents eligible up to same limit as children, single parent with 2 children\(^8\)

No

Legal immigrants eligible for state-funded benefits when barred from federal\(^9\)

Yes (no immigration test)

Legal immigrants otherwise barred from benefits eligible for prenatal care\(^10\)

No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^3\)

300%\(^3\)

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^3\)

300%\(^3\)

SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^3\)

No separate SCHIP

Health insurance status by age, 2007\(^13\)

Employer-based health insurance coverage, 2000 and 2006\(^14\)
State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance
State counts most recent earnings when determining eligibility. Yes

Eligible if seeking part-time work. Yes, in some cases

State has general provision recognizing "good cause" for quitting work. No

Temporary Assistance for Needy Families (TANF) Cash Assistance
Earnings limit for a single-parent family of 3. $6,468/year

Official unemployment rate, 2007

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>District of Columbia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Official</td>
<td>4.6%</td>
<td>5.7%</td>
</tr>
</tbody>
</table>

Part-time workers who want full-time work, 2003

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>District of Columbia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent</td>
<td>13%</td>
<td>22%</td>
</tr>
</tbody>
</table>

Income Adequacy

State Choices to Increase and Supplement Wages

Minimum Wage Standards
Indexed to inflation. No

State Earned Income Tax Credit
Refundable credit available. Yes

Percent of federal EITC. 40%

State Choices to Reduce Tax Burdens

Income Tax Liability
Income tax threshold for single-parent family of 3. $26,200/year

Income tax threshold for two-parent family of 4. $27,300/year

Income tax burden for single-parent family of 3 at 100% FPL. $-1,246/year

Income tax burden for two-parent family of 4 at 100% FPL. $-805/year

Median annual household income for family of four, 2006

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>District of Columbia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median</td>
<td>$70,354</td>
<td>$71,571</td>
</tr>
</tbody>
</table>

Workers covered by a union, 1987 and 2007

<table>
<thead>
<tr>
<th>Year</th>
<th>District of Columbia</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1987</td>
<td>20%</td>
<td>14%</td>
</tr>
<tr>
<td>2007</td>
<td>19%</td>
<td>13%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave  
None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)  
$50/week

Additional dependent allowance provided  
No

Weekly benefit amount is indexed to average weekly wage  
Yes

Potential duration of benefits  
19 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal  
No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3  
$4,548/year

Treatment of child support income  
Up to $150 passed through. Amount disregarded for purposes of eligibility and benefits.
**ASSET DEVELOPMENT AND PROTECTION**

**State Policy Choices to Promote Asset Development**

**Individual Development Accounts**

State-supported IDA program in operation\(^{33}\)

**State Choices to Promote Asset Protection**

**Public Health Insurance for Parents**

Assets disregarded for eligibility determination\(^{11}\)

**Public Health Insurance for Children**

Assets disregarded for Medicaid eligibility\(^{29}\)

Assets disregarded for SCHIP (separate program) eligibility\(^{11}\)

**Food Stamps**

Treatment of vehicles in asset test\(^{34}\)

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

Assets disregarded for eligibility determination\(^{18}\)

Treatment of vehicles in asset test\(^{18}\)

---

**Children who are “asset poor,” 2004\(^{35}\)**

<table>
<thead>
<tr>
<th>U.S.</th>
<th>District of Columbia</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>Data not available</td>
</tr>
</tbody>
</table>

**Homeownership rate, 2007\(^{36}\)**

<table>
<thead>
<tr>
<th>U.S.</th>
<th>District of Columbia</th>
</tr>
</thead>
<tbody>
<tr>
<td>68%</td>
<td>47%</td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Florida’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Florida, there are 2,060,901 families, with 3,977,548 children. Among these children, 46 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Florida, the figure is 51 percent.

Parents without a college education often struggle to earn enough to support a family, but only 25 percent of adults in Florida have a bachelor’s degree. A substantial portion of children in Florida whose parents only have a high school diploma—66 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
## WORK ATTACHMENT AND ADVANCEMENT

### State Choices to Promote Child Care Affordability and Access

#### Child Care and Development Fund (CCDF) Subsidies

- **Earnings limit for a single-parent family of 3**: $24,900/year
- **Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care**: 8%\(^5\)
- **Providers prohibited from charging additional fees**: Yes\(^5\)
- **Provider payment rates at least 75th percentile of market rate**: No\(^5\)

#### Low-income children who have parents working full- or part-time, 2009\(^1\)

<table>
<thead>
<tr>
<th></th>
<th>Florida</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parent employed part-time</td>
<td>32%</td>
<td>31%</td>
</tr>
<tr>
<td>Parent employed full-time</td>
<td>51%</td>
<td>46%</td>
</tr>
</tbody>
</table>

---

\(^1\) United States State Family Economic Security Profile, page 62
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\) No state credit
Benefit structure\(^6\) No state credit
Max benefit for family with 2 qualifying children\(^6\) No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\) $9,672/year
Parents eligible up to same limit as children, single parent with 2 children\(^8\) No
Legal immigrants eligible for state-funded benefits when barred from federal\(^9\) No
Legal immigrants otherwise barred from benefits eligible for prenatal care\(^10\) No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^3\) 133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^3\) 100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^11\) 200%

Health insurance status by age, 2007\(^13\)

<table>
<thead>
<tr>
<th>Children who lack health insurance</th>
<th>Adults who lack health insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Florida</td>
<td>U.S.</td>
</tr>
<tr>
<td>19%</td>
<td>25%</td>
</tr>
<tr>
<td>11%</td>
<td>20%</td>
</tr>
</tbody>
</table>

Employer-based health insurance coverage, 2000 and 2006\(^14\)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Florida</td>
<td>U.S.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>62%</td>
<td>58%</td>
<td>59%</td>
<td>55%</td>
</tr>
<tr>
<td>57%</td>
<td>57%</td>
<td>66%</td>
<td>64%</td>
</tr>
<tr>
<td>59%</td>
<td>60%</td>
<td>64%</td>
<td>62%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance
- State counts most recent earnings when determining eligibility\(^{15}\)
- Eligible if seeking part-time work\(^{16}\)
- State has general provision recognizing "good cause" for quitting work\(^{17}\)

Temporary Assistance for Needy Families (TANF) Cash Assistance
- Earnings limit for a single-parent family of 3\(^{18}\) $4,716/year

INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards
- Indexed to inflation\(^{21}\)

State Earned Income Tax Credit
- Refundable credit available\(^{22}\)
- Percent of federal EITC\(^{22}\)

State Choices to Reduce Tax Burdens

Income Tax Liability
- Income tax threshold for single-parent family of 3\(^{23}\)
- Income tax threshold for two-parent family of 4\(^{23}\)
- Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\)
- Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\)

Official unemployment rate, 2007\(^{19}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Florida</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.6%</td>
<td>4%</td>
<td></td>
</tr>
</tbody>
</table>

Part-time workers who want full-time work, 2003\(^{20}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Florida</th>
</tr>
</thead>
<tbody>
<tr>
<td>13%</td>
<td>15%</td>
<td></td>
</tr>
</tbody>
</table>

Median annual household income for family of four, 2006\(^{24}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Florida</th>
</tr>
</thead>
<tbody>
<tr>
<td>$70,354</td>
<td>$65,024</td>
<td></td>
</tr>
</tbody>
</table>

Workers covered by a union, 1987 and 2007\(^{25}\)

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>10%</td>
<td>19%</td>
<td>13%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Florida</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>7%</td>
<td>13%</td>
<td></td>
</tr>
</tbody>
</table>

United States State Family Economic Security Profile page 64
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\(^2\) None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\(^2\) $32/week

Additional dependent allowance provided\(^2\) No

Weekly benefit amount is indexed to average weekly wage\(^2\) No

Potential duration of benefits\(^2\) 9 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\(^3\) No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\(^1\) $3,636/year

Treatment of child support income\(^2\) No pass-through or disregard

Households facing hardships, 2006\(^3\)

<table>
<thead>
<tr>
<th></th>
<th>Florida</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households that are &quot;food insecure&quot;</td>
<td>56%</td>
<td>50%</td>
</tr>
<tr>
<td>Renting households that are &quot;housing insecure&quot;</td>
<td>9%</td>
<td>11%</td>
</tr>
</tbody>
</table>


**ASSET DEVELOPMENT AND PROTECTION**

**State Policy Choices to Promote Asset Development**

**Individual Development Accounts**

State-supported IDA program in operation\(^{13}\) No

**State Choices to Promote Asset Protection**

**Public Health Insurance for Parents**

Assets disregarded for eligibility determination\(^{11}\) No ($2,000)

**Public Health Insurance for Children**

Assets disregarded for Medicaid eligibility\(^{29}\) Yes

Assets disregarded for SCHIP (separate program) eligibility\(^{11}\) Yes

**Food Stamps**

Treatment of vehicles in asset test\(^{34}\) Aligned to TANF cash assistance rules

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

Assets disregarded for eligibility determination\(^{18}\) No

Treatment of vehicles in asset test\(^{18}\) Counts equity value in excess of $8,500\(^{34}\)

---

**Children who are “asset poor,” 2004\(^{35}\)**

- **U.S.**: 30%
- **Florida**: 30%

**Homeownership rate, 2007\(^{36}\)**

- **U.S.**: 68%
- **Florida**: 72%
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Georgia’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Georgia, there are 1,283,195 families, with 2,535,780 children. Among these children, 45 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families. Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Georgia, the figure is 50 percent.

Parents without a college education often struggle to earn enough to support a family, but only 27 percent of adults in Georgia have a bachelor’s degree. A substantial portion of children in Georgia whose parents only have a high school diploma—67 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in Georgia by income level, 2009

- Above low income: 55%
- Less than 100% FPL: 22%
- 100-200% FPL: 23%
- Low income: 45%

Employment status of parents of low-income children, 2009

- Georgia: 46% Not employed, 31% Part-time or part-year, 22% Full-time, year-round
- U.S.: 43% Not employed, 37% Part-time or part-year, 22% Full-time, year-round

Percent of children who are low-income by parents' nativity, 2009

- Children w/native-born parents: 42%
  - Georgia: 64%
  - U.S.: 62%
- Children w/immigrant parents: 38%
  - Georgia: 46%
  - U.S.: 50%

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $26,560/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 9%
- Providers prohibited from charging additional fees: No
- Provider payment rates at least 75th percentile of market rate: No

Low-income children who have parents working full- or part-time, 2009

- Georgia: 32% Parent employed part-time, 50% Parent employed full-time
- U.S.: 31% Parent employed part-time, 46% Parent employed full-time
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\) No

Benefit structure\(^6\) Credit of 30% of federal credit

Max benefit for family with 2 qualifying children\(^6\) $630/year\(^{56}\)

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\) $9,072/year

Parents eligible up to same limit as children, single parent with 2 children\(^8\) No

Legal immigrants eligible for state-funded benefits when barred from federal\(^9\) No

Legal immigrants otherwise barred from benefits eligible for prenatal care\(^10\) No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^{38}\) 133%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^{38}\) 100%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^{11}\) 235%

Health insurance status by age, 2007\(^{13}\)

<table>
<thead>
<tr>
<th>Children who lack health insurance</th>
<th>Adults who lack health insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Georgia</td>
<td>U.S.</td>
</tr>
<tr>
<td>Children who lack health insurance</td>
<td>12%</td>
</tr>
<tr>
<td>Adults who lack health insurance</td>
<td>11%</td>
</tr>
</tbody>
</table>

Employer-based health insurance coverage, 2000 and 2006\(^{14}\)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Georgia</td>
<td>U.S.</td>
<td>Georgia</td>
<td>U.S.</td>
</tr>
<tr>
<td>Individuals under 65 (2000)</td>
<td>71%</td>
<td>73%</td>
<td></td>
</tr>
<tr>
<td>Individuals under 65 (2006)</td>
<td>62%</td>
<td>56%</td>
<td></td>
</tr>
<tr>
<td>Children under 18 (2000)</td>
<td>22%</td>
<td>20%</td>
<td></td>
</tr>
<tr>
<td>Children under 18 (2006)</td>
<td>56%</td>
<td>32%</td>
<td></td>
</tr>
</tbody>
</table>

\(^6\) Refundable credit available

\(^7\) Applicant earnings limit for single parent with 2 children

\(^8\) Parents eligible up to same limit as children, single parent with 2 children

\(^9\) Legal immigrants eligible for state-funded benefits when barred from federal

\(^10\) Legal immigrants otherwise barred from benefits eligible for prenatal care

\(^11\) SCHIP (separate program) income eligibility as % of FPL for children in family of 3

\(^12\) Health insurance status by age, 2007

\(^13\) Employer-based health insurance coverage, 2000 and 2006

\(^{38}\) Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3

\(^{11}\) SCHIP (separate program) income eligibility as % of FPL for children in family of 3

\(^{56}\) Credit of 30% of federal credit

\(^{14}\) Employer-based health insurance coverage, 2000 and 2006
State Choices to Promote Access to Benefits for the Under- and Unemployed

**Unemployment Insurance**

- State counts most recent earnings when determining eligibility\(^{15}\)
  - Yes
- Eligible if seeking part-time work\(^{16}\)
  - No
- State has general provision recognizing "good cause" for quitting work\(^{17}\)
  - No

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

- Earnings limit for a single-parent family of 3\(^{18}\)
  - $6,168/year

Official unemployment rate, 2007\(^{19}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Georgia</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.6%</td>
<td>4.4%</td>
<td></td>
</tr>
</tbody>
</table>

Part-time workers who want full-time work, 2003\(^{20}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Georgia</th>
</tr>
</thead>
<tbody>
<tr>
<td>13%</td>
<td>14%</td>
<td></td>
</tr>
</tbody>
</table>

Income Adequacy

State Choices to Increase and Supplement Wages

**Minimum Wage Standards**

- Indexed to inflation\(^{21}\)
  - Not applicable

**State Earned Income Tax Credit**

- Refundable credit available\(^{22}\)
  - No state credit
- Percent of federal EITC\(^{22}\)
  - No state credit

State Choices to Reduce Tax Burdens

**Income Tax Liability**

- Income tax threshold for single-parent family of 3\(^{23}\)
  - $12,700/year
- Income tax threshold for two-parent family of 4\(^{23}\)
  - $15,900/year
- Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\)
  - $117/year
- Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\)
  - $184/year

Median annual household income for family of four, 2006\(^{24}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Georgia</th>
</tr>
</thead>
<tbody>
<tr>
<td>$70,354</td>
<td>$66,711</td>
<td></td>
</tr>
</tbody>
</table>

Workers covered by a union, 1987 and 2007\(^{25}\)

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Georgia</td>
<td>11%</td>
<td>13%</td>
</tr>
<tr>
<td>U.S.</td>
<td>19%</td>
<td>5%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\(^26\) None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\(^27\) $42/week

Additional dependent allowance provided\(^27\) No

Weekly benefit amount is indexed to average weekly wage\(^28\) No

Potential duration of benefits\(^29\) 9 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\(^30\) No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\(^31\) $3,360/year

Treatment of child support income\(^32\) State passes through and disregards some or all support for purposes of fill-the-gap budgeting.

Households facing hardships, 2006\(^31\)

<table>
<thead>
<tr>
<th>Households that are 'food insecure'</th>
<th>Renting households that are 'housing insecure'</th>
</tr>
</thead>
<tbody>
<tr>
<td>Georgia</td>
<td>U.S.</td>
</tr>
<tr>
<td>13%</td>
<td>50%</td>
</tr>
<tr>
<td>11%</td>
<td>50%</td>
</tr>
</tbody>
</table>
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation\textsuperscript{33} No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination\textsuperscript{11} No ($1,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility\textsuperscript{39} Yes
Assets disregarded for SCHIP (separate program) eligibility\textsuperscript{11} Yes

Food Stamps

Treatment of vehicles in asset test\textsuperscript{34} Aligned to TANF-funded non-cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination\textsuperscript{18} No
Treatment of vehicles in asset test\textsuperscript{18} Counts equity value in excess of $4,650\textsuperscript{60}

Children who are "asset poor," 2004\textsuperscript{35}

U.S. | Georgia
---|---
30% | 30%

Homeownership rate, 2007\textsuperscript{36}

U.S. | Georgia
---|---
68% | 68%
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Hawaii’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Hawaii, there are 162,679 families, with 280,359 children. Among these children, 31 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Hawaii, the figure is 50 percent.

Parents without a college education often struggle to earn enough to support a family, but only 30 percent of adults in Hawaii have a bachelor’s degree. A substantial portion of children in Hawaii whose parents only have a high school diploma—50 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in Hawaii by income level, 2009

- Above low income: 69%
- Less than 100% FPL: 13%
- 100-200% FPL: 18%
- Low income: 31%

Employment status of parents of low-income children, 2009

- Not employed: 50%
- Part-time or part-year: 33%
- Full-time, year-round: 16%

- Hawaii: 46%
- U.S.: 31%

Percent of children who are low-income by parents' nativity, 2009

- Children with native-born parents:
  - 30%
  - 38% in Hawaii
  - 38% in U.S.

- Children with immigrant parents:
  - 62% in Hawaii

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

**Child Care and Development Fund (CCDF) Subsidies**

- Earnings limit for a single-parent family of 3: $47,124/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 2%
- Providers prohibited from charging additional fees: No
- Provider payment rates at least 75th percentile of market rate: No

**Low-income children who have parents working full- or part-time, 2009**

- Hawaii:
  - Parent employed part-time: 33%
  - Parent employed full-time: 50%

- U.S.:
  - Parent employed part-time: 31%
  - Parent employed full-time: 46%
State Child and Dependent Care Tax Credit

Refundable credit available

Yes

Benefit structure

Credit of 15-25% of eligible expenses, depending on income

Max benefit for family with 2 qualifying children

$1,200/year

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children

$20,244/year

Parents eligible up to same limit as children, single parent with 2 children

No

Legal immigrants eligible for state-funded benefits when barred from federal

No

Legal immigrants otherwise barred from benefits eligible for prenatal care

Yes

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3

300%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3

300%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3

No separate SCHIP

Health insurance status by age, 2007

Children who lack health insurance

Adults who lack health insurance

Hawaii

U.S.

Employer-based health insurance coverage, 2000 and 2006

Individuals under 65 (2000)

Individuals under 65 (2006)

Children under 18 (2000)

Children under 18 (2006)

Hawaii

U.S.
## State Choices to Promote Access to Benefits for the Under- and Unemployed

### Unemployment Insurance
- State counts most recent earnings when determining eligibility\(^{15}\)
- Eligible if seeking part-time work\(^{16}\)
- State has general provision recognizing "good cause" for quitting work\(^{17}\)

### Temporary Assistance for Needy Families (TANF) Cash Assistance
- Earnings limit for a single-parent family of 3\(^{18}\): $19,692/year\(^{61}\)

### Official unemployment rate, 2007\(^{19}\)
- U.S.: 4.6%
- Hawaii: 2.6%

### Part-time workers who want full-time work, 2003\(^{20}\)
- U.S.: 13%
- Hawaii: 17%

## Income Adequacy

### State Choices to Increase and Supplement Wages

#### Minimum Wage Standards
- Indexed to inflation\(^{21}\)

#### State Earned Income Tax Credit
- Refundable credit available\(^{22}\)
- Percent of federal EITC\(^{22}\)

#### State Choices to Reduce Tax Burdens

##### Income Tax Liability
- Income tax threshold for single-parent family of 3\(^{23}\): $10,400/year
- Income tax threshold for two-parent family of 4\(^{23}\): $14,000/year
- Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\): $316/year
- Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\): $409/year

##### Median annual household income for family of four, 2006\(^{24}\)
- U.S.: $70,354
- Hawaii: $84,472

##### Workers covered by a union, 1987 and 2007\(^{25}\)
- 1987: Hawaii 33%, U.S. 19%
- 2007: Hawaii 24%, U.S. 13%
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\textsuperscript{26} Employees who are temporarily disabled for medical reasons, including pregnancy and childbirth, can receive partial wage replacement through state temporary disability insurance.\textsuperscript{62}

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

<table>
<thead>
<tr>
<th>Provision</th>
<th>Hawaii</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum weekly benefit (no dependents)\textsuperscript{27}</td>
<td>$5/week</td>
<td></td>
</tr>
<tr>
<td>Additional dependent allowance provided\textsuperscript{27}</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Weekly benefit amount is indexed to average weekly wage\textsuperscript{28}</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Potential duration of benefits\textsuperscript{29}</td>
<td>26 weeks</td>
<td></td>
</tr>
</tbody>
</table>

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\textsuperscript{30} No

Temporary Assistance for Needy Families (TANF) Cash Assistance

<table>
<thead>
<tr>
<th>Provision</th>
<th>Hawaii</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual maximum benefit for family of 3\textsuperscript{18}</td>
<td>$6,840/year\textsuperscript{63}</td>
<td></td>
</tr>
<tr>
<td>Treatment of child support income\textsuperscript{32}</td>
<td>No pass-through or disregard\textsuperscript{63}</td>
<td></td>
</tr>
</tbody>
</table>
**ASSET DEVELOPMENT AND PROTECTION**

**State Policy Choices to Promote Asset Development**

**Individual Development Accounts**

State-supported IDA program in operation\(^{33}\)  
No

**State Choices to Promote Asset Protection**

**Public Health Insurance for Parents**

Assets disregarded for eligibility determination\(^{11}\)  
No ($3,250)

**Public Health Insurance for Children**

Assets disregarded for Medicaid eligibility\(^{29}\)  
Yes

Assets disregarded for SCHIP (separate program) eligibility\(^{11}\)  
No separate SCHIP

**Food Stamps**

Treatment of vehicles in asset test\(^{34}\)  
Aligned to TANF cash assistance rules

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

Assets disregarded for eligibility determination\(^{18}\)  
No

Treatment of vehicles in asset test\(^{18}\)  
Excludes all vehicles owned by household

---

Children who are "asset poor," 2004\(^{35}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Hawaii</th>
</tr>
</thead>
</table>
| **30%**  
Data not available |      |        |

Homeownership rate, 2007\(^{36}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Hawaii</th>
</tr>
</thead>
</table>
| **68%**  
60%  
Data not available |      |        |
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Idaho’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Idaho, there are 207,720 families, with 412,514 children. Among these children, 48 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Idaho, the figure is 55 percent.

Parents without a college education often struggle to earn enough to support a family, but only 23 percent of adults in Idaho have a bachelor’s degree. A substantial portion of children in Idaho whose parents only have a high school diploma--69 percent--are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.

Percent of children who are low-income by parental education, 2009

<table>
<thead>
<tr>
<th>Parental Education</th>
<th>Idaho</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>No high school degree</td>
<td>84%</td>
<td>69%</td>
</tr>
<tr>
<td>Only a high school degree</td>
<td>69%</td>
<td>62%</td>
</tr>
<tr>
<td>Beyond a high school degree</td>
<td>37%</td>
<td>27%</td>
</tr>
</tbody>
</table>
Children in Idaho by income level, 2009¹

- Above low income: 52%
- Less than 100% FPL: 18%
- 100-200% FPL: 29%

Low income: 48%

Employment status of parents of low-income children, 2009¹

- Not employed: 55%
- Part-time or part-year: 35%
- Full-time, year-round: 9%

Idaho: 46%
U.S.: 31%

Percent of children who are low-income by parents' nativity, 2009¹

- Children w/native-born parents: 44%
- Children w/immigrant parents: 73%

Idaho: 62%
U.S.: 38%

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $20,472/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: Not eligible
- Providers prohibited from charging additional fees: No
- Provider payment rates at least 75th percentile of market rate: No

Low-income children who have parents working full- or part-time, 2009¹

- Parent employed part-time: 35%
- Parent employed full-time: 55%

Idaho: 46%
U.S.: 31%

National Center for Children in Poverty
United States State Family Economic Security Profile
Page 80
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\)  
No

Benefit structure\(^6\)  
Deduction of eligible expenses\(^{64}\)

Max benefit for family with 2 qualifying children\(^6\)  
$468/year\(^{56}\)

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\)  
$4,884/year

Parents eligible up to same limit as children, single parent with 2 children\(^8\)  
No

Legal immigrants eligible for state-funded benefits when barred from federal\(^9\)  
No

Legal immigrants otherwise barred from benefits eligible for prenatal care\(^10\)  
No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^{38}\)  
133%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^{38}\)  
133%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^{11}\)  
185%

Health insurance status by age, 2007\(^{13}\)

![Health insurance status by age, 2007](image)

Employer-based health insurance coverage, 2000 and 2006\(^{14}\)

![Employer-based health insurance coverage, 2000 and 2006](image)
**State Choices to Promote Access to Benefits for the Under- and Unemployed**

**Unemployment Insurance**
- State counts most recent earnings when determining eligibility\(^{15}\)
- Eligible if seeking part-time work\(^{16}\)
- State has general provision recognizing "good cause" for quitting work\(^{17}\)

**Temporary Assistance for Needy Families (TANF) Cash Assistance**
- Earnings limit for a single-parent family of 3\(^{18}\) $7,776/year

**INCOME ADEQUACY**

**State Choices to Increase and Supplement Wages**

**Minimum Wage Standards**
- Indexed to inflation\(^{21}\)

**State Earned Income Tax Credit**
- Refundable credit available\(^{22}\)
- Percent of federal EITC\(^{22}\)

**State Choices to Reduce Tax Burdens**

**Income Tax Liability**
- Income tax threshold for single-parent family of 3\(^{23}\) $18,100/year
- Income tax threshold for two-parent family of 4\(^{23}\) $24,400/year
- Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\) $0/year
- Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\) $0/year

**Official unemployment rate, 2007\(^{19}\)**
- U.S. 4.6%
- Idaho 2.7%

**Part-time workers who want full-time work, 2003\(^{20}\)**
- U.S. 13%
- Idaho 13%

**Median annual household income for family of four, 2006\(^{24}\)**
- U.S. $70,354
- Idaho $58,066

**Workers covered by a union, 1987 and 2007\(^{25}\)**
- 1987: U.S. 16% Idaho 19%
- 2007: U.S. 6% Idaho 13%
### State Choices to Promote Access to Paid Leave

**Family and Medical Leave**

State provisions for paid leave

None

### State Choices to Promote Adequate Benefits for the Under- and Unemployed

#### Unemployment Insurance

- **Minimum weekly benefit (no dependents)**
  - $51/week

- **Additional dependent allowance provided**
  - No

- **Weekly benefit amount is indexed to average weekly wage**
  - Yes

- **Potential duration of benefits**
  - 10 - 26 weeks

#### Food Stamps

- Legal immigrants eligible for state-funded benefits when barred from federal

No

#### Temporary Assistance for Needy Families (TANF) Cash Assistance

- **Annual maximum benefit for family of 3**
  - $3,708/year

- **Treatment of child support income**
  - No pass-through or disregard

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**ASSET DEVELOPMENT AND PROTECTION**

**State Policy Choices to Promote Asset Development**

**Individual Development Accounts**

State-supported IDA program in operation\(^33\) No

**State Choices to Promote Asset Protection**

**Public Health Insurance for Parents**

Assets disregarded for eligibility determination\(^11\) No ($1,000)

**Public Health Insurance for Children**

Assets disregarded for Medicaid eligibility\(^39\) Yes

Assets disregarded for SCHIP (separate program) eligibility\(^11\) Yes

**Food Stamps**

Treatment of vehicles in asset test\(^34\) Federal food stamp rules\(^65\)

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

Assets disregarded for eligibility determination\(^18\) No

Treatment of vehicles in asset test\(^18\) Counts fair market value in excess of $4,650\(^66\)

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**Children who are “asset poor,” 2004\(^35\)**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Idaho</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>31%</td>
<td></td>
</tr>
</tbody>
</table>

**Homeownership rate, 2007\(^36\)**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Idaho</th>
</tr>
</thead>
<tbody>
<tr>
<td>68%</td>
<td>75%</td>
<td></td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Illinois’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Illinois, there are 1,625,281 families, with 3,115,169 children. Among these children, 40 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Illinois, the figure is 47 percent.

Parents without a college education often struggle to earn enough to support a family, but only 29 percent of adults in Illinois have a bachelor’s degree. A substantial portion of children in Illinois whose parents only have a high school diploma—64 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
**WORK ATTACHMENT AND ADVANCEMENT**

**State Choices to Promote Child Care Affordability and Access**

**Child Care and Development Fund (CCDF) Subsidies**

- Earnings limit for a single-parent family of 3: $30,396/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 7%
- Providers prohibited from charging additional fees: No
- Provider payment rates at least 75th percentile of market rate: No

**Low-income children who have parents working full- or part-time, 2009**

- Illinois: 35% (Parent employed part-time), 47% (Parent employed full-time)
- U.S.: 31% (Parent employed part-time), 46% (Parent employed full-time)
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\)

Benefit structure\(^6\)

Max benefit for family with 2 qualifying children\(^6\)

No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\)

Parents eligible up to same limit as children, single parent with 2 children\(^8\)

Legal immigrants eligible for state-funded benefits when barred from federal\(^9\)

Legal immigrants otherwise barred from benefits eligible for prenatal care\(^10\)

$32,556/year

No

Only if victims of domestic violence

Yes (no immigration test)

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^3\)

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^3\)

SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^\text{IL}\)

133%

133%

200%\(^\text{IL}\)

Health insurance status by age, 2007\(^\text{IL}\)

Employer-based health insurance coverage, 2000 and 2006\(^\text{IL}\)
### State Choices to Promote Access to Benefits for the Under- and Unemployed

**Unemployment Insurance**

- State counts most recent earnings when determining eligibility\(^\text{15}\)
  - No
- Eligible if seeking part-time work\(^\text{16}\)
  - Yes, in some cases\(^\text{44}\)
- State has general provision recognizing “good cause” for quitting work\(^\text{17}\)
  - No\(^\text{44}\)

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

- Earnings limit for a single-parent family of 3\(^\text{18}\)
  - $5,832/year

### Income Adequacy

**State Choices to Increase and Supplement Wages**

**Minimum Wage Standards**

- Indexed to inflation\(^\text{21}\)
  - No

**State Earned Income Tax Credit**

- Refundable credit available\(^\text{22}\)
  - Yes
- Percent of federal EITC\(^\text{22}\)
  - 5%

**State Choices to Reduce Tax Burdens**

**Income Tax Liability**

- Income tax threshold for single-parent family of 3\(^\text{23}\)
  - $13,900/year
- Income tax threshold for two-parent family of 4\(^\text{23}\)
  - $15,900/year
- Income tax burden for single-parent family of 3 at 100% FPL\(^\text{23}\)
  - $92/year
- Income tax burden for two-parent family of 4 at 100% FPL\(^\text{23}\)
  - $201/year

### Official unemployment rate, 2007\(^\text{19}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Illinois</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4.6%</td>
<td>5%</td>
</tr>
</tbody>
</table>

### Part-time workers who want full-time work, 2003\(^\text{20}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Illinois</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>13%</td>
<td>12%</td>
</tr>
</tbody>
</table>

### Median annual household income for family of four, 2006\(^\text{24}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Illinois</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$70,354</td>
<td>$75,484</td>
</tr>
</tbody>
</table>

### Workers covered by a union, 1987 and 2007\(^\text{25}\)

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illinois</td>
<td>24%</td>
<td>15%</td>
</tr>
<tr>
<td>U.S.</td>
<td>19%</td>
<td>13%</td>
</tr>
</tbody>
</table>
# State Choices to Promote Access to Paid Leave

**Family and Medical Leave**

State provisions for paid leave\(^{26}\) None

# State Choices to Promote Adequate Benefits for the Under- and Unemployed

## Unemployment Insurance

<table>
<thead>
<tr>
<th>Feature</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum weekly benefit (no dependents)(^{27})</td>
<td>$51/week</td>
</tr>
<tr>
<td>Additional dependent allowance provided(^{27})</td>
<td>Yes</td>
</tr>
<tr>
<td>Weekly benefit amount is indexed to average weekly wage(^{28})</td>
<td>Yes</td>
</tr>
<tr>
<td>Potential duration of benefits(^{29})</td>
<td>26 weeks(^{69})</td>
</tr>
</tbody>
</table>

## Food Stamps

- Legal immigrants eligible for state-funded benefits when barred from federal\(^{30}\) No

## Temporary Assistance for Needy Families (TANF) Cash Assistance

- Annual maximum benefit for family of 3\(^{18}\) $4,752/year

- Treatment of child support income\(^{32}\) Up to $50 passed through. Amount disregarded for purposes of eligibility and benefits.
**ASSET DEVELOPMENT AND PROTECTION**

**State Policy Choices to Promote Asset Development**

**Individual Development Accounts**

State-supported IDA program in operation\(^\text{33}\)  
No

**State Choices to Promote Asset Protection**

**Public Health Insurance for Parents**

Assets disregarded for eligibility determination\(^\text{11}\)  
Yes

**Public Health Insurance for Children**

Assets disregarded for Medicaid eligibility\(^\text{39}\)  
Yes

Assets disregarded for SCHIP (separate program) eligibility\(^\text{11}\)  
Yes

**Food Stamps**

Treatment of vehicles in asset test\(^\text{34}\)  
Aligned to TANF cash assistance rules

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

Assets disregarded for eligibility determination\(^\text{18}\)  
No

Treatment of vehicles in asset test\(^\text{18}\)  
Excludes value of 1 vehicle per household\(^\text{70}\)

---

**Children who are "asset poor," 2004\(^\text{35}\)**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Illinois</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>23%</td>
<td></td>
</tr>
</tbody>
</table>

**Homeownership rate, 2007\(^\text{36}\)**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Illinois</th>
</tr>
</thead>
<tbody>
<tr>
<td>68%</td>
<td>69%</td>
<td></td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Indiana’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Indiana, there are 830,514 families, with 1,553,690 children. Among these children, 43 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Indiana, the figure is 47 percent.

