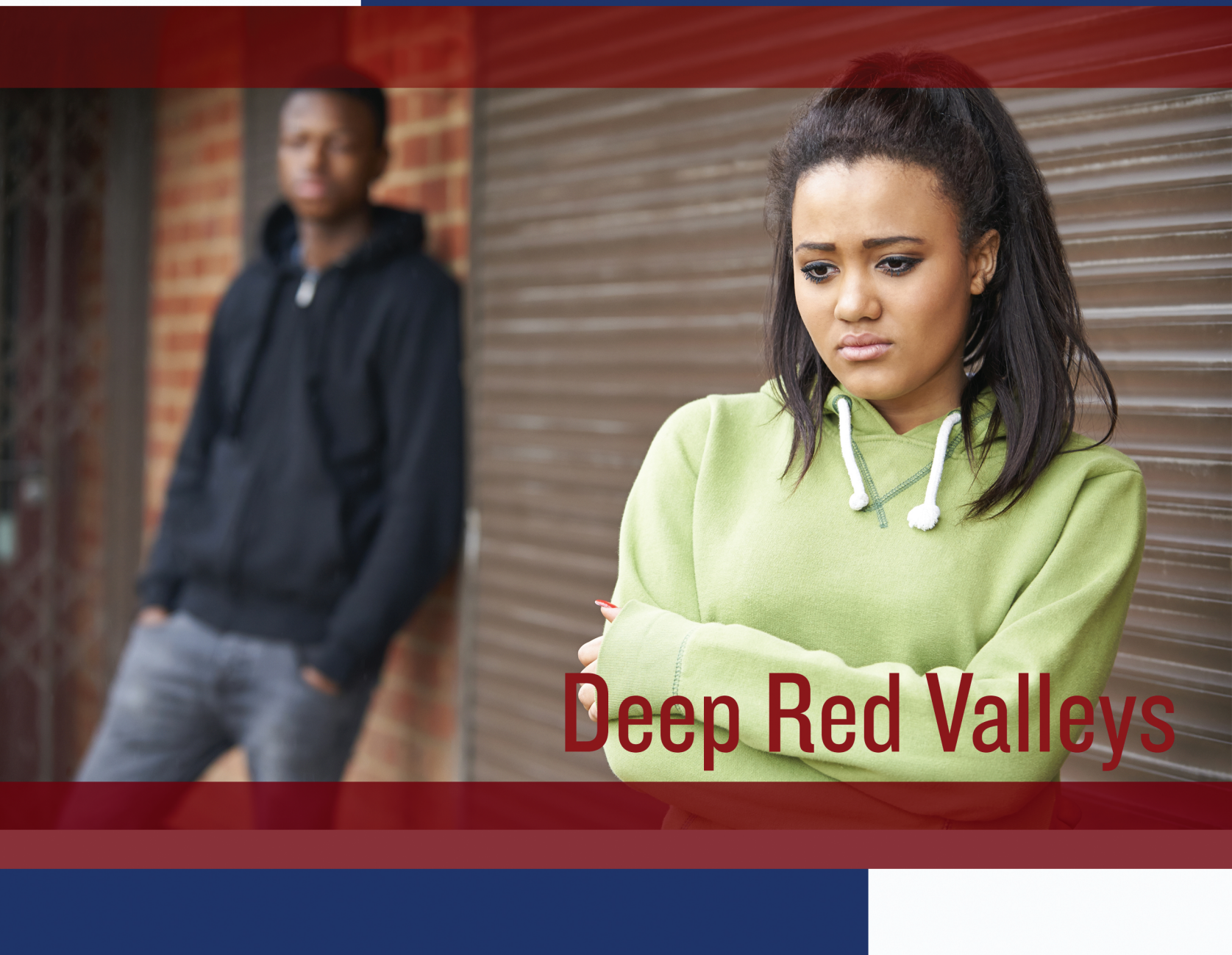


**February 2017**



**Erik Randolph**  
Erik Randolph Consulting



**GEORGIA**  
CENTER *for* OPPORTUNITY

# Deep Red Valleys

Erik Randolph

Erik Randolph Consulting

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





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## Executive Summary

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

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

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

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

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

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

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

## Brief Background and Review

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

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

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

Data source: IPUMS microdata extract of 2014 American Community Survey data<sup>[2](#)</sup>

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

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

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<sup>[1](#)</sup> Erik Randolph, *Disincentives for Work and Marriage in Georgia's Welfare System*, Georgia Center for Opportunity, September 2016; revised December 2016.

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

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

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

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

Data source: IPUMS microdata extract of 1960 Census data and 2014 American Community Survey data<sup>4</sup>

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

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

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



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

## Computer programming to map out the marriage penalties

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

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

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

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

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

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

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

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

#### Family Composition Assumptions:

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

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

## Setting up the basis for analysis

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

### Focus area:

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

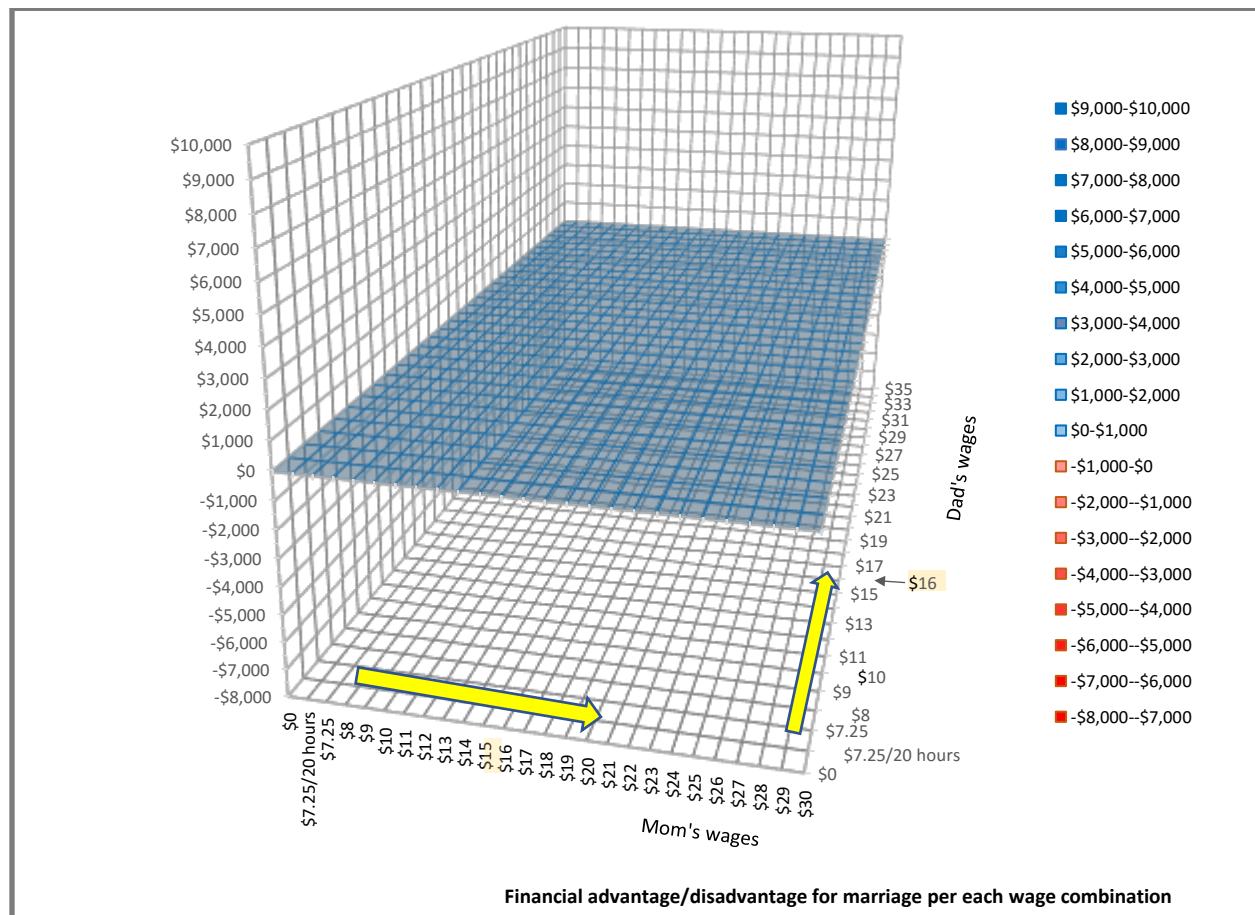
The size of the plotted area—up to \$30 per hour for mom and up to \$35 per hour for dad—was chosen for empirical and perspective reasons. First, the results of the modeling showed that in order to fully display the extent of the penalties, it was necessary to plot points up to \$35 per hour for dad's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

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

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<sup>7</sup> U.S. Bureau of Labor Statistics, State Occupational Employment and Wage Estimates, May 2015, accessed December 11, 2016: [http://www.bls.gov/oes/current/oes\\_ga.htm#00-0000](http://www.bls.gov/oes/current/oes_ga.htm#00-0000).

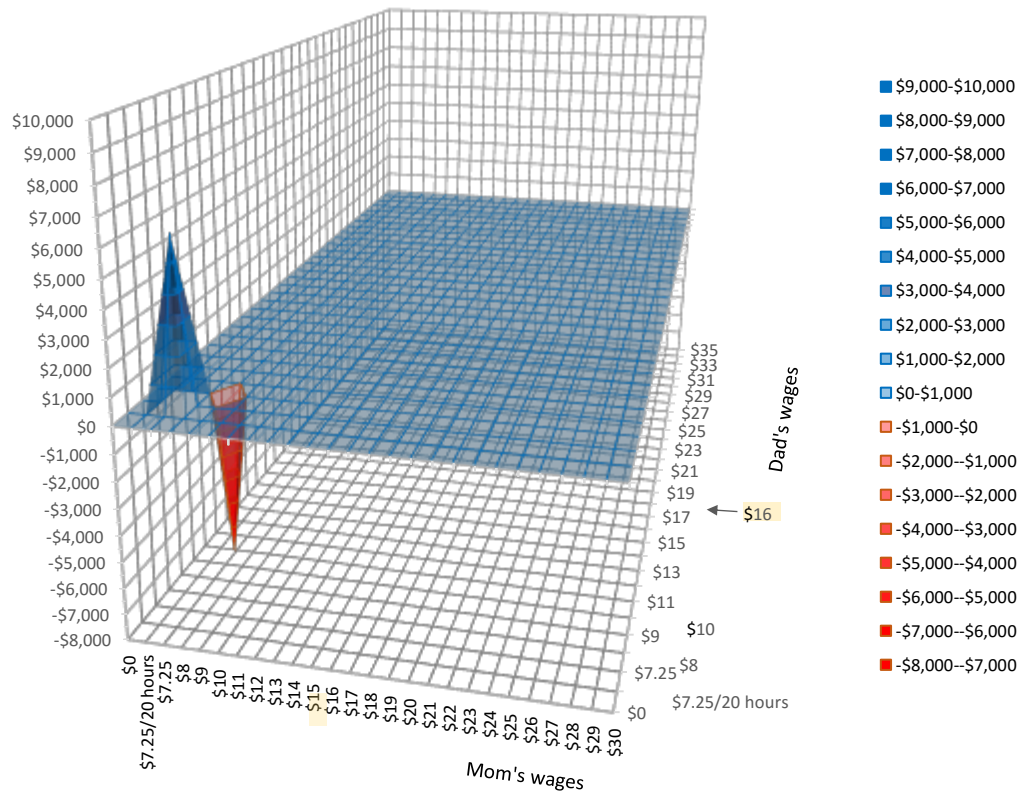
**Chart 1: How the graph looks if there are no financial incentives or disincentives to marry**



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

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





Graph Color Key:

Financial Incentives in blue

Marriage Penalties in red

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

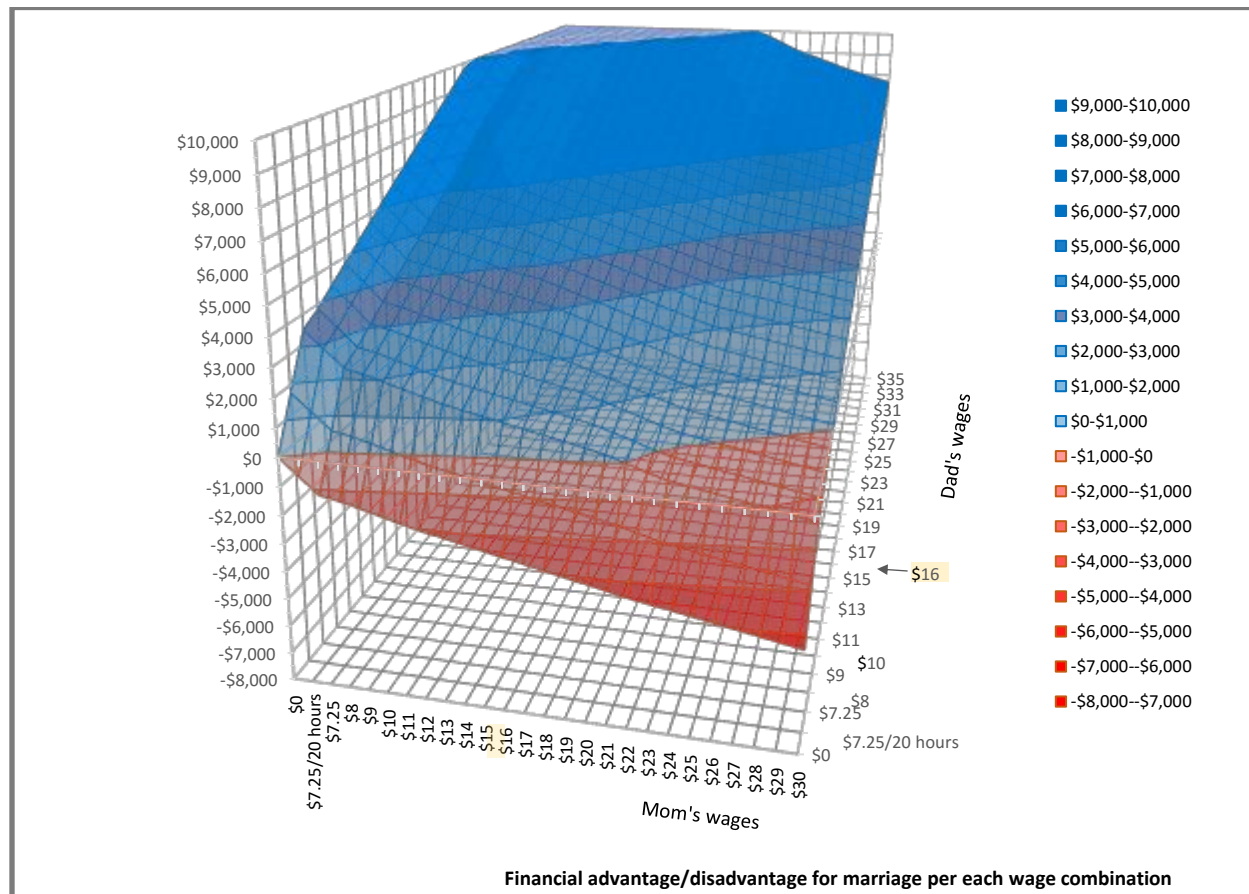
The baseline scenario is established by determining the financial benefits and penalties for marriage without allowing for any welfare benefits. As already explained, the financial advantage or disadvantage is measured by the difference in a new metric comparing if the single mom were single and if she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

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

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

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

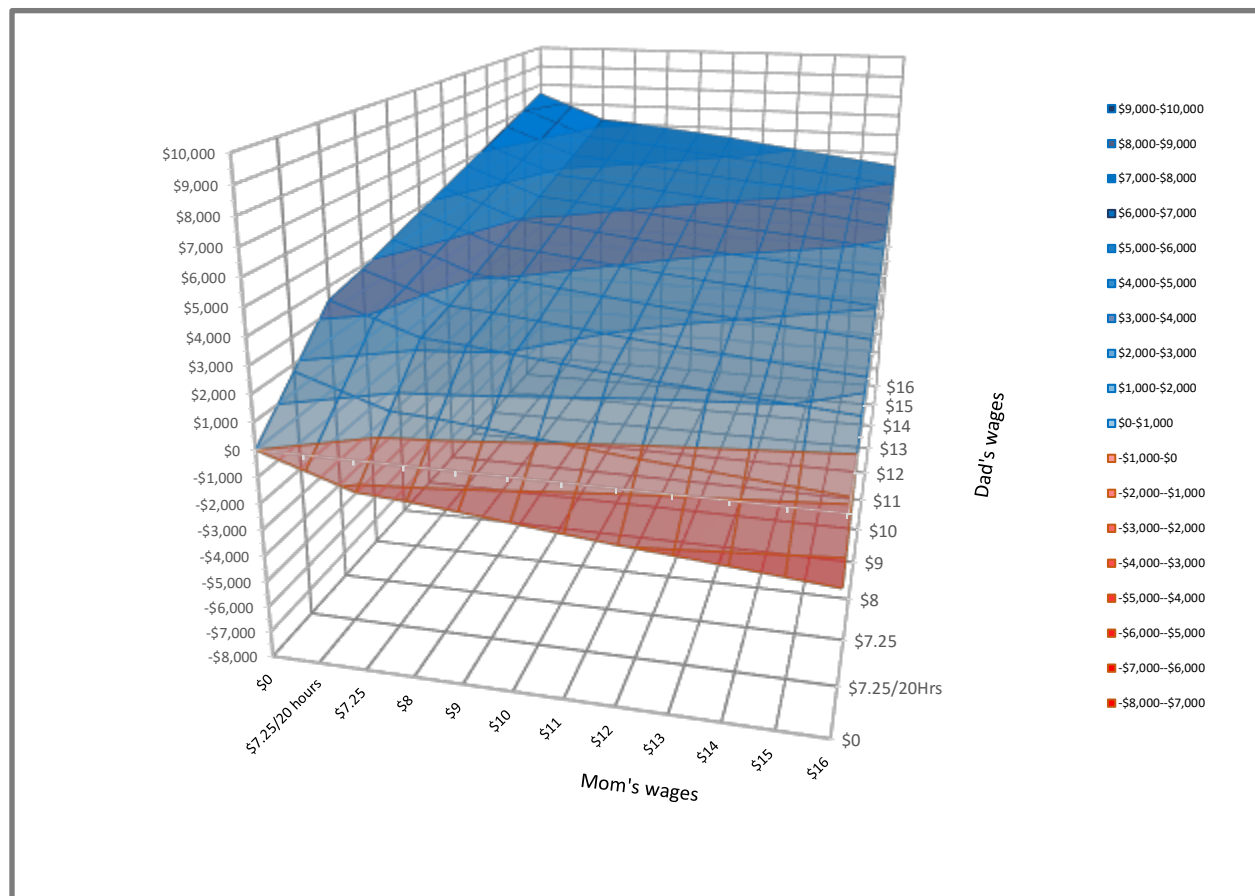
**Chart 3a: Baseline scenario: no welfare benefits. Only after-tax income, excluding tax-based welfare programs (statewide average)**