Parents without a college education often struggle to earn enough to support a family, but only 22 percent of adults in Indiana have a bachelor’s degree. A substantial portion of children in Indiana whose parents only have a high school diploma--63 percent--are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in Indiana by income level, 2009

- Above low income: 57%
- Less than 100% FPL: 20%
- 100-200% FPL: 23%
- Low income: 43%

Employment status of parents of low-income children, 2009

- Not employed: 16%
- Part-time or part-year: 22%
- Full-time, year-round: 62%

Percent of children who are low-income by parents' nativity, 2009

- Children w/native-born parents: 41%
- Children w/immigrant parents: 67%

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $21,084/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: Not eligible
- Providers prohibited from charging additional fees: No
- Provider payment rates at least 75th percentile of market rate: Yes

Low-income children who have parents working full- or part-time, 2009

- Parent employed part-time: 37%
- Parent employed full-time: 47%
State Child and Dependent Care Tax Credit

Refundable credit available$^6$

Benefit structure$^6$

Max benefit for family with 2 qualifying children$^6$

No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children$^7$

Parents eligible up to same limit as children, single parent with 2 children$^9$

Legal immigrants eligible for state-funded benefits when barred from federal$^9$

Legal immigrants otherwise barred from benefits eligible for prenatal care$^{10}$

No$^71$

$36,276/year$^71$

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3$^{38}$

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3$^{38}$

SCHIP (separate program) income eligibility as % of FPL for children in family of 3$^{11}$

150%

150%

250%
### State Choices to Promote Access to Benefits for the Under- and Unemployed

#### Unemployment Insurance
- State counts most recent earnings when determining eligibility\(^{15}\)  
  - No
- Eligible if seeking part-time work\(^{16}\)  
  - No
- State has general provision recognizing "good cause" for quitting work\(^{17}\)  
  - No

#### Temporary Assistance for Needy Families (TANF) Cash Assistance
- Earnings limit for a single-parent family of 3\(^{18}\)  
  - $4,536/year

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Indiana</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Official unemployment rate, 2007(^{19})</strong></td>
<td>4.6%</td>
<td>4.5%</td>
</tr>
<tr>
<td><strong>Part-time workers who want full-time work, 2003(^{20})</strong></td>
<td>13%</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Median annual household income for family of four, 2006(^{24})</strong></td>
<td>$70,354</td>
<td>$67,787</td>
</tr>
<tr>
<td><strong>Workers covered by a union, 1987 and 2007(^{25})</strong></td>
<td>23%</td>
<td>19%</td>
</tr>
</tbody>
</table>

### Income Adequacy

#### State Choices to Increase and Supplement Wages

##### Minimum Wage Standards
- Indexed to inflation\(^{21}\)  
  - Not applicable

##### State Earned Income Tax Credit
- Refundable credit available\(^{22}\)  
  - Yes
- Percent of federal EITC\(^{22}\)  
  - 9%

#### State Choices to Reduce Tax Burdens

##### Income Tax Liability
- Income tax threshold for single-parent family of 3\(^{23}\)  
  - $14,300/year
- Income tax threshold for two-parent family of 4\(^{23}\)  
  - $15,300/year
- Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\)  
  - $89/year
- Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\)  
  - $248/year

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indiana</td>
<td>13%</td>
<td>13%</td>
</tr>
<tr>
<td>U.S.</td>
<td>19%</td>
<td>13%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\(^{26}\) None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\(^{27}\) $50/week
Additional dependent allowance provided\(^{27}\) No
Weekly benefit amount is indexed to average weekly wage\(^{28}\) No
Potential duration of benefits\(^{29}\) 8 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\(^{30}\) No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\(^{18}\) $3,456/year
Treatment of child support income\(^{32}\) No pass-through or disregard

Households facing hardships, 2006\(^{31}\)

<table>
<thead>
<tr>
<th>Households that are &quot;food insecure&quot;</th>
<th>Renting households that are &quot;housing insecure&quot;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indiana</td>
<td>U.S.</td>
</tr>
<tr>
<td>11%</td>
<td>48%</td>
</tr>
<tr>
<td>11%</td>
<td>50%</td>
</tr>
</tbody>
</table>
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation\textsuperscript{33} Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination\textsuperscript{11} No ($1,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility\textsuperscript{79} Yes

Assets disregarded for SCHIP (separate program) eligibility\textsuperscript{11} Yes

Food Stamps

Treatment of vehicles in asset test\textsuperscript{34} Aligned to TANF child care assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination\textsuperscript{18} No

Treatment of vehicles in asset test\textsuperscript{18} Counts equity value in excess of $5,000\textsuperscript{54}

Children who are “asset poor,” 2004\textsuperscript{35}

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Indiana</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>31%</td>
<td></td>
</tr>
</tbody>
</table>

Homeownership rate, 2007\textsuperscript{36}

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Indiana</th>
</tr>
</thead>
<tbody>
<tr>
<td>68%</td>
<td>74%</td>
<td></td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Iowa’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Iowa, there are 377,819 families, with 695,403 children. Among these children, 35 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Iowa, the figure is 58 percent.

Parents without a college education often struggle to earn enough to support a family, but only 24 percent of adults in Iowa have a bachelor’s degree. A substantial portion of children in Iowa whose parents only have a high school diploma--55 percent--are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in Iowa by income level, 2009

- Above low income: 65%
- Less than 100% FPL: 19%
- 100-200% FPL: 20%

Employment status of parents of low-income children, 2009

- Not employed: 12% (Iowa), 30% (U.S.)
- Part-time or part-year: 22% (Iowa), 31% (U.S.)
- Full-time, year-round: 56% (Iowa), 46% (U.S.)

Percent of children who are low-income by parents' nativity, 2009

- Children w/native-born parents: 34% (Iowa), 38% (U.S.)
- Children w/immigrant parents: 61% (Iowa), 62% (U.S.)

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $24,084/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: Not eligible
- Providers prohibited from charging additional fees: Yes
- Provider payment rates at least 75th percentile of market rate: No

Low-income children who have parents working full- or part-time, 2009

- Parent employed part-time: 30% (Iowa), 31% (U.S.)
- Parent employed full-time: 58% (Iowa), 46% (U.S.)
State Child and Dependent Care Tax Credit

Refundable credit available

Yes

Benefit structure

Credit of 30-75% of federal credit, depending on income

Max benefit for family with 2 qualifying children

$1,575/year

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children

$44,000/year

No

Parents eligible up to same limit as children, single parent with 2 children

Legal immigrants eligible for state-funded benefits when barred from federal

Legal immigrants otherwise barred from benefits eligible for prenatal care

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3

133%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3

133%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3

200%

Health insurance status by age, 2007

<table>
<thead>
<tr>
<th>Children who lack health insurance</th>
<th>Adults who lack health insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Iowa</td>
<td>U.S.</td>
</tr>
<tr>
<td>5%</td>
<td>11%</td>
</tr>
<tr>
<td>13%</td>
<td>20%</td>
</tr>
</tbody>
</table>

Employer-based health insurance coverage, 2000 and 2006

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Iowa</td>
<td>U.S.</td>
<td>Iowa</td>
<td>U.S.</td>
</tr>
<tr>
<td>79%</td>
<td>68%</td>
<td>70%</td>
<td>63%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

State counts most recent earnings when determining eligibility\(^{15}\)  
No

Eligible if seeking part-time work\(^{16}\)  
Yes, in some cases\(^{44}\)

State has general provision recognizing "good cause" for quitting work\(^{17}\)

No\(^{44}\)

Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3\(^{18}\)  
$12,732/year

Official unemployment rate, 2007\(^{19}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Iowa</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.6%</td>
<td>3.8%</td>
<td></td>
</tr>
</tbody>
</table>

Part-time workers who want full-time work, 2003\(^{20}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Iowa</th>
</tr>
</thead>
<tbody>
<tr>
<td>13%</td>
<td>7%</td>
<td></td>
</tr>
</tbody>
</table>

INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

Indexed to inflation\(^{21}\)  
Not applicable

State Earned Income Tax Credit

Refundable credit available\(^{22}\)  
Yes

Percent of federal EITC\(^{22}\)  
7%

State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3\(^{23}\)  
$18,500/year

Income tax threshold for two-parent family of 4\(^{23}\)  
$18,700/year

Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\)  
-$201/year

Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\)  
$251/year

Median annual household income for family of four, 2006\(^{24}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
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</thead>
<tbody>
<tr>
<td>$70,354</td>
<td>$67,792</td>
<td></td>
</tr>
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</table>

Workers covered by a union, 1987 and 2007\(^{25}\)

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>18%</td>
<td>19%</td>
<td>13%</td>
</tr>
<tr>
<td>13%</td>
<td>13%</td>
<td>13%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\textsuperscript{26} None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\textsuperscript{27} $50/week

Additional dependent allowance provided\textsuperscript{27} Yes

Weekly benefit amount is indexed to average weekly wage\textsuperscript{28} Yes

Potential duration of benefits\textsuperscript{29} 9 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\textsuperscript{30} No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\textsuperscript{31} $5,112/year

Treatment of child support income\textsuperscript{32} No pass-through or disregard
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation\(^{33}\) No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination\(^{11}\) No ($2,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility\(^{79}\) Yes

Assets disregarded for SCHIP (separate program) eligibility\(^{11}\) Yes

Food Stamps

Treatment of vehicles in asset test\(^{34}\) Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination\(^{18}\) No

Treatment of vehicles in asset test\(^{18}\) Excludes value of 1 vehicle per household\(^{75}\)

Children who are "asset poor," 2004\(^{35}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Iowa</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children who are &quot;asset poor,&quot; 2004</td>
<td>30%</td>
<td>26%</td>
</tr>
</tbody>
</table>

Homeownership rate, 2007\(^{36}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Iowa</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeownership rate, 2007</td>
<td>68%</td>
<td>74%</td>
</tr>
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</table>

Children who are "asset poor," 2004

<table>
<thead>
<tr>
<th></th>
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<th>Iowa</th>
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<tbody>
<tr>
<td>Children who are &quot;asset poor,&quot; 2004</td>
<td>30%</td>
<td>26%</td>
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Homeownership rate, 2007

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<th>Iowa</th>
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State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Kansas’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Kansas, there are 359,412 families, with 685,056 children. Among these children, 40 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Kansas, the figure is 55 percent.

Parents without a college education often struggle to earn enough to support a family, but only 29 percent of adults in Kansas have a bachelor’s degree. A substantial portion of children in Kansas whose parents only have a high school diploma--67 percent--are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
### Children in Kansas by income level, 2009

- **Above low income**: 60%
- **Less than 100% FPL**: 17%
- **100-200% FPL**: 23%

### Employment status of parents of low-income children, 2009

- **Not employed**: 32%
- **Part-time or part-year**: 22%
- **Full-time, year-round**: 46%

### Percent of children who are low-income by parents' nativity, 2009

- **Children w/native-born parents**
  - **Kansas**: 37%
  - **U.S.**: 38%
- **Children w/immigrant parents**
  - **Kansas**: 71%
  - **U.S.**: 62%

### Work Attachment and Advancement

#### State Choices to Promote Child Care Affordability and Access

**Child Care and Development Fund (CCDF) Subsidies**

- **Earnings limit for a single-parent family of 3**
  - $30,708/year
- **Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care**
  - 10%
- **Providers prohibited from charging additional fees**
  - No
- **Provider payment rates at least 75th percentile of market rate**
  - No

#### Low-income children who have parents working full- or part-time, 2009

- **Parent employed part-time**
  - **Kansas**: 55%
  - **U.S.**: 46%
- **Parent employed full-time**
  - **Kansas**: 32%
  - **U.S.**: 31%
State Child and Dependent Care Tax Credit

Refundable credit available\textsuperscript{6} \quad No

Benefit structure\textsuperscript{6} \quad Credit of 25\% of federal credit

Max benefit for family with 2 qualifying children\textsuperscript{6} \quad $525/year\textsuperscript{56}

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\textsuperscript{7} \quad $5,916/year

Parents eligible up to same limit as children, single parent with 2 children\textsuperscript{8} \quad No

Legal immigrants eligible for state-funded benefits when barred from federal\textsuperscript{9} \quad No

Legal immigrants otherwise barred from benefits eligible for prenatal care\textsuperscript{10} \quad No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\textsuperscript{38} \quad 133\%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\textsuperscript{38} \quad 100\%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3\textsuperscript{11} \quad 200\%

\textsuperscript{6} State Fiscal Year 2006

\textsuperscript{7} 2007 Kansas Budget

\textsuperscript{8} Kansas Law 2005-04

\textsuperscript{9} Kansas Law 2006-6

\textsuperscript{10} Kansas Health Care for Children

\textsuperscript{11} Kansas Policy Brief, September 2005

\textsuperscript{12} Kansas Health Care for Children

\textsuperscript{13} File Attached

\textsuperscript{14} File Attached
## State Choices to Promote Access to Benefits for the Under- and Unemployed

### Unemployment Insurance

<table>
<thead>
<tr>
<th>Policy Area</th>
<th>State Details</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>State counts most recent earnings when determining eligibility</td>
<td>No</td>
<td>15</td>
</tr>
<tr>
<td>Eligible if seeking part-time work</td>
<td>Yes, on same basis as those seeking full-time work</td>
<td>16</td>
</tr>
<tr>
<td>State has general provision recognizing &quot;good cause&quot; for quitting work</td>
<td>Yes</td>
<td>17</td>
</tr>
</tbody>
</table>

### Temporary Assistance for Needy Families (TANF) Cash Assistance

<table>
<thead>
<tr>
<th>Policy Area</th>
<th>State Details</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings limit for a single-parent family of 3</td>
<td>$6,228/year</td>
<td>18</td>
</tr>
</tbody>
</table>

## Income Adequacy

### State Choices to Increase and Supplement Wages

#### Minimum Wage Standards

<table>
<thead>
<tr>
<th>Policy Area</th>
<th>State Details</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indexed to inflation</td>
<td>Not applicable</td>
<td>21</td>
</tr>
</tbody>
</table>

#### State Earned Income Tax Credit

<table>
<thead>
<tr>
<th>Policy Area</th>
<th>State Details</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refundable credit available</td>
<td>Yes</td>
<td>22</td>
</tr>
<tr>
<td>Percent of federal EITC</td>
<td>17%</td>
<td>22</td>
</tr>
</tbody>
</table>

### State Choices to Reduce Tax Burdens

#### Income Tax Liability

<table>
<thead>
<tr>
<th>Policy Area</th>
<th>State Details</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income tax threshold for single-parent family of 3</td>
<td>$25,800/year</td>
<td>23</td>
</tr>
<tr>
<td>Income tax threshold for two-parent family of 4</td>
<td>$27,600/year</td>
<td>23</td>
</tr>
<tr>
<td>Income tax burden for single-parent family of 3 at 100% FPL</td>
<td>$-655/year</td>
<td>23</td>
</tr>
<tr>
<td>Income tax burden for two-parent family of 4 at 100% FPL</td>
<td>$-446/year</td>
<td>23</td>
</tr>
</tbody>
</table>

### Official unemployment rate, 2007

<table>
<thead>
<tr>
<th>Policy Area</th>
<th>State Details</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Official unemployment rate</td>
<td>4.6% (U.S.)</td>
<td>4.1% (Kansas)</td>
</tr>
</tbody>
</table>

### Part-time workers who want full-time work, 2003

<table>
<thead>
<tr>
<th>Policy Area</th>
<th>State Details</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part-time workers who want full-time work</td>
<td>13% (U.S.)</td>
<td>10% (Kansas)</td>
</tr>
</tbody>
</table>

### Median annual household income for family of four, 2006

<table>
<thead>
<tr>
<th>Policy Area</th>
<th>State Details</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median annual household income</td>
<td>$70,354 (U.S.)</td>
<td>$67,897 (Kansas)</td>
</tr>
</tbody>
</table>

### Workers covered by a union, 1987 and 2007

<table>
<thead>
<tr>
<th>Policy Area</th>
<th>State Details</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workers covered by a union</td>
<td>15% (1987)</td>
<td>19% (2007)</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\textsuperscript{26} None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\textsuperscript{27} $96/week

Additional dependent allowance provided\textsuperscript{27} No

Weekly benefit amount is indexed to average weekly wage\textsuperscript{28} Yes

Potential duration of benefits\textsuperscript{29} 10 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\textsuperscript{30} No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\textsuperscript{18} $5,148/year

Treatment of child support income\textsuperscript{32} No pass-through or disregard
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation\textsuperscript{33} Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination\textsuperscript{11} Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility\textsuperscript{79} Yes

Assets disregarded for SCHIP (separate program) eligibility\textsuperscript{11} Yes

Food Stamps

Treatment of vehicles in asset test\textsuperscript{34} Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination\textsuperscript{18} No

Treatment of vehicles in asset test\textsuperscript{18} Excludes all vehicles owned by household

Children who are "asset poor," 2004\textsuperscript{35}

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Kansas</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td></td>
<td>31%</td>
</tr>
</tbody>
</table>

Homeownership rate, 2007\textsuperscript{36}

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Kansas</th>
</tr>
</thead>
<tbody>
<tr>
<td>68%</td>
<td></td>
<td>69%</td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Kentucky’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Kentucky, there are 567,875 families, with 994,280 children. Among these children, 50 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Kentucky, the figure is 41 percent.

Parents without a college education often struggle to earn enough to support a family, but only 20 percent of adults in Kentucky have a bachelor’s degree. A substantial portion of children in Kentucky whose parents only have a high school diploma—71 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.

---

### Percent of children who are low-income by parental education, 2009

<table>
<thead>
<tr>
<th>Parental Education</th>
<th>Kentucky</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>No high school degree</td>
<td>88%</td>
<td>87%</td>
</tr>
<tr>
<td>Only a high school degree</td>
<td>71%</td>
<td>62%</td>
</tr>
<tr>
<td>Beyond a high school degree</td>
<td>35%</td>
<td>27%</td>
</tr>
</tbody>
</table>
Children in Kentucky by income level, 2009

- Above low income: 30%
- Less than 100% FPL: 20%
- 100-200% FPL: 24%
- Low income: 50%

Employment status of parents of low-income children, 2009

- Not employed: 25%
- Part-time or part-year: 31%
- Full-time, year-round: 41%

Kentucky

- Not employed: 24%
- Part-time or part-year: 33%
- Full-time, year-round: 43%

U.S.

- Not employed: 22%
- Part-time or part-year: 31%
- Full-time, year-round: 46%

Percent of children who are low-income by parents' nativity, 2009

- Children w/native-born parents: 49%
- Children w/immigrant parents: 59%

Kentucky

- Children w/native-born parents: 46%
- Children w/immigrant parents: 62%

U.S.

- Children w/native-born parents: 39%
- Children w/immigrant parents: 58%

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $24,900/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 11%
- Providers prohibited from charging additional fees: No
- Provider payment rates at least 75th percentile of market rate: No

Low-income children who have parents working full- or part-time, 2009

- Kentucky
  - Parent employed part-time: 34%
  - Parent employed full-time: 41%

- U.S.
  - Parent employed part-time: 31%
  - Parent employed full-time: 46%
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\) No

Benefit structure\(^6\) Credit of 20% of federal credit

Max benefit for family with 2 qualifying children\(^6\) $420/year\(^5,6\)

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\) $10,908/year

Parents eligible up to same limit as children, single parent with 2 children\(^9\) No

Legal immigrants eligible for state-funded benefits when barred from federal\(^9\) No

Legal immigrants otherwise barred from benefits eligible for prenatal care\(^10\) No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^3,8\) 150%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^3,8\) 150%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^11\) 200%

\(^7\) Kentucky Department of Family Services, "Kentucky HealthCare," 2007
\(^8\) Federal Poverty Level
\(^10\) Children's Health Insurance Program
\(^11\) U.S. Census Bureau, "Children's Health Insurance Program," 2007

Health insurance status by age, 2007\(^13\)

- Children who lack health insurance:
  - Kentucky: 8%
  - U.S.: 11%
  - Adults who lack health insurance:
  - Kentucky: 18%
  - U.S.: 20%

Employer-based health insurance coverage, 2000 and 2006\(^14\)

- Individuals under 65 (2000):
  - Kentucky: 70%
  - U.S.: 62%
  - Individuals under 65 (2006):
  - Kentucky: 62%
  - U.S.: 63%
  - Children under 18 (2000):
  - Kentucky: 71%
  - U.S.: 69%
  - Children under 18 (2006):
  - Kentucky: 58%
  - U.S.: 60%
### State Choices to Promote Access to Benefits for the Under- and Unemployed

#### Unemployment Insurance
- State counts most recent earnings when determining eligibility\(^{15}\)
- Eligible if seeking part-time work\(^{16}\)
- State has general provision recognizing "good cause" for quitting work\(^{17}\)

<table>
<thead>
<tr>
<th>State</th>
<th>Eligibility Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S.</td>
<td>No</td>
</tr>
<tr>
<td>Kentucky</td>
<td>No</td>
</tr>
</tbody>
</table>

#### Temporary Assistance for Needy Families (TANF) Cash Assistance
- Earnings limit for a single-parent family of 3\(^{18}\)

<table>
<thead>
<tr>
<th>State</th>
<th>Earnings Limit ($/year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S.</td>
<td>Not applicable</td>
</tr>
<tr>
<td>Kentucky</td>
<td>$10,908</td>
</tr>
</tbody>
</table>

#### Official unemployment rate, 2007\(^{19}\)

<table>
<thead>
<tr>
<th>State</th>
<th>Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S.</td>
<td>4.6%</td>
</tr>
<tr>
<td>Kentucky</td>
<td>5.5%</td>
</tr>
</tbody>
</table>

#### Part-time workers who want full-time work, 2003\(^{20}\)

<table>
<thead>
<tr>
<th>State</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S.</td>
<td>12%</td>
</tr>
<tr>
<td>Kentucky</td>
<td>13%</td>
</tr>
</tbody>
</table>

### Income Adequacy

#### State Choices to Increase and Supplement Wages

##### Minimum Wage Standards
- Indexed to inflation\(^{21}\)

<table>
<thead>
<tr>
<th>State</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S.</td>
<td>No</td>
</tr>
<tr>
<td>Kentucky</td>
<td>Not applicable</td>
</tr>
</tbody>
</table>

##### State Earned Income Tax Credit
- Refundable credit available\(^{22}\)
- Percent of federal EITC\(^{22}\)

<table>
<thead>
<tr>
<th>State</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S.</td>
<td>No state credit</td>
</tr>
<tr>
<td>Kentucky</td>
<td>No state credit</td>
</tr>
</tbody>
</table>

##### State Choices to Reduce Tax Burdens

#### Income Tax Liability
- Income tax threshold for single-parent family of 3\(^{23}\)
- Income tax threshold for two-parent family of 4\(^{23}\)
- Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\)
- Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\)

<table>
<thead>
<tr>
<th>Year</th>
<th>Single-Parent Family of 3</th>
<th>Two-Parent Family of 4</th>
<th>Single-Parent Family of 3 at 100% FPL</th>
<th>Two-Parent Family of 4 at 100% FPL</th>
</tr>
</thead>
<tbody>
<tr>
<td>1987</td>
<td>$17,200/year</td>
<td>$20,700/year</td>
<td>$0/year</td>
<td>$85/year</td>
</tr>
<tr>
<td>2007</td>
<td>$18% Kentucky</td>
<td>19% U.S.</td>
<td>11% Kentucky</td>
<td>13% Kentucky</td>
</tr>
</tbody>
</table>

#### Median annual household income for family of four, 2006\(^{24}\)

<table>
<thead>
<tr>
<th>State</th>
<th>Income ($/year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S.</td>
<td>$70,354</td>
</tr>
<tr>
<td>Kentucky</td>
<td>$60,202</td>
</tr>
</tbody>
</table>

#### Workers covered by a union, 1987 and 2007\(^{25}\)

<table>
<thead>
<tr>
<th>Year</th>
<th>Single-Parent Family of 3</th>
<th>Two-Parent Family of 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>1987</td>
<td>18% Kentucky</td>
<td>19% U.S.</td>
</tr>
<tr>
<td>2007</td>
<td>11% Kentucky</td>
<td>13% U.S.</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave

None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents) $39/week

Additional dependent allowance provided No

Weekly benefit amount is indexed to average weekly wage Yes

Potential duration of benefits 15 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3 $3,144/year

Treatment of child support income No pass-through. First $50 disregarded for gross income test. If applicant meets gross income test, full amount disregarded for purposes of eligibility and benefits.
**ASSET DEVELOPMENT AND PROTECTION**

**State Policy Choices to Promote Asset Development**

**Individual Development Accounts**

State-supported IDA program in operation

**State Choices to Promote Asset Protection**

**Public Health Insurance for Parents**

Assets disregarded for eligibility determination

**Public Health Insurance for Children**

Assets disregarded for Medicaid eligibility

Assets disregarded for SCHIP (separate program) eligibility

**Food Stamps**

Treatment of vehicles in asset test

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

Assets disregarded for eligibility determination

Treatment of vehicles in asset test

---

### Children who are "asset poor," 2004

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Kentucky</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>32%</td>
<td></td>
</tr>
</tbody>
</table>

### Homeownership rate, 2007

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Kentucky</th>
</tr>
</thead>
<tbody>
<tr>
<td>68%</td>
<td>73%</td>
<td></td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Louisiana’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Louisiana, there are 585,817 families, with 1,103,047 children. Among these children, 46 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Louisiana, the figure is 47 percent.

Parents without a college education often struggle to earn enough to support a family, but only 20 percent of adults in Louisiana have a bachelor’s degree. A substantial portion of children in Louisiana whose parents only have a high school diploma—63 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in Louisiana by income level, 2009

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Louisiana</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Above low income</td>
<td>34%</td>
<td>34%</td>
</tr>
<tr>
<td>Less than 100% FPL</td>
<td>24%</td>
<td>24%</td>
</tr>
<tr>
<td>100-200% FPL</td>
<td>21%</td>
<td>21%</td>
</tr>
<tr>
<td>Low income</td>
<td>46%</td>
<td>46%</td>
</tr>
</tbody>
</table>

Employment status of parents of low-income children, 2009

- Not employed: 47% (Louisiana) vs. 32% (U.S.)
- Part-time or part-year: 31% (Louisiana) vs. 31% (U.S.)
- Full-time, year-round: 21% (Louisiana) vs. 22% (U.S.)