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

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

Chart 3b: Focus Area of Chart

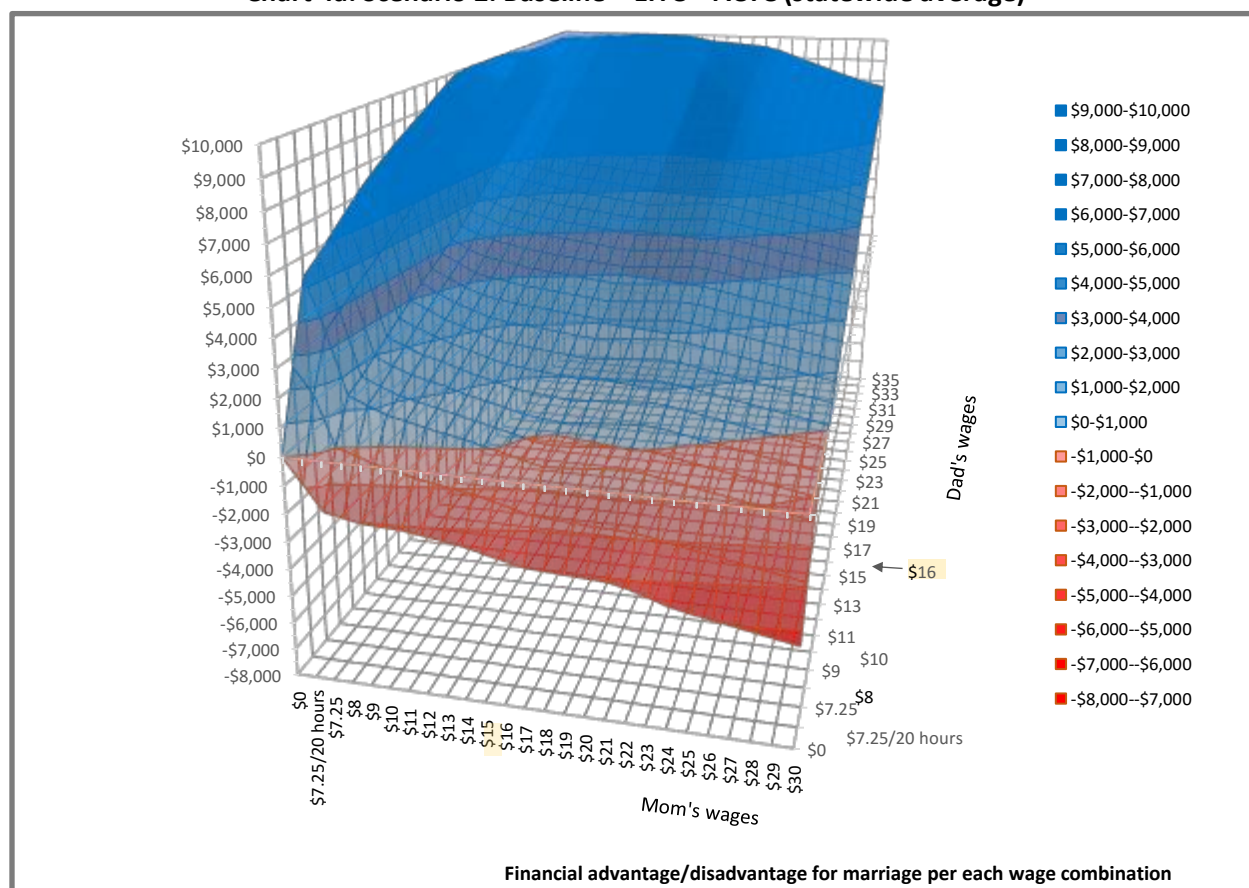




## Scenario 2: Statewide average: net earnings plus refundable tax credits

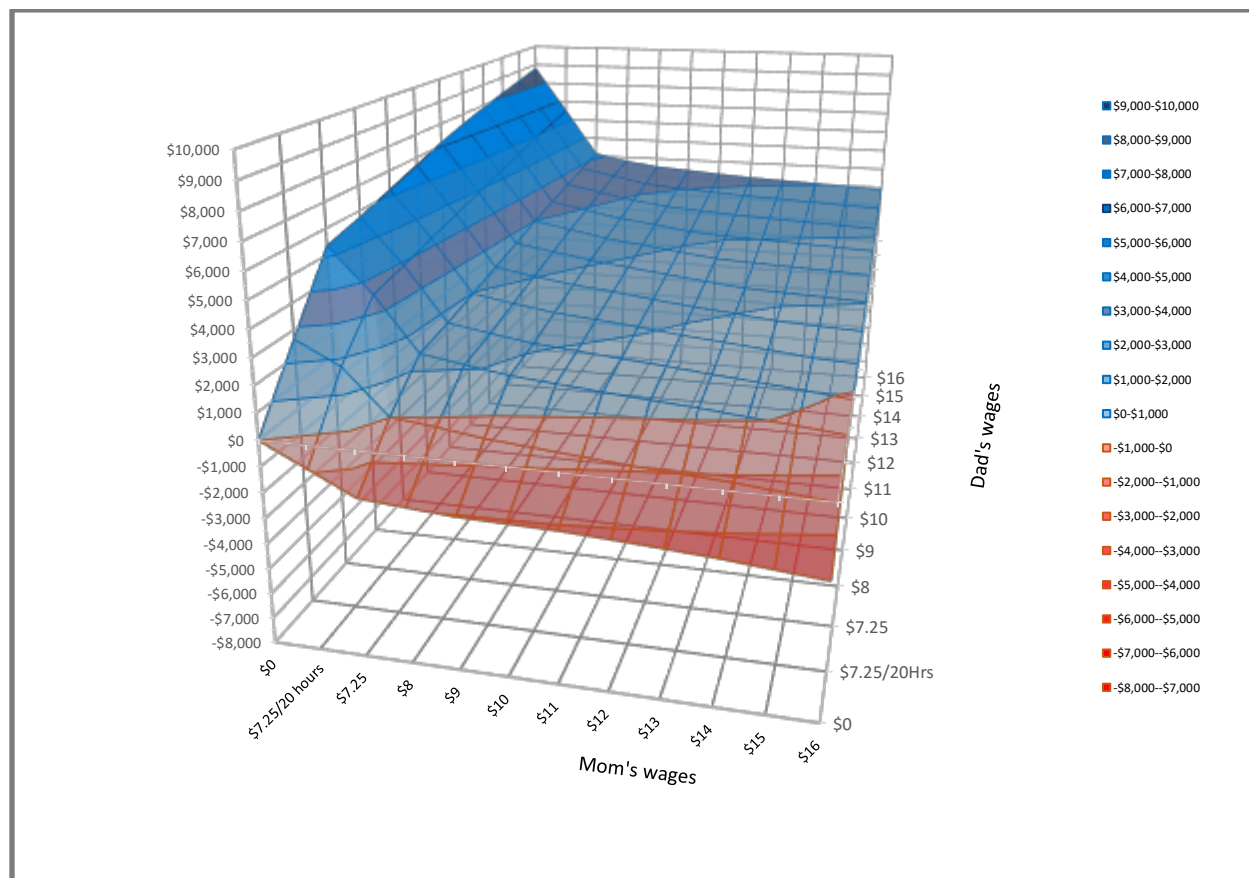
The second scenario shown in chart 4a changes the inputs to consider the impact of the refundable tax credits consisting of the Earned Income Tax Credit and the Additional Child Tax Credit. The results are similar to the last scenario. That is, it is advantageous for the mom to marry dad only if dad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

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



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

**Chart 4b: Focus Area of Chart 4a**



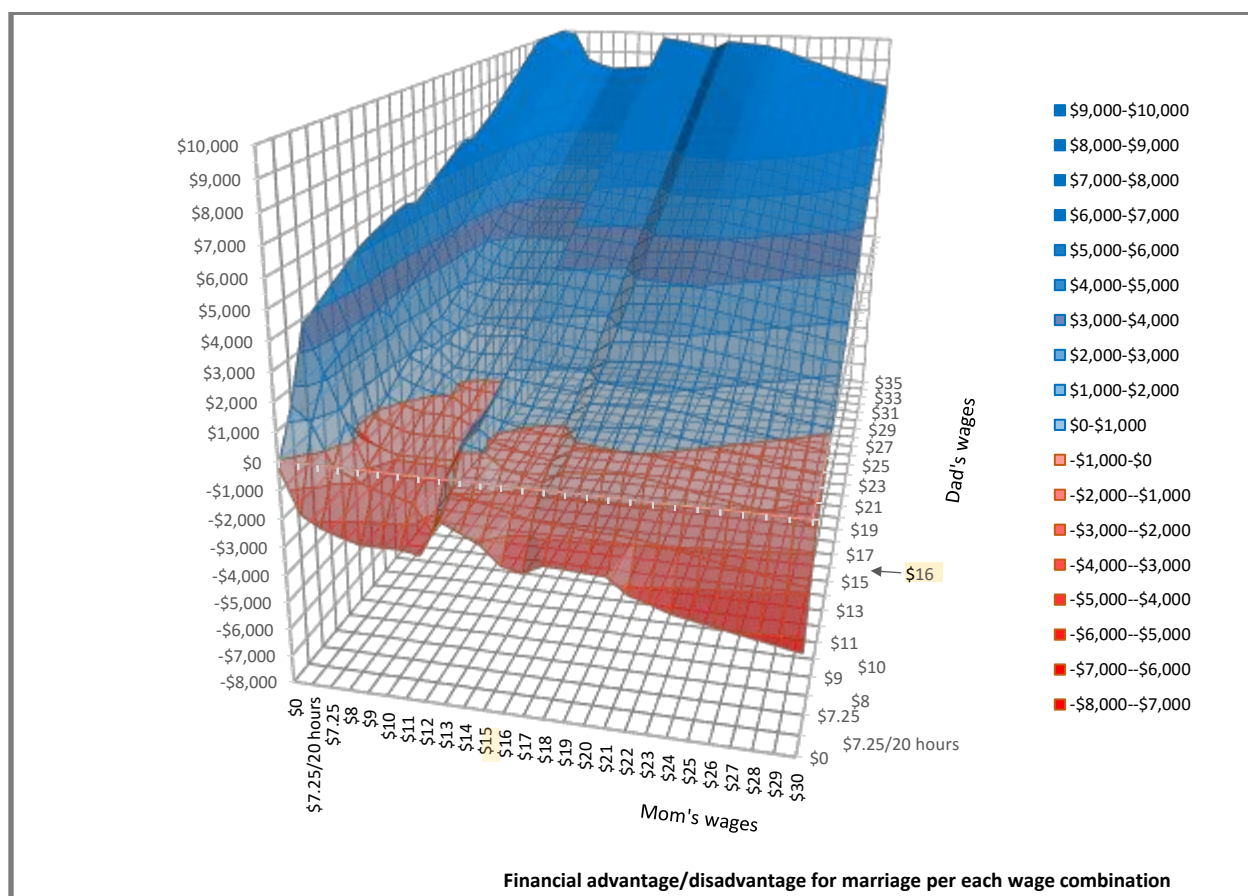
Additionally, for most wage combinations, the effect of refundable tax credits is to reduce the size of the financial advantage for marriage where there remains an advantage, and if there is a marriage penalty, to increase the size of the marriage penalty. This can be seen graphically by comparing the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

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

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

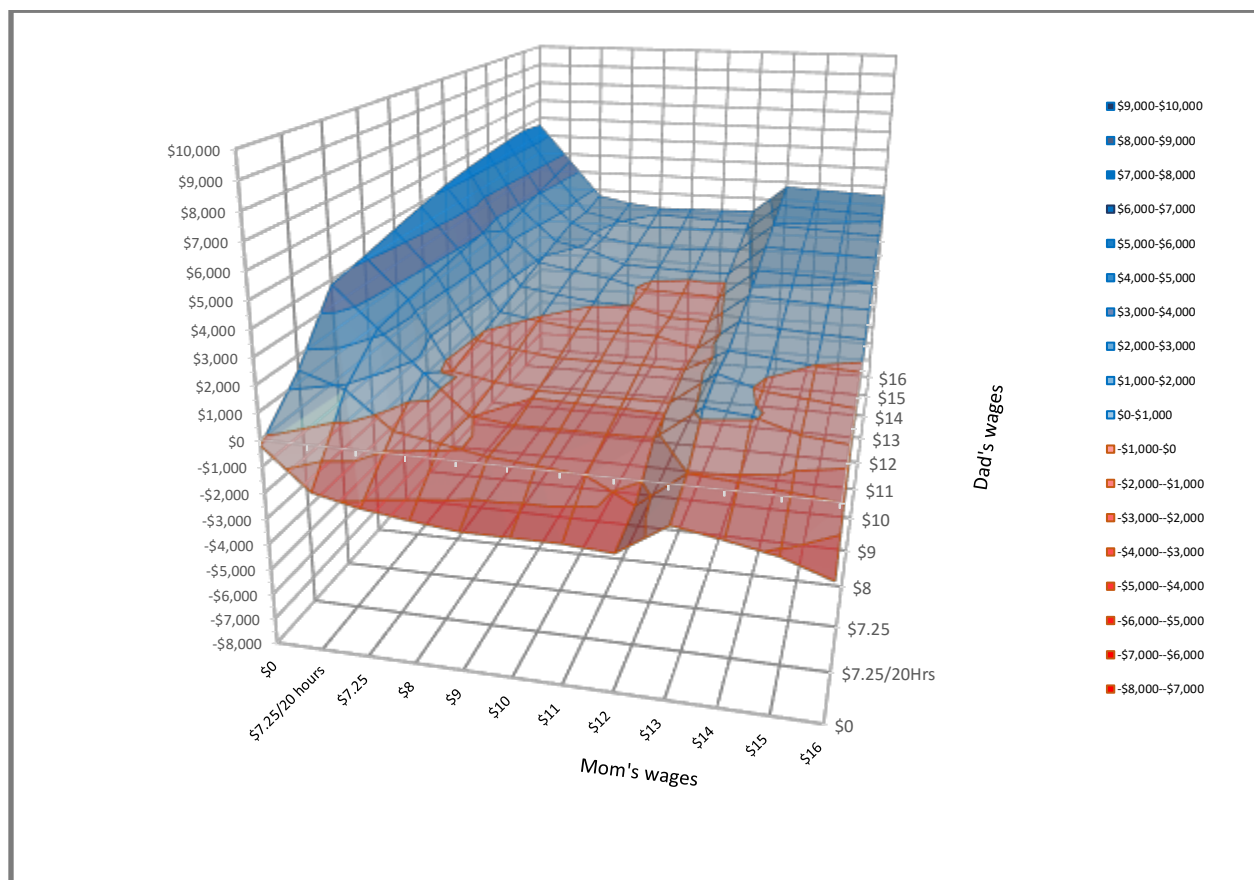
Instead of the data giving us smooth surface areas, as with the prior two scenarios, the addition of the TANF cash and food assistance programs introduces ripples in the surface illustrating an inconsistent treatment. These anomalies can be explained by the eligibility rules of the programs. The first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

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



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

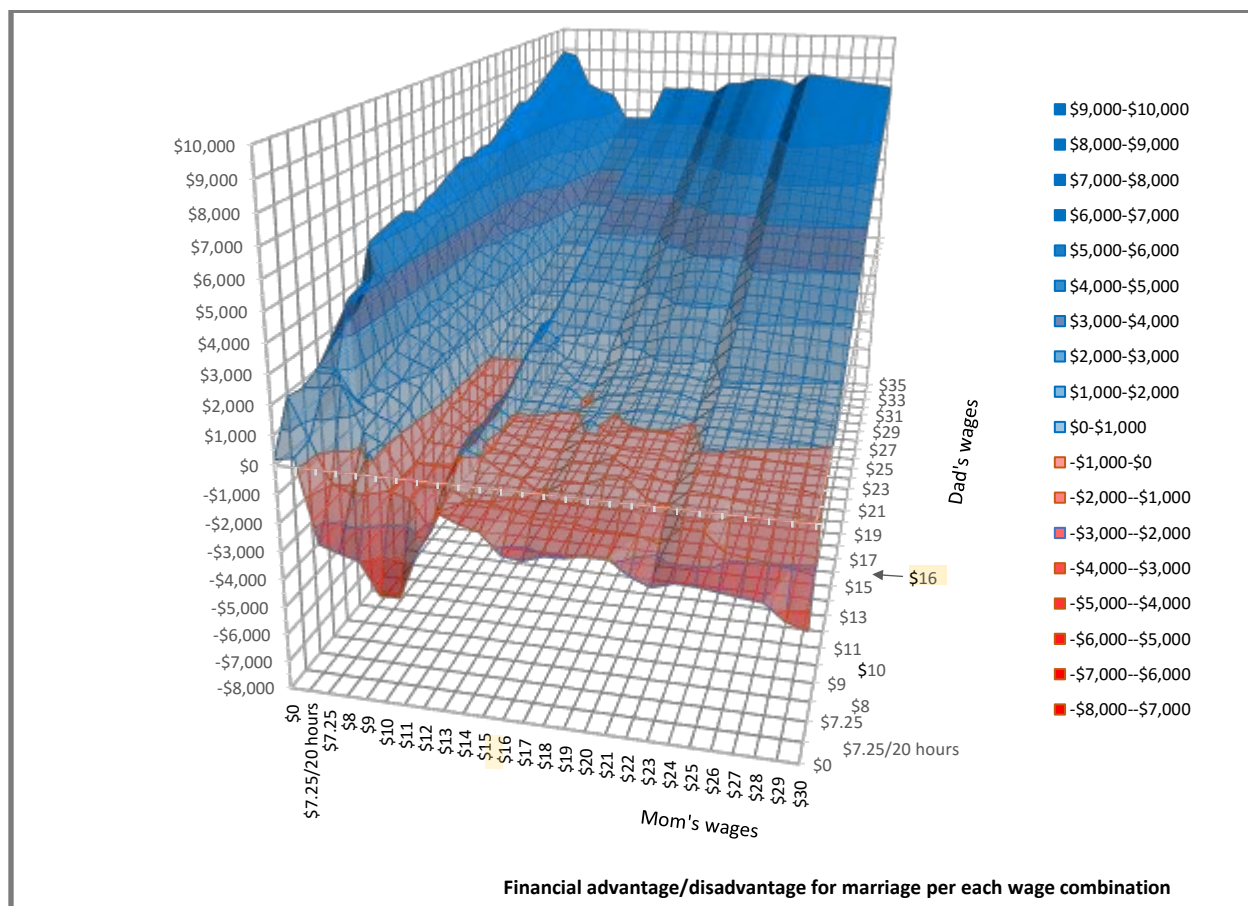
**Chart 5b: Focus Area of Chart 5a**



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

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

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

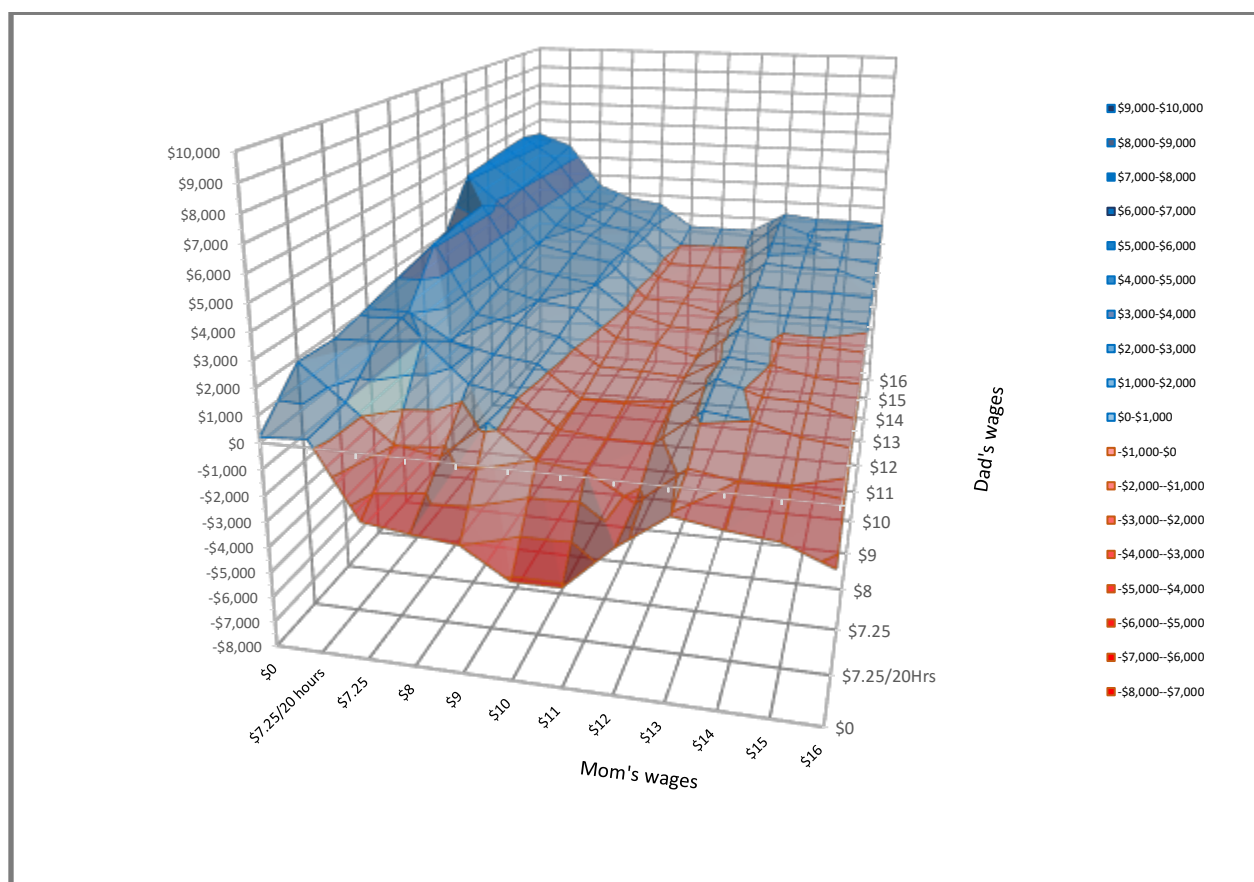


Although there are slightly more wage combinations in the plotted area with marriage penalties, the number of combinations with marriage penalties remains the same in the focus area in chart 6b. However, they are spread out differently across the focus area. The valley has become more narrow but runs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

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



Chart 6b: Focus Area of Chart 6A



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

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

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

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

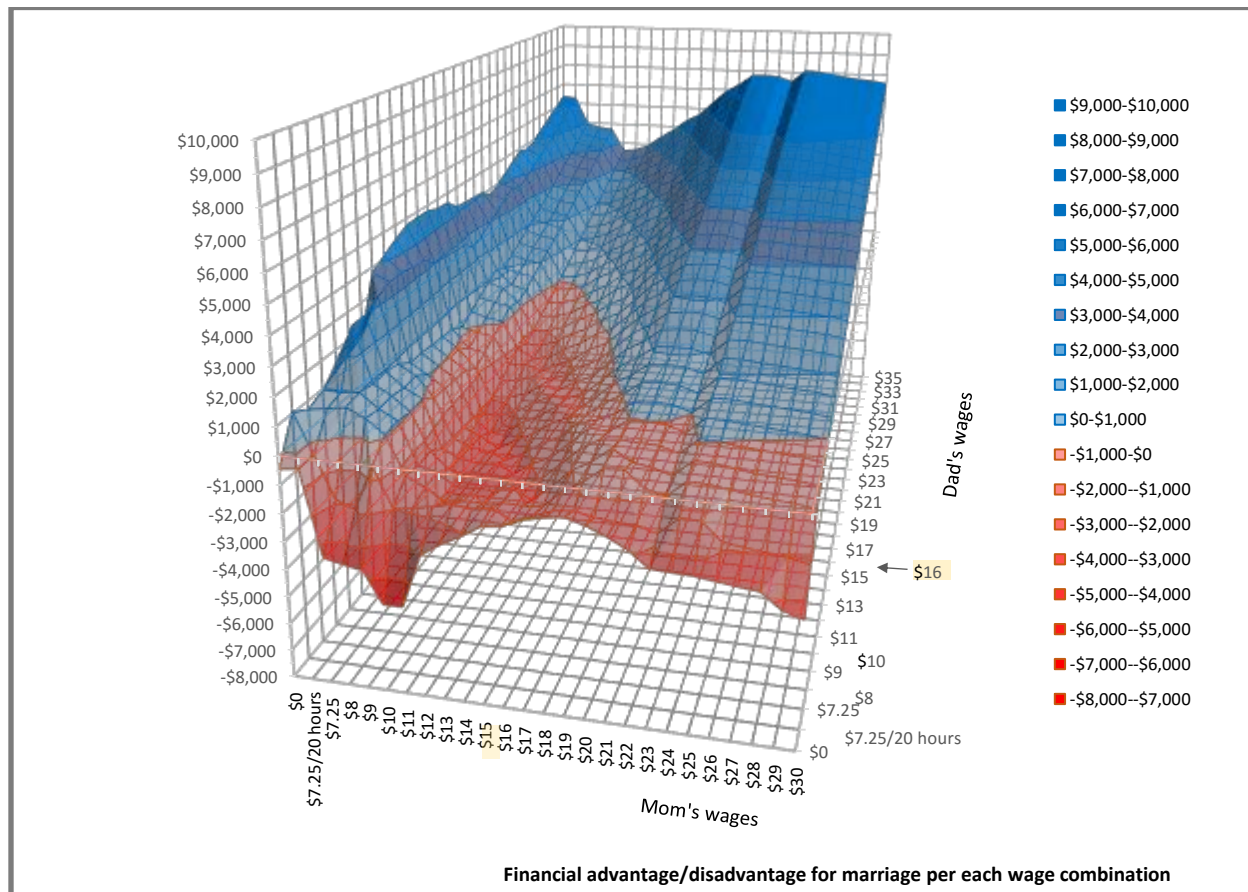
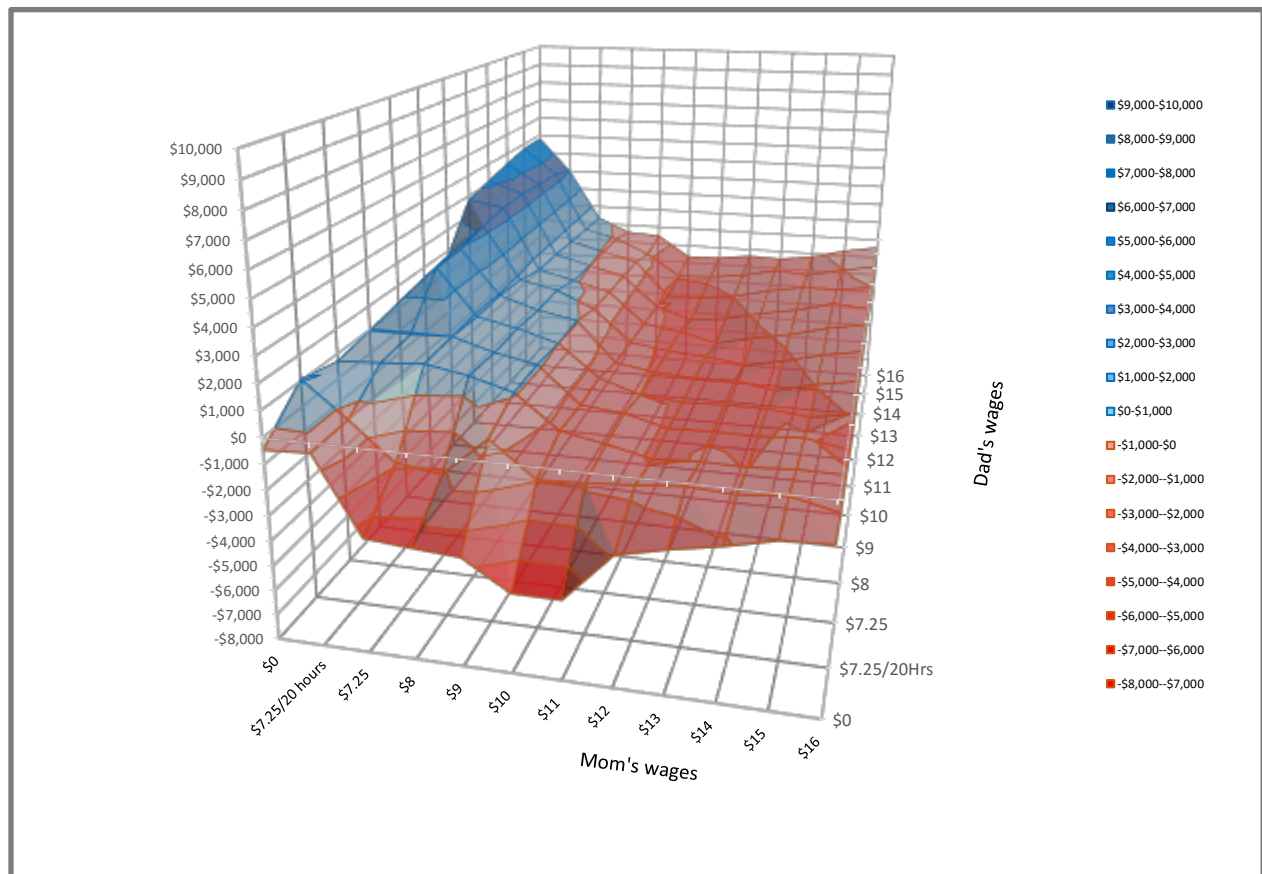


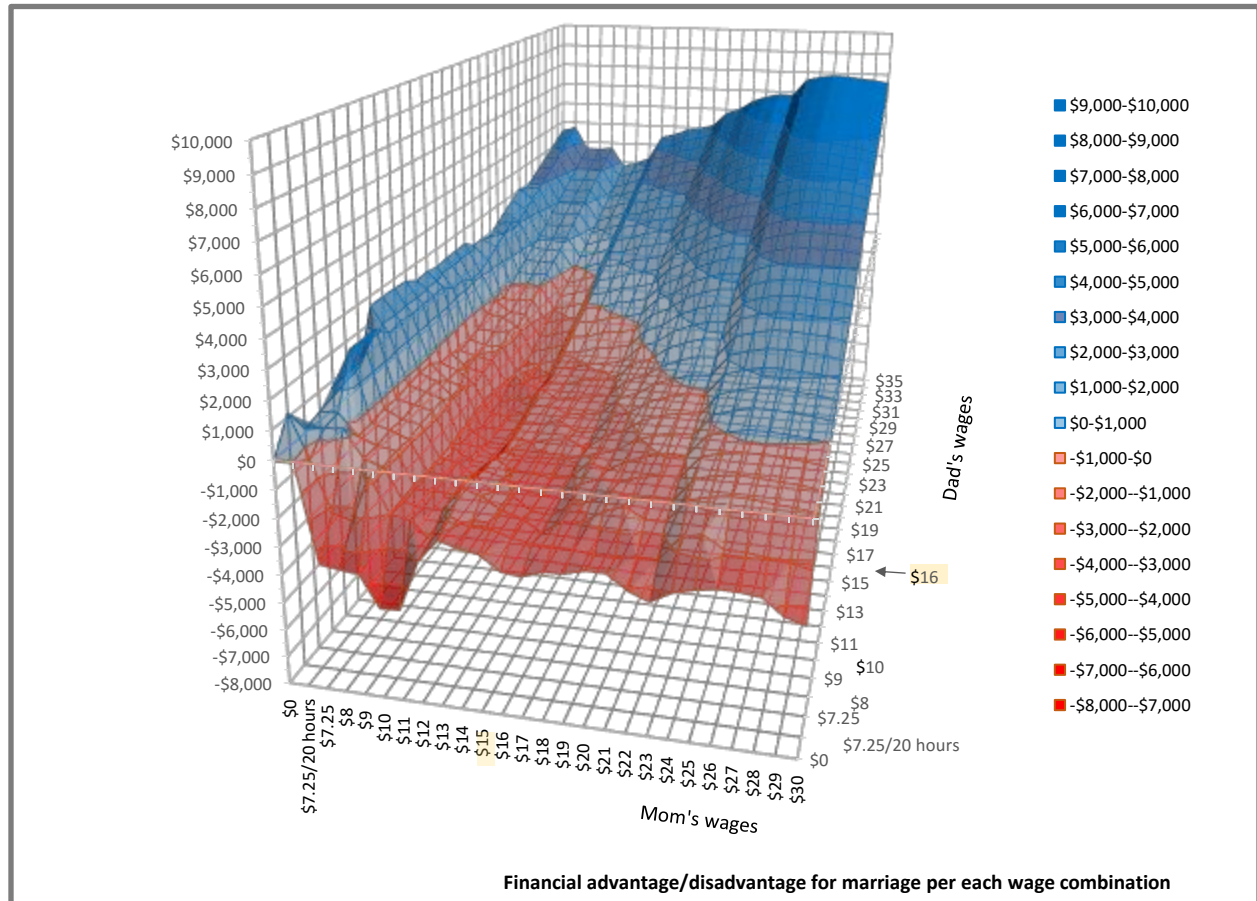
Chart 7b: Focus Area of Chart 7a



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

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

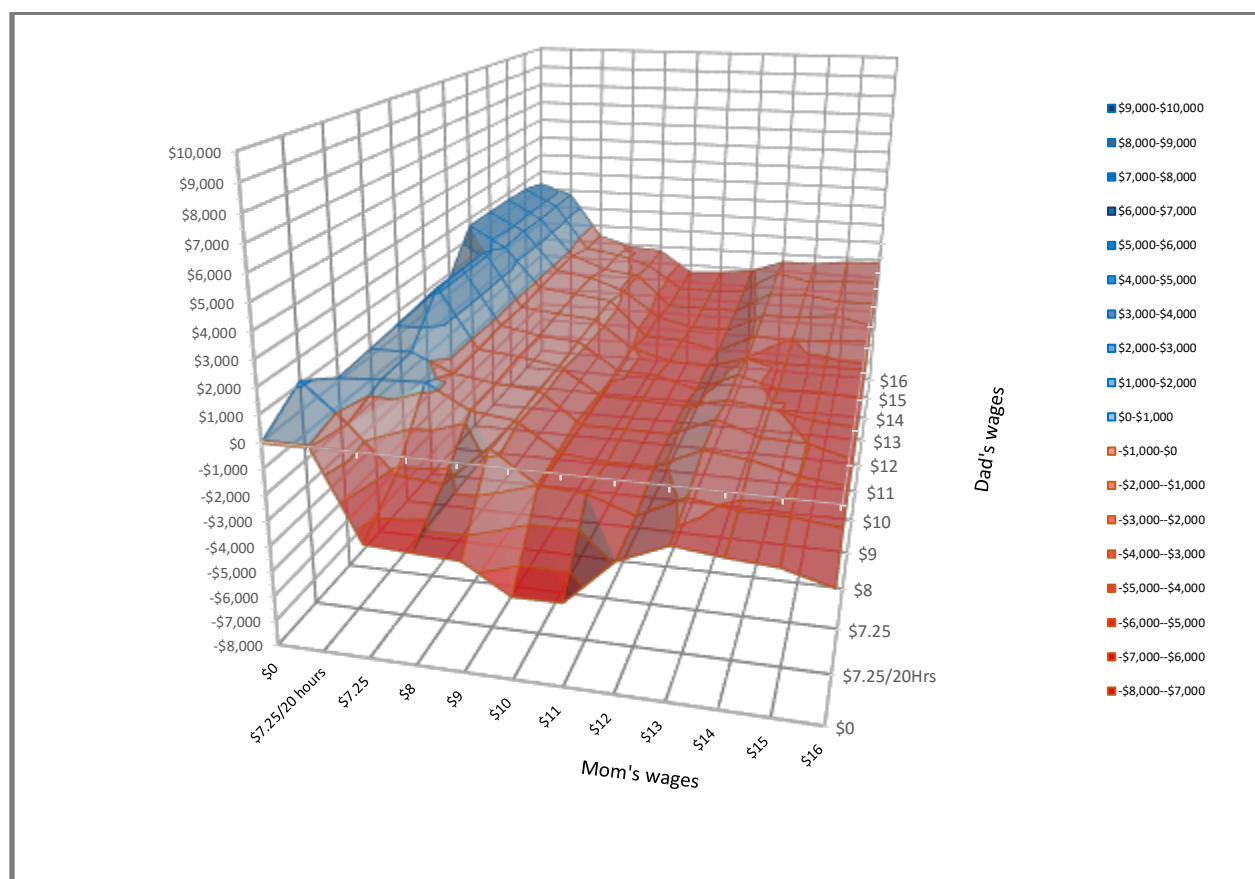
**Chart 8a: Scenario 6: Baseline + EITC + ACTC + TANF cash + food assistance + medical assistance + HCVs  
(statewide average)**



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

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

Chart 8b: Focus Area of Chart 8a



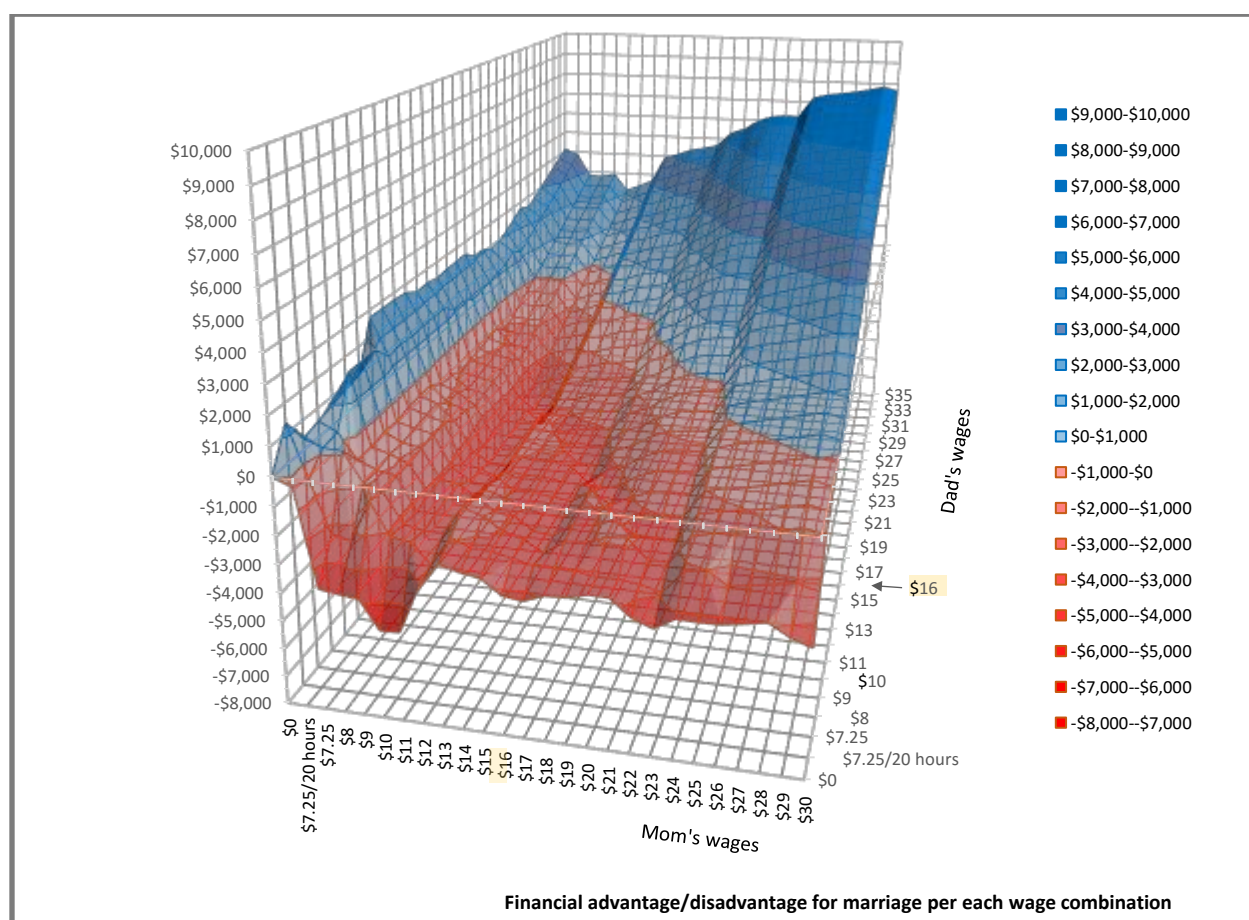
## Scenario 7: Fulton County: net earnings plus refundable tax credits plus TANF cash plus food assistance plus medical assistance plus HCVs