Percent of children who are low-income by parents' nativity, 2009

<table>
<thead>
<tr>
<th>Nativity</th>
<th>Louisiana</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children w/native-born parents</td>
<td>46%</td>
<td>38%</td>
</tr>
<tr>
<td>Children w/immigrant parents</td>
<td>47%</td>
<td>62%</td>
</tr>
</tbody>
</table>

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $31,836/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 11%
- Providers prohibited from charging additional fees: No
- Provider payment rates at least 75th percentile of market rate: No

Low-income children who have parents working full- or part-time, 2009

- Parent employed part-time: 32% (Louisiana) vs. 31% (U.S.)
- Parent employed full-time: 47% (Louisiana) vs. 46% (U.S.)
State Child and Dependent Care Tax Credit

Refundable credit available\textsuperscript{6} Yes\textsuperscript{77}

Benefit structure\textsuperscript{6}

Credit of 10-50\% of federal credit (but if income exceeds $60,000/year, max benefit is $25); an additional credit of 50-200\% of state child care credit claimed for expenses at a child care facility rated two stars or higher by the state quality rating system\textsuperscript{78}

Max benefit for family with 2 qualifying children\textsuperscript{6} $1,050/year\textsuperscript{79}

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\textsuperscript{7} $4,572/year

Parents eligible up to same limit as children, single parent with 2 children\textsuperscript{8} No

Legal immigrants eligible for state-funded benefits when barred from federal\textsuperscript{9} No

Legal immigrants otherwise barred from benefits eligible for prenatal care\textsuperscript{10} Yes (no immigration test)

Public Health Insurance for Children

Medicaid income eligibility limit as \% of FPL for children ages 1-5 in family of 3\textsuperscript{38} 200\%

Medicaid income eligibility limit as \% of FPL for children ages 6-19 in family of 3\textsuperscript{38} 200\%

SCHIP (separate program) income eligibility as \% of FPL for children in family of 3\textsuperscript{11} 250\%
### State Choices to Promote Access to Benefits for the Under- and Unemployed

#### Unemployment Insurance

<table>
<thead>
<tr>
<th>Description</th>
<th>Louisiana</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>State counts most recent earnings when determining eligibility</td>
<td>No</td>
<td>4.6%</td>
</tr>
<tr>
<td>Eligible if seeking part-time work</td>
<td>Yes, in some cases</td>
<td>15</td>
</tr>
<tr>
<td>State has general provision recognizing “good cause” for quitting work</td>
<td>No</td>
<td>44</td>
</tr>
</tbody>
</table>

#### Temporary Assistance for Needy Families (TANF) Cash Assistance

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings limit for a single-parent family of 3</td>
<td>$4,320/year</td>
</tr>
</tbody>
</table>

### Income Adequacy

#### State Choices to Increase and Supplement Wages

##### Minimum Wage Standards

<table>
<thead>
<tr>
<th>Description</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indexed to inflation</td>
<td>Not applicable</td>
</tr>
</tbody>
</table>

##### State Earned Income Tax Credit

<table>
<thead>
<tr>
<th>Description</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refundable credit available</td>
<td>Yes</td>
</tr>
<tr>
<td>Percent of federal EITC</td>
<td>3.5%</td>
</tr>
</tbody>
</table>

#### State Choices to Reduce Tax Burdens

##### Income Tax Liability

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income tax threshold for single-parent family of 3</td>
<td>$12,300/year</td>
</tr>
<tr>
<td>Income tax threshold for two-parent family of 4</td>
<td>$17,500/year</td>
</tr>
<tr>
<td>Income tax burden for single-parent family of 3 at 100% FPL</td>
<td>$170/year</td>
</tr>
<tr>
<td>Income tax burden for two-parent family of 4 at 100% FPL</td>
<td>$179/year</td>
</tr>
</tbody>
</table>

### Official unemployment rate, 2007

<table>
<thead>
<tr>
<th>Description</th>
<th>Louisiana</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate</td>
<td>4.6%</td>
<td>3.8%</td>
</tr>
</tbody>
</table>

### Part-time workers who want full-time work, 2003

<table>
<thead>
<tr>
<th>Description</th>
<th>Louisiana</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate</td>
<td>13%</td>
<td>13%</td>
</tr>
</tbody>
</table>

### Median annual household income for family of four, 2006

<table>
<thead>
<tr>
<th>Description</th>
<th>Louisiana</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$60,161</td>
<td>$70,354</td>
</tr>
</tbody>
</table>

### Workers covered by a union, 1987 and 2007

<table>
<thead>
<tr>
<th>Year</th>
<th>Louisiana</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1987</td>
<td>10%</td>
<td>7%</td>
</tr>
<tr>
<td>2007</td>
<td>19%</td>
<td>13%</td>
</tr>
</tbody>
</table>
**State Choices to Promote Access to Paid Leave**

**Family and Medical Leave**

State provisions for paid leave\(^{26}\) None

**State Choices to Promote Adequate Benefits for the Under- and Unemployed**

**Unemployment Insurance**

- Minimum weekly benefit (no dependents)\(^{27}\) $10/week
- Additional dependent allowance provided\(^{27}\) No
- Weekly benefit amount is indexed to average weekly wage\(^{28}\) Yes
- Potential duration of benefits\(^{29}\) 21 - 26 weeks

**Food Stamps**

Legal immigrants eligible for state-funded benefits when barred from federal\(^{30}\) No

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

- Annual maximum benefit for family of 3\(^{18}\) $2,880/year
- Treatment of child support income\(^{32}\) No pass-through or disregard

---

![Households facing hardships, 2006\(^{31}\)](image-url)
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation\textsuperscript{13} No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination\textsuperscript{11} Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility\textsuperscript{29} Yes
Assets disregarded for SCHIP (separate program) eligibility\textsuperscript{11} Yes

Food Stamps

Treatment of vehicles in asset test\textsuperscript{34} Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination\textsuperscript{18} No
Treatment of vehicles in asset test\textsuperscript{18} Excludes all vehicles owned by household

Children who are "asset poor," 2004\textsuperscript{35}

<table>
<thead>
<tr>
<th>U.S.</th>
<th>Louisiana</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>37%</td>
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</table>

Homeownership rate, 2007\textsuperscript{36}

<table>
<thead>
<tr>
<th>U.S.</th>
<th>Louisiana</th>
</tr>
</thead>
<tbody>
<tr>
<td>68%</td>
<td>72%</td>
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</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Maine’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Maine, there are 154,496 families, with 263,327 children. Among these children, 43 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Maine, the figure is 42 percent.

Parents without a college education often struggle to earn enough to support a family, but only 26 percent of adults in Maine have a bachelor’s degree. A substantial portion of children in Maine whose parents only have a high school diploma—66 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in Maine by income level, 2009¹

- Above low income: 57%
- Less than 100% FPL: 17%
- 100-200% FPL: 26%
- Low income: 43%

Employment status of parents of low-income children, 2009¹

<table>
<thead>
<tr>
<th>Status</th>
<th>Maine</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not employed</td>
<td>42%</td>
<td>38%</td>
</tr>
<tr>
<td>Part-time or part-year</td>
<td>31%</td>
<td>31%</td>
</tr>
<tr>
<td>Full-time, year-round</td>
<td>22%</td>
<td>31%</td>
</tr>
</tbody>
</table>

Percent of children who are low-income by parents' nativity, 2009¹

<table>
<thead>
<tr>
<th>Nativity</th>
<th>Maine</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Native-born</td>
<td>62%</td>
<td></td>
</tr>
<tr>
<td>Immigrant</td>
<td>42%</td>
<td>38%</td>
</tr>
</tbody>
</table>

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

**Child Care and Development Fund (CCDF) Subsidies**

- Earnings limit for a single-parent family of 3²: $47,200/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care³: 10%
- Providers prohibited from charging additional fees⁴: Yes
- Provider payment rates at least 75th percentile of market rate⁵: Yes

**Low-income children who have parents working full- or part-time, 2009¹**

<table>
<thead>
<tr>
<th>Status</th>
<th>Maine</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parent employed part-time</td>
<td>41%</td>
<td>31%</td>
</tr>
<tr>
<td>Parent employed full-time</td>
<td>42%</td>
<td>46%</td>
</tr>
</tbody>
</table>
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\) Yes\(^80\)
Benefit structure\(^6\)
Max benefit for family with 2 qualifying children\(^6\) $903/year\(^81\)

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\) $36,276/year
Parents eligible up to same limit as children, single parent with 2 children\(^8\) No
Legal immigrants eligible for state-funded benefits when barred from federal\(^9\) Yes
Legal immigrants otherwise barred from benefits eligible for prenatal care\(^10\) No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^38\) 150%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^38\) 150%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^11\) 200%
State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

State counts most recent earnings when determining eligibility\textsuperscript{15}  
Yes

Eligible if seeking part-time work\textsuperscript{16}  
Yes, in some cases\textsuperscript{44}

State has general provision recognizing "good cause" for quitting work\textsuperscript{17}  
No\textsuperscript{44}

Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3\textsuperscript{18}  
$12,276/year

Official unemployment rate, 2007\textsuperscript{19}

\begin{center}
\begin{tabular}{ccc}
 & U.S. & Maine \\
\hline
4.6\% & 4.7\% \\
\end{tabular}
\end{center}

Part-time workers who want full-time work, 2003\textsuperscript{20}

\begin{center}
\begin{tabular}{ccc}
 & U.S. & Maine \\
\hline
13\% & 11\% \\
\end{tabular}
\end{center}

\section*{Income Adequacy}

State Choices to Increase and Supplement Wages

Minimum Wage Standards

Indexed to inflation\textsuperscript{21}  
No

State Earned Income Tax Credit

Refundable credit available\textsuperscript{22}  
No

Percent of federal EITC\textsuperscript{22}  
5\%\textsuperscript{55}

State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3\textsuperscript{23}  
$23,700/year

Income tax threshold for two-parent family of 4\textsuperscript{23}  
$27,000/year

Income tax burden for single-parent family of 3 at 100\% FPL\textsuperscript{23}  
$0/year

Income tax burden for two-parent family of 4 at 100\% FPL\textsuperscript{23}  
$0/year

Median annual household income for family of four, 2006\textsuperscript{24}

\begin{center}
\begin{tabular}{ccc}
 & U.S. & Maine \\
\hline
$70,354 & $63,501 \\
\end{tabular}
\end{center}

Workers covered by a union, 1987 and 2007\textsuperscript{25}

\begin{center}
\begin{tabular}{ccc}
 & 1987 & 2007 \\
\hline
21\% & 19\% & 14\% & 13\% \\
\end{tabular}
\end{center}
**State Choices to Promote Access to Paid Leave**

**Family and Medical Leave**

State provisions for paid leave\(^{26}\) None

**State Choices to Promote Adequate Benefits for the Under- and Unemployed**

**Unemployment Insurance**

Minimum weekly benefit (no dependents)\(^{27}\) $56/week

Additional dependent allowance provided\(^{27}\) Yes

Weekly benefit amount is indexed to average weekly wage\(^{28}\) Yes

Potential duration of benefits\(^{29}\) 14 - 26 weeks

**Food Stamps**

Legal immigrants eligible for state-funded benefits when barred from federal\(^{30}\) Yes

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

Annual maximum benefit for family of 3\(^{18}\) $5,820/year

Treatment of child support income\(^{32}\) Up to $50 passed through. Amount disregarded for purposes of eligibility and benefits. State also uses fill-the-gap budgeting.
## Asset Development and Protection

### State Policy Choices to Promote Asset Development

#### Individual Development Accounts

State-supported IDA program in operation\(^{33}\)  
Yes

### State Choices to Promote Asset Protection

#### Public Health Insurance for Parents

Assets disregarded for eligibility determination\(^{11}\)  
No ($2,000)\(^{82}\)

#### Public Health Insurance for Children

Assets disregarded for Medicaid eligibility\(^{79}\)  
Yes

Assets disregarded for SCHIP (separate program) eligibility\(^{11}\)  
Yes

#### Food Stamps

Treatment of vehicles in asset test\(^{34}\)  
Categorical eligibility and aligned to TANF cash assistance rules\(^{58}\)

#### Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination\(^{18}\)  
No

Treatment of vehicles in asset test\(^{18}\)  
Excludes value of 1 vehicle per household

---

### Children who are "asset poor," 2004\(^{35}\)

- **U.S.**: 30%
- **Maine**: 15%

### Homeownership rate, 2007\(^{36}\)

- **U.S.**: 68%
- **Maine**: 74%
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Maryland’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Maryland, there are 719,306 families, with 1,326,756 children. Among these children, 27 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Maryland, the figure is 49 percent.

Parents without a college education often struggle to earn enough to support a family, but only 35 percent of adults in Maryland have a bachelor’s degree. A substantial portion of children in Maryland whose parents only have a high school diploma—51 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3:
  $29,990/year

- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care:
  14% \(^3\)

- Providers prohibited from charging additional fees:
  No \(^4\)

- Provider payment rates at least 75th percentile of market rate:
  No \(^5\)

Low-income children who have parents working full- or part-time, 2009

- Maryland
  - Parent employed part-time: 31%
  - Parent employed full-time: 49%

- U.S.
  - Parent employed part-time: 31%
  - Parent employed full-time: 46%
State Child and Dependent Care Tax Credit

Refundable credit available

Benefit structure

Max benefit for family with 2 qualifying children

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children

Parents eligible up to same limit as children, single parent with 2 children

Legal immigrants eligible for state-funded benefits when barred from federal

Legal immigrants otherwise barred from benefits eligible for prenatal care

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3

SCHIP (separate program) income eligibility as % of FPL for children in family of 3

Health insurance status by age, 2007

Employer-based health insurance coverage, 2000 and 2006
## State Choices to Promote Access to Benefits for the Under- and Unemployed

### Unemployment Insurance
- State counts most recent earnings when determining eligibility
- Eligible if seeking part-time work
- State has general provision recognizing "good cause" for quitting work

### Temporary Assistance for Needy Families (TANF) Cash Assistance
- Earnings limit for a single-parent family of 3

### INCOME ADEQUACY

#### State Choices to Increase and Supplement Wages

##### Minimum Wage Standards
- Indexed to inflation

##### State Earned Income Tax Credit
- Refundable credit available
- Percent of federal EITC

##### State Choices to Reduce Tax Burdens

##### Income Tax Liability
- Income tax threshold for single-parent family of 3
- Income tax threshold for two-parent family of 4
- Income tax burden for single-parent family of 3 at 100% FPL
- Income tax burden for two-parent family of 4 at 100% FPL

### Official unemployment rate, 2007

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Maryland</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.6%</td>
<td>3.6%</td>
<td></td>
</tr>
</tbody>
</table>

### Part-time workers who want full-time work, 2003

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Maryland</th>
</tr>
</thead>
<tbody>
<tr>
<td>13%</td>
<td>10%</td>
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</table>

### Median annual household income for family of four, 2006

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Maryland</th>
</tr>
</thead>
<tbody>
<tr>
<td>$70,354</td>
<td>$94,017</td>
<td></td>
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</table>

### Workers covered by a union, 1987 and 2007

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>19%</td>
<td>19%</td>
<td>15%</td>
</tr>
<tr>
<td>13%</td>
<td></td>
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</tr>
</thead>
<tbody>
<tr>
<td>19%</td>
<td>19%</td>
<td>15%</td>
</tr>
<tr>
<td>13%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave26 None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)27 $25/week
Additional dependent allowance provided27 Yes
Weekly benefit amount is indexed to average weekly wage28 No
Potential duration of benefits29 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal30 No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 318 $5,784/year
Treatment of child support income32 No pass-through or disregard
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility

Assets disregarded for SCHIP (separate program) eligibility

Food Stamps

Treatment of vehicles in asset test

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination

Treatment of vehicles in asset test

Children who are “asset poor,” 2004

Homeownership rate, 2007

United States State Family Economic Security Profile
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Massachusetts’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Massachusetts, there are 766,627 families, with 1,410,231 children. Among these children, 27 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Massachusetts, the figure is 35 percent.

Parents without a college education often struggle to earn enough to support a family, but only 37 percent of adults in Massachusetts have a bachelor’s degree. A substantial portion of children in Massachusetts whose parents only have a high school diploma--54 percent--are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in Massachusetts by income level, 2009:
- Above low income: 73%
- Less than 100% FPL: 13%
- 100-200% FPL: 14%
- Low income: 27%

Employment status of parents of low-income children, 2009:
- Massachusetts: 25%
- U.S.: 38%
- Massachusetts: 46%
- U.S.: 31%

Percent of children who are low-income by parents' nativity, 2009:
- Children with native-born parents: 25%
- Children with immigrant parents: 44%

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $34,680/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 9%
- Providers prohibited from charging additional fees: Yes
- Provider payment rates at least 75th percentile of market rate: No

Low-income children who have parents working full- or part-time, 2009:
- Massachusetts: 35%
- U.S.: 46%
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\)

Benefit structure\(^6\)

Max benefit for family with 2 qualifying children\(^6\)

No

Deduction of eligible expenses\(^8\)

$509/year\(^5\)

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\)

$23,400/year

Parents eligible up to same limit as children, single parent with 2 children\(^8\)

No

Legal immigrants eligible for state-funded benefits when barred from federal\(^9\)

Yes

Legal immigrants otherwise barred from benefits eligible for prenatal care\(^10\)

Yes (no immigration test)

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^{38}\)

150%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^{38}\)

150%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^{11}\)

300%\(^{89}\)

Health insurance status by age, 2007\(^{13}\)

Employer-based health insurance coverage, 2000 and 2006\(^{14}\)
### State Choices to Promote Access to Benefits for the Under- and Unemployed

#### Unemployment Insurance
- State counts most recent earnings when determining eligibility\(^{15}\)
- Eligible if seeking part-time work\(^{16}\)
- State has general provision recognizing "good cause" for quitting work\(^{17}\)

#### Temporary Assistance for Needy Families (TANF) Cash Assistance
- Earnings limit for a single-parent family of 3\(^{18}\) $8,496/year\(^{90}\)

#### Official unemployment rate, 2007\(^{19}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Massachusetts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate</td>
<td>4.6%</td>
<td>4.5%</td>
</tr>
</tbody>
</table>

#### Part-time workers who want full-time work, 2003\(^{20}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Massachusetts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate</td>
<td>13%</td>
<td>8%</td>
</tr>
</tbody>
</table>

### Income Adequacy

#### State Choices to Increase and Supplement Wages

##### Minimum Wage Standards
- Indexed to inflation\(^{21}\)
- No

##### State Earned Income Tax Credit
- Refundable credit available\(^{22}\)
- Yes
- Percent of federal EITC\(^{22}\)
- 15%

#### Income Tax Liability
- Income tax threshold for single-parent family of 3\(^{23}\) $25,100/year
- Income tax threshold for two-parent family of 4\(^{23}\) $27,100/year
- Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\) $-672/year
- Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\) $-474/year

#### Median annual household income for family of four, 2006\(^{24}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Massachusetts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$70,354</td>
<td>$89,347</td>
</tr>
</tbody>
</table>

#### Workers covered by a union, 1987 and 2007\(^{25}\)

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Massachusetts</td>
<td>19%</td>
<td>14%</td>
</tr>
<tr>
<td>U.S.</td>
<td>19%</td>
<td>13%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\textsuperscript{26} None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\textsuperscript{27} $31/week

Additional dependent allowance provided\textsuperscript{27} Yes

Weekly benefit amount is indexed to average weekly wage\textsuperscript{28} Yes

Potential duration of benefits\textsuperscript{29} 10 - 30 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\textsuperscript{30} No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\textsuperscript{31} $7,416/year\textsuperscript{91}

Treatment of child support income\textsuperscript{32} Up to $50 passed through. Amount disregarded for purposes of eligibility and benefits.\textsuperscript{92}
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation\textsuperscript{33} No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination\textsuperscript{11} Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility\textsuperscript{29} Yes

Assets disregarded for SCHIP (separate program) eligibility\textsuperscript{11} Yes

Food Stamps

Treatment of vehicles in asset test\textsuperscript{34} Aligned to TANF child care assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination\textsuperscript{18} No

Treatment of vehicles in asset test\textsuperscript{18} Counts greater of fair market value in excess of $10,000 or equity value in excess of $5,000 of 1 vehicle; counts full equity value of additional vehicles\textsuperscript{54}

\[\text{Children who are "asset poor," 2004}\textsuperscript{35}\]

\begin{center}
\begin{tabular}{ccc}
\textbf{U.S.} & \textbf{Massachusetts} \\
30\% & 18\% \\
\end{tabular}
\end{center}

\[\text{Homeownership rate, 2007}\textsuperscript{36}\]

\begin{center}
\begin{tabular}{ccc}
\textbf{U.S.} & \textbf{Massachusetts} \\
68\% & 64\% \\
\end{tabular}
\end{center}
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Michigan’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Michigan, there are 1,229,901 families, with 2,300,967 children. Among these children, 44 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Michigan, the figure is 40 percent.

Parents without a college education often struggle to earn enough to support a family, but only 24 percent of adults in Michigan have a bachelor’s degree. A substantial portion of children in Michigan whose parents only have a high school diploma—69 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
**Children in Michigan by income level, 2009**

- Above low income: 30%
- Less than 100% FPL: 22%
- 100-200% FPL: 22%
- Low income: 44%

**Employment status of parents of low-income children, 2009**

- Michigan: 46%
  - Not employed: 40%
  - Part-time or part-year: 22%
  - Full-time, year-round: 31%
- U.S.: 31%
  - Not employed: 40%
  - Part-time or part-year: 22%
  - Full-time, year-round: 38%

**Percent of children who are low-income by parents' nativity, 2009**

- Children with native-born parents: 43%
- Children with immigrant parents: 58%

**WORK ATTACHMENT AND ADVANCEMENT**

**State Choices to Promote Child Care Affordability and Access**

**Child Care and Development Fund (CCDF) Subsidies**

- Earnings limit for a single-parent family of 3: $23,880/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: Not eligible
- Providers prohibited from charging additional fees: No
- Provider payment rates at least 75th percentile of market rate: No

**Low-income children who have parents working full- or part-time, 2009**

- Michigan: 40%
  - Parent employed part-time: 40%
  - Parent employed full-time: 46%
- U.S.: 31%
  - Parent employed part-time: 40%
  - Parent employed full-time: 46%
State Child and Dependent Care Tax Credit

- Refundable credit available\(^6\) No state credit
- Benefit structure\(^6\) No state credit
- Max benefit for family with 2 qualifying children\(^6\) No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

- Applicant earnings limit for single parent with 2 children\(^7\) $11,640/year
- Parents eligible up to same limit as children, single parent with 2 children\(^8\) No
- Legal immigrants eligible for state-funded benefits when barred from federal\(^9\) No
- Legal immigrants otherwise barred from benefits eligible for prenatal care\(^10\) Yes (no immigration test)

Public Health Insurance for Children

- Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^3\) 150%
- Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^3\) 150%
- SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^11\) 200%

Health insurance status by age, 2007\(^13\)

<table>
<thead>
<tr>
<th>Children who lack health insurance</th>
<th>Adults who lack health insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Michigan</td>
<td>U.S.</td>
</tr>
<tr>
<td>6%</td>
<td>11%</td>
</tr>
<tr>
<td>16%</td>
<td>20%</td>
</tr>
</tbody>
</table>

Employer-based health insurance coverage, 2000 and 2006\(^14\)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Michigan</td>
<td>U.S.</td>
<td>Michigan</td>
<td>U.S.</td>
</tr>
<tr>
<td>75%</td>
<td>85%</td>
<td>75%</td>
<td>85%</td>
</tr>
<tr>
<td>75%</td>
<td>85%</td>
<td>69%</td>
<td>89%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

State counts most recent earnings when determining eligibility\(^{15}\) Yes
Eligible if seeking part-time work\(^{16}\) No
State has general provision recognizing "good cause" for quitting work\(^{17}\) No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3\(^{18}\) $9,288/year

Official unemployment rate, 2007\(^{19}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Michigan</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.6%</td>
<td>7.2%</td>
<td></td>
</tr>
</tbody>
</table>

Part-time workers who want full-time work, 2003\(^{20}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Michigan</th>
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</thead>
<tbody>
<tr>
<td>13%</td>
<td>14%</td>
<td></td>
</tr>
</tbody>
</table>

Income Adequacy

State Choices to Increase and Supplement Wages

Minimum Wage Standards

Indexed to inflation\(^{21}\) No

State Earned Income Tax Credit

Refundable credit available\(^{22}\) Yes
Percent of federal EITC\(^{22}\) 20%

State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3\(^{23}\) $11,400/year
Income tax threshold for two-parent family of 4\(^{23}\) $14,800/year
Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\) $206/year
Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\) $257/year

Median annual household income for family of four, 2006\(^{24}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Michigan</th>
</tr>
</thead>
<tbody>
<tr>
<td>$70,354</td>
<td>$72,591</td>
<td></td>
</tr>
</tbody>
</table>

Workers covered by a union, 1987 and 2007\(^{25}\)

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>28%</td>
<td>19%</td>
<td>21%</td>
</tr>
<tr>
<td>13%</td>
<td>13%</td>
<td>13%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\textsuperscript{26} None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\textsuperscript{27} $81/week
Additional dependent allowance provided\textsuperscript{27} Yes
Weekly benefit amount is indexed to average weekly wage\textsuperscript{28} No
Potential duration of benefits\textsuperscript{29} 14 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\textsuperscript{30} No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\textsuperscript{18} $5,508/year
Treatment of child support income\textsuperscript{32} Up to $50 passed through. Amount disregarded for purposes of eligibility and benefits.
## ASSET DEVELOPMENT AND PROTECTION

### State Policy Choices to Promote Asset Development

#### Individual Development Accounts

State-supported IDA program in operation\(^{33}\)

#### State Choices to Promote Asset Protection

#### Public Health Insurance for Parents

Assets disregarded for eligibility determination\(^{11}\)

#### Public Health Insurance for Children

Assets disregarded for Medicaid eligibility\(^{79}\)

Assets disregarded for SCHIP (separate program) eligibility\(^{11}\)

#### Food Stamps

Treatment of vehicles in asset test\(^{34}\)  Categorical eligibility\(^{58}\)

#### Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination\(^{18}\)

Treatment of vehicles in asset test\(^{18}\)  Excludes all vehicles owned by household

### Children who are “asset poor,” 2004\(^{35}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Michigan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children who are “asset poor,” 2004(^{35})</td>
<td>30%</td>
<td>20%</td>
</tr>
</tbody>
</table>

### Homeownership rate, 2007\(^{36}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Michigan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeownership rate, 2007(^{36})</td>
<td>68%</td>
<td>76%</td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Minnesota’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Minnesota, there are 661,613 families, with 1,236,554 children. Among these children, 31 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Minnesota, the figure is 49 percent.

Parents without a college education often struggle to earn enough to support a family, but only 30 percent of adults in Minnesota have a bachelor’s degree. A substantial portion of children in Minnesota whose parents only have a high school diploma—58 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3
  $29,050/year

- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care
  5%

- Providers prohibited from charging additional fees
  No

- Provider payment rates at least 75th percentile of market rate
  No

Low-income children who have parents working full- or part-time, 2009

- 38% in Minnesota
- 31% in U.S.

Children in Minnesota by income level, 2009

- Above low income: 69%
- Less than 100% FPL: 14%
- 100-200% FPL: 18%
- Low income: 31%

Employment status of parents of low-income children, 2009

- Not employed
- Part-time or part-year
- Full-time, year-round

Percent of children who are low-income by parents' nativity, 2009

- Minnesota: 28%
- U.S.: 38%

- Minnesota: 46%
- U.S.: 31%

- Minnesota: 22%
- U.S.: 46%
State Child and Dependent Care Tax Credit

Refundable credit available

Benefit structure

Max benefit for family with 2 qualifying children

Yes
Credit of 100% of federal credit for claimants with income of $20,420/year or less, up to a maximum benefit of $720 for one qualifying child and $1,440 for two or more; percent of federal credit gradually reduced as income increases, until it hits 0%

$1,440/year

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children

Parents eligible up to same limit as children, single parent with 2 children

Legal immigrants eligible for state-funded benefits when barred from federal

Legal immigrants otherwise barred from benefits eligible for prenatal care

$48,400/year
No
Yes
Yes (no immigration test)

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3

SCHIP (separate program) income eligibility as % of FPL for children in family of 3

275%
275%
No separate SCHIP

Health insurance status by age, 2007

Employer-based health insurance coverage, 2000 and 2006

Minnesota
U.S.
State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

- State counts most recent earnings when determining eligibility. No
- Eligible if seeking part-time work. Yes, in some cases.
- State has general provision recognizing "good cause" for quitting work. No

Temporary Assistance for Needy Families (TANF) Cash Assistance

- Earnings limit for a single-parent family of 3: $12,804/year

Official unemployment rate, 2007

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Minnesota</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.6%</td>
<td></td>
<td>4.6%</td>
</tr>
</tbody>
</table>

Part-time workers who want full-time work, 2003

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Minnesota</th>
</tr>
</thead>
<tbody>
<tr>
<td>13%</td>
<td></td>
<td>11%</td>
</tr>
</tbody>
</table>

INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

- Indexed to inflation. Not applicable

State Earned Income Tax Credit

- Refundable credit available. Yes
- Percent of federal EITC: 22-46%

State Choices to Reduce Tax Burdens

Income Tax Liability

- Income tax threshold for single-parent family of 3: $31,000/year
- Income tax threshold for two-parent family of 4: $34,500/year
- Income tax burden for single-parent family of 3 at 100% FPL: $-1,179/year
- Income tax burden for two-parent family of 4 at 100% FPL: $-1,651/year

Median annual household income for family of four, 2006

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Minnesota</th>
</tr>
</thead>
<tbody>
<tr>
<td>$70,354</td>
<td></td>
<td>$81,477</td>
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</tbody>
</table>

Workers covered by a union, 1987 and 2007

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>25%</td>
<td>19%</td>
<td>17%</td>
</tr>
<tr>
<td>17%</td>
<td>13%</td>
<td></td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\(^{26}\) None\(^{95}\)

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\(^{27}\) $38/week

Additional dependent allowance provided\(^{27}\) No

Weekly benefit amount is indexed to average weekly wage\(^{28}\) Yes

Potential duration of benefits\(^{29}\) 10 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\(^{30}\) Only if they receive TANF or are at least 50 years old; eligibility may be affected by deeming\(^{46}\)

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\(^{18}\) $6,384/year

Treatment of child support income\(^{32}\) State passes through all support up to court-ordered amount but does not disregard any for purposes of calculating benefits.

Households facing hardships, 2006\(^{31}\)

<table>
<thead>
<tr>
<th></th>
<th>Minnesota</th>
<th>U.S.</th>
<th>Minnesota</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households that are &quot;food insecure&quot;</td>
<td>47%</td>
<td>50%</td>
<td>8%</td>
<td>11%</td>
</tr>
<tr>
<td>Renting households that are &quot;housing insecure&quot;</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**ASSET DEVELOPMENT AND PROTECTION**

**State Policy Choices to Promote Asset Development**

**Individual Development Accounts**

State-supported IDA program in operation Yes

**State Choices to Promote Asset Protection**

**Public Health Insurance for Parents**

Assets disregarded for eligibility determination No ($20,000)

**Public Health Insurance for Children**

Assets disregarded for Medicaid eligibility Yes

Assets disregarded for SCHIP (separate program) eligibility No separate SCHIP

**Food Stamps**

Treatment of vehicles in asset test Categorical eligibility

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

Assets disregarded for eligibility determination No

Treatment of vehicles in asset test Counts equity value in excess of $7,500

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Children who are "asset poor," 2004

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Minnesota</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>17%</td>
<td></td>
</tr>
</tbody>
</table>

Homeownership rate, 2007

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Minnesota</th>
</tr>
</thead>
<tbody>
<tr>
<td>68%</td>
<td>74%</td>
<td></td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Mississippi’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Mississippi, there are 398,312 families, with 746,486 children. Among these children, 54 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Mississippi, the figure is 45 percent.

Parents without a college education often struggle to earn enough to support a family, but only 19 percent of adults in Mississippi have a bachelor’s degree. A substantial portion of children in Mississippi whose parents only have a high school diploma—72 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $34,999/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 6%
- Providers prohibited from charging additional fees: No
- Provider payment rates at least 75th percentile of market rate: No

Low-income children who have parents working full- or part-time, 2009

- Mississippi: 31% 45%
- U.S.: 31% 46%

Percent of children who are low-income by parents’ nativity, 2009

- Children w/native-born parents: 54% 45%
- Children w/immigrant parents: 38% 62%

Employment status of parents of low-income children, 2009

- Mississippi: 46% 31% 24%
- U.S.: 45% 31% 24%
State Child and Dependent Care Tax Credit

Refundable credit available

No state credit

Benefit structure

No state credit

Max benefit for family with 2 qualifying children

No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children

$8,064/year

Parents eligible up to same limit as children, single parent with 2 children

No

Legal immigrants eligible for state-funded benefits when barred from federal

No

Legal immigrants otherwise barred from benefits eligible for prenatal care

No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3

133%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3

100%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3

200%

Health insurance status by age, 2007

Children who lack health insurance

Adults who lack health insurance

Mississippi

U.S.

Employer-based health insurance coverage, 2000 and 2006

Mississippi

U.S.
State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

State counts most recent earnings when determining eligibility
No
Eligible if seeking part-time work
No
State has general provision recognizing "good cause" for quitting work
No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3
$5,496/year

Official unemployment rate, 2007

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Mississippi</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4.6%</td>
<td>6.3%</td>
</tr>
</tbody>
</table>

Part-time workers who want full-time work, 2003

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Mississippi</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>13%</td>
<td>15%</td>
</tr>
</tbody>
</table>

INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

Indexed to inflation
Not applicable

State Earned Income Tax Credit

Refundable credit available
No state credit
Percent of federal EITC
No state credit

State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3
$14,400/year
Income tax threshold for two-parent family of 4
$19,600/year
Income tax burden for single-parent family of 3 at 100% FPL
$64/year
Income tax burden for two-parent family of 4 at 100% FPL
$48/year

Median annual household income for family of four, 2006

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Mississippi</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$70,354</td>
<td>$52,892</td>
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</tbody>
</table>

Workers covered by a union, 1987 and 2007

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mississippi</td>
<td>11%</td>
<td>9%</td>
</tr>
<tr>
<td>U.S.</td>
<td>19%</td>
<td>13%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\(^{26}\) None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\(^{27}\) $30/week

Additional dependent allowance provided\(^{27}\) No

Weekly benefit amount is indexed to average weekly wage\(^{28}\) No

Potential duration of benefits\(^{29}\) 13 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\(^{30}\) No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\(^{31}\) $2,040/year

Treatment of child support income\(^{32}\) No pass-through or disregard
## ASSET DEVELOPMENT AND PROTECTION

### State Policy Choices to Promote Asset Development

**Individual Development Accounts**

State-supported IDA program in operation

| No |

### State Choices to Promote Asset Protection

**Public Health Insurance for Parents**

Assets disregarded for eligibility determination

| Yes |

**Public Health Insurance for Children**

Assets disregarded for Medicaid eligibility

| Yes |

Assets disregarded for SCHIP (separate program) eligibility

| Yes |

### Food Stamps

Treatment of vehicles in asset test

| Aligned to TANF cash assistance rules |

### Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination

| No |

Treatment of vehicles in asset test

| Excludes all vehicles owned by household |

### Children who are "asset poor," 2004

<table>
<thead>
<tr>
<th>U.S.</th>
<th>30%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mississippi</td>
<td>35%</td>
</tr>
</tbody>
</table>

### Homeownership rate, 2007

<table>
<thead>
<tr>
<th>U.S.</th>
<th>68%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mississippi</td>
<td>74%</td>
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State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Missouri’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Missouri, there are 759,339 families, with 1,403,637 children. Among these children, 43 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Missouri, the figure is 49 percent.