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

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

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

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

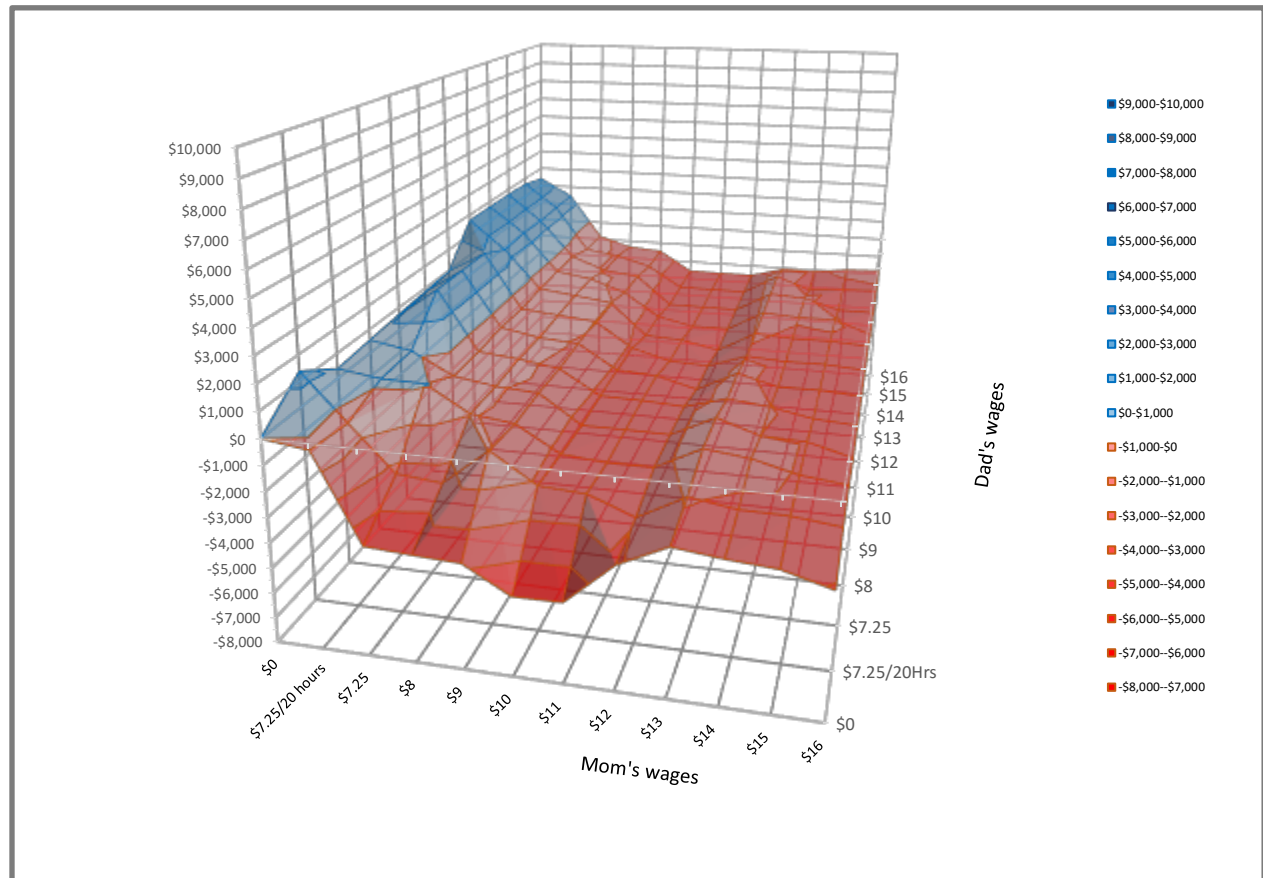


Within the focus area of chart 9b, the extent of the marriage penalty among the wage combinations is



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

**Chart 9b: Focus Area of Chart 9a**



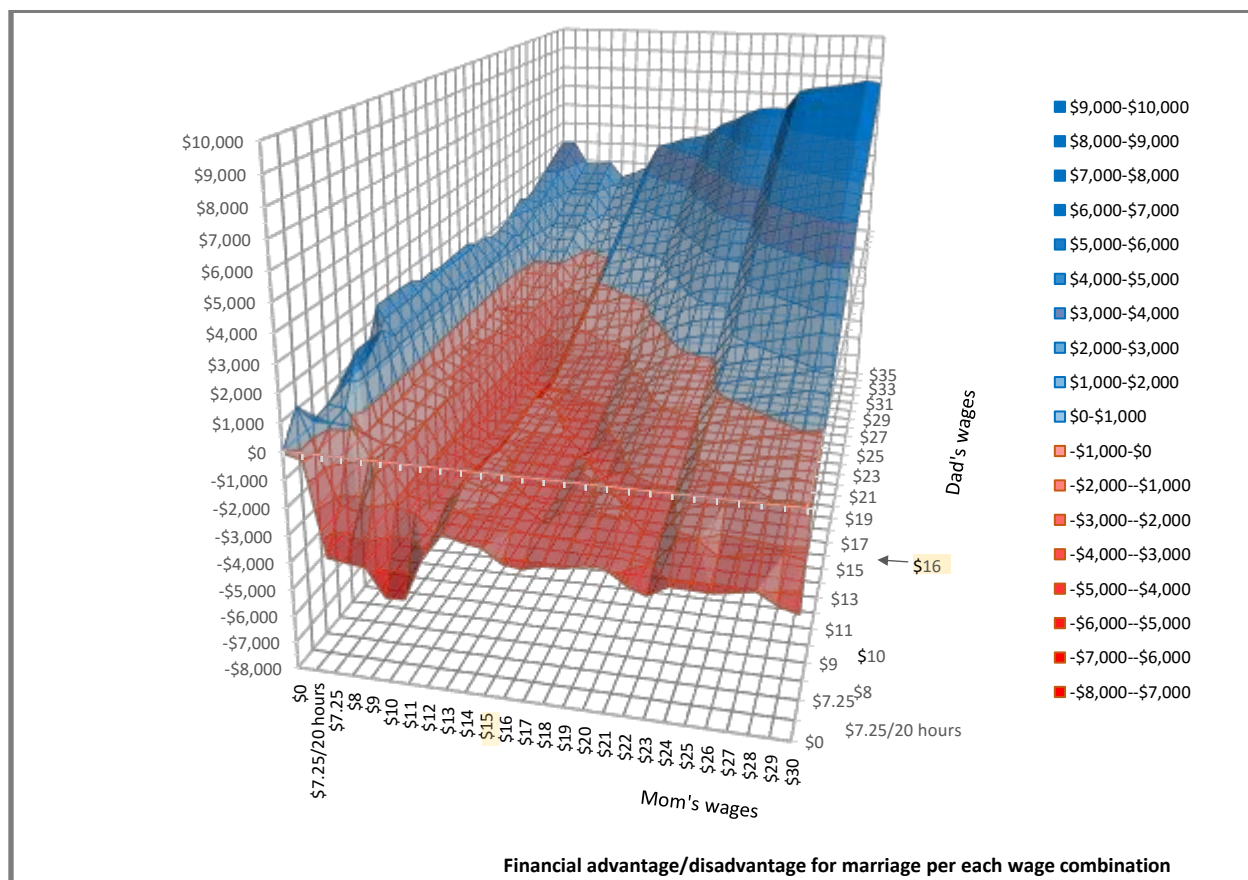
### Scenario 8: Gwinnett County: net earnings plus refundable tax credits plus TANF cash plus food assistance plus medical assistance plus HCVs

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

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

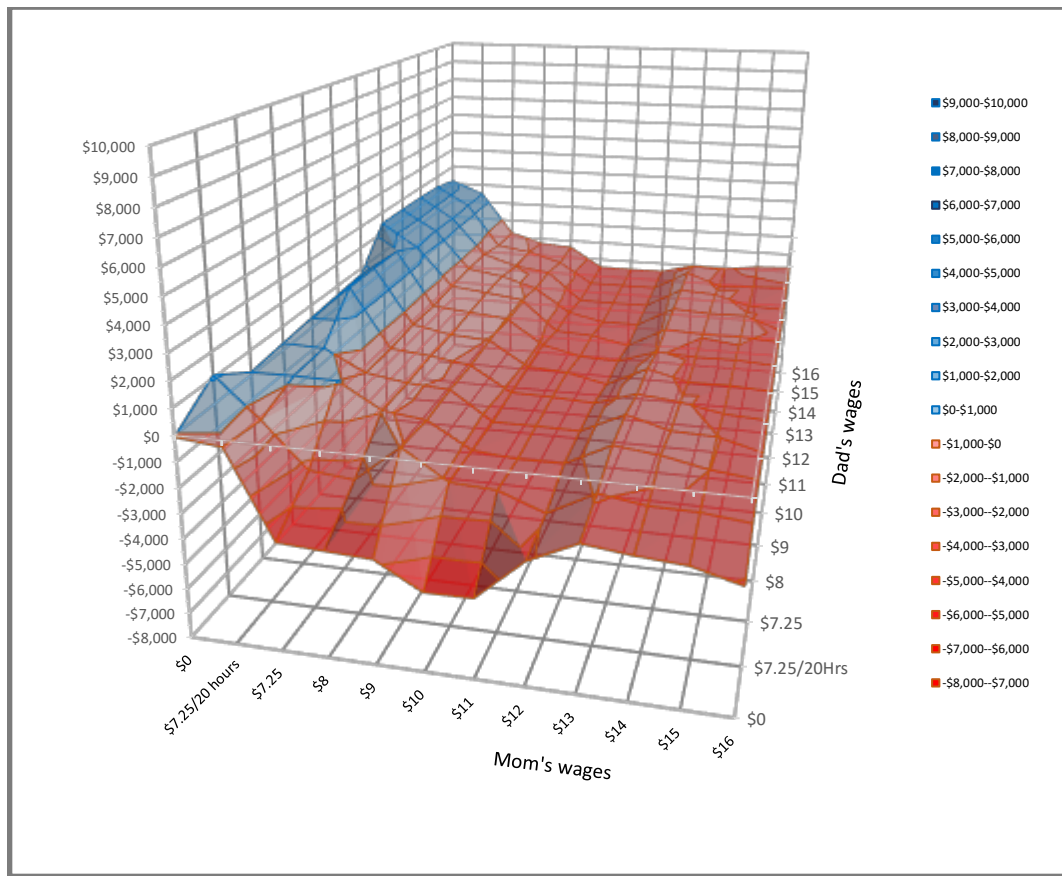


**Chart 10a: Scenario 8: Baseline + EITC + ACTC + TANF cash + food assistance + medical assistance + HCVs (Gwinnett County)**



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

Chart 10b: Focus Area of Chart 10a



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

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

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

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

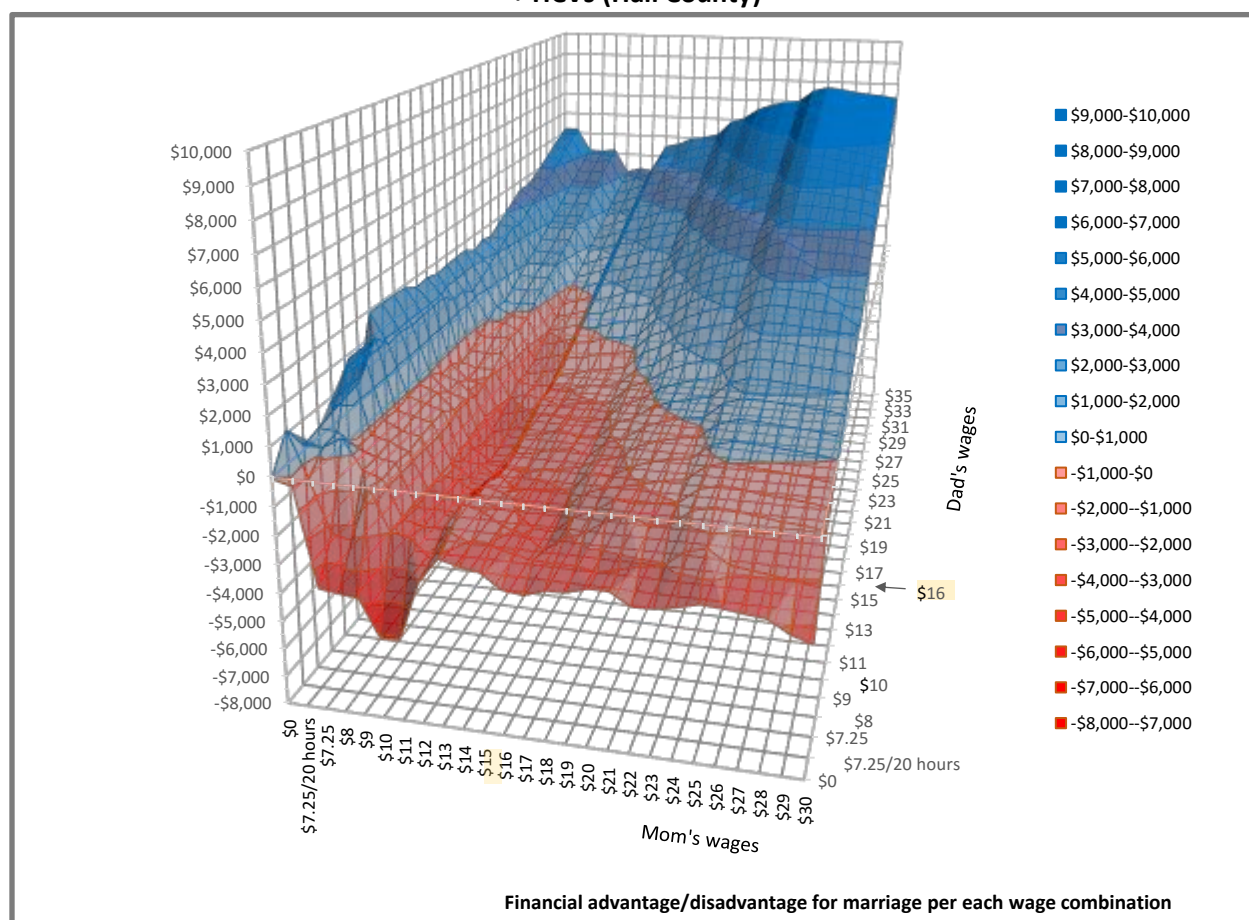
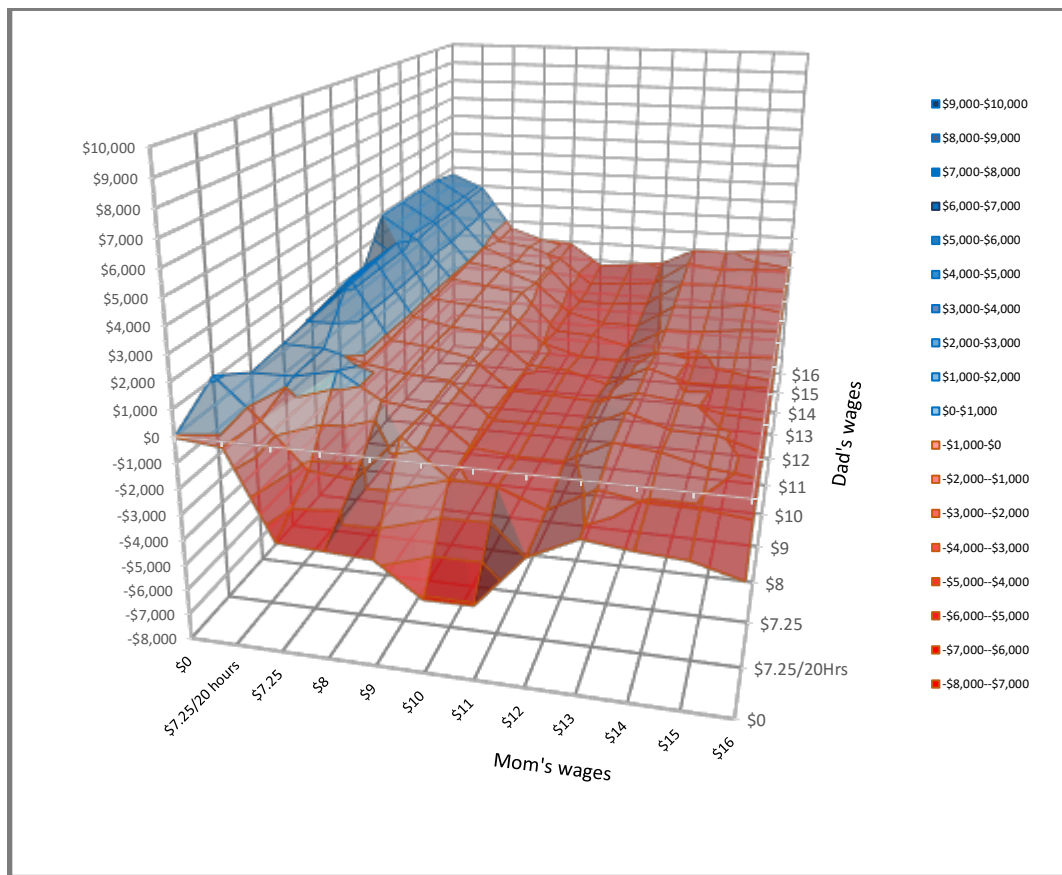


Chart 11b: Focus Area of Chart 11a



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

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

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

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

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

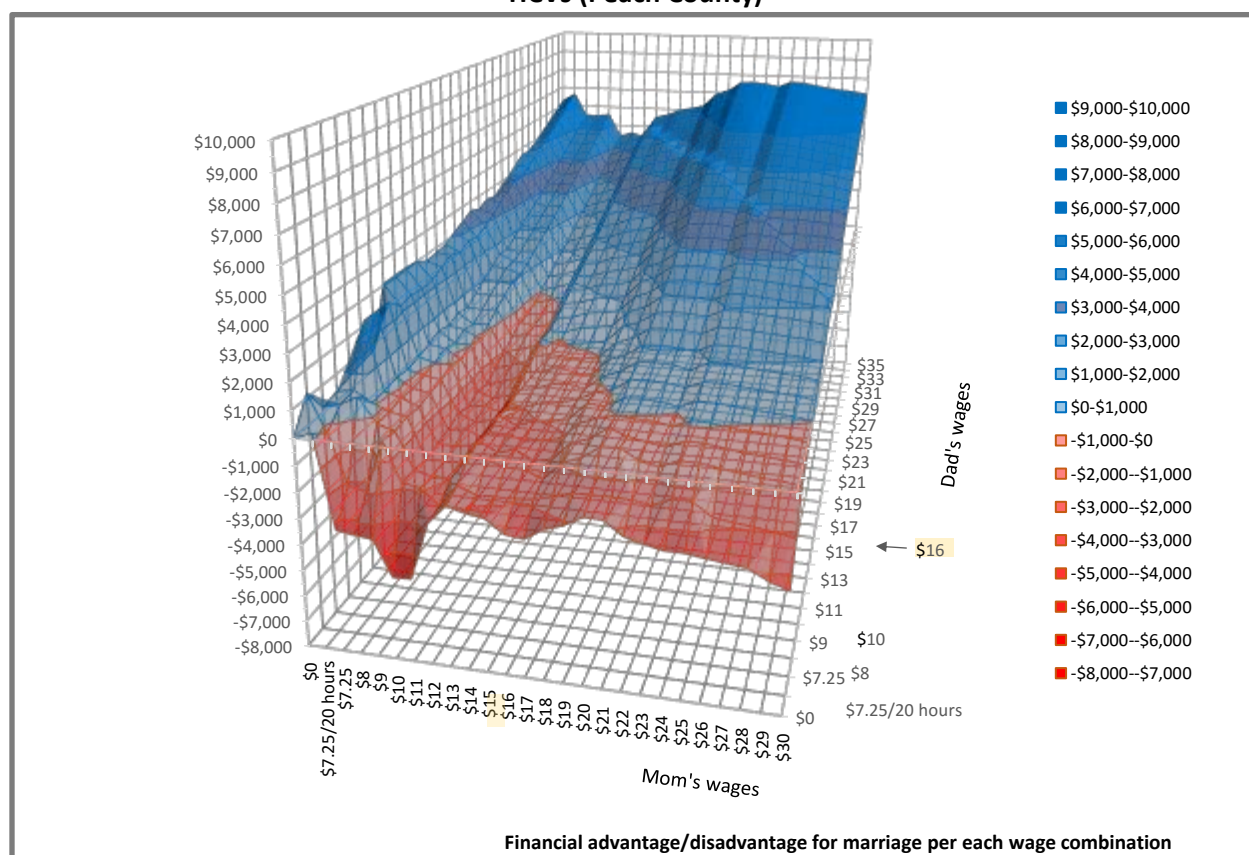
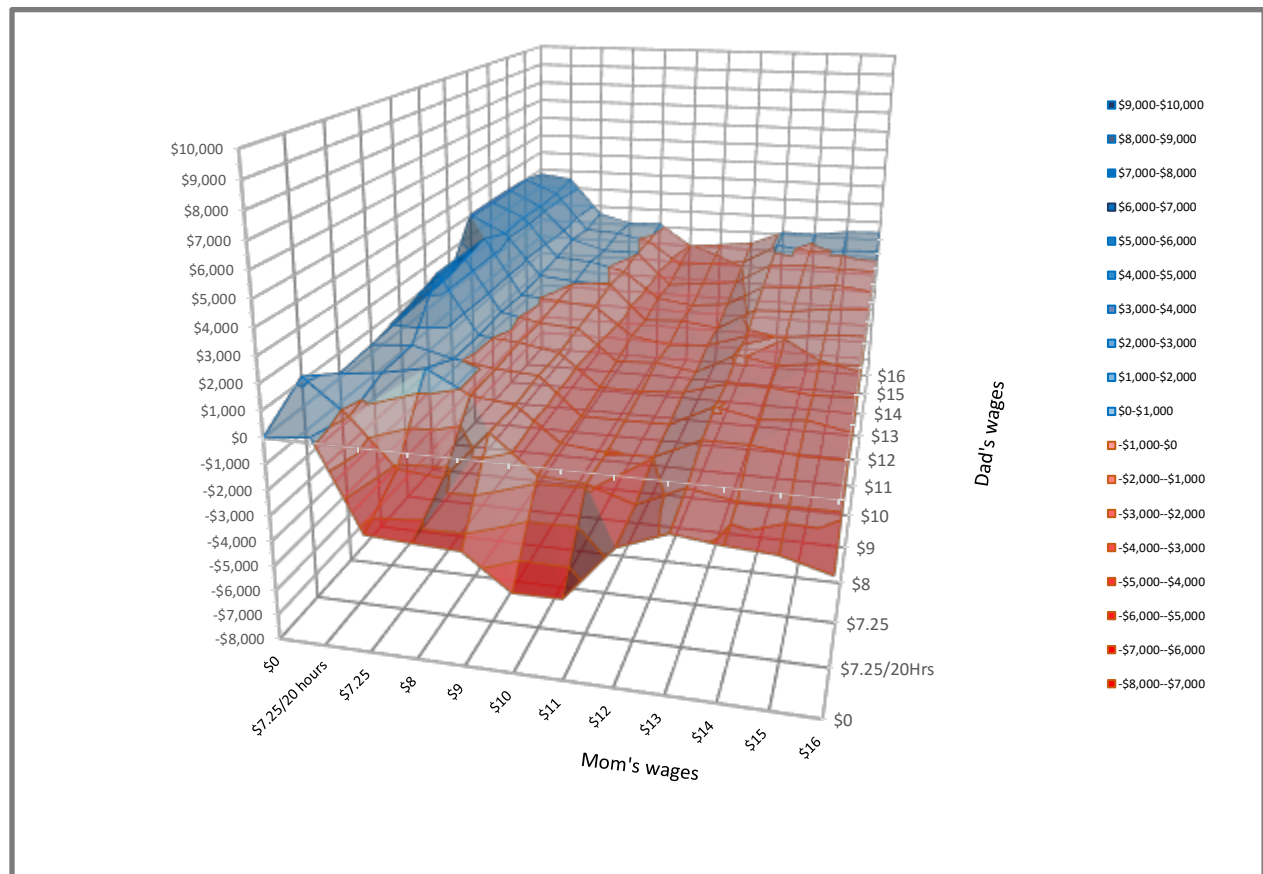


Chart 12b: Focus Area of Chart 12a





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

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

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

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

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



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

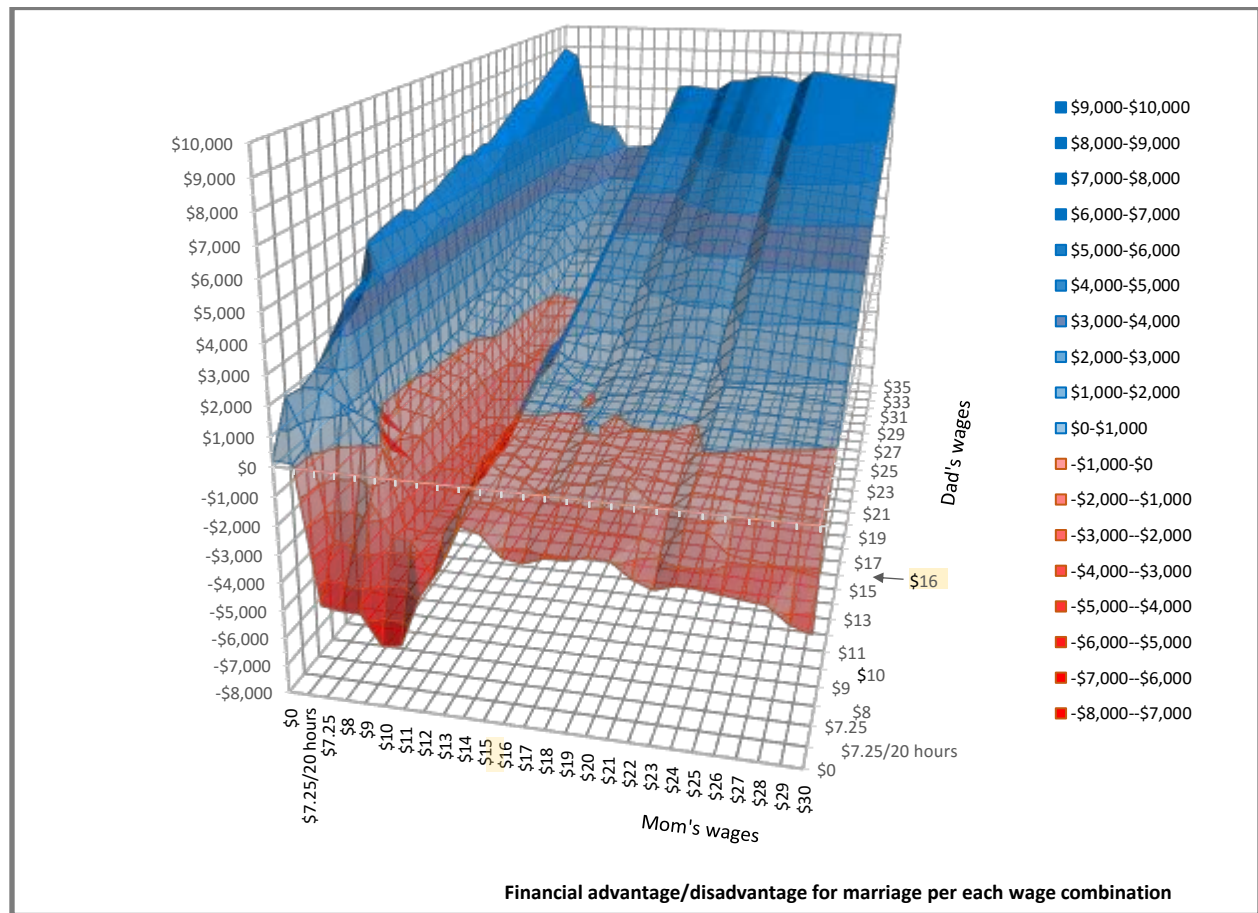
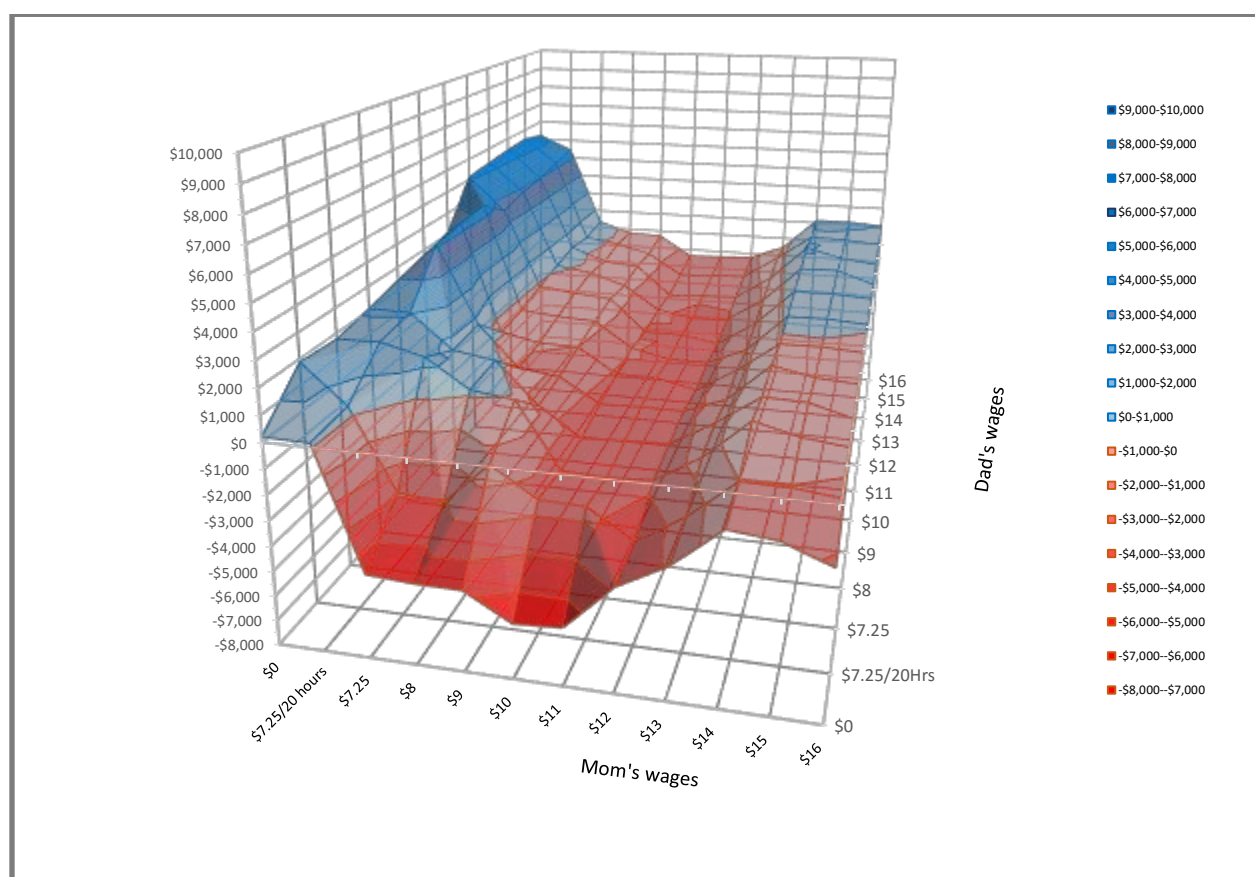


Chart 13b: Focus Area of Chart 13a



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

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

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

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

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

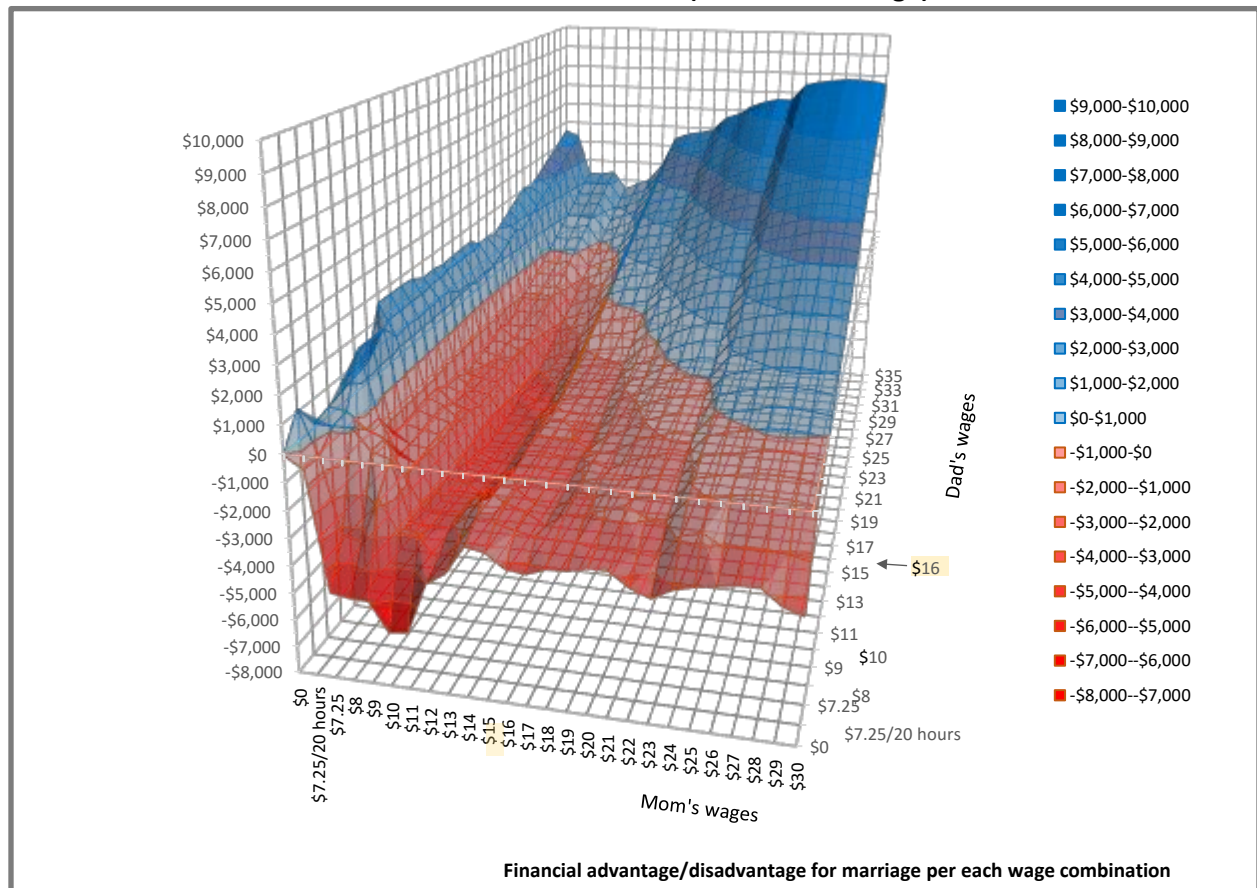
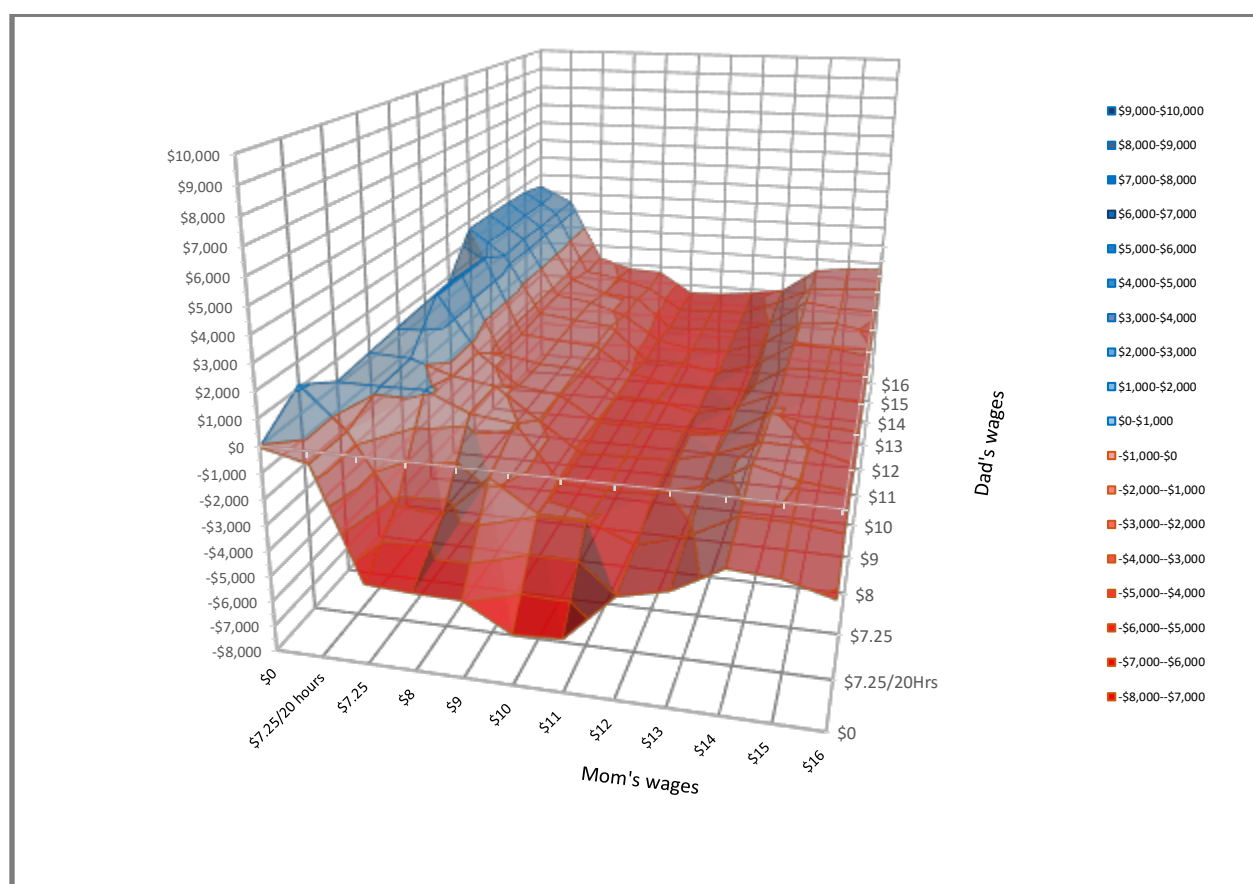