Parents without a college education often struggle to earn enough to support a family, but only 24 percent of adults in Missouri have a bachelor’s degree. A substantial portion of children in Missouri whose parents only have a high school diploma--63 percent--are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $18,216/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: Not eligible
- Providers prohibited from charging additional fees: No
- Provider payment rates at least 75th percentile of market rate: No

Low-income children who have parents working full- or part-time, 2009

- Missouri: 33% Parent employed part-time, 49% Parent employed full-time
- U.S.: 31% Parent employed part-time, 46% Parent employed full-time

Percent of children who are low-income by parents’ nativity, 2009

- Missouri: 43% Children w/native-born parents, 46% Children w/immigrant parents
- U.S.: 38% Children w/native-born parents, 54% Children w/immigrant parents

Employment status of parents of low-income children, 2009

- Missouri: 16% Not employed, 22% Part-time or part-year, 46% Full-time, year-round
- U.S.: 18% Not employed, 33% Part-time or part-year, 49% Full-time, year-round

Children in Missouri by income level, 2009

- Low income: 57% Above low income, 43% Less than 100% FPL, 20% 100-200% FPL, 23%
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\) No state credit
Benefit structure\(^6\) No state credit
Max benefit for family with 2 qualifying children\(^6\) No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\) $4,584/year
Parents eligible up to same limit as children, single parent with 2 children\(^9\) No
Legal immigrants eligible for state-funded benefits when barred from federal\(^9\) No
Legal immigrants otherwise barred from benefits eligible for prenatal care\(^10\) No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^38\) 150%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^38\) 150%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^11\) 300%
State Choices to Promote Access to Benefits for the Under- and Unemployed

**Unemployment Insurance**

State counts most recent earnings when determining eligibility\(^{15}\) No

Eligible if seeking part-time work\(^{16}\) No

State has general provision recognizing "good cause" for quitting work\(^{17}\) No

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

Earnings limit for a single-parent family of 3\(^{18}\) $6,696/year

**INCOME ADEQUACY**

**State Choices to Increase and Supplement Wages**

**Minimum Wage Standards**

Indexed to inflation\(^{21}\) Not applicable

**State Earned Income Tax Credit**

Refundable credit available\(^{22}\) No state credit

Percent of federal EITC\(^{22}\) No state credit

**State Choices to Reduce Tax Burdens**

**Income Tax Liability**

Income tax threshold for single-parent family of 3\(^{23}\) $13,900/year

Income tax threshold for two-parent family of 4\(^{23}\) $17,400/year

Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\) $54/year

Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\) $89/year

**Official unemployment rate, 2007**\(^{19}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Missouri</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.6%</td>
<td>5%</td>
<td></td>
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</tbody>
</table>

**Part-time workers who want full-time work, 2003**\(^{20}\)

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<tr>
<th></th>
<th>U.S.</th>
<th>Missouri</th>
</tr>
</thead>
<tbody>
<tr>
<td>13%</td>
<td>10%</td>
<td></td>
</tr>
</tbody>
</table>

**Median annual household income for family of four, 2006**\(^{24}\)

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<tr>
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<th>Missouri</th>
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<tbody>
<tr>
<td>$70,354</td>
<td>$63,274</td>
<td></td>
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</table>

**Workers covered by a union, 1987 and 2007**\(^{25}\)

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>19%</td>
<td>19%</td>
<td>12%</td>
</tr>
<tr>
<td>13%</td>
<td></td>
<td>13%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\textsuperscript{26} None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

<table>
<thead>
<tr>
<th>Minimum weekly benefit (no dependents)\textsuperscript{27}</th>
<th>$56/week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Additional dependent allowance provided\textsuperscript{27}</td>
<td>No</td>
</tr>
<tr>
<td>Weekly benefit amount is indexed to average weekly wage\textsuperscript{28}</td>
<td>No</td>
</tr>
<tr>
<td>Potential duration of benefits\textsuperscript{29}</td>
<td>12 - 26 weeks</td>
</tr>
</tbody>
</table>

Food Stamps

| Legal immigrants eligible for state-funded benefits when barred from federal\textsuperscript{30} | No |

Temporary Assistance for Needy Families (TANF) Cash Assistance

<table>
<thead>
<tr>
<th>Annual maximum benefit for family of 3\textsuperscript{18}</th>
<th>$3,504/year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Treatment of child support income\textsuperscript{32}</td>
<td>No pass-through or disregard</td>
</tr>
</tbody>
</table>

Households facing hardships, 2006\textsuperscript{31}
**ASSET DEVELOPMENT AND PROTECTION**

**State Policy Choices to Promote Asset Development**

**Individual Development Accounts**

State-supported IDA program in operation

<table>
<thead>
<tr>
<th></th>
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</thead>
</table>

**State Choices to Promote Asset Protection**

**Public Health Insurance for Parents**

Assets disregarded for eligibility determination

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
</tr>
</thead>
</table>

**Public Health Insurance for Children**

Assets disregarded for Medicaid eligibility

<table>
<thead>
<tr>
<th>Yes</th>
</tr>
</thead>
</table>

Assets disregarded for SCHIP (separate program) eligibility

<table>
<thead>
<tr>
<th>Yes</th>
</tr>
</thead>
</table>

**Food Stamps**

Treatment of vehicles in asset test

<table>
<thead>
<tr>
<th>Aligned to TANF child care assistance rules</th>
</tr>
</thead>
</table>

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

Assets disregarded for eligibility determination

<table>
<thead>
<tr>
<th>No</th>
</tr>
</thead>
</table>

Treatment of vehicles in asset test

<table>
<thead>
<tr>
<th>Excludes value of 1 vehicle per household; counts equity value in excess of $1,500 of second vehicle</th>
</tr>
</thead>
</table>

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**Children who are "asset poor," 2004**

<table>
<thead>
<tr>
<th>U.S.</th>
<th>Missouri</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>26%</td>
</tr>
</tbody>
</table>

**Homeownership rate, 2007**

<table>
<thead>
<tr>
<th>U.S.</th>
<th>Missouri</th>
</tr>
</thead>
<tbody>
<tr>
<td>68%</td>
<td>70%</td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Montana’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Montana, there are 104,568 families, with 214,905 children. Among these children, 44 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Montana, the figure is 48 percent.

Parents without a college education often struggle to earn enough to support a family, but only 27 percent of adults in Montana have a bachelor’s degree. A substantial portion of children in Montana whose parents only have a high school diploma—64 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
### Children in Montana by income level, 2009\(^1\)

- **Above low income**: 30%
- **Less than 100% FPL**: 20%
- **100-200% FPL**: 24%
- **Low income**: 44%

### Employment status of parents of low-income children, 2009\(^1\)

- **Montana**
  - Not employed: 48%
  - Part-time or part-year: 31%
  - Full-time, year-round: 22%
- **U.S.**
  - Not employed: 38%
  - Part-time or part-year: 31%
  - Full-time, year-round: 22%

### Percent of children who are low-income by parents' nativity, 2009\(^1\)

- **Children w/native-born parents**
  - Montana: 44%
  - U.S.: 38%
  - Data not available
- **Children w/immigrant parents**
  - Montana: 62%
  - U.S.: 44%

---

**WORK ATTACHMENT AND ADVANCEMENT**

### State Choices to Promote Child Care Affordability and Access

**Child Care and Development Fund (CCDF) Subsidies**

- Earnings limit for a single-parent family of 3\(^2\): $24,900/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care\(^3\): Not eligible
- Providers prohibited from charging additional fees\(^4\): No
- Provider payment rates at least 75th percentile of market rate\(^5\): Yes

---

### Low-income children who have parents working full- or part-time, 2009\(^1\)

- **Montana**
  - Parent employed part-time: 48%
  - Parent employed full-time: 46%
- **U.S.**
  - Parent employed part-time: 31%
  - Parent employed full-time: 46%
State Child and Dependent Care Tax Credit

Refundable credit available

Benefit structure

Max benefit for family with 2 qualifying children

No

Deduction of eligible expenses

Max benefit for family with 2 qualifying children

No

Benefit structure

Deduction of eligible expenses

$180/year

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children

$10,248/year

Parents eligible up to same limit as children, single parent with 2 children

No

Legal immigrants eligible for state-funded benefits when barred from federal

No

Legal immigrants otherwise barred from benefits eligible for prenatal care

No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3

133%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3

100%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3

175%

Health insurance status by age, 2007

Employer-based health insurance coverage, 2000 and 2006
State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

State counts most recent earnings when determining eligibility\(^{15}\) No

Eligible if seeking part-time work\(^{16}\) Yes, in some cases\(^{44}\)

State has general provision recognizing "good cause" for quitting work\(^{17}\) No\(^{44}\)

Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3\(^{18}\) $8,400/year

INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

Indexed to inflation\(^{21}\) Yes

State Earned Income Tax Credit

Refundable credit available\(^{22}\) No state credit

Percent of federal EITC\(^{22}\) No state credit

State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3\(^{23}\) $9,600/year

Income tax threshold for two-parent family of 4\(^{23}\) $11,600/year

Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\) $146/year

Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\) $217/year

Official unemployment rate, 2007\(^{19}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Montana</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4.6%</td>
<td>3.1%</td>
</tr>
</tbody>
</table>

Part-time workers who want full-time work, 2003\(^{20}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Montana</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>13%</td>
<td>13%</td>
</tr>
</tbody>
</table>

Median annual household income for family of four, 2006\(^{24}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Montana</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$70,354</td>
<td>$60,576</td>
</tr>
</tbody>
</table>

Workers covered by a union, 1987 and 2007\(^{25}\)

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>20%</td>
<td>19%</td>
</tr>
<tr>
<td></td>
<td>16%</td>
<td>13%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave \(^{26}\) None \(^{100}\)

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents) \(^{27}\) $103/week

Additional dependent allowance provided \(^{27}\) No

Weekly benefit amount is indexed to average weekly wage \(^{28}\) Yes

Potential duration of benefits \(^{29}\) 8 - 28 weeks \(^{101}\)

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal \(^{30}\) No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3 \(^{18}\) $4,500/year

Treatment of child support income \(^{32}\) No pass-through or disregard. Has a supplemental TANF payment program based on child support receipt of up to $100.
**ASSET DEVELOPMENT AND PROTECTION**

**State Policy Choices to Promote Asset Development**

**Individual Development Accounts**
- State-supported IDA program in operation\(^{33}\) No

**State Choices to Promote Asset Protection**

**Public Health Insurance for Parents**
- Assets disregarded for eligibility determination\(^{11}\) No ($3,000)

**Public Health Insurance for Children**
- Assets disregarded for Medicaid eligibility\(^{29}\) No ($15,000)
- Assets disregarded for SCHIP (separate program) eligibility\(^{11}\) Yes

**Food Stamps**
- Treatment of vehicles in asset test\(^{34}\) Aligned to TANF child care assistance rules

**Temporary Assistance for Needy Families (TANF) Cash Assistance**
- Assets disregarded for eligibility determination\(^{18}\) No
- Treatment of vehicles in asset test\(^{18}\) Excludes value of 1 vehicle per household

---

**Children who are "asset poor," 2004\(^{35}\)**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Montana</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>30%</td>
<td>38%</td>
</tr>
</tbody>
</table>

**Homeownership rate, 2007\(^{36}\)**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Montana</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>68%</td>
<td>67%</td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Nebraska’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Nebraska, there are 221,475 families, with 430,063 children. Among these children, 38 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Nebraska, the figure is 61 percent.

Parents without a college education often struggle to earn enough to support a family, but only 27 percent of adults in Nebraska have a bachelor’s degree. A substantial portion of children in Nebraska whose parents only have a high school diploma—66 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in Nebraska by income level, 2009

- Above low income: 62%
- Less than 100% FPL: 24%
- 100-200% FPL: 14%

Employment status of parents of low-income children, 2009

- Not employed: 61%
- Part-time or part-year: 28%
- Full-time, year-round: 11%

Percent of children who are low-income by parents' nativity, 2009

- Children with native-born parents: 33%
- Children with immigrant parents: 80%

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $19,932/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: Not eligible
- Providers prohibited from charging additional fees: Yes
- Provider payment rates at least 75th percentile of market rate: No

Low-income children who have parents working full- or part-time, 2009

- Nebraska: 28%
- U.S.: 31%
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\)

Benefit structure\(^6\)

Max benefit for family with 2 qualifying children\(^6\)

Yes\(^{104}\)

Credit of 25-100\% of federal credit, depending on income\(^{104}\)

$2,100/\text{year}\(^{105}\)

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\)

$10,212/\text{year}

Parents eligible up to same limit as children, single parent with 2 children\(^9\)

No

Legal immigrants eligible for state-funded benefits when barred from federal\(^9\)

Yes

Legal immigrants otherwise barred from benefits eligible for prenatal care\(^{10}\)

Yes (no immigration test)

Public Health Insurance for Children

Medicaid income eligibility limit as \% of FPL for children ages 1-5 in family of 3\(^{38}\)

185\%

Medicaid income eligibility limit as \% of FPL for children ages 6-19 in family of 3\(^{38}\)

185\%

SCHIP (separate program) income eligibility as \% of FPL for children in family of 3\(^{11}\)

No separate SCHIP

\(^{12}\)
State Choices to Promote Access to Benefits for the Under- and Unemployed

**Unemployment Insurance**

State counts most recent earnings when determining eligibility\(^{15}\) No

Eligible if seeking part-time work\(^{16}\) Yes, on same basis as those seeking full-time work

State has general provision recognizing "good cause" for quitting work\(^{17}\) No

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

Earnings limit for a single-parent family of 3\(^{18}\) $9,624/year

Official unemployment rate, 2007\(^{19}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Nebraska</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.6%</td>
<td>3%</td>
<td></td>
</tr>
</tbody>
</table>

Part-time workers who want full-time work, 2003\(^{20}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Nebraska</th>
</tr>
</thead>
<tbody>
<tr>
<td>13%</td>
<td>10%</td>
<td></td>
</tr>
</tbody>
</table>

**INCOME ADEQUACY**

State Choices to Increase and Supplement Wages

**Minimum Wage Standards**

Indexed to inflation\(^{21}\) Not applicable

**State Earned Income Tax Credit**

Refundable credit available\(^{22}\) Yes

Percent of federal EITC\(^{22}\) 10%

**State Choices to Reduce Tax Burdens**

**Income Tax Liability**

Income tax threshold for single-parent family of 3\(^{23}\) $25,700/year

Income tax threshold for two-parent family of 4\(^{23}\) $30,200/year

Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\) $-448/year

Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\) $-391/year

Median annual household income for family of four, 2006\(^{24}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Nebraska</th>
</tr>
</thead>
<tbody>
<tr>
<td>$70,354</td>
<td>$68,917</td>
<td></td>
</tr>
</tbody>
</table>

Workers covered by a union, 1987 and 2007\(^{25}\)

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nebraska</td>
<td>15%</td>
<td>10%</td>
</tr>
<tr>
<td>U.S.</td>
<td>19%</td>
<td>13%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\(^{26}\) None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\(^{27}\) $30/week

Additional dependent allowance provided\(^{27}\) No

Weekly benefit amount is indexed to average weekly wage\(^{28}\) No

Potential duration of benefits\(^{29}\) 13 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\(^{30}\) Yes; eligibility may be affected by deeming\(^{46}\)

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\(^{18}\) $4,368/year

Treatment of child support income\(^{32}\) No pass-through or disregard
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation\textsuperscript{33} No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination\textsuperscript{\textit{i}} No ($6,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility\textsuperscript{79} Yes

Assets disregarded for SCHIP (separate program) eligibility\textsuperscript{\textit{i}} No separate SCHIP

Food Stamps

Treatment of vehicles in asset test\textsuperscript{34} Aligned to TANF child care assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination\textsuperscript{18} No

Treatment of vehicles in asset test\textsuperscript{18} Excludes value of 1 vehicle per household if used for employment or training

Children who are “asset poor,” 2004\textsuperscript{35}

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Nebraska</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>30%</td>
<td>23%</td>
</tr>
</tbody>
</table>

Homeownership rate, 2007\textsuperscript{36}

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Nebraska</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>68%</td>
<td>68%</td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Nevada’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Nevada, there are 336,954 families, with 666,078 children. Among these children, 42 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Nevada, the figure is 49 percent.

Parents without a college education often struggle to earn enough to support a family, but only 21 percent of adults in Nevada have a bachelor’s degree. A substantial portion of children in Nevada whose parents only have a high school diploma—53 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in Nevada by income level, 2009

- Above low income: 58%
- 100-200% FPL: 24%
- Less than 100% FPL: 17%
- Low income: 42%

Employment status of parents of low-income children, 2009

- Nevada: 46% Not employed, 34% Part-time or part-year, 22% Full-time, year-round
- U.S.: 43% Not employed, 31% Part-time or part-year, 26% Full-time, year-round

Percent of children who are low-income by parents' nativity, 2009

- Children w/native-born parents: 35% Nevada, 38% U.S.
- Children w/immigrant parents: 61% Nevada, 62% U.S.

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $38,124/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 10%
- Providers prohibited from charging additional fees: No
- Provider payment rates at least 75th percentile of market rate: No

Low-income children who have parents working full- or part-time, 2009

- Nevada: 34% Parent employed part-time, 49% Parent employed full-time
- U.S.: 31% Parent employed part-time, 46% Parent employed full-time
State Child and Dependent Care Tax Credit

Refundable credit available
No state credit
Benefit structure
No state credit
Max benefit for family with 2 qualifying children
No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children
$35,200/year
No
Parents eligible up to same limit as children, single parent with 2 children
No
Legal immigrants eligible for state-funded benefits when barred from federal
No
Legal immigrants otherwise barred from benefits eligible for prenatal care
No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3
133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3
100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3
200%

Health insurance status by age, 2007

<table>
<thead>
<tr>
<th>Category</th>
<th>Nevada</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children who lack health insurance</td>
<td>14%</td>
<td>11%</td>
</tr>
<tr>
<td>Adults who lack health insurance</td>
<td>21%</td>
<td>20%</td>
</tr>
</tbody>
</table>

Employer-based health insurance coverage, 2000 and 2006

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals under 65</td>
<td>69%</td>
<td>64%</td>
<td>66%</td>
<td>64%</td>
</tr>
<tr>
<td>Children under 18 (2000)</td>
<td>66%</td>
<td>63%</td>
<td>64%</td>
<td>63%</td>
</tr>
<tr>
<td>Children under 18 (2006)</td>
<td>64%</td>
<td>63%</td>
<td>64%</td>
<td>63%</td>
</tr>
</tbody>
</table>
**State Choices to Promote Access to Benefits for the Under- and Unemployed**

**Unemployment Insurance**

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Nevada</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>State counts most recent earnings when determining eligibility(^{15})</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Eligible if seeking part-time work(^{16})</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>State has general provision recognizing &quot;good cause&quot; for quitting work</td>
<td>Yes</td>
<td></td>
</tr>
</tbody>
</table>

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

| Earnings limit for a single-parent family of 3\(^{18}\) | $14,220/year |

**Official unemployment rate, 2007\(^{19}\)**

<table>
<thead>
<tr>
<th>Nevada</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.6%</td>
<td>4.8%</td>
</tr>
</tbody>
</table>

**Part-time workers who want full-time work, 2003\(^{20}\)**

<table>
<thead>
<tr>
<th>Nevada</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>13%</td>
<td>18%</td>
</tr>
</tbody>
</table>

**Income Adequacy**

**State Choices to Increase and Supplement Wages**

**Minimum Wage Standards**

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Nevada</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indexed to inflation(^{21})</td>
<td>Yes</td>
<td></td>
</tr>
</tbody>
</table>

**State Earned Income Tax Credit**

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Nevada</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refundable credit available(^{22})</td>
<td>No state credit</td>
<td></td>
</tr>
<tr>
<td>Percent of federal EITC(^{22})</td>
<td>No state credit</td>
<td></td>
</tr>
</tbody>
</table>

**State Choices to Reduce Tax Burdens**

**Income Tax Liability**

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Nevada</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income tax threshold for single-parent family of 3(^{23})</td>
<td>No state income tax</td>
<td></td>
</tr>
<tr>
<td>Income tax threshold for two-parent family of 4(^{23})</td>
<td>No state income tax</td>
<td></td>
</tr>
<tr>
<td>Income tax burden for single-parent family of 3 at 100% FPL(^{23})</td>
<td>No state income tax</td>
<td></td>
</tr>
<tr>
<td>Income tax burden for two-parent family of 4 at 100% FPL(^{23})</td>
<td>No state income tax</td>
<td></td>
</tr>
</tbody>
</table>

**Median annual household income for family of four, 2006\(^{24}\)**

<table>
<thead>
<tr>
<th>Nevada</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>$66,095</td>
<td>$70,354</td>
</tr>
</tbody>
</table>

**Workers covered by a union, 1987 and 2007\(^{25}\)**

<table>
<thead>
<tr>
<th>Year</th>
<th>Nevada</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1987</td>
<td>18%</td>
<td>21%</td>
</tr>
<tr>
<td>2007</td>
<td>13%</td>
<td>19%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\textsuperscript{26} None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\textsuperscript{27} $16/week

Additional dependent allowance provided\textsuperscript{27} No

Weekly benefit amount is indexed to average weekly wage\textsuperscript{28} Yes

Potential duration of benefits\textsuperscript{29} 12 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\textsuperscript{30} No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\textsuperscript{18} $4,176/year

Treatment of child support income\textsuperscript{32} No pass-through or disregard

Households facing hardships, 2006\textsuperscript{31}

<table>
<thead>
<tr>
<th>Nevada</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>9%</td>
<td>11%</td>
</tr>
<tr>
<td>50%</td>
<td>50%</td>
</tr>
</tbody>
</table>

Households that are "food insecure"
Renting households that are "housing insecure"
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts
State-supported IDA program in operation\textsuperscript{13} No

State Choices to Promote Asset Protection

Public Health Insurance for Parents
Assets disregarded for eligibility determination\textsuperscript{11} No ($2,000)

Public Health Insurance for Children
Assets disregarded for Medicaid eligibility\textsuperscript{29} Yes
Assets disregarded for SCHIP (separate program) eligibility\textsuperscript{11} Yes

Food Stamps
Treatment of vehicles in asset test\textsuperscript{34} Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance
Assets disregarded for eligibility determination\textsuperscript{18} No
Treatment of vehicles in asset test\textsuperscript{18} Excludes value of 1 vehicle per household

Children who are "asset poor," 2004\textsuperscript{35}

<table>
<thead>
<tr>
<th>U.S.</th>
<th>Nevada</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>34%</td>
</tr>
</tbody>
</table>

Homeownership rate, 2007\textsuperscript{36}

<table>
<thead>
<tr>
<th>U.S.</th>
<th>Nevada</th>
</tr>
</thead>
<tbody>
<tr>
<td>68%</td>
<td>63%</td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on New Hampshire’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In New Hampshire, there are 157,075 families, with 281,185 children. Among these children, 26 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in New Hampshire, the figure is 46 percent.

Parents without a college education often struggle to earn enough to support a family, but only 32 percent of adults in New Hampshire have a bachelor’s degree. A substantial portion of children in New Hampshire whose parents only have a high school diploma—44 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3\(^2\): $31,548/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care\(^3\): <1%
- Providers prohibited from charging additional fees\(^4\): No
- Provider payment rates at least 75th percentile of market rate\(^5\): No

Low-income children who have parents working full- or part-time, 2009\(^1\)

- 41% Parent employed part-time
- 46% Parent employed full-time

Children in New Hampshire by income level, 2009\(^1\)

- Above low income: 74%
- 100-200% FPL: 15%
- Low income: 26%

Employment status of parents of low-income children, 2009\(^1\)

- Children with native-born parents:
  - New Hampshire: 46%
  - U.S.: 41%
  - Part-time or part-year: 31%
  - Full-time, year-round: 22%

- Children with immigrant parents:
  - U.S.: 62%
  - Data not available

Percent of children who are low-income by parents' nativity, 2009\(^1\)

- Children with native-born parents:
  - New Hampshire: 25%
  - U.S.: 38%

- Children with immigrant parents:
  - New Hampshire: 46%
  - U.S.: 31%
State Child and Dependent Care Tax Credit

Refundable credit available
No state credit

Benefit structure
No state credit

Max benefit for family with 2 qualifying children
No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children
$9,000/year

Parents eligible up to same limit as children, single parent with 2 children
No

Legal immigrants eligible for state-funded benefits when barred from federal
No

Legal immigrants otherwise barred from benefits eligible for prenatal care
No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3
185%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3
185%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3
300%

Health insurance status by age, 2007

[Graph showing health insurance status by age in New Hampshire and the U.S.]

Employer-based health insurance coverage, 2000 and 2006

[Graph showing employer-based health insurance coverage in New Hampshire and the U.S.]
### State Choices to Promote Access to Benefits for the Under- and Unemployed

#### Unemployment Insurance

| State counts most recent earnings when determining eligibility | Yes |
| Eligible if seeking part-time work | No |
| State has general provision recognizing "good cause" for quitting work | No |

#### Temporary Assistance for Needy Families (TANF) Cash Assistance

| Earnings limit for a single-parent family of 3 | $9,372/year |

### Official unemployment rate, 2007

<table>
<thead>
<tr>
<th>U.S.</th>
<th>New Hampshire</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.6%</td>
<td>3.6%</td>
</tr>
</tbody>
</table>

### Part-time workers who want full-time work, 2003

<table>
<thead>
<tr>
<th>U.S.</th>
<th>New Hampshire</th>
</tr>
</thead>
<tbody>
<tr>
<td>13%</td>
<td>7%</td>
</tr>
</tbody>
</table>

### Income Adequacy

#### State Choices to Increase and Supplement Wages

##### Minimum Wage Standards

| Indexed to inflation | Not applicable |

##### State Earned Income Tax Credit

| Refundable credit available | No state credit |
| Percent of federal EITC | No state credit |

#### State Choices to Reduce Tax Burdens

##### Income Tax Liability

| Income tax threshold for single-parent family of 3 | No state income tax |
| Income tax threshold for two-parent family of 4 | No state income tax |
| Income tax burden for single-parent family of 3 at 100% FPL | No state income tax |
| Income tax burden for two-parent family of 4 at 100% FPL | No state income tax |

### Median annual household income for family of four, 2006

<table>
<thead>
<tr>
<th>U.S.</th>
<th>New Hampshire</th>
</tr>
</thead>
<tbody>
<tr>
<td>$70,354</td>
<td>$87,396</td>
</tr>
</tbody>
</table>

### Workers covered by a union, 1987 and 2007

<table>
<thead>
<tr>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>12%</td>
<td>19%</td>
</tr>
<tr>
<td>11%</td>
<td>13%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\(^{26}\) None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\(^{27}\) $32/week

Additional dependent allowance provided\(^{27}\) No

Weekly benefit amount is indexed to average weekly wage\(^{28}\) No

Potential duration of benefits\(^{29}\) 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\(^{30}\) No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\(^{18}\) $7,500/year

Treatment of child support income\(^{32}\) No pass-through or disregard
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation\(^3\) Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination\(^1\) No ($1,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility\(^7\) Yes

Assets disregarded for SCHIP (separate program) eligibility\(^1\) Yes

Food Stamps

Treatment of vehicles in asset test\(^3\) Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination\(^1\) No

Treatment of vehicles in asset test\(^1\) Excludes value of 1 vehicle per licensed driver

Children who are "asset poor," 2004\(^3\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>New Hampshire</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td></td>
<td>19%</td>
</tr>
</tbody>
</table>

Homeownership rate, 2007\(^3\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>New Hampshire</th>
</tr>
</thead>
<tbody>
<tr>
<td>68%</td>
<td></td>
<td>74%</td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on New Jersey’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In New Jersey, there are 1,110,520 families, with 2,019,987 children. Among these children, 29 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in New Jersey, the figure is 46 percent.

Parents without a college education often struggle to earn enough to support a family, but only 33 percent of adults in New Jersey have a bachelor’s degree. A substantial portion of children in New Jersey whose parents only have a high school diploma—51 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in New Jersey by income level, 2009

- Above low income: 71%
- Less than 100% FPL: 14%
- 100-200% FPL: 15%

Employment status of parents of low-income children, 2009

- Not employed: 46%
- Part-time or part-year: 32%
- Full-time, year-round: 22%

New Jersey
- Not employed: 46%
- Part-time or part-year: 31%
- Full-time, year-round: 22%

U.S.
- Not employed: 46%
- Part-time or part-year: 31%
- Full-time, year-round: 22%

Percent of children who are low-income by parents' nativity, 2009

- Children w/native-born parents
  - New Jersey: 25%
  - U.S.: 38%
- Children w/immigrant parents
  - New Jersey: 42%
  - U.S.: 62%

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $33,200/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 7%
- Providers prohibited from charging additional fees: No
- Provider payment rates at least 75th percentile of market rate: No

Low-income children who have parents working full- or part-time, 2009

- Parent employed part-time: 32%
- Parent employed full-time: 46%

New Jersey
- Parent employed part-time: 31%
- Parent employed full-time: 46%

U.S.
- Parent employed part-time: 31%
- Parent employed full-time: 46%
State Child and Dependent Care Tax Credit

Refundable credit available

Benefit structure

Max benefit for family with 2 qualifying children

No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children

$35,200/year

Parents eligible up to same limit as children, single parent with 2 children

No

Legal immigrants eligible for state-funded benefits when barred from federal

Yes

Legal immigrants otherwise barred from benefits eligible for prenatal care

Yes (no immigration test)

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3

133%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3

133%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3

350%

Health insurance status by age, 2007

Children who lack health insurance

Adults who lack health insurance

Employer-based health insurance coverage, 2000 and 2006

Individuals under 65 (2000)

Individuals under 65 (2006)

Children under 18 (2000)

Children under 18 (2006)
State Choices to Promote Access to Benefits for the Under- and Unemployed

**Unemployment Insurance**

State counts most recent earnings when determining eligibility\(^\text{15}\)

Eligible if seeking part-time work\(^\text{16}\)

State has general provision recognizing "good cause" for quitting work\(^\text{17}\)

**Official unemployment rate, 2007\(^\text{19}\)**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>New Jersey</th>
</tr>
</thead>
<tbody>
<tr>
<td>Official unemployment rate</td>
<td>4.6%</td>
<td>4.2%</td>
</tr>
</tbody>
</table>

| Part-time workers who want full-time work, 2003\(^\text{20}\) |
|-------------------|-------|-----------|
| U.S.              | 13%   | New Jersey | 11% |

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

Earnings limit for a single-parent family of 3\(^\text{18}\) $7,632/year

**INCOME ADEQUACY**

State Choices to Increase and Supplement Wages

**Minimum Wage Standards**

Indexed to inflation\(^\text{21}\)

**State Earned Income Tax Credit**

Refundable credit available\(^\text{22}\)

Percent of federal EITC\(^\text{22}\) 25%

**State Choices to Reduce Tax Burdens**

**Income Tax Liability**

Income tax threshold for single-parent family of 3\(^\text{23}\) $29,100/year

Income tax threshold for two-parent family of 4\(^\text{23}\) $30,800/year

Income tax burden for single-parent family of 3 at 100% FPL\(^\text{23}\) $-895/year

Income tax burden for two-parent family of 4 at 100% FPL\(^\text{23}\) $-554/year

**Median annual household income for family of four, 2006\(^\text{24}\)**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>New Jersey</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median annual household income</td>
<td>$70,354</td>
<td>$94,441</td>
</tr>
</tbody>
</table>

**Workers covered by a union, 1987 and 2007\(^\text{25}\)**

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Jersey</td>
<td>26%</td>
<td>21%</td>
</tr>
<tr>
<td>U.S.</td>
<td>19%</td>
<td>13%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave:
Employees who are temporarily disabled for medical reasons, including pregnancy and childbirth, can receive partial wage replacement through state temporary disability insurance.