Chart 14b: Focus Area of Chart 13a



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

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

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

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

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

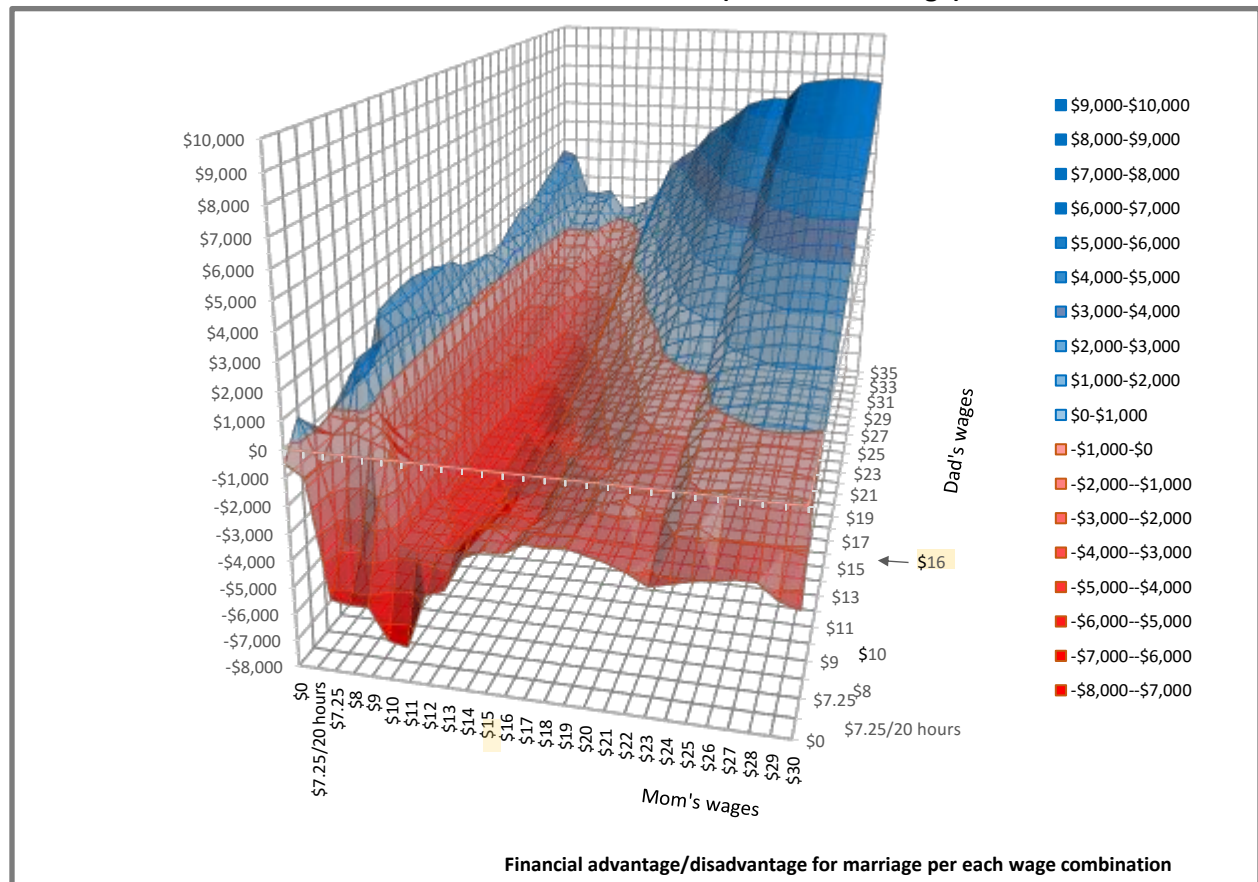
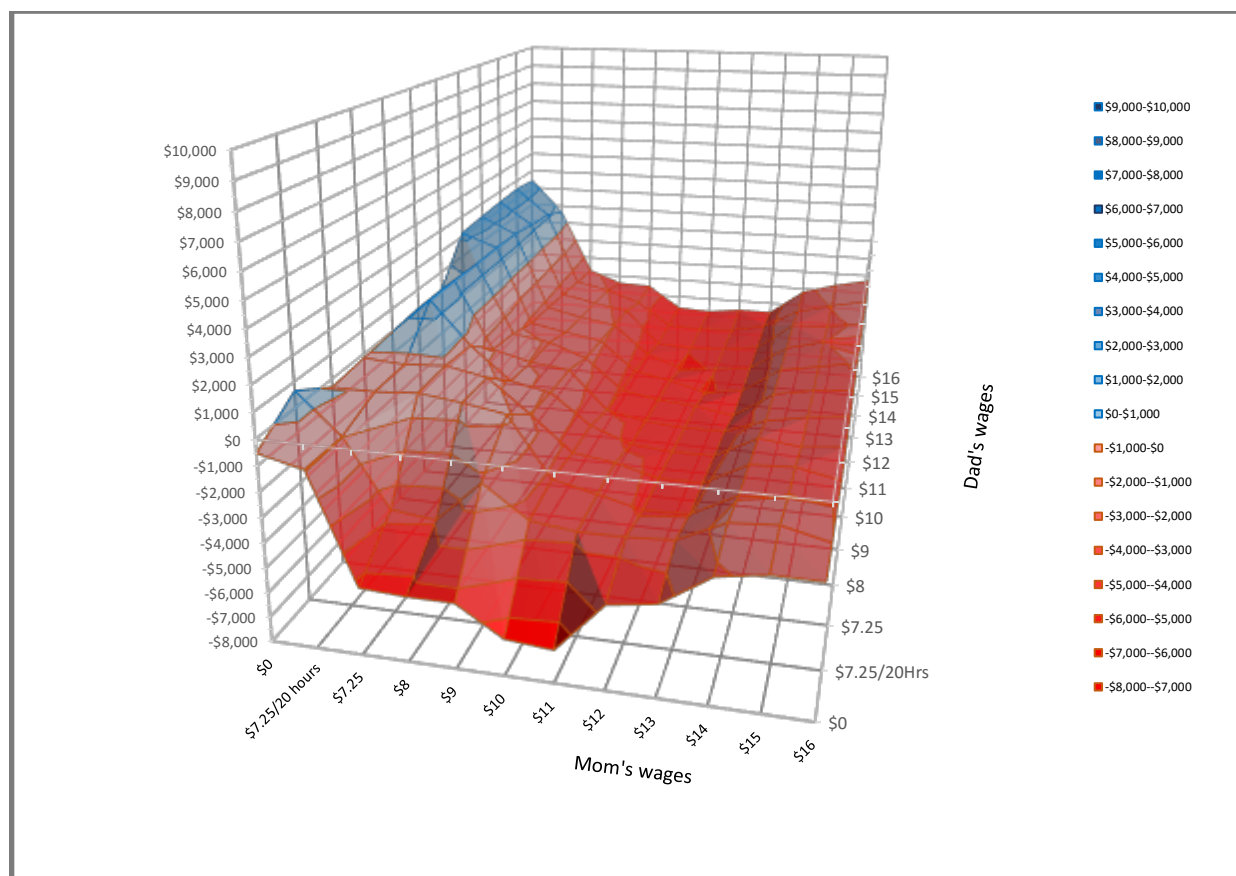




Chart 15b: Focus Area of Chart 15a



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

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

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

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

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

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

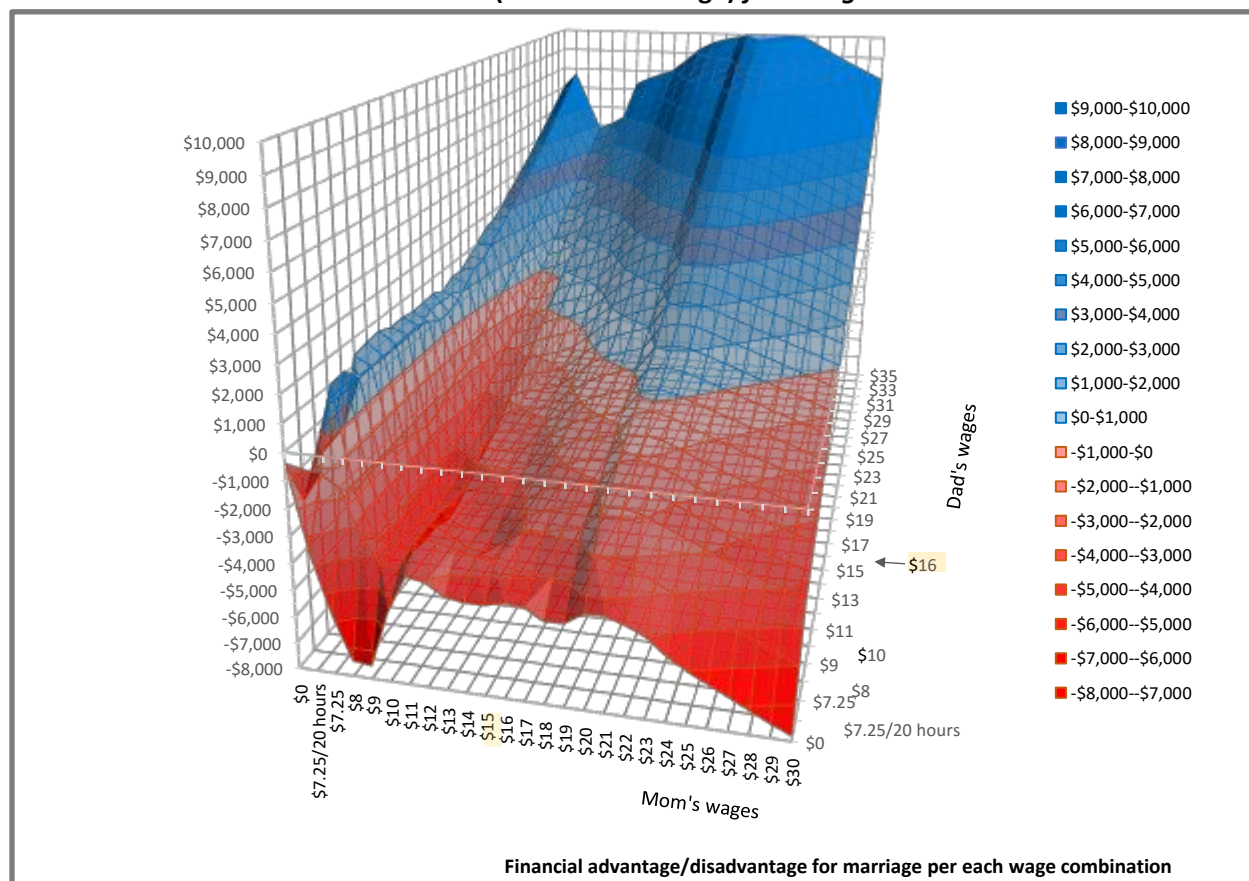
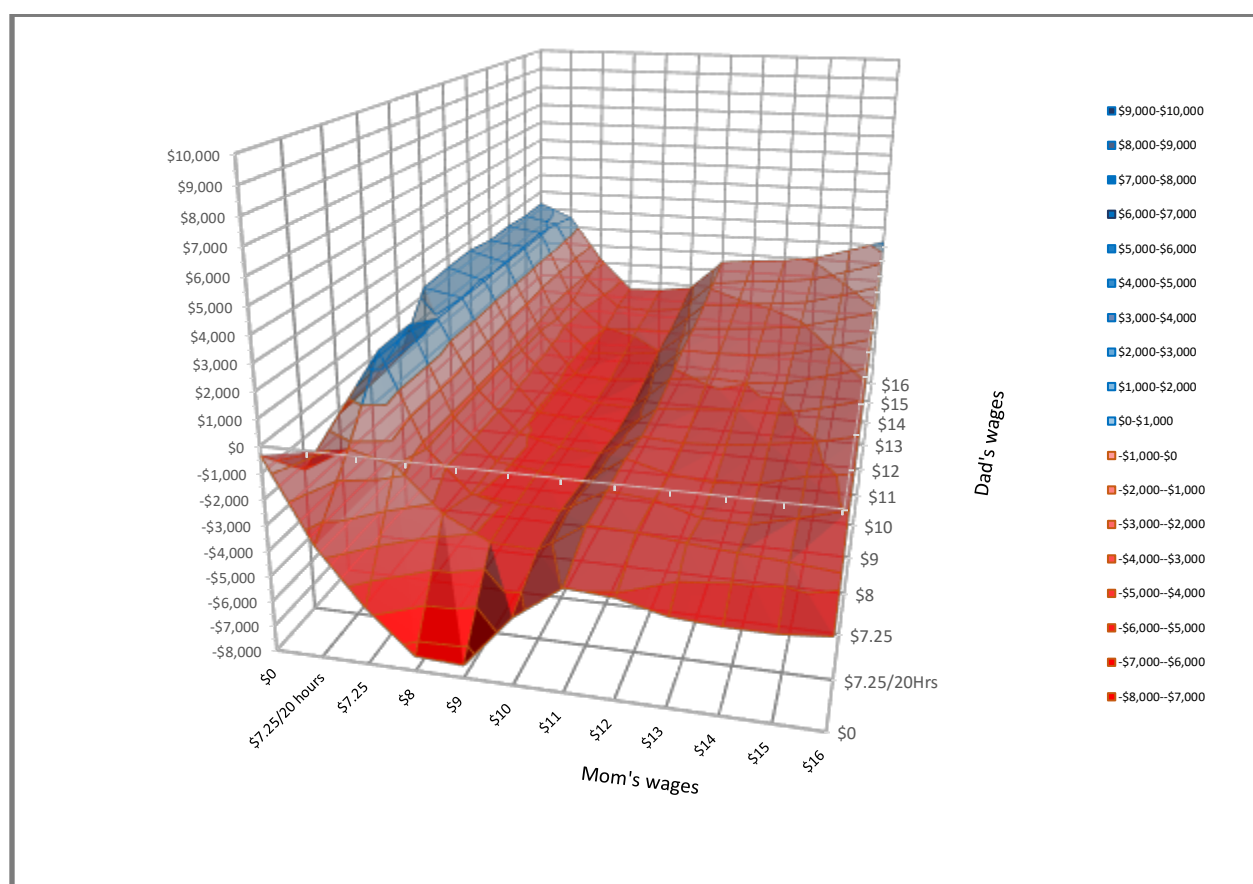




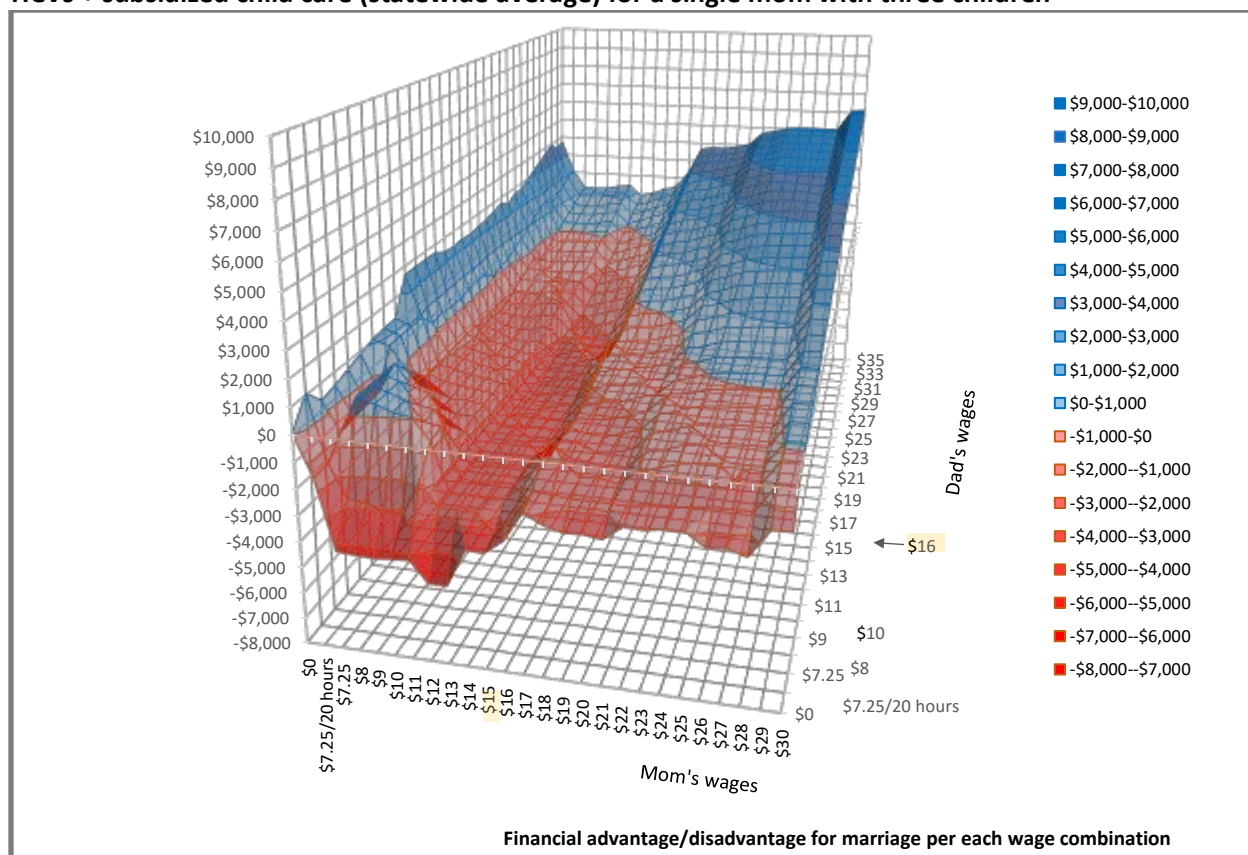
Chart 16b: Focus Area of Chart 16a



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

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

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

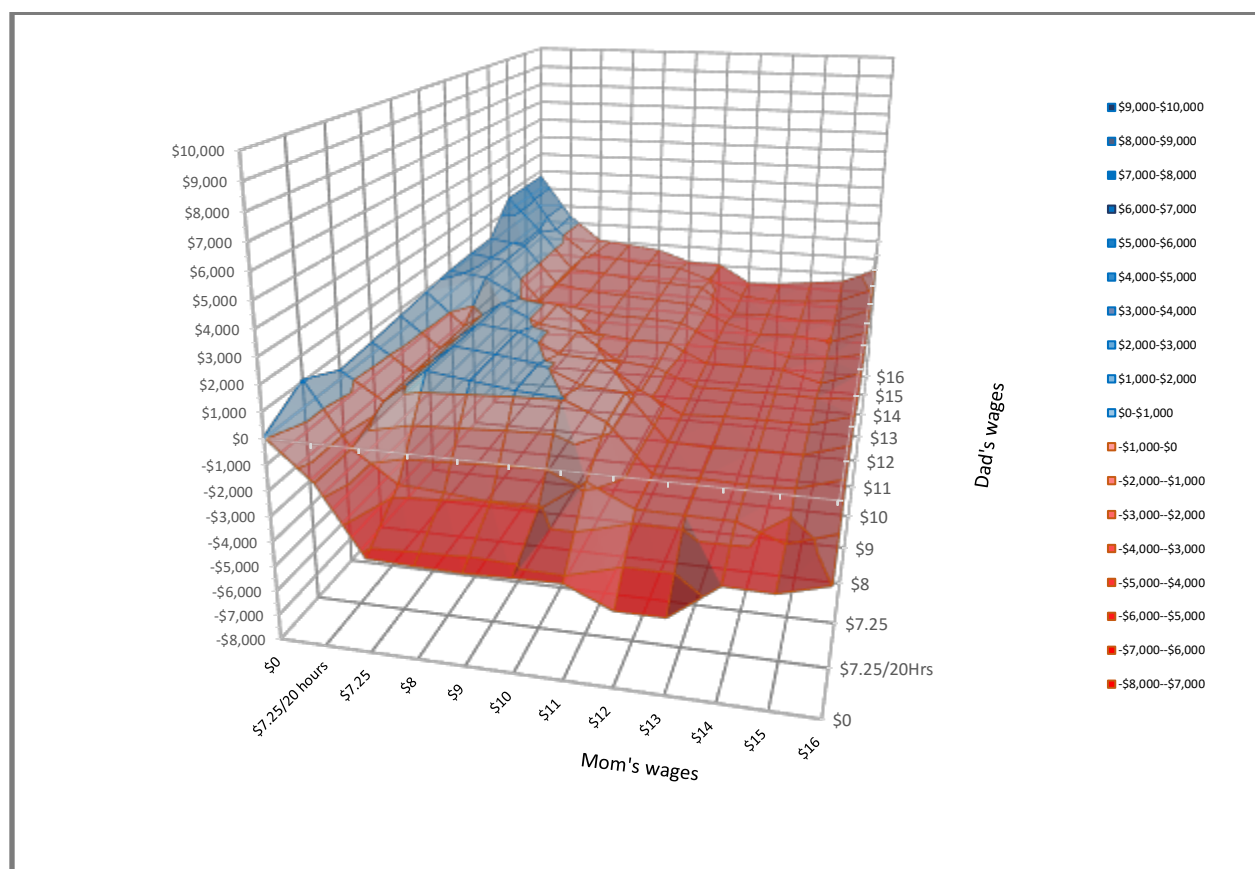


In the focus area, an anomaly appears. Graphically it looks like a triangular peninsula in the middle of the valley within the focus area. For this subset of wage combinations, it is financially advantageous for mom and dad to marry. The wage combinations are as follows: mom working full-time earning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

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

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

**Chart 17b: Focus Area of Chart 17a**



## Conclusion from the computational evidence and lessons learned

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

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

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

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

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

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

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

## Sources

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

Gordon, Linda, and Felice Batlan, *The Legal History of the Aid to Dependent Children Program*, The Social Welfare History Project, Virginia Commonwealth Universities Libraries, 2011. Retrieved 09/01/2016, <http://socialwelfare.library.vcu.edu/public-welfare/aid-to-dependent-children-the-legal-history>,