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

- Minimum weekly benefit (no dependents): $73/week
- Additional dependent allowance provided: Yes
- Weekly benefit amount is indexed to average weekly wage: Yes
- Potential duration of benefits: 1 - 26 weeks

Food Stamps

- Legal immigrants eligible for state-funded benefits when barred from federal: No

Temporary Assistance for Needy Families (TANF) Cash Assistance

- Annual maximum benefit for family of 3: $5,088/year
- Treatment of child support income: Up to $50 passed through. Amount disregarded for purposes of eligibility and benefits.
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation\(^3\) Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination\(^{11}\) Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility\(^{79}\) Yes

Assets disregarded for SCHIP (separate program) eligibility\(^{11}\) Yes

Food Stamps

Treatment of vehicles in asset test\(^{34}\) Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination\(^{18}\) No

Treatment of vehicles in asset test\(^{18}\) Counts fair market value in excess of $9,500\(^{109}\)

Children who are “asset poor,” 2004\(^{35}\)

- U.S.: 30%
- New Jersey: 25%

Homeownership rate, 2007\(^{36}\)

- U.S.: 68%
- New Jersey: 68%
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on New Mexico’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In New Mexico, there are 255,470 families, with 500,101 children. Among these children, 52 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in New Mexico, the figure is 52 percent.

Parents without a college education often struggle to earn enough to support a family, but only 25 percent of adults in New Mexico have a bachelor’s degree. A substantial portion of children in New Mexico whose parents only have a high school diploma—69 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
**WORK ATTACHMENT AND ADVANCEMENT**

**State Choices to Promote Child Care Affordability and Access**

**Child Care and Development Fund (CCDF) Subsidies**

- Earnings limit for a single-parent family of 3: $25,730/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 6%
- Providers prohibited from charging additional fees: Yes
- Provider payment rates at least 75th percentile of market rate: No

**Low-income children who have parents working full- or part-time, 2009**

- New Mexico: 30% 52% 31%
- U.S.: 31% 46%

- Parent employed part-time
- Parent employed full-time
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\)

Yes

Benefit structure\(^6\)

Credit of 40% of eligible expenses, reduced by amount of federal credit used to offset federal tax liability (w/ max credit of $480 for 1 child, $960 for 2, $1,200 for 3 or more)

Max benefit for family with 2 qualifying children\(^6\)

$960/year\(^{111}\)

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\)

$12,228/year\(^{112}\)

Parents eligible up to same limit as children, single parent with 2 children\(^8\)

No\(^{112}\)

Legal immigrants eligible for state-funded benefits when barred from federal\(^9\)

Only if victims of domestic violence\(^{112}\)

Legal immigrants otherwise barred from benefits eligible for prenatal care\(^10\)

No\(^{112}\)

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^{38}\)

235%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^{38}\)

235%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^{11}\)

No separate SCHIP

Health insurance status by age, 2007\(^{13}\)

Employer-based health insurance coverage, 2000 and 2006\(^{14}\)
## State Choices to Promote Access to Benefits for the Under- and Unemployed

### Unemployment Insurance

<table>
<thead>
<tr>
<th>Description</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>State counts most recent earnings when determining eligibility</td>
<td>Yes</td>
</tr>
<tr>
<td>Eligible if seeking part-time work</td>
<td>Yes, on same basis as those seeking full-time work</td>
</tr>
<tr>
<td>State has general provision recognizing &quot;good cause&quot; for quitting work</td>
<td>No</td>
</tr>
</tbody>
</table>

### Temporary Assistance for Needy Families (TANF) Cash Assistance

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings limit for a single-parent family of 3</td>
<td>$12,672/year</td>
</tr>
</tbody>
</table>

### INCOME ADEQUACY

### State Choices to Increase and Supplement Wages

#### Minimum Wage Standards

<table>
<thead>
<tr>
<th>Description</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indexed to inflation</td>
<td>No</td>
</tr>
</tbody>
</table>

#### State Earned Income Tax Credit

<table>
<thead>
<tr>
<th>Description</th>
<th>Percent of federal EITC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refundable credit available</td>
<td>Yes</td>
</tr>
<tr>
<td>Percent of federal EITC</td>
<td>10%</td>
</tr>
</tbody>
</table>

#### State Choices to Reduce Tax Burdens

##### Income Tax Liability

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income tax threshold for single-parent family of 3</td>
<td>$31,400/year</td>
</tr>
<tr>
<td>Income tax threshold for two-parent family of 4</td>
<td>$35,900/year</td>
</tr>
<tr>
<td>Income tax burden for single-parent family of 3 at 100% FPL</td>
<td>$-423/year</td>
</tr>
<tr>
<td>Income tax burden for two-parent family of 4 at 100% FPL</td>
<td>$-348/year</td>
</tr>
</tbody>
</table>

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**Official unemployment rate, 2007**

<table>
<thead>
<tr>
<th>Country</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S.</td>
<td>4.6%</td>
</tr>
<tr>
<td>New Mexico</td>
<td>3.5%</td>
</tr>
</tbody>
</table>

**Part-time workers who want full-time work, 2003**

<table>
<thead>
<tr>
<th>Country</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S.</td>
<td>14%</td>
</tr>
<tr>
<td>New Mexico</td>
<td>13%</td>
</tr>
</tbody>
</table>

**Median annual household income for family of four, 2006**

<table>
<thead>
<tr>
<th>Country</th>
<th>Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S.</td>
<td>$70,354</td>
</tr>
<tr>
<td>New Mexico</td>
<td>$52,034</td>
</tr>
</tbody>
</table>

**Workers covered by a union, 1987 and 2007**

<table>
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<tr>
<th>Year</th>
<th>New Mexico</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1987</td>
<td>12%</td>
<td>11%</td>
</tr>
<tr>
<td>2007</td>
<td>19%</td>
<td>13%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave26 None95

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)27 $65/week
Additional dependent allowance provided27 Yes
Weekly benefit amount is indexed to average weekly wage28 Yes
Potential duration of benefits29 15 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal30 No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 318 $4,668/year
Treatment of child support income32 Up to $50 passed-through. Amount disregarded for purposes of eligibility and benefits.

Households facing hardships, 200631

<table>
<thead>
<tr>
<th></th>
<th>New Mexico</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households that are “food insecure”</td>
<td>16%</td>
<td>48%</td>
</tr>
<tr>
<td>Renting households that are “housing insecure”</td>
<td>11%</td>
<td>50%</td>
</tr>
</tbody>
</table>
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation\(^3\) No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination\(^{11}\) Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility\(^{29}\) Yes

Assets disregarded for SCHIP (separate program) eligibility\(^{11}\) No separate SCHIP

Food Stamps

Treatment of vehicles in asset test\(^{34}\) Aligned to TANF child care assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination\(^{18}\) No

Treatment of vehicles in asset test\(^{18}\) Excludes all vehicles owned by household

Children who are "asset poor," 2004\(^{35}\)

<table>
<thead>
<tr>
<th>U.S.</th>
<th>New Mexico</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>Data not available</td>
</tr>
</tbody>
</table>

Homeownership rate, 2007\(^{36}\)

<table>
<thead>
<tr>
<th>U.S.</th>
<th>New Mexico</th>
</tr>
</thead>
<tbody>
<tr>
<td>68%</td>
<td>72%</td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on New York’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In New York, there are 2,342,814 families, with 4,334,358 children. Among these children, 39 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in New York, the figure is 47 percent.

Parents without a college education often struggle to earn enough to support a family, but only 31 percent of adults in New York have a bachelor’s degree. A substantial portion of children in New York whose parents only have a high school diploma—60 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
### WORK ATTACHMENT AND ADVANCEMENT

**State Choices to Promote Child Care Affordability and Access**

**Child Care and Development Fund (CCDF) Subsidies**

- Earnings limit for a single-parent family of 3:
  - $33,200/year¹¹⁴

- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care:
  - 12%¹¹⁵

- Providers prohibited from charging additional fees:
  - No⁶⁷

- Provider payment rates at least 75th percentile of market rate:
  - Yes⁶⁷

**Low-income children who have parents working full- or part-time, 2009¹**

- 31% Parent employed part-time
- 47% Parent employed part-year
- 31% Parent employed full-time

---

1. Source: National Center for Children in Poverty
2. Source: Earnings limit for a single-parent family of 3
3. Source: Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care
4. Source: Providers prohibited from charging additional fees
5. Source: Provider payment rates at least 75th percentile of market rate
6. Source: Parent employment status
7. Source: United States State Family Economic Security Profile
**State Child and Dependent Care Tax Credit**

Refundable credit available\(^6\)  Yes

Benefit structure\(^6\)  Credit of 20-110% of federal credit, depending on income

Max benefit for family with 2 qualifying children\(^6\)  $2,310/year

### State Choices to Promote Access to Health Insurance

#### Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\)  $26,400/year

Parents eligible up to same limit as children, single parent with 2 children\(^9\)  No

Legal immigrants eligible for state-funded benefits when barred from federal\(^9\)  Yes

Legal immigrants otherwise barred from benefits eligible for prenatal care\(^10\)  Yes (no immigration test)

#### Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^38\)  133%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^38\)  100%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^11\)  250%

---

12
State Choices to Promote Access to Benefits for the Under- and Unemployed

**Unemployment Insurance**
- State counts most recent earnings when determining eligibility\(^{15}\)
- Eligible if seeking part-time work\(^{16}\)
- State has general provision recognizing “good cause” for quitting work\(^{17}\)

**Official unemployment rate, 2007\(^{19}\)**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>New York</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.6%</td>
<td>4.5%</td>
<td></td>
</tr>
</tbody>
</table>

**Temporary Assistance for Needy Families (TANF) Cash Assistance**
- Earnings limit for a single-parent family of 3\(^{18}\) $8,004/year

**Part-time workers who want full-time work, 2003\(^{20}\)**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>New York</th>
</tr>
</thead>
<tbody>
<tr>
<td>13%</td>
<td>14%</td>
<td></td>
</tr>
</tbody>
</table>

INCOME ADEQUACY

**State Choices to Increase and Supplement Wages**

**Minimum Wage Standards**
- Indexed to inflation\(^{21}\) Not applicable

**State Earned Income Tax Credit**
- Refundable credit available\(^{22}\) Yes
- Percent of federal EITC\(^{22}\) 30%

**State Choices to Reduce Tax Burdens**

**Income Tax Liability**
- Income tax threshold for single-parent family of 3\(^{23}\) $33,300/year
- Income tax threshold for two-parent family of 4\(^{23}\) $37,200/year
- Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\) $-1,419/year
- Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\) $-1,471/year

**Median annual household income for family of four, 2006\(^{24}\)**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>New York</th>
</tr>
</thead>
<tbody>
<tr>
<td>$70,354</td>
<td>$75,513</td>
<td></td>
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</table>

**Workers covered by a union, 1987 and 2007\(^{25}\)**

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>31%</td>
<td>26%</td>
<td>13%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\textsuperscript{26} Employees who are temporarily disabled for medical reasons, including pregnancy and childbirth, can receive partial wage replacement through state temporary disability insurance.\textsuperscript{62}

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\textsuperscript{27} $40/week

Additional dependent allowance provided\textsuperscript{27} No

Weekly benefit amount is indexed to average weekly wage\textsuperscript{28} No

Potential duration of benefits\textsuperscript{29} 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\textsuperscript{30} No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\textsuperscript{18} $6,924/year

Treatment of child support income\textsuperscript{32} Up to $50 passed through. Amount disregarded for purposes of eligibility and benefits.
State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation

No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination

No ($6,600)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility

Yes

Assets disregarded for SCHIP (separate program) eligibility

Yes

Food Stamps

Treatment of vehicles in asset test

Aligned to TANF-funded non-cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination

No

Treatment of vehicles in asset test

Counts fair market value in excess of $9,300

Children who are "asset poor," 2004

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>New York</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>30%</td>
<td>40%</td>
</tr>
</tbody>
</table>

Homeownership rate, 2007

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>New York</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>68%</td>
<td>56%</td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on North Carolina’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In North Carolina, there are 1,214,672 families, with 2,227,476 children. Among these children, 46 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in North Carolina, the figure is 47 percent.

Parents without a college education often struggle to earn enough to support a family, but only 25 percent of adults in North Carolina have a bachelor’s degree. A substantial portion of children in North Carolina whose parents only have a high school diploma—68 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3\(^2\): $35,592/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care\(^3\): 10%
- Providers prohibited from charging additional fees\(^4\): No
- Provider payment rates at least 75th percentile of market rate\(^5\): Yes

Low-income children who have parents working full- or part-time, 2009\(^1\)

- 35% Parent employed part-time
- 62% Parent employed full-time

Children in North Carolina by income level, 2009\(^1\)

- Above low income: 26%
- Less than 100% FPL: 22%
- 100-200% FPL: 24%
- Low income: 46%

Employment status of parents of low-income children, 2009\(^1\)

- Not employed: 47% (North Carolina), 35% (U.S.)
- Part-time or part-year: 31% (North Carolina), 46% (U.S.)
- Full-time, year-round: 22% (North Carolina), 17% (U.S.)

Percent of children who are low-income by parents' nativity, 2009\(^1\)

- Children w/native-born parents: 43% (North Carolina), 72% (U.S.)
- Children w/immigrant parents: 38% (North Carolina), 62% (U.S.)
State Child and Dependent Care Tax Credit

Refundable credit available

Benefit structure

Max benefit for family with 2 qualifying children

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children

Parents eligible up to same limit as children, single parent with 2 children

Legal immigrants eligible for state-funded benefits when barred from federal

Legal immigrants otherwise barred from benefits eligible for prenatal care

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3

SCHIP (separate program) income eligibility as % of FPL for children in family of 3

Health insurance status by age, 2007

Employer-based health insurance coverage, 2000 and 2006
### State Choices to Promote Access to Benefits for the Under- and Unemployed

**Unemployment Insurance**
- State counts most recent earnings when determining eligibility\(^{15}\)
- Eligible if seeking part-time work\(^{16}\)
- State has general provision recognizing "good cause" for quitting work\(^{17}\)

**Temporary Assistance for Needy Families (TANF) Cash Assistance**
- Earnings limit for a single-parent family of 3\(^{18}\) $8,172/year

### Official unemployment rate, 2007\(^{19}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>North Carolina</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4.6%</td>
<td>4.7%</td>
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</tbody>
</table>

### Part-time workers who want full-time work, 2003\(^{20}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>North Carolina</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>13%</td>
<td>15%</td>
</tr>
</tbody>
</table>

### Income Adequacy

#### State Choices to Increase and Supplement Wages

**Minimum Wage Standards**
- Indexed to inflation\(^{21}\)

**State Earned Income Tax Credit**
- Refundable credit available\(^{22}\)
- Percent of federal EITC\(^{22}\) 5%

#### State Choices to Reduce Tax Burdens

**Income Tax Liability**
- Income tax threshold for single-parent family of 3\(^{23}\) $15,300/year
- Income tax threshold for two-parent family of 4\(^{23}\) $19,400/year
- Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\) $78/year
- Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\) $114/year

### Median annual household income for family of four, 2006\(^{24}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>North Carolina</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$70,354</td>
<td>$61,420</td>
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</table>

### Workers covered by a union, 1987 and 2007\(^{25}\)

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Carolina</td>
<td>7%</td>
<td>19%</td>
</tr>
<tr>
<td>U.S.</td>
<td>4%</td>
<td>13%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\textsuperscript{26} None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\textsuperscript{27} $39/week

Additional dependent allowance provided\textsuperscript{27} No

Weekly benefit amount is indexed to average weekly wage\textsuperscript{28} Yes

Potential duration of benefits\textsuperscript{29} 13 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\textsuperscript{30} No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\textsuperscript{18} $3,264/year

Treatment of child support income\textsuperscript{32} No pass-through or disregard

Households facing hardships, 2006\textsuperscript{31}

- Unemployment Insurance
- Food Stamps
- Legal immigrants eligible for state-funded benefits when barred from federal
- Temporary Assistance for Needy Families (TANF) Cash Assistance
## ASSET DEVELOPMENT AND PROTECTION

### State Policy Choices to Promote Asset Development

#### Individual Development Accounts

- **State-supported IDA program in operation**
  - Yes

### State Choices to Promote Asset Protection

#### Public Health Insurance for Parents

- Assets disregarded for eligibility determination
  - No ($3,000)

#### Public Health Insurance for Children

- Assets disregarded for Medicaid eligibility
  - Yes
- Assets disregarded for SCHIP (separate program) eligibility
  - Yes

#### Food Stamps

- Treatment of vehicles in asset test
  - Aligned to TANF cash assistance rules

### Temporary Assistance for Needy Families (TANF) Cash Assistance

- Assets disregarded for eligibility determination
  - No
- Treatment of vehicles in asset test
  - Excludes value of 1 vehicle per adult

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### Children who are "asset poor," 2004

<table>
<thead>
<tr>
<th>U.S.</th>
<th>North Carolina</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>29%</td>
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</table>

### Homeownership rate, 2007

<table>
<thead>
<tr>
<th>U.S.</th>
<th>North Carolina</th>
</tr>
</thead>
<tbody>
<tr>
<td>68%</td>
<td>70%</td>
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</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on North Dakota’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In North Dakota, there are 75,439 families, with 140,379 children. Among these children, 30 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in North Dakota, the figure is 57 percent.

Parents without a college education often struggle to earn enough to support a family, but only 26 percent of adults in North Dakota have a bachelor’s degree. A substantial portion of children in North Dakota whose parents only have a high school diploma—51 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3\(^2\): $29,556/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care\(^5\): 15%
- Providers prohibited from charging additional fees\(^4\): No
- Provider payment rates at least 75th percentile of market rate\(^5\): No

Low-income children who have parents working full- or part-time, 2009\(^1\)

- Parent employed part-time
- Parent employed full-time

North Dakota

- Children w/immigrant parents: 30%
- Children w/native-born parents: 38%
- Data not available

U.S.

- Children w/immigrant parents: 62%
- Children w/native-born parents: 31%
- Parent employed part-time: 57%
- Parent employed full-time: 46%
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\)  No state credit

Benefit structure\(^6\)  No state credit

Max benefit for family with 2 qualifying children\(^6\)  No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\)  $10,848/year

Parents eligible up to same limit as children, single parent with 2 children\(^8\)  No

Legal immigrants eligible for state-funded benefits when barred from federal\(^9\)  No

Legal immigrants otherwise barred from benefits eligible for prenatal care\(^{10}\)  No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^{38}\)  133%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^{38}\)  100%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^{11}\)  150%

Employer-based health insurance coverage, 2000 and 2006\(^{14}\)

Health insurance status by age, 2007\(^{13}\)
State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

State counts most recent earnings when determining eligibility\(^{15}\) No

Eligible if seeking part-time work\(^{16}\) No

State has general provision recognizing "good cause" for quitting work\(^{17}\) No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3\(^{18}\) $15,024/year

Official unemployment rate, 2007\(^{19}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>North Dakota</th>
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</thead>
<tbody>
<tr>
<td>4.6%</td>
<td>3.2%</td>
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Part-time workers who want full-time work, 2003\(^{20}\)

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<tr>
<th></th>
<th>U.S.</th>
<th>North Dakota</th>
</tr>
</thead>
<tbody>
<tr>
<td>13%</td>
<td>7%</td>
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</table>

**INCOME ADEQUACY**

State Choices to Increase and Supplement Wages

Minimum Wage Standards

Indexed to inflation\(^{21}\) Not applicable

State Earned Income Tax Credit

Refundable credit available\(^{22}\) No state credit

Percent of federal EITC\(^{22}\) No state credit

State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3\(^{23}\) $18,500/year

Income tax threshold for two-parent family of 4\(^{23}\) $24,800/year

Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\) $0/year

Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\) $0/year

Median annual household income for family of four, 2006\(^{24}\)

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<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>North Dakota</th>
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</thead>
<tbody>
<tr>
<td>$70,354</td>
<td>$67,560</td>
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</table>

Workers covered by a union, 1987 and 2007\(^{25}\)

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>North Dakota</td>
<td>16%</td>
<td>13%</td>
</tr>
<tr>
<td>U.S.</td>
<td>8%</td>
<td>19%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\textsuperscript{26} \hspace{1cm} None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\textsuperscript{27} \hspace{1cm} $43/week
Additional dependent allowance provided\textsuperscript{27} \hspace{1cm} No
Weekly benefit amount is indexed to average weekly wage\textsuperscript{28} \hspace{1cm} Yes
Potential duration of benefits\textsuperscript{29} \hspace{1cm} 12 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\textsuperscript{30} \hspace{1cm} No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\textsuperscript{18} \hspace{1cm} $5,724/year
Treatment of child support income\textsuperscript{32} \hspace{1cm} No pass-through or disregard

Households facing hardships, 2006\textsuperscript{31}

- Households that are "food insecure": 6% (North Dakota), 11% (U.S.)
- Renting households that are "housing insecure": 41% (North Dakota), 50% (U.S.)
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation

No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination

Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility

Yes

Assets disregarded for SCHIP (separate program) eligibility

Yes

Food Stamps

Treatment of vehicles in asset test

Categorical eligibility

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination

No

Treatment of vehicles in asset test

Excludes value of 1 vehicle per household

Children who are "asset poor," 2004

<table>
<thead>
<tr>
<th>U.S.</th>
<th>North Dakota</th>
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</thead>
<tbody>
<tr>
<td>30%</td>
<td>35%</td>
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</table>

Homeownership rate, 2007

<table>
<thead>
<tr>
<th>U.S.</th>
<th>North Dakota</th>
</tr>
</thead>
<tbody>
<tr>
<td>68%</td>
<td>66%</td>
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</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Ohio’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Ohio, there are 1,434,886 families, with 2,663,750 children. Among these children, 42 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Ohio, the figure is 44 percent.

Parents without a college education often struggle to earn enough to support a family, but only 23 percent of adults in Ohio have a bachelor’s degree. A substantial portion of children in Ohio whose parents only have a high school diploma--61 percent--are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in Ohio by income level, 2009

- Above low income: 38%
- Less than 100% FPL: 22%
- 100-200% FPL: 21%
- Low income: 42%

Employment status of parents of low-income children, 2009

- Not employed: 37%
- Part-time or part-year: 31%
- Full-time, year-round: 32%

Ohio

- Not employed: 46%
- Part-time or part-year: 31%
- Full-time, year-round: 22%

U.S.

- Not employed: 42%
- Part-time or part-year: 38%
- Full-time, year-round: 62%

PERCENT OF CHILDREN WHO ARE LOW-INCOME BY PARENTS' NATIVITY, 2009

- Children w/native-born parents
  - Ohio: 42%
  - U.S.: 38%
- Children w/immigrant parents
  - Ohio: 53%
  - U.S.: 62%

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3
  - $31,764/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care
  - 9%
- Providers prohibited from charging additional fees
  - Yes
- Provider payment rates at least 75th percentile of market rate
  - No

Low-income children who have parents working full- or part-time, 2009

- Parent employed part-time
  - Ohio: 37%
  - U.S.: 31%
- Parent employed full-time
  - Ohio: 44%
  - U.S.: 46%
State Child and Dependent Care Tax Credit

Refundable credit available

No

Credit of 25 or 100% of federal credit, depending on income

Benefit structure

Max benefit for family with 2 qualifying children

$2,100/year

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children

$15,840/year

No

Parents eligible up to same limit as children, single parent with 2 children

No

Legal immigrants eligible for state-funded benefits when barred from federal

No

Legal immigrants otherwise barred from benefits eligible for prenatal care

No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3

200%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3

200%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3

No separate SCHIP

Health insurance status by age, 2007

Employer-based health insurance coverage, 2000 and 2006
**State Choices to Promote Access to Benefits for the Under- and Unemployed**

### Unemployment Insurance
- State counts most recent earnings when determining eligibility. **Yes**
- Eligible if seeking part-time work. **No**
- State has general provision recognizing “good cause” for quitting work. **No**

### Temporary Assistance for Needy Families (TANF) Cash Assistance
- Earnings limit for a single-parent family of 3. **$11,760/year**

**Official unemployment rate, 2007**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Ohio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate</td>
<td>4.6%</td>
<td>5.6%</td>
</tr>
</tbody>
</table>

**Part-time workers who want full-time work, 2003**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Ohio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate</td>
<td>13%</td>
<td>12%</td>
</tr>
</tbody>
</table>

**Income Adequacy**

### State Choices to Increase and Supplement Wages

#### Minimum Wage Standards
- Indexed to inflation. **No**

### State Earned Income Tax Credit
- Refundable credit available. **No state credit**
- Percent of federal EITC. **No state credit**

### State Choices to Reduce Tax Burdens

#### Income Tax Liability
- Income tax threshold for single-parent family of 3: **$14,400/year**
- Income tax threshold for two-parent family of 4: **$15,800/year**
- Income tax burden for single-parent family of 3 at 100% FPL: **$94/year**
- Income tax burden for two-parent family of 4 at 100% FPL: **$161/year**

**Unemployment Insurance**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Ohio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate</td>
<td>5.6%</td>
<td>4.6%</td>
</tr>
</tbody>
</table>

**Part-time workers who want full-time work, 2003**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Ohio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate</td>
<td>12%</td>
<td>13%</td>
</tr>
</tbody>
</table>

**Median annual household income for family of four, 2006**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Ohio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$70,354</td>
<td>$68,579</td>
</tr>
</tbody>
</table>

**Workers covered by a union, 1987 and 2007**

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ohio</td>
<td>25%</td>
<td>19%</td>
</tr>
<tr>
<td>U.S.</td>
<td>15%</td>
<td>13%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\(^{26}\) None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\(^{27}\) $100/week
Additional dependent allowance provided\(^{27}\) Yes
Weekly benefit amount is indexed to average weekly wage\(^{28}\) Yes
Potential duration of benefits\(^{29}\) 20 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\(^{30}\) No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\(^{31}\) $4,476/year
Treatment of child support income\(^{32}\) No pass-through or disregard

Households facing hardships, 2006\(^{31}\)

- Households that are "food insecure":
  - Ohio: 13%
  - U.S.: 11%
- Renting households that are "housing insecure":
  - Ohio: 48%
  - U.S.: 50%
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility Yes

Assets disregarded for SCHIP (separate program) eligibility No separate SCHIP

Food Stamps

Treatment of vehicles in asset test Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination Yes

Treatment of vehicles in asset test Not applicable

Children who are "asset poor," 2004

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<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Ohio</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>30%</td>
<td>36%</td>
</tr>
</tbody>
</table>

Homeownership rate, 2007

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<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Ohio</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>68%</td>
<td>71%</td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Oklahoma’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Oklahoma, there are 486,522 families, with 898,078 children. Among these children, 49 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Oklahoma, the figure is 57 percent.

Parents without a college education often struggle to earn enough to support a family, but only 22 percent of adults in Oklahoma have a bachelor’s degree. A substantial portion of children in Oklahoma whose parents only have a high school diploma—67 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in Oklahoma by income level, 2009

- Above low income: 31%
- Less than 100% FPL: 23%
- 100-200% FPL: 27%
- Low income: 49%

Employment status of parents of low-income children, 2009

- Oklahoma
  - Not employed: 18%
  - Part-time or part-year: 22%
  - Full-time, year-round: 57%

- U.S.
  - Not employed: 25%
  - Part-time or part-year: 31%
  - Full-time, year-round: 46%

Percent of children who are low-income by parents' nativity, 2009

- Children with native-born parents: 47%
  - Oklahoma: 70%
  - U.S.: 38%

- Children with immigrant parents: 62%
  - Oklahoma: 46%
  - U.S.: 31%

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

**Child Care and Development Fund (CCDF) Subsidies**

- Earnings limit for a single-parent family of 3: $29,100/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 8%
- Providers prohibited from charging additional fees: Yes
- Provider payment rates at least 75th percentile of market rate: No

Low-income children who have parents working full- or part-time, 2009

- Oklahoma
  - Parent employed part-time: 25%
  - Parent employed full-time: 57%

- U.S.
  - Parent employed part-time: 31%
  - Parent employed full-time: 46%
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\)

Benefit structure\(^6\)

Max benefit for family with 2 qualifying children\(^6\)

No

Credit of 20\% of federal credit

$420/year\(^56\)

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\)

$35,200/year\(^{119}\)

Parents eligible up to same limit as children, single parent with 2 children\(^8\)

No\(^{119}\)

Legal immigrants eligible for state-funded benefits when barred from federal\(^9\)

No\(^{119}\)

Legal immigrants otherwise barred from benefits eligible for prenatal care\(^{10}\)

No\(^{120}\)

Public Health Insurance for Children

Medicaid income eligibility limit as \% of FPL for children ages 1-5 in family of 3\(^3^{38}\)

185\%

Medicaid income eligibility limit as \% of FPL for children ages 6-19 in family of 3\(^3^{38}\)

185\%

SCHIP (separate program) income eligibility as \% of FPL for children in family of 3\(^11\)

No separate SCHIP

Employer-based health insurance status by age, 2007\(^{13}\)

Employer-based health insurance coverage, 2000 and 2006\(^{14}\)
State Choices to Promote Access to Benefits for the Under- and Unemployed

### Unemployment Insurance

- **State counts most recent earnings when determining eligibility**: Yes\(^{15}\)
- **Eligible if seeking part-time work**: Yes, in some cases\(^{16}\)
- **State has general provision recognizing “good cause” for quitting work**: No\(^{17}\)

### Temporary Assistance for Needy Families (TANF) Cash Assistance

- **Earnings limit for a single-parent family of 3**: $8,448/year\(^{18}\)

### Official unemployment rate, 2007\(^{19}\)

- **U.S.**: 4.6%
- **Oklahoma**: 4.3%

### Part-time workers who want full-time work, 2003\(^{20}\)

- **U.S.**: 11%
- **Oklahoma**: 13%

### INCOME ADEQUACY

#### State Choices to Increase and Supplement Wages

### Minimum Wage Standards

- **Indexed to inflation**: Not applicable\(^{21}\)

### State Earned Income Tax Credit

- **Refundable credit available**: Yes\(^{22}\)
- **Percent of federal EITC**: 5%\(^{22}\)

#### State Choices to Reduce Tax Burdens

### Income Tax Liability

- **Income tax threshold for single-parent family of 3**: $18,100/year\(^{23}\)
- **Income tax threshold for two-parent family of 4**: $20,500/year\(^{23}\)
- **Income tax burden for single-parent family of 3 at 100% FPL**: $-76/year\(^{23}\)
- **Income tax burden for two-parent family of 4 at 100% FPL**: $41/year\(^{23}\)

### Median annual household income for family of four, 2006\(^{24}\)

- **U.S.**: $70,354
- **Oklahoma**: $55,031

### Workers covered by a union, 1987 and 2007\(^{25}\)

- **1987**: Oklahoma: 12%, U.S.: 9%
- **2007**: Oklahoma: 13%, U.S.: 19%
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\(^26\) None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\(^27\) $16/week

Additional dependent allowance provided\(^27\) No

Weekly benefit amount is indexed to average weekly wage\(^28\) Yes

Potential duration of benefits\(^29\) 22 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\(^30\) No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\(^18\) $3,504/year

Treatment of child support income\(^32\) No pass-through or disregard

Households facing hardships, 2006\(^31\)

- 15% Oklahoma, 11% U.S.
- 47% Oklahoma, 50% U.S.

Renting households that are "housing insecure"
## Asset Development and Protection

### State Policy Choices to Promote Asset Development

#### Individual Development Accounts

- **State-supported IDA program in operation**: No

### State Choices to Promote Asset Protection

#### Public Health Insurance for Parents

- Assets disregarded for eligibility determination: Yes

#### Public Health Insurance for Children

- Assets disregarded for Medicaid eligibility: Yes

- Assets disregarded for SCHIP (separate program) eligibility: No separate SCHIP

### Food Stamps

- Treatment of vehicles in asset test: Aligned to TANF cash assistance rules

### Temporary Assistance for Needy Families (TANF) Cash Assistance

- Assets disregarded for eligibility determination: No

- Treatment of vehicles in asset test: Counts equity value in excess of $5,000

---

### Children who are "asset poor,” 2004

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Oklahoma</th>
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</thead>
<tbody>
<tr>
<td>Children who are &quot;asset poor,&quot; 2004</td>
<td>30%</td>
<td>31%</td>
</tr>
</tbody>
</table>

### Homeownership rate, 2007

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Oklahoma</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeownership rate, 2007</td>
<td>68%</td>
<td>70%</td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Oregon’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Oregon, there are 452,296 families, with 854,041 children. Among these children, 43 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Oregon, the figure is 46 percent.

Parents without a college education often struggle to earn enough to support a family, but only 28 percent of adults in Oregon have a bachelor’s degree. A substantial portion of children in Oregon whose parents only have a high school diploma--60 percent--are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
**Children in Oregon by income level, 2009**

- Above low income: 37%
- Less than 100% FPL: 20%
- 100-200% FPL: 23%
- Low income: 43%

**Employment status of parents of low-income children, 2009**

- Oregon
  - Not employed: 31%
  - Part-time or part-year: 46%
  - Full-time, year-round: 16%
- U.S.
  - Not employed: 38%
  - Part-time or part-year: 46%
  - Full-time, year-round: 22%

**Percent of children who are low-income by parents' nativity, 2009**

- Children w/native-born parents
  - Oregon: 38%
  - U.S.: 38%
- Children w/immigrant parents
  - Oregon: 68%
  - U.S.: 62%

---

**WORK ATTACHMENT AND ADVANCEMENT**

**State Choices to Promote Child Care Affordability and Access**

**Child Care and Development Fund (CCDF) Subsidies**

- Earnings limit for a single-parent family of 3:
  - Oregon: $25,764/year
  - U.S.: 2564/year

- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care:
  - Oregon: 27%
  - U.S.: 27%

- Providers prohibited from charging additional fees:
  - Oregon: No
  - U.S.: No

- Provider payment rates at least 75th percentile of market rate:
  - Oregon: No
  - U.S.: No

---

**Low-income children who have parents working full- or part-time, 2009**

- Oregon
  - Parent employed part-time: 46%
  - Parent employed full-time: 46%
- U.S.
  - Parent employed part-time: 31%
  - Parent employed full-time: 46%
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\)

Yes

Benefit structure\(^6\)

Credit of 8-40% of eligible expenses, depending on income

Max benefit for family with 2 qualifying children\(^6\)

None

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\)

$17,600/year\(^{122}\)

Parents eligible up to same limit as children, single parent with 2 children\(^8\)

Legal immigrants eligible for state-funded benefits when barred from federal\(^9\)

Legal immigrants otherwise barred from benefits eligible for prenatal care\(^10\)

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^{38}\)

133%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^{38}\)

100%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^{11}\)

185%

Health insurance status by age, 2007\(^{13}\)

Employer-based health insurance coverage, 2000 and 2006\(^{14}\)
### State Choices to Promote Access to Benefits for the Under- and Unemployed

#### Unemployment Insurance

- State counts most recent earnings when determining eligibility\(^{15}\) No
- Eligible if seeking part-time work\(^{16}\) No
- State has general provision recognizing "good cause" for quitting work\(^{17}\) Yes

#### Temporary Assistance for Needy Families (TANF) Cash Assistance

- Earnings limit for a single-parent family of 3\(^{18}\) $7,392/year

#### Official unemployment rate, 2007\(^{19}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Oregon</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unemployment Rate</td>
<td>4.6%</td>
<td>5.2%</td>
</tr>
</tbody>
</table>

#### Part-time workers who want full-time work, 2003\(^{20}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Oregon</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>17%</td>
<td>13%</td>
</tr>
</tbody>
</table>

### Income Adequacy

#### State Choices to Increase and Supplement Wages

#### Minimum Wage Standards

- Indexed to inflation\(^{21}\) Yes

#### State Earned Income Tax Credit

- Refundable credit available\(^{22}\) Yes
- Percent of federal EITC\(^{22}\) 6%

#### State Choices to Reduce Tax Burdens

#### Income Tax Liability

- Income tax threshold for single-parent family of 3\(^{23}\) $15,000/year
- Income tax threshold for two-parent family of 4\(^{23}\) $18,000/year
- Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\) $116/year
- Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\) $325/year

#### Median annual household income for family of four, 2006\(^{24}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Oregon</th>
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<tbody>
<tr>
<td>Median Income</td>
<td>$70,354</td>
<td>$64,832</td>
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</table>

#### Workers covered by a union, 1987 and 2007\(^{25}\)

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
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</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>15%</td>
<td>13%</td>
</tr>
<tr>
<td>Oregon</td>
<td>13%</td>
<td>15%</td>
</tr>
</tbody>
</table>

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\(^{12}\) \(^{15}\) \(^{16}\) \(^{17}\) \(^{18}\) \(^{19}\) \(^{20}\) \(^{21}\) \(^{22}\) \(^{23}\) \(^{24}\) \(^{25}\)
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\textsuperscript{26} None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\textsuperscript{27} $104/week

Additional dependent allowance provided\textsuperscript{27} No

Weekly benefit amount is indexed to average weekly wage\textsuperscript{28} Yes

Potential duration of benefits\textsuperscript{29} 3 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\textsuperscript{30} No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\textsuperscript{18} $6,036/year

Treatment of child support income\textsuperscript{32} No pass-through or disregard
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation\(^{33}\)

Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination\(^{11}\)

No ($2,500)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility\(^{39}\)

Yes

Assets disregarded for SCHIP (separate program) eligibility\(^{11}\)

No ($10,000)

Food Stamps

Treatment of vehicles in asset test\(^{34}\)

Categorical eligibility\(^{58}\)

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination\(^{18}\)

No

Treatment of vehicles in asset test\(^{18}\)

Counts equity value in excess of $10,000\(^{54}\)

Children who are "asset poor," 2004\(^{35}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Oregon</th>
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</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>30%</td>
<td>34%</td>
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</tbody>
</table>

Homeownership rate, 2007\(^{36}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Oregon</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>68%</td>
<td>66%</td>
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</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Pennsylvania’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Pennsylvania, there are 1,484,042 families, with 2,713,554 children. Among these children, 37 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Pennsylvania, the figure is 47 percent.

Parents without a college education often struggle to earn enough to support a family, but only 25 percent of adults in Pennsylvania have a bachelor’s degree. A substantial portion of children in Pennsylvania whose parents only have a high school diploma—57 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
**Children in Pennsylvania by income level, 2009**

- Above low income: 63%
- Less than 100% FPL: 17%
- 100-200% FPL: 20%

**Employment status of parents of low-income children, 2009**

- Not employed: 47%
- Part-time or part-year: 32%
- Full-time, year-round: 21%

**Percent of children who are low-income by parents’ nativity, 2009**

- Children w/native-born parents: 37%
- Children w/immigrant parents: 49%

**WORK ATTACHMENT AND ADVANCEMENT**

**State Choices to Promote Child Care Affordability and Access**

**Child Care and Development Fund (CCDF) Subsidies**

- Earnings limit for a single-parent family of 3: $33,200/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 8%
- Providers prohibited from charging additional fees: No
- Provider payment rates at least 75th percentile of market rate: No

**Low-income children who have parents working full- or part-time, 2009**

- Parent employed part-time: 32%
- Parent employed full-time: 31%
State Child and Dependent Care Tax Credit

Refundable credit available

Benefit structure

Max benefit for family with 2 qualifying children

No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children

Parents eligible up to same limit as children, single parent with 2 children

Legal immigrants eligible for state-funded benefits when barred from federal

Legal immigrants otherwise barred from benefits eligible for prenatal care

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3

SCHIP (separate program) income eligibility as % of FPL for children in family of 3

$6,276/year

No

Yes

No

Health insurance status by age, 2007

Employer-based health insurance coverage, 2000 and 2006
State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

- State counts most recent earnings when determining eligibility\(^{15}\)
  - No
- Eligible if seeking part-time work\(^{16}\)
  - Yes, on same basis as those seeking full-time work
- State has general provision recognizing "good cause" for quitting work\(^{17}\)
  - Yes

Temporary Assistance for Needy Families (TANF) Cash Assistance

- Earnings limit for a single-parent family of 3\(^{18}\)
  - $8,124/year

Official unemployment rate, 2007\(^{19}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Pennsylvania</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>4.6%</td>
<td>4.4%</td>
</tr>
</tbody>
</table>

Part-time workers who want full-time work, 2003\(^{20}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Pennsylvania</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>13%</td>
<td>10%</td>
</tr>
</tbody>
</table>

Income Adequacy

State Choices to Increase and Supplement Wages

Minimum Wage Standards

- Indexed to inflation\(^{21}\)
  - Not applicable

State Earned Income Tax Credit

- Refundable credit available\(^{22}\)
  - No state credit
- Percent of federal EITC\(^{22}\)
  - No state credit

State Choices to Reduce Tax Burdens

Income Tax Liability

- Income tax threshold for single-parent family of 3\(^{23}\)
  - $25,500/year
- Income tax threshold for two-parent family of 4\(^{23}\)
  - $32,000/year
- Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\)
  - $0/year
- Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\)
  - $0/year

Median annual household income for family of four, 2006\(^{24}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Pennsylvania</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$70,354</td>
<td>$74,072</td>
</tr>
</tbody>
</table>

Workers covered by a union, 1987 and 2007\(^{25}\)

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pennsylvania</td>
<td>24%</td>
<td>19%</td>
</tr>
<tr>
<td>U.S.</td>
<td>17%</td>
<td>13%</td>
</tr>
</tbody>
</table>
### State Choices to Promote Access to Paid Leave

**Family and Medical Leave**

State provisions for paid leave\(^{26}\) None

### State Choices to Promote Adequate Benefits for the Under- and Unemployed

#### Unemployment Insurance

<table>
<thead>
<tr>
<th>Provision</th>
<th>Pennsylvania</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum weekly benefit (no dependents)(^{27})</td>
<td>$35/week</td>
<td></td>
</tr>
<tr>
<td>Additional dependent allowance provided(^{27})</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Weekly benefit amount is indexed to average weekly wage(^{28})</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Potential duration of benefits(^{29})</td>
<td>16 - 26 weeks</td>
<td></td>
</tr>
</tbody>
</table>

#### Food Stamps

- Legal immigrants eligible for state-funded benefits when barred from federal\(^{30}\) No

#### Temporary Assistance for Needy Families (TANF) Cash Assistance

- Annual maximum benefit for family of 3\(^{18}\) $4,836/year

- Treatment of child support income\(^{32}\) Up to $50 passed through. Amount disregarded for purposes of eligibility and benefits.
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation\(^{13}\)

Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination\(^{11}\)

Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility\(^ {29}\)

Yes

Assets disregarded for SCHIP (separate program) eligibility\(^{11}\)

Yes

Food Stamps

Treatment of vehicles in asset test\(^{34}\)

Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination\(^{18}\)

No

Treatment of vehicles in asset test\(^{18}\)

Excludes value of 1 vehicle per household

Children who are “asset poor,” 2004\(^ {35}\)

\begin{align*}
&\text{U.S.} & \text{Pennsylvania} \\
&30\% & 27\%
\end{align*}

Homeownership rate, 2007\(^ {36}\)

\begin{align*}
&\text{U.S.} & \text{Pennsylvania} \\
&68\% & 73\%
\end{align*}
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Rhode Island’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Rhode Island, there are 125,236 families, with 222,459 children. Among these children, 37 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Rhode Island, the figure is 45 percent.

Parents without a college education often struggle to earn enough to support a family, but only 30 percent of adults in Rhode Island have a bachelor’s degree. A substantial portion of children in Rhode Island whose parents only have a high school diploma—65 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
### WORK ATTACHMENT AND ADVANCEMENT

**State Choices to Promote Child Care Affordability and Access**

**Child Care and Development Fund (CCDF) Subsidies**

- **Earnings limit for a single-parent family of 3**: $37,350/year\(^1\)
- **Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care**: 7%\(^2\)
- **Providers prohibited from charging additional fees**: Yes\(^3\)
- **Provider payment rates at least 75th percentile of market rate**: No\(^4\)

**Low-income children who have parents working full- or part-time, 2009\(^1\)**

- **Children with native-born parents**: 33% Rhode Island, 38% U.S.
- **Children with immigrant parents**: 62% Rhode Island, 62% U.S.

---

**Children in Rhode Island by income level, 2009\(^1\)**

- Above low income: 63%
- Less than 100% FPL: 17%
- 100-200% FPL: 21%
- Low income: 37%

**Employment status of parents of low-income children, 2009\(^1\)**

- **Not employed**: 22% Rhode Island, 22% U.S.
- **Part-time or part-year**: 32% Rhode Island, 31% U.S.
- **Full-time, year-round**: 45% Rhode Island, 46% U.S.

**Percent of children who are low-income by parents’ nativity, 2009\(^1\)**

- **Children with native-born parents**:
  - Rhode Island: 33%
  - U.S.: 38%
- **Children with immigrant parents**:
  - Rhode Island: 62%
  - U.S.: 62%
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\)

Benefit structure\(^6\)

Max benefit for family with 2 qualifying children\(^6\)

No

Credit of 25% of federal credit

$525/year\(^5\)

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\)

Parents eligible up to same limit as children, single parent with 2 children\(^8\)

Legal immigrants eligible for state-funded benefits when barred from federal\(^9\)

Legal immigrants otherwise barred from benefits eligible for prenatal care\(^9\)

$31,872/year

No

No\(^{126}\)

Yes (no immigration test)\(^{126}\)

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^{38}\)

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^{38}\)

SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^{11}\)

250%

250%

No separate SCHIP

Health insurance status by age, 2007\(^{13}\)

Employer-based health insurance coverage, 2000 and 2006\(^{14}\)
### State Choices to Promote Access to Benefits for the Under- and Unemployed

#### Unemployment Insurance
- State counts most recent earnings when determining eligibility\(^{15}\)
  - Yes
- Eligible if seeking part-time work\(^{16}\)
  - Yes, in some cases\(^{44}\)
- State has general provision recognizing "good cause" for quitting work\(^{17}\)
  - Yes\(^{44}\)

#### Temporary Assistance for Needy Families (TANF) Cash Assistance
- Earnings limit for a single-parent family of 3\(^{18}\)
  - $15,336/year

### Income Adequacy

#### State Choices to Increase and Supplement Wages

##### Minimum Wage Standards
- Indexed to inflation\(^{21}\)
  - No

##### State Earned Income Tax Credit
- Refundable credit available\(^{22}\)
  - 15% refundable
- Percent of federal EITC\(^{22}\)
  - 25\(^{\text{th}}\)\(^{127}\)

#### State Choices to Reduce Tax Burdens

##### Income Tax Liability
- Income tax threshold for single-parent family of 3\(^{23}\)
  - $29,600/year
- Income tax threshold for two-parent family of 4\(^{23}\)
  - $32,600/year
- Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\)
  - $-168/year
- Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\)
  - $-147/year

### Official unemployment rate, 2007\(^{19}\)
- U.S.: 4.6%
- Rhode Island: 5%

### Part-time workers who want full-time work, 2003\(^{20}\)
- U.S.: 13%
- Rhode Island: 9%

### Median annual household income for family of four, 2006\(^{24}\)
- U.S.: $70,354
- Rhode Island: $78,189

### Workers covered by a union, 1987 and 2007\(^{25}\)
- 1987:
  - U.S.: 16%
  - Rhode Island: 13%
- 2007:
  - U.S.: 19%
  - Rhode Island: 16%

---

\(^{12}\) \(^{15}\) \(^{16}\) \(^{17}\) \(^{18}\) \(^{19}\) \(^{20}\) \(^{21}\) \(^{22}\) \(^{23}\) \(^{24}\) \(^{25}\)
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave

Employees who are temporarily disabled for medical reasons, including pregnancy and childbirth, can receive partial wage replacement through state temporary disability insurance.

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)

$65/week

Additional dependent allowance provided

Yes

Weekly benefit amount is indexed to average weekly wage

Yes

Potential duration of benefits

8 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal

No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3

$6,648/year

Treatment of child support income

Up to $50 passed through. Amount disregarded for purposes of eligibility and benefits.
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation: No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination: Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility: Yes
Assets disregarded for SCHIP (separate program) eligibility: No separate SCHIP

Food Stamps

Treatment of vehicles in asset test: Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination: No
Treatment of vehicles in asset test: Excludes value of 1 vehicle per adult

Children who are "asset poor," 2004:

- U.S.: 30%
- Rhode Island: Data not available

Homeownership rate, 2007:

- U.S.: 68%
- Rhode Island: 65%
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on South Carolina’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In South Carolina, there are 568,026 families, with 1,053,762 children. Among these children, 49 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in South Carolina, the figure is 47 percent.

Parents without a college education often struggle to earn enough to support a family, but only 23 percent of adults in South Carolina have a bachelor’s degree. A substantial portion of children in South Carolina whose parents only have a high school diploma—67 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in South Carolina by income level, 2009

- Above low income: 31%
- Less than 100% FPL: 25%
- 100-200% FPL: 24%
- Low income: 49%

Employment status of parents of low-income children, 2009

- South Carolina: 47% Not employed, 31% Part-time or part-year, 22% Full-time, year-round
- U.S.: 46% Not employed, 31% Part-time or part-year, 23% Full-time, year-round

Percent of children who are low-income by parents’ nativity, 2009

- Children w/native-born parents: 48% South Carolina, 38% U.S.
- Children w/immigrant parents: 71% South Carolina, 62% U.S.

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $24,900/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 3%
- Providers prohibited from charging additional fees: No
- Provider payment rates at least 75th percentile of market rate: No

Low-income children who have parents working full- or part-time, 2009

- South Carolina: 32% Parent employed part-time, 47% Parent employed full-time
- U.S.: 31% Parent employed part-time, 46% Parent employed full-time
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\) No

Benefit structure\(^6\) Credit of 7% of eligible expenses

Max benefit for family with 2 qualifying children\(^6\) $420/year\(^5\)

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\) $15,864/year

Parents eligible up to same limit as children, single parent with 2 children\(^8\) No

Legal immigrants eligible for state-funded benefits when barred from federal\(^9\) No

Legal immigrants otherwise barred from benefits eligible for prenatal care\(^10\) No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^3\) 150%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^3\) 150%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^11\) 200%
State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

State counts most recent earnings when determining eligibility\(^{15}\) No

Eligible if seeking part-time work\(^{16}\) No

State has general provision recognizing "good cause" for quitting work\(^{17}\) No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3\(^{18}\) $7,824/year

Official unemployment rate, 2007\(^{19}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>South Carolina</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.6%</td>
<td>5.9%</td>
<td></td>
</tr>
</tbody>
</table>

Part-time workers who want full-time work, 2003\(^{20}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>South Carolina</th>
</tr>
</thead>
<tbody>
<tr>
<td>13%</td>
<td>14%</td>
<td></td>
</tr>
</tbody>
</table>

INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

Indexed to inflation\(^{21}\) Not applicable

State Earned Income Tax Credit

Refundable credit available\(^{22}\) No state credit

Percent of federal EITC\(^{22}\) No state credit

State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3\(^{23}\) $24,100/year

Income tax threshold for two-parent family of 4\(^{23}\) $30,400/year

Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\) $0/year

Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\) $0/year

Median annual household income for family of four, 2006\(^{24}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>South Carolina</th>
</tr>
</thead>
<tbody>
<tr>
<td>$70,354</td>
<td>$59,663</td>
<td></td>
</tr>
</tbody>
</table>

Workers covered by a union, 1987 and 2007\(^{25}\)

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>6%</td>
<td>6%</td>
<td>13%</td>
</tr>
</tbody>
</table>

**Note:** The numbers and categories mentioned are specific to the context of the document and may require additional context to fully understand their implications and accuracy.
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave

None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)$20/week

Additional dependent allowance provided

No

Weekly benefit amount is indexed to average weekly wage

Yes

Potential duration of benefits 15 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal

No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3 $2,880/year

Treatment of child support income

State passes through and disregards some or all support for purposes of fill-the-gap budgeting.
**ASSET DEVELOPMENT AND PROTECTION**

**State Policy Choices to Promote Asset Development**

**Individual Development Accounts**

State-supported IDA program in operation\(^{13}\)

Yes

**State Choices to Promote Asset Protection**

**Public Health Insurance for Parents**

Assets disregarded for eligibility determination\(^{11}\)

No ($30,000)

**Public Health Insurance for Children**

Assets disregarded for Medicaid eligibility\(^{29}\)

No ($30,000)

Assets disregarded for SCHIP (separate program) eligibility\(^{11}\)

No ($30,000)

**Food Stamps**

Treatment of vehicles in asset test\(^{34}\)

Categorical eligibility and aligned to TANF cash assistance rules\(^{58}\)

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

Assets disregarded for eligibility determination\(^{18}\)

No

Treatment of vehicles in asset test\(^{18}\)

Excludes value of 1 vehicle per licensed driver

---

**Children who are “asset poor,” 2004\(^{35}\)**

- U.S.: 30%
- South Carolina: 33%

**Homeownership rate, 2007\(^{36}\)**

- U.S.: 68%
- South Carolina: 74%
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on South Dakota’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In South Dakota, there are 102,855 families, with 193,556 children. Among these children, 42 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in South Dakota, the figure is 57 percent.

Parents without a college education often struggle to earn enough to support a family, but only 25 percent of adults in South Dakota have a bachelor’s degree. A substantial portion of children in South Dakota whose parents only have a high school diploma—59 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
**WORK ATTACHMENT AND ADVANCEMENT**

**State Choices to Promote Child Care Affordability and Access**

**Child Care and Development Fund (CCDF) Subsidies**

- **Earnings limit for a single-parent family of 3:** $34,575/year
- **Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care:** 15%
- **Providers prohibited from charging additional fees:** No
- **Provider payment rates at least 75th percentile of market rate:** Yes

**Low-income children who have parents working full- or part-time, 2009**

<table>
<thead>
<tr>
<th></th>
<th>South Dakota</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parent employed part-time</td>
<td>27%</td>
<td>31%</td>
</tr>
<tr>
<td>Parent employed full-time</td>
<td>57%</td>
<td>46%</td>
</tr>
</tbody>
</table>
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\)  No state credit
Benefit structure\(^6\)  No state credit
Max benefit for family with 2 qualifying children\(^6\)  No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\)  $9,552/year
Parents eligible up to same limit as children, single parent with 2 children\(^8\)  No
Legal immigrants eligible for state-funded benefits when barred from federal\(^9\)  No
Legal immigrants otherwise barred from benefits eligible for prenatal care\(^10\)  No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^{38}\)  140%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^{38}\)  140%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^{11}\)  200%

Health insurance status by age, 2007\(^{13}\)

<table>
<thead>
<tr>
<th></th>
<th>Children who lack health insurance</th>
<th>Adults who lack health insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td>South Dakota</td>
<td>8%</td>
<td>11%</td>
</tr>
<tr>
<td>U.S.</td>
<td></td>
<td>13%</td>
</tr>
</tbody>
</table>

Employer-based health insurance coverage, 2000 and 2006\(^{14}\)

<table>
<thead>
<tr>
<th></th>
<th>South Dakota</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals under 65 (2000)</td>
<td>69%</td>
<td>64%</td>
</tr>
<tr>
<td>Individuals under 65 (2006)</td>
<td>63%</td>
<td>66%</td>
</tr>
<tr>
<td>Children under 18 (2000)</td>
<td>71%</td>
<td>69%</td>
</tr>
<tr>
<td>Children under 18 (2006)</td>
<td>61%</td>
<td>60%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Benefits for the Under- and Unemployed

**Unemployment Insurance**

State counts most recent earnings when determining eligibility\(^\text{15}\) No

Eligible if seeking part-time work\(^\text{16}\) Yes, on same basis as those seeking full-time work

State has general provision recognizing "good cause" for quitting work\(^\text{17}\) No

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

Earnings limit for a single-parent family of 3\(^\text{18}\) $8,688/year

**INCOME ADEQUACY**

**State Choices to Increase and Supplement Wages**

**Minimum Wage Standards**

Indexed to inflation\(^\text{21}\) Not applicable

**State Earned Income Tax Credit**

Refundable credit available\(^\text{22}\) No state credit

Percent of federal EITC\(^\text{22}\) No state credit

**State Choices to Reduce Tax Burdens**

**Income Tax Liability**

Income tax threshold for single-parent family of 3\(^\text{23}\) No state income tax

Income tax threshold for two-parent family of 4\(^\text{23}\) No state income tax

Income tax burden for single-parent family of 3 at 100% FPL\(^\text{23}\) No state income tax

Income tax burden for two-parent family of 4 at 100% FPL\(^\text{23}\) No state income tax

Official unemployment rate, 2007\(^\text{19}\)

<table>
<thead>
<tr>
<th>U.S.</th>
<th>South Dakota</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.6%</td>
<td>3%</td>
</tr>
</tbody>
</table>

Part-time workers who want full-time work, 2003\(^\text{20}\)

<table>
<thead>
<tr>
<th>U.S.</th>
<th>South Dakota</th>
</tr>
</thead>
<tbody>
<tr>
<td>13%</td>
<td>9%</td>
</tr>
</tbody>
</table>

Median annual household income for family of four, 2006\(^\text{24}\)

<table>
<thead>
<tr>
<th>U.S.</th>
<th>South Dakota</th>
</tr>
</thead>
<tbody>
<tr>
<td>$70,354</td>
<td>$63,508</td>
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</tbody>
</table>

Workers covered by a union, 1987 and 2007\(^\text{25}\)

<table>
<thead>
<tr>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>11%</td>
<td>13%</td>
</tr>
<tr>
<td>8%</td>
<td>19%</td>
</tr>
</tbody>
</table>

South Dakota | U.S.
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\textsuperscript{26} None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\textsuperscript{27} $28/week

Additional dependent allowance provided\textsuperscript{27} No

Weekly benefit amount is indexed to average weekly wage\textsuperscript{28} Yes

Potential duration of benefits\textsuperscript{29} 15 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\textsuperscript{30} No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\textsuperscript{18} $6,096/year

Treatment of child support income\textsuperscript{32} No pass-through or disregard
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination

No ($2,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility

Yes

Assets disregarded for SCHIP (separate program) eligibility

Yes

Food Stamps

Treatment of vehicles in asset test

Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination

No

Treatment of vehicles in asset test

Excludes value of 1 vehicle per household; also excludes $4,650 of the fair market value of other vehicles used to commute to school or work

Children who are "asset poor," 2004

United States: 30%

South Dakota: 35%

Homeownership rate, 2007

United States: 68%

South Dakota: 70%
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Tennessee’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Tennessee, there are 816,721 families, with 1,458,317 children. Among these children, 47 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Tennessee, the figure is 45 percent.

Parents without a college education often struggle to earn enough to support a family, but only 22 percent of adults in Tennessee have a bachelor’s degree. A substantial portion of children in Tennessee whose parents only have a high school diploma—67 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
**Children in Tennessee by income level, 2009**

- **Above low income:** 33%
- **Less than 100% FPL:** 23%
- **100-200% FPL:** 24%
- **Low income:** 47%

**Employment status of parents of low-income children, 2009**

- **Not employed:** 19%
- **Part-time or part-year:** 36%
- **Full-time, year-round:** 45%

<table>
<thead>
<tr>
<th>Employment Status</th>
<th>Tennessee</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not employed</td>
<td>19%</td>
<td>36%</td>
</tr>
<tr>
<td>Part-time or part-year</td>
<td>36%</td>
<td>31%</td>
</tr>
<tr>
<td>Full-time, year-round</td>
<td>45%</td>
<td>46%</td>
</tr>
</tbody>
</table>

**Percent of children who are low-income by parents' nativity, 2009**

- **Children w/native-born parents:**
  - Tennessee: 69%
  - U.S.: 62%
- **Children w/immigrant parents:**
  - Tennessee: 31%
  - U.S.: 38%

---

## WORK ATTACHMENT AND ADVANCEMENT

**State Choices to Promote Child Care Affordability and Access**

**Child Care and Development Fund (CCDF) Subsidies**

- **Earnings limit for a single-parent family of 3**
  - $29,016/year
- **Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care**
  - 8%
- **Providers prohibited from charging additional fees**
  - No
- **Provider payment rates at least 75th percentile of market rate**
  - No

---

**Low-income children who have parents working full- or part-time, 2009**

- **Parent employed part-time**
  - Tennessee: 36%
  - U.S.: 31%
- **Parent employed full-time**
  - Tennessee: 45%
  - U.S.: 46%
State Child and Dependent Care Tax Credit

Refundable credit available

Benefit structure

Max benefit for family with 2 qualifying children

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children

Parents eligible up to same limit as children, single parent with 2 children

Legal immigrants eligible for state-funded benefits when barred from federal

Legal immigrants otherwise barred from benefits eligible for prenatal care

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of

SCHIP (separate program) income eligibility as % of FPL for children in family of

Health insurance status by age, 2007

Employer-based health insurance coverage, 2000 and 2006
State Choices to Promote Access to Benefits for the Under- and Unemployed

### Unemployment Insurance

- State counts most recent earnings when determining eligibility\(^\text{15}\) No
- Eligible if seeking part-time work\(^\text{16}\) No
- State has general provision recognizing "good cause" for quitting work\(^\text{17}\) No

### Temporary Assistance for Needy Families (TANF) Cash Assistance

- Earnings limit for a single-parent family of 3\(^\text{18}\) $13,092/year

### Official unemployment rate, 2007\(^\text{19}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Tennessee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate</td>
<td>4.6%</td>
<td>4.7%</td>
</tr>
</tbody>
</table>

### Part-time workers who want full-time work, 2003\(^\text{20}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Tennessee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate</td>
<td>13%</td>
<td>12%</td>
</tr>
</tbody>
</table>

INCOME ADEQUACY

State Choices to Increase and Supplement Wages

### Minimum Wage Standards

- Indexed to inflation\(^\text{21}\) Not applicable

### State Earned Income Tax Credit

- Refundable credit available\(^\text{22}\) No state credit
- Percent of federal EITC\(^\text{22}\) No state credit

### State Choices to Reduce Tax Burdens

#### Income Tax Liability

- Income tax threshold for single-parent family of 3\(^\text{23}\) No state income tax
- Income tax threshold for two-parent family of 4\(^\text{23}\) No state income tax
- Income tax burden for single-parent family of 3 at 100% FPL\(^\text{23}\) No state income tax
- Income tax burden for two-parent family of 4 at 100% FPL\(^\text{23}\) No state income tax

### Median annual household income for family of four, 2006\(^\text{24}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Tennessee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$70,354</td>
<td>$60,143</td>
</tr>
</tbody>
</table>

### Workers covered by a union, 1987 and 2007\(^\text{25}\)

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tennessee</td>
<td>15%</td>
<td>19%</td>
</tr>
<tr>
<td>U.S.</td>
<td>6%</td>
<td>13%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\textsuperscript{26} None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\textsuperscript{27} $30/week

Additional dependent allowance provided\textsuperscript{27} No

Weekly benefit amount is indexed to average weekly wage\textsuperscript{28} No

Potential duration of benefits\textsuperscript{29} 13 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\textsuperscript{30} No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\textsuperscript{18} $2,220/year

Treatment of child support income\textsuperscript{32} State passes through and disregards some or all support for purposes of fill-the-gap budgeting.
**ASSET DEVELOPMENT AND PROTECTION**

**State Policy Choices to Promote Asset Development**

**Individual Development Accounts**

State-supported IDA program in operation\(^{13}\) No

**State Choices to Promote Asset Protection**

**Public Health Insurance for Parents**

Assets disregarded for eligibility determination\(^{11}\) No ($2,000)

**Public Health Insurance for Children**

Assets disregarded for Medicaid eligibility\(^{79}\) Yes

Assets disregarded for SCHIP (separate program) eligibility\(^{11}\) Yes

**Food Stamps**

Treatment of vehicles in asset test\(^{34}\) Aligned to TANF cash assistance rules

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

Assets disregarded for eligibility determination\(^{18}\) No

Treatment of vehicles in asset test\(^{18}\) Counts equity value in excess of $4,600\(^{54}\)

---

**Children who are "asset poor," 2004\(^{35}\)**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Tennessee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>30%</td>
<td>37%</td>
</tr>
</tbody>
</table>

**Homeownership rate, 2007\(^{36}\)**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Tennessee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>68%</td>
<td>70%</td>
</tr>
</tbody>
</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Texas’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Texas, there are 3,380,911 families, with 6,769,552 children. Among these children, 49 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Texas, the figure is 56 percent.