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## Appendix: Tables

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

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

Scenario:	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Reference:	Chart 3	Chart 4	Chart 5	Chart 6	Chart 7	Chart 8	Chart 9	Chart 10	Chart 11	Chart 12	Chart 13	Chart 14	Chart 15	Chart 16	Chart 17
Focus area: Up to median wage (\$16 per hour) for both mom and dad: 144 wage combinations															
Number of combinations with marriage penalties	17	23	57	57	103	122	121	122	122	98	93	122	128	126	116
Percent of total focus area	11.8%	16.0%	39.6%	39.6%	71.5%	84.7%	84.0%	84.7%	84.7%	68.1%	64.6%	84.7%	88.3%	87.3%	80.6%
Average severity of marriage penalty	-1,302	-1,357	-992	-986	-1,707	-1,772	-1,995	-1,936	-1,665	-1,286	-1,619	-2,514	-3,280	-3,070	-2,180
Maximum marriage penalty	-2,541	-2,727	-2,727	-4,126	-4,831	-4,754	-4,851	-4,853	-5,103	-4,807	-5,802	-5,994	-6,679	-7,493	-4,973
Negative combinations below -\$500	14	18	37	38	91	110	117	117	105	71	72	118	119	123	111
Percent of total focus area	9.7%	12.5%	25.7%	26.4%	63.2%	76.4%	81.3%	81.3%	72.9%	49.3%	50.0%	81.9%	82.6%	85.4%	77.1%
Negative combinations below -\$1,000	10	14	23	24	86	94	100	99	89	60	60	114	114	119	101
Percent of total focus area	6.9%	9.7%	16.0%	16.7%	59.7%	65.3%	69.4%	68.8%	61.8%	41.7%	41.7%	79.2%	79.2%	82.6%	70.1%
Negative combinations below -\$2,000	4	8	9	8	34	58	79	67	52	15	33	78	110	99	88
Percent of total focus area	2.8%	5.6%	6.3%	5.6%	23.6%	40.3%	50.7%	46.5%	36.1%	9.0%	22.9%	54.2%	76.4%	86.8%	47.2%
Negative combinations below -\$3,000	0	0	0	2	5	5	7	7	5	5	8	46	83	70	15
Percent of total focus area	0.0%	0.0%	0.0%	1.4%	3.5%	3.5%	4.9%	4.9%	3.5%	3.5%	5.6%	31.9%	57.6%	46.6%	9.0%
Plotted area: up to \$30 per hour for mom and up to \$35 per hour for dad: 806 wage combinations															
Number of combinations with marriage penalties	72	87	122	134	222	301	347	349	272	184	190	338	390	290	386
Percent of plotted area	8.9%	10.8%	15.1%	16.6%	27.5%	37.3%	43.1%	43.3%	33.7%	22.8%	23.6%	41.9%	48.4%	36.0%	47.5%
Average severity of marriage penalty	-1,582	-1,459	-1,243	-1,000	-1,277	-1,435	-1,630	-1,604	-1,372	-1,138	-1,271	-1,856	-2,304	-2,560	-1,399
Maximum marriage penalty	-4,379	-4,379	-4,379	-4,126	-4,831	-4,754	-4,851	-4,853	-5,103	-4,807	-5,802	-5,994	-6,679	-7,797	-4,973
Negative combinations below -\$500	56	60	81	85	165	246	303	305	212	120	131	297	342	264	313
Percent of plotted area	6.9%	7.4%	10.0%	10.5%	20.5%	30.5%	37.6%	37.8%	26.3%	14.9%	16.3%	36.8%	42.4%	32.8%	38.8%
Negative combinations below -\$1,000	42	46	55	54	131	181	243	240	159	91	95	251	295	276	232
Percent of plotted area	5.2%	5.7%	8.8%	8.7%	16.3%	22.5%	30.3%	29.8%	19.7%	11.3%	11.8%	31.1%	36.6%	29.3%	28.8%
Negative combinations below -\$2,000	25	29	30	22	44	95	140	136	80	27	47	140	223	173	94
Percent of plotted area	3.1%	3.6%	3.7%	2.7%	5.5%	11.8%	17.4%	16.9%	9.8%	3.3%	5.8%	17.4%	27.7%	21.3%	11.7%
Negative combinations below -\$3,000	11	10	9	4	7	10	16	16	7	7	10	61	116	110	13
Percent of plotted area	1.4%	1.2%	1.1%	0.5%	0.9%	1.2%	2.0%	2.0%	0.8%	0.9%	1.2%	7.6%	15.6%	13.6%	1.6%



Table A-2: Baseline scenario

Dist	Miles	Wages*																															
		0.00	7.25	7.25	8.00	9.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	23.00	24.00	25.00	26.00	27.00	28.00	29.00	30.00						
		Hours*	0	20	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40			
		Arrival*	0	7,240	15,080	16,440	18,720	20,800	21,880	24,360	27,040	29,120	31,000	33,080	35,000	37,440	39,520	42,000	43,680	45,760	47,840	49,920	52,000	54,080	56,160	58,240	60,320	62,400	64,480				
Wages*	Hours*	Arrival*																															
0.00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
7.25	20	7,240	1,741	3,165	589	466	281	88	-126	-186	-451	-175	-734	-969	-1,050	-1,294	-1,439	-1,464	-1,287	-1,179	-1,473	-2,094	-1,726	-1,341	-1,499	-1,281	-6,712	-1,838					
7.25	40	15,080	9,882	2,905	2,821	2,113	1,957	1,742	1,546	1,388	1,240	1,082	953	809	661	517	374	218	12	-158	-434	-567	-679	-805	-929	-1,052	-1,176	-1,298					
8.00	40	16,440	9,842	3,181	2,835	2,488	2,285	2,064	1,898	1,714	1,575	1,400	1,266	1,140	987	855	711	481	247	40	-114	-178	-402	-517	-651	-775	-898	-1,020					
9.00	40	18,720	9,318	3,734	3,077	3,330	2,794	2,539	2,340	2,140	2,022	1,875	1,731	1,589	1,447	1,304	1,080	861	508	451	216	93	31	-122	-275	-402	-518	-645					
10.00	40	20,800	8,759	4,172	3,523	3,916	3,178	2,982	2,788	2,608	2,471	2,323	2,184	2,045	1,896	1,675	1,454	1,232	1,015	783	587	483	340	218	91	31	-118	-270					
11.00	40	23,080	5,240	4,617	3,967	3,813	3,429	3,428	3,136	3,077	2,833	2,776	2,634	2,486	2,268	2,046	1,824	1,604	1,381	1,151	958	834	712	586	463	339	218	94					
12.00	40	24,960	3,696	5,064	4,411	4,352	4,068	3,877	3,685	3,596	3,366	3,226	3,083	2,940	2,838	2,617	2,397	2,177	1,975	1,752	1,534	1,319	1,206	1,083	957	839	712	388	464				
13.00	40	27,040	6,548	5,122	4,858	4,709	4,357	4,325	4,134	3,993	3,828	3,676	3,484	3,330	3,209	2,989	2,847	2,646	2,422	2,199	1,899	1,755	1,677	1,493	1,318	1,204	1,082	959					
14.00	40	28,120	5,597	5,558	3,850	5,127	4,986	4,774	4,593	4,405	4,267	4,047	3,811	3,601	3,381	3,160	2,938	2,717	2,493	2,267	2,071	1,948	1,824	1,699	1,577	1,453	1,328	1,206					
15.00	40	30,400	7,068	6,409	3,760	5,406	5,454	5,113	5,093	4,854	4,639	4,407	4,198	3,974	3,752	3,531	3,309	3,087	2,865	2,643	2,408	2,185	2,051	1,921	1,847	1,698	1,576	1,451					
16.00	40	33,180	7,496	6,855	5,099	6,055	5,883	5,875	5,481	5,225	5,033	4,788	4,568	4,344	4,121	3,901	3,680	3,460	3,238	3,008	2,813	2,689	2,567	2,442	2,318	2,194	2,071	1,949					
17.00	40	35,360	7,844	7,187	5,647	6,502	6,253	6,112	5,652	5,396	5,260	4,939	4,715	4,491	4,272	4,052	3,830	3,607	3,379	3,154	2,961	2,838	2,812	2,689	2,565	2,440	2,318						
18.00	40	37,640	8,888	7,786	7,096	6,954	6,782	6,499	6,224	5,967	5,752	5,531	5,309	5,086	4,864	4,641	4,419	4,201	3,977	3,750	3,526	3,403	3,309	3,189	3,069	2,937	2,814	2,690					
19.00	40	39,520	8,842	8,184	7,540	7,402	7,134	6,844	6,594	6,339	6,123	5,902	5,680	5,458	5,236	5,013	4,793	4,572	4,348	4,123	3,916	3,803	3,679	3,514	3,431	3,308	3,185	3,061					
20.00	40	41,600	9,291	8,643	7,876	7,778	7,504	7,116	6,967	6,706	6,496	6,273	6,051	5,829	5,607	5,386	5,164	4,942	4,719	4,493	4,267	4,174	4,050	3,916	3,861	3,679	3,515	3,351					
21.00	40	43,680	9,741	8,982	8,347	8,145	7,876	7,657	7,157	7,080	6,865	6,643	6,418	6,193	5,978	5,758	5,535	5,311	5,085	4,863	4,688	4,544	4,421	4,297	4,273	4,052	3,881	3,717					
22.00	40	45,760	10,190	9,439	8,738	8,515	8,247	7,979	7,708	7,451	7,235	7,021	6,794	6,570	6,340	6,127	5,907	5,685	5,462	5,234	5,039	4,917	4,791	4,662	4,544	4,385	4,211	4,038					
23.00	40	47,840	10,638	9,871	9,266	8,888	8,618	8,348	8,078	7,822	7,608	7,386	7,164	6,942	6,722	6,499	6,278	6,056	5,832	5,605	5,412	5,287	5,164	5,038	4,889	4,726	4,551	4,378					
24.00	40	49,920	11,082	10,145	9,470	9,258	8,989	8,718	8,450	8,184	7,918	7,707	7,493	7,272	7,051	6,830	6,608	6,427	6,223	5,977	5,782	5,608	5,534	5,376	5,206	5,034	4,854	4,684					
25.00	40	52,000	11,519	10,612	9,811	9,629	9,358	9,095	8,822	8,565	8,349	8,127	7,906	7,684	7,462	7,241	7,020	6,797	6,575	6,348	6,152	6,029	5,870	5,694	5,528	5,318	5,092	4,867					
26.00	40	54,080	11,948	10,983	10,202	10,000	9,730	9,462	9,193	8,930	8,703	8,486	8,278	8,055	7,833	7,611	7,390	7,170	6,948	6,728	6,503	6,384	6,195	6,019	5,843	5,587	5,361	5,137					
27.00	40	56,160	12,116	11,154	10,373	10,170	10,181	9,813	9,543	9,306	9,080	8,870	8,646	8,415	8,204	7,983	7,762	7,540	7,317	7,089	6,859	6,685	6,508	6,306	6,081	5,851	5,631	5,406					
28.00	40	58,240	12,506	11,726	10,946	10,743	10,673	10,294	9,994	9,677	9,463	9,241	9,020	8,796	8,574	8,354	8,133	7,911	7,688	7,465	7,279	7,103	6,893	6,575	6,301	6,126	5,900	5,674					
29.00	40	60,320	12,877	12,096	11,314	11,113	10,844	10,574	10,303	10,049	9,835	9,612	9,390	9,167	8,947	8,725	8,503	8,282	8,029	7,740	7,499	7,287	7,071	6,846	6,620	6,394	6,168	5,943					
30.00	40	62,400	13,348	12,467	11,687	11,484	11,225	10,945	10,677	10,420	10,204	9,989	9,761	9,536	9,317	9,096	8,874	8,618	8,344	8,094	7,790	7,546	7,340	7,114	6,889	6,663	6,437	6,212					
31.00	40	64,480	13,623	12,808	12,017	11,815	11,585	11,317	11,048	10,780	10,515	10,301	10,119	9,911	9,688	9,466	9,218	8,918	8,662	8,398	8,080	7,820	7,612	7,383	7,157	6,932	6,706	6,482					
32.00	40	66,560	13,951	13,209	12,418	12,216	11,958	11,689	11,418	11,161	10,946	10,721	10,504	10,285	10,069	9,802	9,510	9,217	8,956	8,626	8,320	8,131	7,871	7,612	7,426	7,200	6,974	6,751					
33.00	40	68,640	14,381	13,581	12,790	12,586	12,308	12,039	11,769	11,531	11,318	11,096	10,875	10,652	10,436	10,212	9,984	9,700	9,415	9,125	8,880	8,599	8,373	8,248	7,818	7,601	7,471	7,145	6,945				
34.00	40	70,720	14,712	13,852	13,179	12,968	12,689	12,419	12,140	11,894	11,668	11,467	11,242	10,997	10,751	10,495	10,241	9,918	9,601	9,183	8,869	8,642	8,417	8,189	7,969	7,739	7,508	7,283	7,061				
35.00	40	72,800	15,100	14,122	13,542	13,319	13,070	12,800	12,531	12,271	12,019	11,808	11,591	11,377	11,151	10,925	10,691	10,440	10,190	9,794	9,434	9,136	8,911	8,681	8,419	8,214	8,012	7,818	7,618				

Table A-3: Scenario 2: Baseline + EITC + ACTC (statewide average)

End	Area	Wage																														
		0.00	7.41	7.20	8.00	8.00	10.00	11.00	11.00	10.00	24.00	10.00	16.00	17.00	18.00	18.00	20.00	21.00	21.00	20.00	24.00	21.00	18.00	27.00	28.00	28.00	30.00					
		Hours	0	7.50	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40			
Annual		0	7.50	11.00	16.00	18.70	20.00	22.80	24.50	27.40	28.10	31.00	30.80	31.50	37.40	39.10	41.00	40.80	45.70	47.60	49.50	51.00	54.00	56.10	58.20	60.10	62.40					
Wage	Hours	Area																														
0.00	0	0	8	884	3.776	1.511	2.030	1.270	1.105	1.105	1.121	2.408	1.367	1.727	1.845	1.827	1.861	1.896	1.931	1.977	1.988	1.977	1.781	1.884	4.008	1.830	4.202	4.678				
7.25	30	7.540	1.884	1.716	31	394	-491	391	-719	-904	1.026	1.111	-1.197	-1.470	-1.669	-1.881	1.331	1.781	1.281	-1.811	1.879	1.626	1.110	1.295	-3.465	4.391	-1.720	1.810				
7.25	30	21.280	5.628	5.984	1.884	1.102	832	877	714	875	241	95	80	-271	401	-951	311	-299	291	-313	448	-957	-479	401	-708	1.052	1.138	1.108				
8.00	30	36.640	5.781	3.903	1.844	1.173	1.084	877	784	652	841	282	111	71	164	121	71	31	15	15	15	15	15	15	15	15	15	15				
9.00	30	48.750	6.271	4.212	1.878	1.697	1.410	1.261	1.070	891	517	180	371	281	208	248	309	348	384	394	398	318	31	107	179	-401	528	-489				
10.00	30	62.800	6.411	4.616	2.038	1.818	1.714	1.589	1.444	1.185	1.080	602	731	611	579	632	679	730	780	711	587	601	540	318	81	401	-479	-479				
11.00	30	77.880	7.131	4.918	2.450	1.717	2.082	1.860	1.670	1.467	1.280	1.176	1.104	1.014	950	891	1.041	1.091	1.117	1.080	958	894	751	585	467	339	318	84				
12.00	30	94.260	7.524	5.344	1.886	2.080	2.110	2.034	1.918	1.757	1.621	1.538	1.458	1.368	1.221	1.181	1.412	1.461	1.507	1.452	1.318	1.278	1.280	817	694	720	389	-466				
13.00	30	112.440	7.883	6.006	3.021	2.016	2.408	2.424	2.128	2.083	1.981	1.918	1.841	1.741	1.601	1.736	1.788	1.818	1.878	1.823	1.701	1.777	1.811	1.818	1.734	1.281	818	818				
14.00	30	132.120	8.198	5.813	3.588	1.242	2.517	2.684	2.544	2.416	2.284	2.201	2.108	2.014	1.864	2.016	2.114	2.204	2.249	2.195	2.071	2.049	1.824	1.698	1.577	1.451	1.310	1.206				
15.00	30	153.240	8.681	6.412	4.088	3.122	3.177	3.060	2.918	2.816	2.731	2.641	2.547	2.458	2.494	2.476	2.112	2.151	2.241	2.308	2.242	2.118	2.071	1.867	1.824	1.700	1.587	1.447				
16.00	30	175.800	8.775	6.459	4.527	3.780	3.391	3.411	3.287	3.177	3.086	3.001	2.959	2.878	2.819	2.848	2.846	2.847	2.852	2.818	2.812	2.689	2.687	2.441	2.518	2.314	2.071	1.845				
17.00	30	200.880	8.961	6.513	4.961	4.236	3.906	3.781	3.618	3.498	3.406	3.300	3.220	3.126	3.017	3.008	3.318	3.362	3.307	3.246	3.065	3.008	2.818	2.688	2.565	2.440	2.320	2.187				
18.00	30	218.460	9.007	7.084	6.711	6.008	4.718	4.618	4.488	4.374	4.270	4.163	4.047	3.918	3.818	3.889	3.818	3.818	3.818	3.818	3.818	3.818	3.818	3.818	3.818	3.818	3.818	3.818				
19.00	30	237.540	9.638	7.102	5.241	4.879	4.647	4.521	4.399	4.291	4.200	4.145	4.071	3.981	3.959	3.910	4.010	4.070	4.106	4.056	3.938	3.893	3.679	3.554	3.430	3.308	3.185	3.061				
20.00	30	258.600	9.841	7.682	5.311	5.021	5.218	4.881	4.771	4.661	4.550	4.441	4.381	4.281	4.209	4.301	4.380	4.440	4.478	4.462	4.297	4.174	4.050	3.926	3.802	3.678	3.554	3.431				
21.00	30	281.040	10.217	7.897	5.888	5.621	5.888	5.588	5.542	5.502	5.481	5.488	5.494	5.734	5.680	5.701	5.711	5.681	5.647	5.711	5.689	5.684	5.622	5.287	4.179	4.050	3.921	3.797				
22.00	30	306.480	10.499	8.068	6.157	5.941	5.781	5.618	5.510	5.401	5.319	5.258	5.185	5.205	5.101	5.071	5.071	5.110	5.117	5.112	5.109	4.917	4.791	4.667	4.544	4.381	4.211	4.038				
23.00	30	334.140	10.776	8.646	6.627	6.488	6.311	6.208	6.088	5.974	5.858	5.748	5.650	5.548	5.448	5.448	5.448	5.448	5.448	5.448	5.448	5.448	5.448	5.448	5.448	5.448	5.448	5.448				
24.00	30	364.530	11.285	9.011	6.988	6.774	6.520	6.360	6.254	6.146	6.034	5.920	5.806	5.688	5.574	5.461	5.348	5.318	5.318	5.318	5.318	5.318	5.318	5.318	5.318	5.318	5.318	5.318				
25.00	30	397.800	11.819	9.382	7.205	6.947	6.701	6.619	6.517	6.409	6.307	6.207	6.118	6.014	5.901	5.788	5.671	5.681	5.681	5.681	5.681	5.681	5.681	5.681	5.681	5.681	5.681	5.681				
26.00	30	434.040	11.768	9.751	7.241	7.478	7.348	7.218	7.097	6.987	6.878	6.761	6.649	6.538	6.426	6.316	6.206	6.097	6.022	6.022	6.022	6.022	6.022	6.022	6.022	6.022	6.022	6.022				
27.00	30	474.000	12.135	10.112	8.111	7.846	7.611	7.491	7.368	7.258	7.148	7.034	6.940	6.880	6.817	6.718	6.618	6.510	6.410	6.310	6.210	6.110	6.010	5.910	5.810	5.710	5.610	5.510				
28.00	30	518.460	12.508	10.495	8.661	8.219	7.988	7.868	7.718	7.618	7.508	7.404	7.311	7.211	7.109	7.048	6.948	6.848	6.748	6.648	6.548	6.448	6.348	6.248	6.148	6.048	5.948	5.848				
29.00	30	567.000	12.877	11.884	8.881	8.588	8.357	8.231	8.100	8.001	7.899	7.801	7.701	7.609	7.509	7.409	7.309	7.209	7.109	7.009	6.909	6.809	6.709	6.609	6.509	6.409	6.309	6.209				
30.00	30	618.600	13.249	11.117	9.225	8.960	8.719	8.606	8.482	8.372	8.258	8.148	8.034	7.918	7.800	7.680	7.560	7.440	7.320	7.200	7.080	6.960	6.840	6.720	6.600	6.480	6.360	6.240				
31.00	30	674.400	13.620	11.608	9.586	9.311	9.088	8.978	8.852	8.742	8.621	8.507	8.394	8.284	8.170	8.051	7.931	7.811	7.691	7.571	7.451	7.331	7.211	7.091	6.971	6.851	6.731	6.611				
32.00	30	734.400	13.991	11.978	9.967	9.702	9.472	9.349	9.219	9.113	9.047	8.989	8.911	8.811	8.741	8.647	8.544	8.444	8.344	8.244	8.144	8.044	7.944	7.844	7.744	7.644	7.544	7.444				
33.00	30	800.400	14.361	12.312	10.318	10.018	9.802	9.719	9.584	9.484	9.416	9.368	9.306	9.228	9.157	9.065	8.968	8.885	8.823	8.759	8.679	8.614	8.548	8.482	8.416	8.350	8.284	8.218				
34.00	30	872.000	14.731	12.721	10.708	10.448	10.112	10.028	9.864	9.684	9.784	9.716	9.616	9.511	9.408	9.311	9.209	9.109	9.009	8.909	8.809	8.709	8.609	8.509	8.409	8.309	8.209	8.109				
35.00	30	948.000	15.091	13.092	11.091	10.812	10.540	10.411	10.211	10.027	10.111	10.041	9.971	9.891	9.798	9.688	9.581	9.471	9.361	9.251	9.141	9.031	8.921	8.811	8.701	8.591	8.481	8.371				