Parents without a college education often struggle to earn enough to support a family, but only 25 percent of adults in Texas have a bachelor’s degree. A substantial portion of children in Texas whose parents only have a high school diploma--67 percent--are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.

Percent of children who are low-income by parental education, 2009

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Texas</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>No high school degree</td>
<td>86%</td>
<td>87%</td>
</tr>
<tr>
<td>Only a high school degree</td>
<td>67%</td>
<td>52%</td>
</tr>
<tr>
<td>Beyond a high school degree</td>
<td>30%</td>
<td>27%</td>
</tr>
</tbody>
</table>
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $24,900-$40,347/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 9-11%
- Providers prohibited from charging additional fees: No
- Provider payment rates at least 75th percentile of market rate: No

Low-income children who have parents working full- or part-time, 2009

- Texas: 29% Parent employed part-time, 56% Parent employed full-time
- U.S.: 31% Parent employed part-time, 46% Parent employed full-time
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\)

Benefit structure\(^6\)

Max benefit for family with 2 qualifying children\(^6\)

No state credit

No state credit

No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\)

$4,824/year

Parents eligible up to same limit as children, single parent with 2 children\(^8\)

No

Legal immigrants eligible for state-funded benefits when barred from federal\(^9\)

No\(^{134}\)

Legal immigrants otherwise barred from benefits eligible for prenatal care\(^10\)

Yes (no immigration test)\(^{134}\)

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^{38}\)

133%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^{38}\)

100%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^{11}\)

200%

Health insurance status by age, 2007\(^{13}\)

Employer-based health insurance coverage, 2000 and 2006\(^{14}\)
State Choices to Promote Access to Benefits for the Under- and Unemployed

**Unemployment Insurance**

- State counts most recent earnings when determining eligibility\( ^{15} \)
  - No
- Eligible if seeking part-time work\( ^{16} \)
  - No
- State has general provision recognizing "good cause" for quitting work\( ^{17} \)
  - No

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

- Earnings limit for a single-parent family of 3\( ^{18} \)
  - $4,812/year

**INCOME ADEQUACY**

**State Choices to Increase and Supplement Wages**

**Minimum Wage Standards**

- Indexed to inflation\( ^{21} \)
  - Not applicable

**State Earned Income Tax Credit**

- Refundable credit available\( ^{22} \)
  - No state credit
- Percent of federal EITC\( ^{22} \)
  - No state credit

**State Choices to Reduce Tax Burdens**

**Income Tax Liability**

- Income tax threshold for single-parent family of 3\( ^{23} \)
  - No state income tax
- Income tax threshold for two-parent family of 4\( ^{23} \)
  - No state income tax
- Income tax burden for single-parent family of 3 at 100% FPL\( ^{23} \)
  - No state income tax
- Income tax burden for two-parent family of 4 at 100% FPL\( ^{23} \)
  - No state income tax

**Official unemployment rate, 2007\( ^{19} \)**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Texas</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.6%</td>
<td>4.3%</td>
<td></td>
</tr>
</tbody>
</table>

**Part-time workers who want full-time work, 2003\( ^{20} \)**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Texas</th>
</tr>
</thead>
<tbody>
<tr>
<td>13%</td>
<td>17%</td>
<td></td>
</tr>
</tbody>
</table>

**Median annual household income for family of four, 2006\( ^{24} \)**

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Texas</th>
</tr>
</thead>
<tbody>
<tr>
<td>$70,354</td>
<td>$59,808</td>
<td></td>
</tr>
</tbody>
</table>

**Workers covered by a union, 1987 and 2007\( ^{25} \)**

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>8%</td>
<td>6%</td>
<td>13%</td>
</tr>
</tbody>
</table>
**State Choices to Promote Access to Paid Leave**

**Family and Medical Leave**

State provisions for paid leave\(^{26}\) None

**State Choices to Promote Adequate Benefits for the Under- and Unemployed**

**Unemployment Insurance**

<table>
<thead>
<tr>
<th>Provision</th>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum weekly benefit (no dependents)(^{27})</td>
<td></td>
<td>$56/week</td>
</tr>
<tr>
<td>Additional dependent allowance provided(^{27})</td>
<td></td>
<td>No</td>
</tr>
<tr>
<td>Weekly benefit amount is indexed to average weekly wage(^{28})</td>
<td></td>
<td>No</td>
</tr>
<tr>
<td>Potential duration of benefits(^{29})</td>
<td></td>
<td>10 - 26 weeks</td>
</tr>
</tbody>
</table>

**Food Stamps**

<table>
<thead>
<tr>
<th>Provision</th>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal immigrants eligible for state-funded benefits when barred from federal(^{30})</td>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

<table>
<thead>
<tr>
<th>Provision</th>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual maximum benefit for family of 3(^{31})</td>
<td></td>
<td>$2,676/year</td>
</tr>
<tr>
<td>Treatment of child support income(^{32})</td>
<td>State retains all support collected. However, TANF grant for those on whose behalf current support is collected is increased by up to $50 a month.</td>
<td></td>
</tr>
</tbody>
</table>
**ASSET DEVELOPMENT AND PROTECTION**

**State Policy Choices to Promote Asset Development**

**Individual Development Accounts**

State-supported IDA program in operation\(^3^3\)  
No

**State Choices to Promote Asset Protection**

**Public Health Insurance for Parents**

Assets disregarded for eligibility determination\(^1^1\)  
No ($2,000)

**Public Health Insurance for Children**

Assets disregarded for Medicaid eligibility\(^7^9\)  
No ($2,000)

Assets disregarded for SCHIP (separate program) eligibility\(^1^1\)  
No ($10,000)\(^3^5\)

**Food Stamps**

Treatment of vehicles in asset test\(^3^4\)  
Categorical eligibility\(^5^8\)

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

Assets disregarded for eligibility determination\(^1^8\)  
No

Treatment of vehicles in asset test\(^1^8\)  
Counts fair market value in excess of $4,650 of each vehicle

---

**Children who are “asset poor,” 2004\(^3^5\)**

- U.S.: 30%
- Texas: 38%

**Homeownership rate, 2007\(^3^6\)**

- U.S.: 68%
- Texas: 66%
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Utah’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Utah, there are 376,049 families, with 855,061 children. Among these children, 36 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Utah, the figure is 64 percent.

Parents without a college education often struggle to earn enough to support a family, but only 29 percent of adults in Utah have a bachelor’s degree. A substantial portion of children in Utah whose parents only have a high school diploma—53 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in Utah by income level, 2009

- Above low income: 64%
- Less than 100% FPL: 24%
- Low income: 36%

Employment status of parents of low-income children, 2009

- Not employed: 32%
- Part-time or part-year: 38%
- Full-time, year-round: 66%

Percent of children who are low-income by parents' nativity, 2009

- Children w/native-born parents: 32%
- Children w/immigrant parents: 66%

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $30,948/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 7%
- Providers prohibited from charging additional fees:
- Provider payment rates at least 75th percentile of market rate:

Low-income children who have parents working full- or part-time, 2009

- Parent employed part-time: 28%
- Parent employed full-time: 64%
State Child and Dependent Care Tax Credit

Refundable credit available⁶

Benefit structure⁶

Max benefit for family with 2 qualifying children⁶

No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children⁷

Parents eligible up to same limit as children, single parent with 2 children⁹

Legal immigrants eligible for state-funded benefits when barred from federal⁹

Legal immigrants otherwise barred from benefits eligible for prenatal care¹⁰

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3⁸

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3⁸

SCHIP (separate program) income eligibility as % of FPL for children in family of 3¹¹

$11,928/year¹³⁷

133%

100%

200%

Health insurance status by age, 2007¹³

Employer-based health insurance coverage, 2000 and 2006¹⁴
### State Choices to Promote Access to Benefits for the Under- and Unemployed

#### Unemployment Insurance
- State counts most recent earnings when determining eligibility\(^{15}\) No
- Eligible if seeking part-time work\(^ {16}\) No
- State has general provision recognizing "good cause" for quitting work\(^ {17}\) Yes

#### Temporary Assistance for Needy Families (TANF) Cash Assistance
- Earnings limit for a single-parent family of 3\(^ {18}\) $6,876/year

### Official unemployment rate, 2007\(^ {19}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Utah</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>4.6%</strong></td>
<td></td>
<td><strong>2.7%</strong></td>
</tr>
</tbody>
</table>

### Part-time workers who want full-time work, 2003\(^ {20}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Utah</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>13%</strong></td>
<td></td>
<td><strong>12%</strong></td>
</tr>
</tbody>
</table>

### Income Adequacy

#### State Choices to Increase and Supplement Wages

##### Minimum Wage Standards
- Indexed to inflation\(^ {21}\) Not applicable

##### State Earned Income Tax Credit
- Refundable credit available\(^ {22}\) No state credit
- Percent of federal EITC\(^ {22}\) No state credit

#### State Choices to Reduce Tax Burdens

##### Income Tax Liability
- Income tax threshold for single-parent family of 3\(^ {23}\) $18,100/year
- Income tax threshold for two-parent family of 4\(^ {23}\) $24,300/year
- Income tax burden for single-parent family of 3 at 100% FPL\(^ {23}\) $0/year
- Income tax burden for two-parent family of 4 at 100% FPL\(^ {23}\) $0/year

### Median annual household income for family of four, 2006\(^ {24}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Utah</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$70,354</strong></td>
<td></td>
<td><strong>$63,586</strong></td>
</tr>
</tbody>
</table>

### Workers covered by a union, 1987 and 2007\(^ {25}\)

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Utah</td>
<td>14%</td>
<td>13%</td>
</tr>
<tr>
<td>U.S.</td>
<td>19%</td>
<td>13%</td>
</tr>
</tbody>
</table>
**State Choices to Promote Access to Paid Leave**

**Family and Medical Leave**

State provisions for paid leave\(^26\) None

**State Choices to Promote Adequate Benefits for the Under- and Unemployed**

**Unemployment Insurance**

- Minimum weekly benefit (no dependents)\(^27\) $26/week
- Additional dependent allowance provided\(^27\) No
- Weekly benefit amount is indexed to average weekly wage\(^28\) Yes
- Potential duration of benefits\(^29\) 10 - 26 weeks

**Food Stamps**

- Legal immigrants eligible for state-funded benefits when barred from federal\(^30\) No

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

- Annual maximum benefit for family of 3\(^31\) $5,688/year
- Treatment of child support income\(^32\) No pass-through or disregard

---

**Households facing hardships, 2006\(^31\)**

- Households that are "food insecure"
  - Utah: 15%
  - U.S.: 11%
- Renting households that are "housing insecure"
  - Utah: 45%
  - U.S.: 50%
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation\textsuperscript{13} No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination\textsuperscript{11} No ($3,025)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility\textsuperscript{29} No ($3,025)\textsuperscript{138}

Assets disregarded for SCHIP (separate program) eligibility\textsuperscript{11} Yes\textsuperscript{138}

Food Stamps

Treatment of vehicles in asset test\textsuperscript{34} Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination\textsuperscript{18} No

Treatment of vehicles in asset test\textsuperscript{18} Counts equity value in excess of $8,000\textsuperscript{54}

Children who are "asset poor," 2004\textsuperscript{35}

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<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Utah</th>
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</thead>
<tbody>
<tr>
<td>30%</td>
<td>30%</td>
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</table>

Homeownership rate, 2007\textsuperscript{36}

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<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Utah</th>
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<tbody>
<tr>
<td>68%</td>
<td>75%</td>
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</table>

Children who are "asset poor," 2004\textsuperscript{35} and Homeownership rate, 2007\textsuperscript{36} (relative to national rates of 30% and 68% respectively) indicate differences in state policy choices to promote asset development and protection, affecting children’s economic security.
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Vermont’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Vermont, there are 73,825 families, with 124,606 children. Among these children, 32 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Vermont, the figure is 45 percent.

Parents without a college education often struggle to earn enough to support a family, but only 32 percent of adults in Vermont have a bachelor’s degree. A substantial portion of children in Vermont whose parents only have a high school diploma—53 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in Vermont by income level, 2009

- Above low income: 68%
- Less than 100% FPL: 13%
- 100-200% FPL: 19%
- Low income: 32%

Employment status of parents of low-income children, 2009

- Vermont: 46%
- U.S.: 31%

- Not employed: 32%
- Part-time or part-year: 38%
- Full-time, year-round: Data not available

% Percent of children who are low-income by parents’ nativity, 2009

- Children with native-born parents: 32%
- Children with immigrant parents: 62%

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $31,032/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 15%
- Providers prohibited from charging additional fees: No
- Provider payment rates at least 75th percentile of market rate: No

Low-income children who have parents working full- or part-time, 2009

- Vermont: 42%
- U.S.: 31%
- Parent employed part-time: 45%
- Parent employed full-time: 46%
State Child and Dependent Care Tax Credit

Refundable credit available\textsuperscript{6} \hspace{1cm} Yes\textsuperscript{140}

Benefit structure\textsuperscript{6} \hspace{1cm} Vermont offers 2 credits: a refundable credit of 50\% of the federal credit; and a nonrefundable credit of 24\% of the federal\textsuperscript{140}

Max benefit for family with 2 qualifying children\textsuperscript{6} \hspace{1cm} $1,050/year\textsuperscript{140}

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\textsuperscript{7} \hspace{1cm} $33,636/year

Parents eligible up to same limit as children, single parent with 2 children\textsuperscript{8} \hspace{1cm} No

Legal immigrants eligible for state-funded benefits when barred from federal\textsuperscript{9} \hspace{1cm} No

Legal immigrants otherwise barred from benefits eligible for prenatal care\textsuperscript{10} \hspace{1cm} No

Public Health Insurance for Children

Medicaid income eligibility limit as \% of FPL for children ages 1-5 in family of 3\textsuperscript{38} \hspace{1cm} 300\%

Medicaid income eligibility limit as \% of FPL for children ages 6-19 in family of 3\textsuperscript{38} \hspace{1cm} 300\%

SCHIP (separate program) income eligibility as \% of FPL for children in family of 3\textsuperscript{11} \hspace{1cm} 300\%
State Choices to Promote Access to Benefits for the Under- and Unemployed

**Unemployment Insurance**

State counts most recent earnings when determining eligibility\(^\text{15}\) Yes

Eligible if seeking part-time work\(^\text{16}\) Yes, on same basis as those seeking full-time work

State has general provision recognizing "good cause" for quitting work\(^\text{17}\) No

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

Earnings limit for a single-parent family of 3\(^\text{18}\) $12,036/year

Official unemployment rate, 2007\(^\text{19}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Vermont</th>
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</thead>
<tbody>
<tr>
<td>4.6%</td>
<td>3.9%</td>
<td></td>
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</tbody>
</table>

Part-time workers who want full-time work, 2003\(^\text{20}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Vermont</th>
</tr>
</thead>
<tbody>
<tr>
<td>13%</td>
<td>8%</td>
<td></td>
</tr>
</tbody>
</table>

**INCOME ADEQUACY**

**State Choices to Increase and Supplement Wages**

**Minimum Wage Standards**

Indexed to inflation\(^\text{21}\) Yes

**State Earned Income Tax Credit**

Refundable credit available\(^\text{22}\) Yes

Percent of federal EITC\(^\text{22}\) 32%

**State Choices to Reduce Tax Burdens**

**Income Tax Liability**

Income tax threshold for single-parent family of 3\(^\text{23}\) $30,900/year

Income tax threshold for two-parent family of 4\(^\text{23}\) $34,400/year

Income tax burden for single-parent family of 3 at 100% FPL\(^\text{23}\) $-1,433/year

Income tax burden for two-parent family of 4 at 100% FPL\(^\text{23}\) $-1,251/year

Median annual household income for family of four, 2006\(^\text{24}\)

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<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Vermont</th>
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</thead>
<tbody>
<tr>
<td>$70,354</td>
<td>$67,884</td>
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Workers covered by a union, 1987 and 2007\(^\text{25}\)

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
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</thead>
<tbody>
<tr>
<td>Vermont</td>
<td>13%</td>
<td>12%</td>
</tr>
<tr>
<td>U.S.</td>
<td>19%</td>
<td>13%</td>
</tr>
</tbody>
</table>
**State Choices to Promote Access to Paid Leave**

**Family and Medical Leave**

State provisions for paid leave\(^{26}\) None

**State Choices to Promote Adequate Benefits for the Under- and Unemployed**

**Unemployment Insurance**

- Minimum weekly benefit (no dependents)\(^{27}\) $59/week
- Additional dependent allowance provided\(^{27}\) No
- Weekly benefit amount is indexed to average weekly wage\(^{28}\) Yes
- Potential duration of benefits\(^{29}\) 26 weeks

**Food Stamps**

- Legal immigrants eligible for state-funded benefits when barred from federal\(^{30}\) No

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

- Annual maximum benefit for family of 3\(^{18}\) $7,680/year
- Treatment of child support income\(^{32}\) State passes through all current support. The first $50 is disregarded.

---

Households facing hardships, 2006\(^{31}\)

- Vermont: 61%
- U.S.: 50%

Households that are "food insecure"

- Vermont: 10%
- U.S.: 11%

Renting households that are "housing insecure"
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation\textsuperscript{33} Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination\textsuperscript{11} No ($3,150)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility\textsuperscript{29} Yes

Assets disregarded for SCHIP (separate program) eligibility\textsuperscript{11} Yes

Food Stamps

Treatment of vehicles in asset test\textsuperscript{34} Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination\textsuperscript{18} No

Treatment of vehicles in asset test\textsuperscript{18} Excludes value of 1 vehicle per adult
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Virginia’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Virginia, there are 1,000,621 families, with 1,811,054 children. Among these children, 31 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Virginia, the figure is 48 percent.

Parents without a college education often struggle to earn enough to support a family, but only 33 percent of adults in Virginia have a bachelor’s degree. A substantial portion of children in Virginia whose parents only have a high school diploma—54 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in Virginia by income level, 2009

- Above low income: 69%
- Less than 100% FPL: 14%
- 100-200% FPL: 17%

Percent of children who are low-income by parents' nativity, 2009

- Children with native-born parents: 31%
- Children with immigrant parents: 40%

Employment status of parents of low-income children, 2009

- Not employed: 19%
- Part-time or part-year: 22%
- Full-time, year-round: 46%

Virginia

- Not employed: 16%
- Part-time or part-year: 24%
- Full-time, year-round: 48%

U.S.

- Not employed: 34%
- Part-time or part-year: 38%
- Full-time, year-round: 40%

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $24,900-$41,508/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 10%
- Providers prohibited from charging additional fees: No
- Provider payment rates at least 75th percentile of market rate: No

Low-income children who have parents working full- or part-time, 2009

- Parent employed part-time: 34%
- Parent employed full-time: 48%
State Child and Dependent Care Tax Credit

Refundable credit available

Benefit structure

Max benefit for family with 2 qualifying children

No

Deduction of eligible expenses

$345/year

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children

$5,352/year

Parents eligible up to same limit as children, single parent with 2 children

No

Legal immigrants eligible for state-funded benefits when barred from federal

No

Legal immigrants otherwise barred from benefits eligible for prenatal care

No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3

133%

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3

133%

SCHIP (separate program) income eligibility as % of FPL for children in family of 3

200%

Health insurance status by age, 2007

Employer-based health insurance coverage, 2000 and 2006
State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

State counts most recent earnings when determining eligibility\(^\text{15}\)  Yes

Eligible if seeking part-time work\(^\text{16}\)  No

State has general provision recognizing "good cause" for quitting work\(^\text{17}\)  Yes

Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3\(^\text{18}\)  $16,092/year\(^\text{142}\)

INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

Indexed to inflation\(^\text{21}\)  Not applicable

State Earned Income Tax Credit

Refundable credit available\(^\text{22}\)  No

Percent of federal EITC\(^\text{22}\)  20\%\(^\text{55}\)

State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3\(^\text{23}\)  $21,800/year

Income tax threshold for two-parent family of 4\(^\text{23}\)  $24,800/year

Income tax burden for single-parent family of 3 at 100\% FPL\(^\text{23}\)  $0/year

Income tax burden for two-parent family of 4 at 100\% FPL\(^\text{23}\)  $0/year

Official unemployment rate, 2007\(^\text{19}\)

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<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Virginia</th>
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<tbody>
<tr>
<td>Rate</td>
<td>4.6%</td>
<td>3%</td>
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Part-time workers who want full-time work, 2003\(^\text{20}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Virginia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate</td>
<td>13%</td>
<td>9%</td>
</tr>
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Median annual household income for family of four, 2006\(^\text{24}\)

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<tr>
<th></th>
<th>U.S.</th>
<th>Virginia</th>
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<tbody>
<tr>
<td>Income</td>
<td>$70,354</td>
<td>$78,413</td>
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Workers covered by a union, 1987 and 2007\(^\text{25}\)

<table>
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<tr>
<th></th>
<th>1987</th>
<th>2007</th>
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<tbody>
<tr>
<td>U.S.</td>
<td>19%</td>
<td>13%</td>
</tr>
<tr>
<td>Virginia</td>
<td>5%</td>
<td>11%</td>
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</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\(^ {26} \) None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\(^ {27} \)$54/week

Additional dependent allowance provided\(^ {27} \) No

Weekly benefit amount is indexed to average weekly wage\(^ {28} \) No

Potential duration of benefits\(^ {29} \) 12 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\(^ {30} \) No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\(^ {18} \)$3,840/year

Treatment of child support income\(^ {32} \) Up to $50 passed through. In addition, the monthly TANF payment is increased by the amount of child support collected, less any support passed to the family.
**ASSET DEVELOPMENT AND PROTECTION**

**State Policy Choices to Promote Asset Development**

**Individual Development Accounts**

- State-supported IDA program in operation^{13} Yes

**State Choices to Promote Asset Protection**

**Public Health Insurance for Parents**

- Assets disregarded for eligibility determination^{11} Yes

**Public Health Insurance for Children**

- Assets disregarded for Medicaid eligibility^{79} Yes
- Assets disregarded for SCHIP (separate program) eligibility^{11} Yes

**Food Stamps**

- Treatment of vehicles in asset test^{34} Aligned to TANF cash assistance rules

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

- Assets disregarded for eligibility determination^{18} Yes
- Treatment of vehicles in asset test^{18} Not applicable^{143}

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**Children who are "asset poor," 2004^{35}**

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<tr>
<th></th>
<th>U.S.</th>
<th>Virginia</th>
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<tr>
<td>30%</td>
<td>30%</td>
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**Homeownership rate, 2007^{36}**

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<tr>
<th></th>
<th>U.S.</th>
<th>Virginia</th>
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<tbody>
<tr>
<td>68%</td>
<td>72%</td>
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</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Washington’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Washington, there are 818,433 families, with 1,539,822 children. Among these children, 37 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Washington, the figure is 46 percent.

Parents without a college education often struggle to earn enough to support a family, but only 30 percent of adults in Washington have a bachelor’s degree. A substantial portion of children in Washington whose parents only have a high school diploma—55 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in Washington by income level, 2009

- Above low income: 83%
- Less than 100% FPL: 16%
- 100-200% FPL: 20%
- Low income: 37%

Employment status of parents of low-income children, 2009

- Not employed: 15%
- Part-time or part-year: 35%
- Full-time, year-round: 50%

Percent of children who are low-income by parents' nativity, 2009

- Children w/native-born parents: Washington 62%, U.S. 59%
- Children w/immigrant parents: Washington 38%, U.S. 32%

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

**Child Care and Development Fund (CCDF) Subsidies**

- Earnings limit for a single-parent family of 3\(^2\): $33,192/year\(^{144}\)
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care\(^5\): 7%\(^{144}\)
- Providers prohibited from charging additional fees\(^4\): Yes\(^{144}\)
- Provider payment rates at least 75th percentile of market rate\(^6\): No\(^{144}\)

Low-income children who have parents working full- or part-time, 2009

- Parent employed part-time: Washington 46%, U.S. 46%
- Parent employed full-time: Washington 39%, U.S. 31%
State Child and Dependent Care Tax Credit

Refundable credit available

Benefit structure

Max benefit for family with 2 qualifying children

No state credit

No state credit

No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children

Parents eligible up to same limit as children, single parent with 2 children

Legal immigrants eligible for state-funded benefits when barred from federal

Legal immigrants otherwise barred from benefits eligible for prenatal care

$13,488/year

No

No

Yes (no immigration test)

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3

SCHIP (separate program) income eligibility as % of FPL for children in family of 3

200%

200%

250%

Health insurance status by age, 2007

Employer-based health insurance coverage, 2000 and 2006
### State Choices to Promote Access to Benefits for the Under- and Unemployed

#### Unemployment Insurance
- State counts most recent earnings when determining eligibility\(^{15}\)
- Eligible if seeking part-time work\(^{16}\)
- State has general provision recognizing “good cause” for quitting work\(^{17}\)

#### Temporary Assistance for Needy Families (TANF) Cash Assistance
- Earnings limit for a single-parent family of 3\(^{18}\)
  - $13,080/year

#### Official unemployment rate, 2007\(^{19}\)
- **U.S.** 4.6%
- **Washington** 4.5%

#### Part-time workers who want full-time work, 2003\(^{20}\)
- **U.S.** 15%
- **Washington** 13%

### INCOME ADEQUACY

#### State Choices to Increase and Supplement Wages

##### Minimum Wage Standards
- Indexed to inflation\(^{21}\)
  - Yes

##### State Earned Income Tax Credit
- Refundable credit available\(^{22}\)
  - Yes
- Percent of federal EITC\(^{22}\)
  - 5%

#### State Choices to Reduce Tax Burdens

##### Income Tax Liability
- Income tax threshold for single-parent family of 3\(^{23}\)
  - No state income tax
- Income tax threshold for two-parent family of 4\(^{23}\)
  - No state income tax
- Income tax burden for single-parent family of 3 at 100% FPL\(^{23}\)
  - No state income tax
- Income tax burden for two-parent family of 4 at 100% FPL\(^{23}\)
  - No state income tax

#### Median annual household income for family of four, 2006\(^{24}\)
- **U.S.** $70,354
- **Washington** $75,140

#### Workers covered by a union, 1987 and 2007\(^{25}\)
- **1987**
  - **Washington** 27%
  - **U.S.** 19%
- **2007**
  - **Washington** 21%
  - **U.S.** 13%
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\(^{26}\) None\(^{146}\)

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\(^{27}\) $116/week
Additional dependent allowance provided\(^{27}\) No
Weekly benefit amount is indexed to average weekly wage\(^{28}\) Yes
Potential duration of benefits\(^{29}\) 1 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\(^{30}\) Yes; eligibility may be affected by deeming\(^{46}\)

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\(^{18}\) $6,552/year
Treatment of child support income\(^{32}\) No pass-through or disregard
### ASSET DEVELOPMENT AND PROTECTION

#### State Policy Choices to Promote Asset Development

**Individual Development Accounts**
- State-supported IDA program in operation

#### State Choices to Promote Asset Protection

**Public Health Insurance for Parents**
- Assets disregarded for eligibility determination

**Public Health Insurance for Children**
- Assets disregarded for Medicaid eligibility
- Assets disregarded for SCHIP (separate program) eligibility

**Food Stamps**
- Treatment of vehicles in asset test

**Temporary Assistance for Needy Families (TANF) Cash Assistance**
- Assets disregarded for eligibility determination
- Treatment of vehicles in asset test

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**Children who are "asset poor," 2004**

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<tr>
<th></th>
<th>U.S.</th>
<th>Washington</th>
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<tr>
<td>30%</td>
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<td>24%</td>
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**Homeownership rate, 2007**

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<tr>
<th></th>
<th>U.S.</th>
<th>Washington</th>
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<tbody>
<tr>
<td>68%</td>
<td></td>
<td>67%</td>
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</table>
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on West Virginia’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In West Virginia, there are 212,663 families, with 372,925 children. Among these children, 45 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in West Virginia, the figure is 46 percent.

Parents without a college education often struggle to earn enough to support a family, but only 17 percent of adults in West Virginia have a bachelor’s degree. A substantial portion of children in West Virginia whose parents only have a high school diploma—58 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in West Virginia by income level, 2009

- Above low income: 30%
- Less than 100% FPL: 23%
- 100-200% FPL: 22%
- Low income: 45%

Employment status of parents of low-income children, 2009

- Not employed: 25%
- Part-time or part-year: 28%
- Full-time, year-round: 22%

West Virginia

- Not employed: 46%
- Part-time or part-year: 31%
- Full-time, year-round: 23%

U.S.

- Not employed: 46%
- Part-time or part-year: 31%
- Full-time, year-round: 22%

Percent of children who are low-income by parents' nativity, 2009

- Children with native-born parents
  - West Virginia: 46%
  - U.S.: 38%
  - Data not available
- Children with immigrant parents
  - West Virginia: 62%
  - U.S.: 50%

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $24,144/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 5%
- Providers prohibited from charging additional fees: Yes
- Provider payment rates at least 75th percentile of market rate: No

Low-income children who have parents working full- or part-time, 2009

- West Virginia
  - Parent employed part-time: 46%
  - Parent employed full-time: 46%
- U.S.
  - Parent employed part-time: 31%
  - Parent employed full-time: 46%
State Child and Dependent Care Tax Credit

Refundable credit available\textsuperscript{6} No state credit
Benefit structure\textsuperscript{6} No state credit
Max benefit for family with 2 qualifying children\textsuperscript{6} No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\textsuperscript{7} $5,988/year
Parents eligible up to same limit as children, single parent with 2 children\textsuperscript{8} No
Legal immigrants eligible for state-funded benefits when barred from federal\textsuperscript{9} No
Legal immigrants otherwise barred from benefits eligible for prenatal care\textsuperscript{10} No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\textsuperscript{38} 133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\textsuperscript{38} 100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3\textsuperscript{11} 220%
State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

State counts most recent earnings when determining eligibility \(^{15}\)  No

Eligible if seeking part-time work \(^{16}\)  No

State has general provision recognizing "good cause" for quitting work \(^{17}\)  No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 \(^{18}\)  $6,780/year

Official unemployment rate, 2007 \(^{19}\)

<table>
<thead>
<tr>
<th>U.S.</th>
<th>West Virginia</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.6%</td>
<td>4.6%</td>
</tr>
</tbody>
</table>

Part-time workers who want full-time work, 2003 \(^{20}\)

<table>
<thead>
<tr>
<th>U.S.</th>
<th>West Virginia</th>
</tr>
</thead>
<tbody>
<tr>
<td>13%</td>
<td>18%</td>
</tr>
</tbody>
</table>

INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

Indexed to inflation \(^{21}\)  Not applicable

State Earned Income Tax Credit

Refundable credit available \(^{22}\)  No state credit

Percent of federal EITC \(^{22}\)  No state credit

State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3 \(^{23}\)  $10,000/year

Income tax threshold for two-parent family of 4 \(^{23}\)  $10,000/year

Income tax burden for single-parent family of 3 at 100% FPL \(^{23}\)  $161/year

Income tax burden for two-parent family of 4 at 100% FPL \(^{23}\)  $258/year

Median annual household income for family of four, 2006 \(^{24}\)

<table>
<thead>
<tr>
<th>U.S.</th>
<th>West Virginia</th>
</tr>
</thead>
<tbody>
<tr>
<td>$70,354</td>
<td>$55,920</td>
</tr>
</tbody>
</table>

Workers covered by a union, 1987 and 2007 \(^{25}\)

<table>
<thead>
<tr>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>25%</td>
<td>19%</td>
</tr>
<tr>
<td>15%</td>
<td>13%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\(^{26}\) None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\(^{27}\) $24/week

Additional dependent allowance provided\(^{27}\) No

Weekly benefit amount is indexed to average weekly wage\(^{28}\) Yes

Potential duration of benefits\(^{29}\) 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\(^{30}\) No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\(^{18}\) $4,080/year

Treatment of child support income\(^{32}\) State retains all support collected. TANF grant for those on whose behalf current support is collected is increased by up to $25 a month.

Households facing hardships, 2006\(^{31}\)

<table>
<thead>
<tr>
<th>Households that are &quot;food insecure&quot;</th>
<th>Renting households that are &quot;housing insecure&quot;</th>
</tr>
</thead>
<tbody>
<tr>
<td>West Virginia</td>
<td>U.S.</td>
</tr>
<tr>
<td>9%</td>
<td>11%</td>
</tr>
<tr>
<td>48%</td>
<td>50%</td>
</tr>
</tbody>
</table>
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts
State-supported IDA program in operation

No

State Choices to Promote Asset Protection

Public Health Insurance for Parents
Assets disregarded for eligibility determination

No ($1,000)

Public Health Insurance for Children
Assets disregarded for Medicaid eligibility

Yes

Assets disregarded for SCHIP (separate program) eligibility

Yes

Food Stamps
Treatment of vehicles in asset test

Aligned to TANF child care assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance
Assets disregarded for eligibility determination

No

Treatment of vehicles in asset test

Excludes value of 1 vehicle per household

Children who are "asset poor," 2004

30% 29%

U.S. West Virginia

Homeownership rate, 2007

68% 78%

U.S. West Virginia
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Wisconsin’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Wisconsin, there are 718,362 families, with 1,278,845 children. Among these children, 37 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Wisconsin, the figure is 49 percent.

Parents without a college education often struggle to earn enough to support a family, but only 25 percent of adults in Wisconsin have a bachelor’s degree. A substantial portion of children in Wisconsin whose parents only have a high school diploma—58 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.

![Percent of children who are low-income by parental education, 2009](image)
WORK ATTACHMENT AND ADVANCEMENT
State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3\(^2\): $31,765/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care\(^3\): 9%
- Providers prohibited from charging additional fees\(^4\): No
- Provider payment rates at least 75th percentile of market rate\(^5\): Yes

Low-income children who have parents working full- or part-time, 2009\(^1\)

- Parent employed part-time
  - Wisconsin: 38%
  - U.S.: 31%
- Parent employed full-time
  - Wisconsin: 49%
  - U.S.: 46%
State Child and Dependent Care Tax Credit

Refundable credit available\(^6\) No state credit
Benefit structure\(^6\) No state credit
Max benefit for family with 2 qualifying children\(^6\) No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children\(^7\) $35,200/year
Parents eligible up to same limit as children, single parent with 2 children\(^8\) No
Legal immigrants eligible for state-funded benefits when barred from federal\(^9\) No
Legal immigrants otherwise barred from benefits eligible for prenatal care\(^10\) Yes (no immigration test)

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3\(^3\) 250%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3\(^3\) 250%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3\(^11\) No separate SCHIP

Health insurance status by age, 2007\(^13\)

Employer-based health insurance coverage, 2000 and 2006\(^14\)
State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

State counts most recent earnings when determining eligibility\(^\text{15}\) Yes

Eligible if seeking part-time work\(^\text{16}\) No

State has general provision recognizing "good cause" for quitting work\(^\text{17}\) No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3\(^\text{18}\) Not applicable\(^\text{147}\)

Official unemployment rate, 2007\(^\text{19}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Wisconsin</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>4.6%</strong></td>
<td></td>
<td><strong>4.9%</strong></td>
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</table>

Part-time workers who want full-time work, 2003\(^\text{20}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Wisconsin</th>
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</thead>
<tbody>
<tr>
<td><strong>13%</strong></td>
<td></td>
<td><strong>11%</strong></td>
</tr>
</tbody>
</table>

InCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

Indexed to inflation\(^\text{21}\) Not applicable

State Earned Income Tax Credit

Refundable credit available\(^\text{22}\) Yes

Percent of federal EITC\(^\text{22}\)

1 child: 4%; 2 children: 14%; 3 or more children: 43%

State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3\(^\text{23}\) $21,600/year

Income tax threshold for two-parent family of 4\(^\text{23}\) $26,000/year

Income tax burden for single-parent family of 3 at 100% FPL\(^\text{23}\) $-445/year

Income tax burden for two-parent family of 4 at 100% FPL\(^\text{23}\) $-398/year

Median annual household income for family of four, 2006\(^\text{24}\)

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Wisconsin</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$70,354</strong></td>
<td></td>
<td><strong>$72,495</strong></td>
</tr>
</tbody>
</table>

Workers covered by a union, 1987 and 2007\(^\text{25}\)

<table>
<thead>
<tr>
<th></th>
<th>1987</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wisconsin</td>
<td>23%</td>
<td>15%</td>
</tr>
<tr>
<td>U.S.</td>
<td>19%</td>
<td>13%</td>
</tr>
</tbody>
</table>
State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave\textsuperscript{26} None

State Choices to Promote Adequate Benefits for the Under- and Unemployed

Unemployment Insurance

Minimum weekly benefit (no dependents)\textsuperscript{27} $53/week

Additional dependent allowance provided\textsuperscript{27} No

Weekly benefit amount is indexed to average weekly wage\textsuperscript{28} No

Potential duration of benefits\textsuperscript{29} 12 - 26 weeks

Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal\textsuperscript{30} Yes; eligibility may be affected by deeming\textsuperscript{46}

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3\textsuperscript{18} $8,076/year\textsuperscript{148}

Treatment of child support income\textsuperscript{32} State's share of assigned collections is passed through; full amount is disregarded for purposes of eligibility and benefits.\textsuperscript{148}

Households facing hardships, 2006\textsuperscript{31}

- Households that are "food insecure":
  - Wisconsin: 9%
  - U.S.: 11%

- Renting households that are "housing insecure":
  - Wisconsin: 46%
  - U.S.: 50%
ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation: No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination: Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility: Yes
Assets disregarded for SCHIP (separate program) eligibility: No separate SCHIP

Food Stamps

Treatment of vehicles in asset test: Aligned to TANF child care assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

Assets disregarded for eligibility determination: No
Treatment of vehicles in asset test: Counts equity value in excess of $10,000

Children who are “asset poor,” 2004

- U.S.: 30%
- Wisconsin: 29%

Homeownership rate, 2007

- U.S.: 68%
- Wisconsin: 71%

Children who are “asset poor,” 2004

- U.S.: 30%
- Wisconsin: 29%

Homeownership rate, 2007

- U.S.: 68%
- Wisconsin: 71%
State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on Wyoming’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

In Wyoming, there are 66,917 families, with 126,316 children. Among these children, 35 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Wyoming, the figure is 61 percent.

Parents without a college education often struggle to earn enough to support a family, but only 23 percent of adults in Wyoming have a bachelor’s degree. A substantial portion of children in Wyoming whose parents only have a high school diploma—44 percent—are low income.

Children of foreign-born parents are also more likely to be low income than children of native-born parents.
Children in Wyoming by income level, 2009

- Above low income: 60%
- Less than 100% FPL: 13%
- 100-200% FPL: 22%
- Low income: 35%

Employment status of parents of low-income children, 2009

- Not employed: 61%
- Part-time or part-year: 32%
- Full-time, year-round: 7%

Percent of children who are low-income by parents' nativity, 2009

- Children w/native-born parents: 32%
  - Wyoming: 61%
  - U.S.: 38%
- Children w/immigrant parents: 38%
  - Data not available

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

- Earnings limit for a single-parent family of 3: $33,120/year
- Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care: 2%
- Providers prohibited from charging additional fees: No
- Provider payment rates at least 75th percentile of market rate: No

Low-income children who have parents working full- or part-time, 2009

- Parent employed part-time: 32%
- Parent employed full-time: 61%
State Child and Dependent Care Tax Credit

Refundable credit available

Benefit structure

Max benefit for family with 2 qualifying children

No state credit

No state credit

No state credit

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children

Parents eligible up to same limit as children, single parent with 2 children

Legal immigrants eligible for state-funded benefits when barred from federal

Legal immigrants otherwise barred from benefits eligible for prenatal care

$9,480/year

No

Only if victims of domestic violence

No

Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3

Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3

SCHIP (separate program) income eligibility as % of FPL for children in family of 3

133%

100%

200%

Health insurance status by age, 2007

Employer-based health insurance coverage, 2000 and 2006

**State Choices to Promote Access to Benefits for the Under- and Unemployed**

**Unemployment Insurance**

<table>
<thead>
<tr>
<th>Feature</th>
<th>Wyoming</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Counts most recent earnings when determining eligibility</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Eligible if seeking part-time work</td>
<td>Yes, on same basis as those seeking full-time work</td>
<td>Yes, on same basis as those seeking full-time work</td>
</tr>
<tr>
<td>State has general provision recognizing “good cause” for quitting work</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

<table>
<thead>
<tr>
<th>Feature</th>
<th>Wyoming</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings limit for a single-parent family of 3</td>
<td>$6,480/year</td>
<td>$6,480/year</td>
</tr>
</tbody>
</table>

**INCOME ADEQUACY**

**State Choices to Increase and Supplement Wages**

**Minimum Wage Standards**

<table>
<thead>
<tr>
<th>Feature</th>
<th>Wyoming</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indexed to inflation</td>
<td>Not applicable</td>
<td>Indexed to inflation</td>
</tr>
</tbody>
</table>

**State Earned Income Tax Credit**

<table>
<thead>
<tr>
<th>Feature</th>
<th>Wyoming</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refundable credit available</td>
<td>No state credit</td>
<td>No state credit</td>
</tr>
<tr>
<td>Percent of federal EITC</td>
<td>No state credit</td>
<td>No state credit</td>
</tr>
</tbody>
</table>

**State Choices to Reduce Tax Burdens**

**Income Tax Liability**

<table>
<thead>
<tr>
<th>Feature</th>
<th>Wyoming</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income tax threshold for single-parent family of 3</td>
<td>No state income tax</td>
<td>No state income tax</td>
</tr>
<tr>
<td>Income tax threshold for two-parent family of 4</td>
<td>No state income tax</td>
<td>No state income tax</td>
</tr>
<tr>
<td>Income tax burden for single-parent family of 3 at 100% FPL</td>
<td>No state income tax</td>
<td>No state income tax</td>
</tr>
<tr>
<td>Income tax burden for two-parent family of 4 at 100% FPL</td>
<td>No state income tax</td>
<td>No state income tax</td>
</tr>
</tbody>
</table>
**State Choices to Promote Access to Paid Leave**

**Family and Medical Leave**

State provisions for paid leave\(^{26}\) None

**State Choices to Promote Adequate Benefits for the Under- and Unemployed**

**Unemployment Insurance**

- Minimum weekly benefit (no dependents)\(^{27}\) $25/week
- Additional dependent allowance provided\(^{27}\) No
- Weekly benefit amount is indexed to average weekly wage\(^{28}\) Yes
- Potential duration of benefits\(^{29}\) 11 - 26 weeks

**Food Stamps**

- Legal immigrants eligible for state-funded benefits when barred from federal\(^{30}\) No

**Temporary Assistance for Needy Families (TANF) Cash Assistance**

- Annual maximum benefit for family of 3\(^{31}\) $4,080/year
- Treatment of child support income\(^{32}\) No pass-through or disregard

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Households facing hardships, 2006\(^{31}\)

<table>
<thead>
<tr>
<th>Category</th>
<th>Wyoming</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households that are &quot;food insecure&quot;</td>
<td>11%</td>
<td>11%</td>
</tr>
<tr>
<td>Renting households that are &quot;housing insecure&quot;</td>
<td>34%</td>
<td>50%</td>
</tr>
</tbody>
</table>

NA TIONAL CENTER FOR CHILDREN IN POVERTY United States State Family Economic Security Profile page 311
### ASSET DEVELOPMENT AND PROTECTION

#### State Policy Choices to Promote Asset Development

**Individual Development Accounts**
- State-supported IDA program in operation: **No**

#### State Choices to Promote Asset Protection

**Public Health Insurance for Parents**
- Assets disregarded for eligibility determination: **Yes**

**Public Health Insurance for Children**
- Assets disregarded for Medicaid eligibility: **Yes**
- Assets disregarded for SCHIP (separate program) eligibility: **Yes**

#### Food Stamps

- Treatment of vehicles in asset test: Aligned to TANF cash assistance rules

#### Temporary Assistance for Needy Families (TANF) Cash Assistance

- Assets disregarded for eligibility determination: **No**
- Treatment of vehicles in asset test: Counts fair market value in excess of $15,000

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#### Children who are “asset poor,” 2004

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Wyoming</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>30%</strong></td>
<td></td>
<td><strong>35%</strong></td>
</tr>
</tbody>
</table>

#### Homeownership rate, 2007

<table>
<thead>
<tr>
<th></th>
<th>U.S.</th>
<th>Wyoming</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>68%</strong></td>
<td></td>
<td><strong>73%</strong></td>
</tr>
</tbody>
</table>

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35
33
11
79
11
34
18
18
151
1. National data were calculated from the Annual Social and Economic Supplement (the March supplement) of the Current Population Survey from 2010, representing information from the previous calendar year. State data were calculated from the 2009 American Community Survey, representing information from 2009.


3. If the state calculates co-payments based on the cost of care, figure reflects the co-payment for a 4-year-old in licensed, nonaccredited center care at the maximum state payment rate.


5. States were asked to report state reimbursement rates and the 75th percentile of market rates for their state’s most populous city, country, or region. Data reflect basic provider payment rates (higher rates may be available for particular types of care). Rates are considered below the 75th percentile if they are based on an out-dated market rate survey (more than 2 years old).


7. Figure reflects limit under Medicaid plan with highest income eligibility limit for parents, taking into account the value of earnings disregards (which may be time-limited in some cases).

8. Value reflects comparison of applicant earnings limit for a single parent with 2 children to the highest Medicaid or SCHIP program eligibility limit for children ages 6-19.

9. Lawful permanent residents (LPRs) are generally barred from federal benefits during their first 5 years as LPRs, unless they entered the U.S. before 8/22/96. Exceptions include refugees and U.S. veterans (and their families). See data source for more details.

10. States have the option of using federal Children’s Health Insurance Program (SCHIP) funds to provide prenatal care to women regardless of immigration status. They can also extend prenatal care to immigrant women using state funds.


12. Figures reflect the percent of children (under age 18) and adults (ages 18-64) who did not have health insurance coverage at any point during the year.


14. Figures reflect the percent of children under age 18 and the percent of adults under 65 who were covered by employer-based health insurance during at least part of the year.

15. In most states, the base period consists of the first 4 of the 5 most recently completed quarters. Some states allow claimants to use an alternative base period that includes more recent earnings.


17. A general “good cause” provision extends eligibility to persons who leave their jobs for “personal emergencies” or “compelling circumstances", which should include—among others—child care conflicts, illness, domestic violence, and spousal relocation. Eligibility determinations, however, may vary in practice. States may also specifically recognize certain reasons as “good cause”;


20. Figure reflects the percent of part-time workers who are available to work full-time, but usually work less than 35 hours per week due to slack work or unfavorable business conditions, inability to find full-time work, or seasonal declines in demand. U.S. Department of Labor, Bureau of Labor Statistics, Geographic Profile of Employment and Unemployment, 2003, "Estimates for States, Table 16: Employed and Unemployed Persons by Full- and Part-Time Status, Sex, Age, Race, and Hispanic or Latino Ethnicity," http://www.bls.gov (accessed March 14, 2008).


22. State EITC Online Resource Center, http://www.stateeitc.com (accessed June 3, 2009); with additional information from NCCP.


29. Potential duration is the maximum number of weeks of benefits that a claimant is eligible for under the regular state program. In most states, it is determined based on the amount and distribution of the recipient’s earnings in the base period; eight states have a uniform potential duration for all claimants.


31. Food Insecurity:
Figure reflects the percent of households forced to reduce food intake, disrupt normal eating patterns, or go hungry because they lack the money or resources to obtain adequate food. Mark Nord, Margaret Andrews, and Steven Carlson, Household Food Security in the United States, 2006, Economic Research Service, United States Department of Agriculture, 2007, http://www.ers.usda.gov (accessed March 14, 2008).

Housing Insecurity:
Figure reflects the percent of families living in rental units who pay 30 percent or more of their income on housing. U.S Census Bureau, "American Community Survey Custom Tables, 2006: Gross Rent as a Percentage of Household Income in the Past 12 Months," http://factfinder.census.gov (accessed March 14, 2008).

32. A child support pass-through is the amount of collected child support that the state gives to families on whose behalf the child support was collected. A child support disregard is the amount of child support that the family can keep without lowering their TANF benefits.

33. Community-based IDA programs are operating in all states but often without state support. Also, in some states without state-supported IDA programs, IDA legislation was passed but never implemented due to lack of state funding, or IDA legislation expired, and no new state support was allocated.

34. Households in which all members receive TANF cash assistance or SSI benefits do not have to meet gross income or asset eligibility criteria. Most states also waive these criteria for recipients of certain other benefits; some states waive these criteria for nearly all applicants.

35. Figure reflects the percent of children in households that have insufficient net worth to subsist at the federal poverty level for three months in the absence of income. Corporation for Enterprise Development, Assets and Opportunity Scorecard, http://www.cfed.org (accessed February 25, 2008).

36. Figures reflect the percent of households who are homeowners.

37. Rates vary based on locality, but all areas set rates below the 75 percentile.

38. Rule applies to SCHIP-funded Medicaid expansions, where applicable.

Rates vary based on locality and age of child. The percentile at which state rates are set ranges from the zero percentile to the 100th percentile.

Figure reflects $100 per month deduction for each working parent.

Only refundable for care of children under age 6 in an "appropriate early childhood program" approved by the Department of Education.

Figure reflects limit for Arkansas' waiver program, which offers a limited benefit package with premiums and co-payments. The "regular" Medicaid program's income limit is $3,113.

State extends eligibility to persons seeking part-time work only if they have a history of part-time work or meet other limited criteria.

Domestic partners are included in the definition of family members. California's State Disability Insurance program is employee-funded and covers all employees, including temporary and part-time employees, who pay into the disability fund.

Deeming refers to adding the income and/or resources of the immigrant's sponsor to that of the immigrant's in determining eligibility.

Figure reflects maximum benefit for "nonexempt" recipients. The maximum benefit for recipients who are exempt from certain program requirements for reasons such as disability is $9,432 per year.

Limit varies by locality.

Percentage may be increased to 70 percent of federal credit for all eligible income levels if there are excess state revenues (this occurred in tax year 2001).

Figure reflects the maximum benefit at 50 percent of federal credit; credit may be increased to 70 percent of federal credit if there are excess state revenues (this occurred in tax year 2001).

Figure reflects limit for Connecticut's state-funded program, which offers a limited benefit package with premiums and co-payments. The "regular" Medicaid program's income limit is $34,972.

Immigrants who entered the U.S. on or after 4/1/98 must meet a 6-month residency requirement.

If the child support exceeds the TANF benefit by more than $50, the family receives the entire amount of child support and the support is fully counted as income.

The equity value equals the fair market value minus the amount still owed on the vehicle.

The benefit cannot exceed the claimant's tax liability.

Delaware also has a state-funded program with an eligibility limit of $18,672 per year, but it offers a limited benefit package with premiums and co-payments.

Coverage for "qualified" immigrants is subject to availability of funds.

Virtually all food stamp households in the state are authorized to receive a TANF-funded benefit that makes them categorically eligible for food stamps and thus exempt from the gross income and asset tests.

Co-payments vary by locality. This figure reflects the maximum amount permitted by the state.

This rule is applied if the vehicle is used to look for work or to travel to work or education; otherwise, equity value in excess of $1,500 is counted. The equity value equals the fair market value minus the amount still owed on the vehicle.

Figure applies to recipients who have received assistance for no more than two months in a lifetime. For households applying for their third and subsequent months of benefits, the eligibility limit is $16,356 per year.

The maximum benefit period is 26 weeks.

Figure applies to recipients who have already received benefits in at least two prior months (in their lifetime). The maximum benefit for recipients in their first and second months of benefits is $8,544 per year.

Tax deductions are subtracted from a claimant's income before calculating taxes, while credits are subtracted from the claimant's tax liability after taxes are calculated. Maryland's top tax rate is 4.75 percent.

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Tax deductions are subtracted from a claimant's income before calculating taxes, while credits are subtracted from the claimant's tax liability after taxes are calculated. Maryland's top tax rate is 4.75 percent.
86. Figure reflects the maximum benefit for tax filers claiming both the maximum deduction ($143 per year for one child, $285 per year for two or more) and the max credit ($341 per year for one child, $683 per year for two or more); the benefit cannot exceed the claimant’s tax liability.

87. Value reflects state’s refundable credit; filers may claim either the refundable credit or a nonrefundable credit of 50 percent of the federal EITC.

88. Tax deductions are subtracted from a claimant’s income before calculating taxes, while credits are subtracted from the claimant’s tax liability after taxes are calculated. Massachusetts’ top tax rate is 5.3 percent.

89. Massachusetts also provides state-funded coverage to children in families with income up to 400 percent of the poverty level ($73,240 per year for a family of 3). In some cases, family income may exceed this limit.

90. Figure reflects limit for “nonexempt” recipients. The limit for recipients who are exempt from work requirements and time limits due to reasons such as disability, or caring for a child under the age of two is $8,676 per year.

91. Figure reflects maximum benefit for “nonexempt” recipients. The maximum benefit for recipients who are exempt from work requirements and time limits due to reasons such as disability or caring for a child under age two is $7,596 per year.

92. If a child is excluded from grant by family cap, then all child support collected is passed through and $90 is disregarded.

93. The income limit under “regular” Medicaid in Minnesota is 150 percent of the poverty level for children ages 2 through 19. Children up to age 21 are covered through a Section 1115 waiver program that is subject to cost-sharing and reduced benefits; income limits for this program are between 150 and 275 percent of the federal poverty level.

94. The exact percentage depends on income and number of children.

95. Parents who meet income requirements may receive some income replacement to care for infants through At-Home Infant Care (AHIC) program.

96. The equity value in Minnesota equals the loan value of vehicle listed in the current NADA Used Car Guide, Midwest edition minus the amount still owed on the vehicle.

97. Children in families with income above 150 percent of the federal poverty line are subject to a $250,000 “net worth” test.

98. Tax deductions are subtracted from a claimant’s income before calculating taxes, while credits are subtracted from the claimant’s tax liability after taxes are calculated. Montana’s top tax rate is 6 percent for tax filers with 1 child, 5 percent for filers with 2 children, and 3 percent for filers with 3 or more children.

99. Figure reflects the maximum benefit for a family with two qualifying children; the maximum benefit for a family with three or more children is $144 per year; the benefit cannot exceed the claimant’s tax liability.

100. Parents who meet income requirements may receive some income replacement to care for infants through At-Home Infant Care (AHIC) program. While the Montana AHIC program was established in law in 2003, the program is currently unfunded.

101. To qualify for 28 weeks, earnings must be relatively constant throughout the base period year (i.e., high quarter wages can not account for more than 29 percent of total year earnings).

102. If transitioning off of TANF, the earnings limit for a one-parent family of three is $30,720 per year.

103. If transitioning off of TANF, a family of three at 150 percent of poverty would be eligible, with a co-payment that is $166 per month, $1,992 per year, and 8 percent of their income.

104. Only for tax filers with income of $29,000 per year or less.

105. For tax filers with income above $29,000 per year, the benefit cannot exceed the claimant’s tax liability.

106. Figure reflects limit for Nevada’s waiver program, which offers a limited benefit package with premiums and co-payments. The "regular" Medicaid program’s income limit is $16,662.

107. Limited funds for prenatal services are available to women up to 200% of the federal poverty level, regardless of immigration status.

108. The maximum benefit period is 26 weeks. In addition to the paid medical leave benefits through its temporary disability insurance program, New Jersey recently enacted a paid family leave program that is scheduled to go into effect in 2009.

109. Households with two adults may exempt up to $4,650 in fair market value of a second vehicle if it is essential for work, training, or used to transport a disabled person.

110. Provider payment rates in New Mexico are not set as a percentile of market rates. However, comparison of the state rates to the market rates show that the majority of areas set rates below the 75th percentile.

111. Figure reflects the maximum benefit for a family with two qualifying children; the maximum benefit for a family with three or more children is $1,200 per year.

112. New Mexico also has a waiver program with an eligibility limit of $71,892 per year, but it offers a limited benefit package with premiums and co-payments. New Mexico was not enrolling eligible parents at any time between July 2007 and January 2009.

113. Limit takes into account the value of the state’s earned income disregard, assuming that the head of household is working 40 hours per week.

114. New York City has a higher income limit than the rest of the state.

115. Co-payments vary by locality based on a state-specified range. This figure reflects the maximum amount possible within that range.

116. This rule is applied if the vehicle is needed to seek or retain employment; otherwise, fair market value in excess of $4,650 is counted.

117. Coverage is available to persons who were lawfully residing in the U.S. on August 22, 1996; however, Ohio denies federal Medicaid to most “qualified” immigrants who entered the U.S. on or after August 22, 1996, even after they complete the federal 5-year bar.

118. Ohio has eliminated the asset test.

119. Figure reflects limit for Oklahoma’s waiver program, which offers a limited benefit package with premiums and co-payments. The "regular" Medicaid program’s income limit is $8,789.

120. Oklahoma has invoked the prenatal care option but has not yet implemented it.

121. The alternate base period is not in effect in years when the unemployment insurance trust fund balance is too low.

122. Oregon was not enrolling eligible parents at any time between July 2007 and January 2009.

123. Pennsylvania also has a state-funded program with an eligibility limit of $36,636 per year, but parents may only enroll during open enrollment periods. Pennsylvania was not enrolling eligible parents at any time between July 2007 and January 2009.

124. In March 2007, the income limit was increased to $38,663 to adjust for the 2007 federal poverty level.

125. As of March 1, 2007, the monthly copayment was $85 per month, $1,020 per year, and 4 percent of income.

126. Lawfully residing persons who were in the U.S. before August 22, 1996, and were residents of Rhode Island before July 1, 997, are covered.

127. 15% of the benefit is refundable; the remaining benefit amount cannot exceed the claimant’s tax liability.

128. The maximum benefit period is 30 weeks.

129. Exemptions for adult drivers cannot exceed two vehicles per household.
Figure reflects 4 percent disregard of earned income in determining eligibility. The state also increased its stated income limit to $34,344 as of March 1, 2007 to adjust for the 2007 federal poverty level.

Tennessee was not enrolling eligible parents at any time between July 2007 and January 2009.

Tennessee also has a Medicaid waiver program, but enrollment is closed to all new applicants.

Co-payments are set by localities within state guidelines.

Texas denies federal Medicaid to most "qualified" immigrant adults who entered the country on or after August 22, 1996, even after they complete the federal 5-year bar.

An asset test applies to families with incomes above 150 percent of the poverty level.

Figure reflects monthly standard deduction of $100 ($1,200 a year) for each working parent, assuming there is one working parent in the family.

Utah also has a waiver program for parents with an eligibility limit of $26,400 per year, but it offers a limited benefit package with enrollment fees and co-payments and is subject to an enrollment cap. The program is currently only open to parents with children; Utah was not enrolling eligible parents at any time between July 2007 and January 2009.

Utah counts assets in determining Medicaid eligibility for children over the age of six.

Vermont offers two credits (filers may only claim one): a refundable credit with a maximum benefit of $525 per year for a family with one child ($1,050 per year for two or more) and a nonrefundable credit with a maximum benefit of $252 per year for a family with one child ($504 for two or more).

Tax deductions are subtracted from a claimant's income before calculating taxes, while credits are subtracted from the claimant's tax liability after taxes are calculated. Virginia's top tax rate is 5.75 percent.

Figure reflects limit for "VIEW" recipients, who are required to participate in work activities. The limit for recipients who are exempt from such activities is $5,952 per year.

Virginia has eliminated the asset test.

The state increased its income limit to $34,344 as of April 1, 2007 to adjust for the federal poverty level.

Washington also has a state-funded program with an eligibility limit of $35,200 per year, but parents who are eligible may have to wait for space to become available before enrolling. Washington was not enrolling eligible parents at any time between July 2007 and January 2009.

Washington State has enacted a paid family leave law that is scheduled to go into effect in 2009.

Units with earnings at application will not receive a cash benefit in the state. However, applicants may earn up to $18,504/year and still be eligible for nonfinancial assistance.

Figure reflects maximum benefit for recipients in the Community Service Jobs program. The maximum benefit for recipients deemed unable to perform work activities is $7,536 per year. Recipients in subsidized or unsubsidized employment do not receive cash a

Figure reflects a standard deduction of $200 per month ($2,400 a year) for each working parent, assuming there is one working parent in the family. The state increased its stated income limit to qualify for assistance to $31,776, with a new exit eligibility of $34,344, as of April 1, 2007 to adjust for the 2007 federal poverty level.

The earnings disregard in Wyoming is based on marital status and parental employment; this figure reflects the limit for unmarried parents with one parent employed.

Married couples may exclude the first $15,000 in fair market value of two vehicles.