Table A-5: Scenario 4: Baseline + EITC + ACTC + TANF cash + food assistance + medical assistance (statewide average)

Week	Hours	Annual	Income																												
			Wages	0.00	7.25	7.25	8.00	8.00	10.00	10.00	12.00	12.00	14.00	14.00	16.00	16.00	18.00	18.00	20.00	20.00	22.00	22.00	24.00	24.00	26.00	26.00	28.00	28.00	30.00		
			Hours	0	20	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
			Amount	0	7,540	15,080	15,080	18,719	18,719	22,880	22,880	27,340	27,340	31,200	31,200	35,360	35,360	39,520	39,520	43,680	43,680	45,760	47,840	49,920	52,000	54,080	56,160	58,240	60,320	62,400	
0.00	0	0	204	811	-2,639	-1,404	-1,426	-4,126	-4,102	-3,371	-3,023	-3,205	-3,687	-4,101	-4,257	-2,049	-2,020	-1,044	-1,803	-3,188	-2,847	-2,433	-2,445	-1,535	-1,620	-2,895	-5,227	-8,448			
7.25	30	7,540	3,879	416	-910	-1,253	230	-1,709	-1,012	-2,219	-728	-1,208	-1,028	-1,208	-1,176	-1,403	-1,410	-1,048	-1,349	-5,319	-1,798	-5,135	-1,181	-1,006	-1,006	-2,073	-1,018	-647			
7.25	40	15,080	3,762	1,809	3,993	430	80	-1,079	-1,264	-1,349	208	-6	-603	-460	-1,080	634	919	934	-272	838	-1,034	-940	-473	934	-473	-740	-410	-410			
8.00	40	16,640	3,071	1,094	903	980	818	-1,008	-1,017	-1,030	394	-232	-793	-793	-663	-612	899	101	960	-623	-617	-100	-263	-949	-899	-919	-958	-619			
9.00	40	18,720	3,420	4,104	3,176	903	493	-752	-747	-849	177	18	-379	-493	-766	120	98	-704	-294	-294	-100	542	53	38	89	-143	-239	-147	-254		
10.00	40	20,800	3,763	6,280	2,478	1,208	980	-633	-543	-1,024	890	-529	-87	-503	-270	380	220	64	4	-48	-250	333	297	235	219	120	75	-41			
11.00	40	22,880	3,008	4,423	3,618	1,311	1,034	-731	-771	-809	303	180	-720	89	26	30	30	235	380	230	10	603	619	356	400	448	398	390			
12.00	40	24,960	5,131	1,704	3,935	1,581	1,346	-437	-706	-496	597	480	361	389	-136	238	179	332	542	501	339	994	941	978	830	358	738	612			
13.00	40	27,040	9,180	6,338	3,183	1,791	1,060	-161	-596	-409	893	777	803	238	76	917	944	800	862	783	422	1,239	1,263	1,398	1,541	1,680	1,590	898			
14.00	40	29,120	5,410	4,140	3,377	1,807	1,175	-779	-803	-906	1,181	3,077	940	417	963	800	846	1,082	1,110	940	1,176	1,583	1,520	1,480	1,412	1,383	1,351	1,254			
15.00	40	31,200	3,505	4,393	3,204	1,811	1,189	13	-1	-15	1,486	955	930	316	949	1,081	1,126	1,361	1,440	1,493	1,534	1,898	1,905	1,840	1,780	1,730	2,081	1,376			
16.00	40	33,280	9,108	6,405	3,409	1,793	1,480	-910	-887	-984	1,304	3,125	1,139	1,813	930	1,380	1,400	1,686	1,765	1,799	1,686	2,108	2,238	2,368	2,107	2,054	2,004	1,898			
17.00	40	35,360	5,489	4,830	3,708	1,817	1,775	601	587	120	1,533	3,414	1,414	1,294	1,230	1,443	1,719	2,005	1,686	1,680	1,907	1,541	1,548	1,446	1,420	1,376	1,322	1,218			
18.00	40	37,440	5,134	6,440	2,694	1,823	2,088	802	410	352	1,833	2,499	1,758	1,576	1,489	1,766	2,049	2,336	2,407	1,401	2,100	1,863	1,870	1,807	1,750	1,698	1,644	1,592			
19.00	40	39,520	5,818	6,864	2,938	1,839	2,309	740	610	400	1,108	3,860	1,886	1,852	1,811	2,287	2,379	2,648	2,729	1,724	2,910	1,180	1,501	1,118	1,079	1,026	1,025	2,947			
20.00	40	41,600	5,040	4,730	3,243	1,838	2,307	990	814	907	1,380	2,182	1,263	1,275	1,133	2,809	2,690	2,960	3,052	1,940	2,473	1,306	1,513	1,412	1,400	1,397	1,398	3,350			
21.00	40	43,680	6,188	6,239	3,305	1,764	2,417	1,289	1,209	1,189	2,670	2,540	2,187	2,406	2,404	2,830	3,013	3,242	3,379	4,067	3,194	3,823	3,886	3,779	3,771	3,767	3,792	6,623			
22.00	40	45,760	6,080	5,334	3,189	1,803	2,706	1,524	1,400	1,449	3,946	3,863	3,809	3,818	3,775	3,201	3,336	3,613	3,694	3,688	3,515	4,156	4,163	4,140	4,141	4,100	4,052	3,940			
23.00	40	47,840	6,100	5,818	3,176	1,851	2,891	1,806	1,770	1,767	3,173	3,184	3,230	3,136	3,087	3,338	3,617	3,836	4,013	4,008	3,838	4,617	4,534	4,520	4,617	4,610	4,671	4,336			
24.00	40	49,920	6,118	5,820	3,886	1,838	3,275	2,086	2,050	2,070	3,093	3,500	3,351	3,460	3,409	3,896	3,978	4,256	4,337	4,331	4,145	4,668	4,905	4,896	4,768	4,740	4,884	4,505			
25.00	40	52,000	6,110	6,206	4,153	1,830	3,013	1,363	2,770	3,190	3,014	3,617	3,873	3,780	3,741	4,217	4,309	4,577	4,660	4,660	4,536	5,119	5,240	5,176	5,110	5,036	4,933	4,770			
26.00	40	54,080	6,898	5,967	4,404	1,820	3,810	2,887	2,888	2,713	4,291	4,148	4,186	4,105	4,062	4,538	4,615	4,900	4,987	5,080	4,907	5,355	5,361	5,495	5,420	5,306	5,210	5,043			
27.00	40	56,160	7,089	6,296	4,713	4,358	4,014	3,029	3,016	3,004	4,937	4,677	4,517	4,426	4,383	4,860	4,946	5,217	5,318	5,401	5,349	5,876	5,879	5,788	5,676	5,570	5,472	5,312			
28.00	40	58,240	7,100	6,543	5,000	4,761	4,476	3,330	3,317	3,305	4,976	4,791	4,608	4,547	4,705	5,081	5,175	5,508	5,710	5,703	5,563	6,184	6,173	6,057	5,943	5,840	5,741	5,581			
29.00	40	60,320	7,210	6,827	5,121	5,221	4,797	4,031	3,818	3,879	5,201	5,113	5,140	5,088	5,228	5,510	5,602	5,969	6,064	6,267	5,892	6,487	6,481	6,126	6,218	6,112	6,009	5,850			
30.00	40	62,400	7,446	7,107	5,446	5,344	5,118	3,973	3,881	4,000	5,523	5,405	5,481	5,391	5,305	5,681	5,613	6,004	6,184	6,376	6,175	6,756	6,710	6,096	6,486	6,381	6,278	6,118			
31.00	40	64,480	7,796	7,388	5,698	5,485	5,440	4,295	4,302	4,321	5,843	5,756	5,804	5,719	5,706	6,211	6,349	6,621	6,710	6,670	6,644	7,025	6,981	6,865	6,751	6,630	6,517	6,359			
32.00	40	66,560	8,021	7,891	6,189	5,587	5,762	5,617	4,623	4,642	6,181	6,079	6,141	6,080	6,086	6,587	6,689	6,945	6,997	6,938	6,713	7,280	7,249	7,116	7,028	6,916	6,807	6,647			
33.00	40	68,640	8,103	8,014	6,610	5,709	6,084	4,939	4,945	4,964	6,987	6,408	6,502	6,460	6,451	6,907	6,987	7,217	7,318	7,107	6,963	7,564	7,518	7,402	7,281	7,169	7,066	6,911			
34.00	40	70,720	8,181	8,331	6,921	6,131	6,405	5,259	5,266	5,186	8,810	8,777	8,873	8,796	8,752	7,230	7,381	7,606	7,314	7,627	7,212	7,810	7,871	7,683	7,497	7,379	7,270	7,110			
35.00	40	72,800	8,461	8,617	7,134	6,952	6,718	5,581	5,585	5,454	7,186	7,148	7,208	7,216	7,273	7,520	7,550	7,775	7,806	7,746	7,521	8,121	8,056	7,846	7,661	7,511	7,398	7,288			



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

Dof	Mon	Wage																											
		0.00	7.25	7.25	8.00	9.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	23.00	24.00	25.00	26.00	27.00	28.00	29.00	30.00		
		Hours	0	20	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
Annual		0	3,540	15,080	35,040	18,720	20,880	22,880	24,960	27,040	29,120	31,200	33,280	35,360	37,440	39,520	41,600	43,680	45,760	47,840	49,920	52,000	54,080	56,160	58,240	60,320	62,400	64,480	
Wage	Hours	Annual																											
0.00	0	0	-416	-176	-3,424	-3,568	-3,472	-4,816	-4,824	-2,872	-2,432	-3,872	-5,632	-3,352	-1,736	-1,120	-960	-1,184	-1,472	-5,816	-3,360	-2,432	-3,448	-1,536	-3,424	-1,488	-5,216	-1,448	
7.25	20	7,540	1,060	-363	-1,897	-2,345	-558	-5,960	-1,864	-1,712	-5,720	-1,674	-5,518	-3,928	-1,647	-1,396	-1,320	-1,454	-1,548	-1,768	-5,115	-1,180	-1,896	-1,868	-2,076	-2,076	-2,224	-2,224	
7.25	40	15,080	750	789	902	184	75	-5,856	-1,456	-1,880	-5,976	-1,204	-5,840	-3,952	-1,870	-1,242	-840	-104	-270	-838	-1,244	-648	-472	-576	-476	-760	-812	-916	
8.00	40	18,640	967	990	1,003	478	118	-5,416	-1,456	-1,876	-5,024	-2,037	-5,618	-3,237	-1,618	-1,020	-630	-102	564	-622	-837	-310	-242	-384	-488	-518	-588	-678	
9.00	40	19,720	1,154	1,107	894	518	-2	-5,180	-1,560	-1,324	-2,072	-1,880	-2,162	-3,844	-1,342	-728	-312	-284	-284	-310	-542	53	18	-88	-142	-106	-147	-214	
10.00	40	20,800	1,329	1,262	942	588	64	-5,742	-1,260	-1,280	-2,118	-1,438	-5,970	-3,848	-1,052	-458	-480	-54	-5	-48	-210	183	287	218	278	128	75	-32	
11.00	40	22,880	1,586	1,388	822	680	300	-5,820	-1,008	-1,220	-2,460	-2,134	-5,474	-3,158	-750	-588	-272	218	280	295	21	601	610	916	488	448	306	280	
12.00	40	24,960	1,798	1,352	480	85	-380	-5,867	-1,142	-1,570	-2,168	-1,838	-5,180	-3,106	-912	-380	18	530	562	515	238	994	941	878	830	768	718	612	
13.00	40	27,040	1,912	1,356	476	7	-680	-5,912	-1,487	-2,277	-5,872	-1,546	-5,042	-1,218	-750	-60	808	802	842	780	622	1,258	1,262	1,288	1,242	1,080	1,040	818	
14.00	40	29,120	2,452	1,458	412	-40	-680	-5,916	-1,184	-1,880	-5,580	-1,246	-5,144	-1,058	-412	195	585	1,081	1,111	1,116	940	1,378	1,580	1,520	1,480	1,412	1,360	1,254	
15.00	40	31,200	2,717	1,452	388	-85	-628	-5,944	-1,088	-1,688	-5,182	-1,407	-5,044	-750	-128	477	880	1,361	1,440	1,437	1,354	1,898	1,805	1,840	1,786	1,718	1,680	1,576	
16.00	40	33,280	2,981	1,476	818	-628	517	-5,648	-1,487	-1,888	-5,442	-1,268	-494	185	717	1,348	1,684	1,765	1,758	1,686	2,218	2,228	2,368	2,187	2,054	2,004	1,898		
17.00	40	35,360	2,779	1,306	50	-137	-240	-5,178	-1,306	-1,550	-1,132	-908	-460	151	404	1,035	1,466	1,805	2,086	2,080	1,907	2,542	2,546	2,486	2,428	2,376	2,322	2,216	
18.00	40	37,440	2,612	1,878	316	158	51	-5,076	-1,468	-1,342	-960	-616	-178	529	752	1,358	1,788	2,136	2,407	2,405	2,230	2,860	2,870	2,807	2,750	2,698	2,644	2,587	
19.00	40	39,520	2,611	1,848	650	451	351	-5,107	-1,258	-1,052	-658	-341	182	407	1,098	1,678	2,109	2,448	2,729	2,724	2,551	3,185	3,182	3,128	3,075	3,024	2,970	2,917	
20.00	40	41,600	2,189	2,495	955	752	280	-5,018	-968	-767	-175	-61	381	730	1,357	2,051	2,430	2,869	3,052	3,045	2,872	3,506	3,513	3,461	3,408	3,357	3,306	3,250	
21.00	40	43,680	2,113	2,463	1,242	180	889	-738	-684	-484	-65	217	703	1,051	1,878	2,322	2,712	3,283	3,370	3,367	3,196	3,827	3,836	3,779	3,721	3,667	3,612	3,558	
22.00	40	45,760	2,320	1,948	1,005	788	688	-454	-401	-204	183	940	1,025	1,373	2,000	2,643	3,074	3,613	3,694	3,688	3,515	4,150	4,163	4,140	4,141	4,105	4,052	3,942	
23.00	40	47,840	2,058	2,142	1,295	1,088	879	-171	-121	78	586	860	1,198	1,894	2,121	2,886	3,196	3,834	4,015	4,008	3,838	4,477	4,534	4,510	4,477	4,410	4,375	4,316	
24.00	40	49,920	2,714	1,944	1,078	1,074	1,254	188	107	897	807	1,140	1,867	2,031	2,644	3,288	3,717	4,256	4,317	4,352	4,180	4,808	4,865	4,836	4,798	4,742	4,684	4,626	
25.00	40	52,000	2,006	1,820	1,864	1,056	1,536	387	480	718	1,149	1,504	1,989	1,338	1,985	3,009	4,016	4,577	4,660	4,680	4,516	5,150	5,240	5,175	5,110	5,036	4,933	4,779	
26.00	40	54,080	2,852	1,381	2,146	1,808	1,816	750	801	1,040	1,478	1,815	2,152	2,659	3,188	3,830	4,360	4,800	4,887	5,038	4,867	5,500	5,581	5,495	5,420	5,306	5,202	5,040	
27.00	40	56,160	2,984	1,880	2,425	2,214	2,137	1,051	1,123	1,945	1,780	2,148	2,430	2,881	3,408	4,202	4,682	5,227	5,318	5,401	5,240	5,875	5,879	5,788	5,679	5,575	5,472	5,312	
28.00	40	58,240	2,895	2,167	2,714	1,537	2,458	1,353	1,444	1,682	1,114	2,469	2,954	3,301	3,929	4,574	5,010	5,598	5,739	5,797	5,560	6,184	6,173	6,057	5,947	5,840	5,740	5,581	
29.00	40	60,320	2,710	2,452	3,035	2,858	2,780	1,674	1,760	2,005	2,485	2,791	3,176	3,623	4,152	4,802	5,382	5,869	6,064	6,067	5,802	6,487	6,461	6,326	6,228	6,112	6,008	5,850	
30.00	40	62,400	2,942	2,731	3,318	3,180	3,101	1,995	1,884	2,126	2,757	3,112	3,587	3,946	4,579	5,273	5,751	6,304	6,384	6,376	5,175	6,756	6,730	6,596	6,486	6,381	6,278	6,118	
31.00	40	64,480	2,112	2,002	3,680	3,301	3,412	2,128	2,409	2,648	3,078	3,410	3,920	4,273	4,950	5,643	6,087	6,621	6,700	6,679	5,444	7,025	6,981	6,865	6,755	6,630	6,547	6,389	
32.00	40	66,560	2,117	2,018	4,001	3,823	3,741	2,440	2,730	2,969	3,398	3,736	4,247	4,644	5,321	5,879	6,407	6,841	6,897	6,908	5,713	7,289	7,249	7,134	7,024	6,918	6,817	6,657	
33.00	40	68,640	2,799	2,038	4,312	4,140	4,066	3,961	3,912	3,920	3,702	4,064	4,618	5,015	5,656	6,289	6,735	7,217	7,366	7,307	6,063	7,564	7,518	7,402	7,293	7,185	7,086	6,911	
34.00	40	70,720	2,079	2,958	4,640	4,467	4,388	3,182	3,373	3,613	4,050	4,455	4,889	5,351	5,877	6,438	7,020	7,506	7,514	6,477	7,512	7,802	7,787	7,671	7,563	7,457	7,379	7,270	
35.00	40	72,800	2,917	2,281	4,966	4,788	4,709	3,633	3,896	4,140	4,620	4,821	5,124	5,471	6,195	6,812	7,388	7,771	7,805	7,746	7,523	8,120	8,101	7,984	7,882	7,781	7,688	7,584	

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

Dad	Mom	Wage																														
		0.00	7.25	7.25	8.00	8.00	9.00	10.00	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00	21.00	22.00	23.00	24.00	25.00	26.00	27.00	28.00	29.00	30.00				
		Hours	0	20	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40		
		Annual	0	7,940	15,080	16,840	18,720	20,800	22,880	24,960	27,040	29,120	31,200	33,280	35,360	37,440	39,520	41,600	43,680	45,760	47,840	49,920	52,000	54,080	56,160	58,240	60,320	62,400	64,480			
Wage	Hours	Annual																														
8.00	0	0	-49	-33	-3,461	-3,339	-3,431	-5,754	-4,723	-3,824	-2,204	-3,308	-2,412	-3,913	-3,025	-2,712	-3,723	-2,515	-3,540	-3,034	-3,304	-3,301	-3,745	-2,805	-3,620	-3,695	-3,127	-3,446				
7.25	20	7,940	3,127	-183	-2,208	-2,076	-750	-3,009	-3,108	-3,749	-3,833	-3,230	-2,313	-2,313	-2,453	-2,489	-3,476	-2,586	-3,584	-3,673	-2,680	-1,643	-1,688	-5,879	-1,896	-1,980	-3,075	-2,218				
7.25	40	15,080	138	731	185	-798	-919	-2,069	-3,234	-3,230	-3,358	-3,500	-3,999	-3,197	-2,632	-2,152	-2,087	-3,618	-3,383	-3,743	-3,740	-931	-753	-648	-675	-760	-810	-616				
8.00	40	16,840	303	317	-439	-710	-830	-3,147	-3,146	-3,180	-3,361	-3,837	-3,987	-3,477	-2,539	-2,079	-3,887	-3,412	-3,618	-3,526	-3,523	-718	-542	-439	-460	-518	-568	-475				
8.00	40	18,720	658	2,179	-423	-603	-888	-2,040	-3,075	-3,182	-3,738	-3,820	-2,219	-2,888	-2,642	-3,816	-3,386	-3,588	-3,607	-3,237	-3,238	-636	-262	-185	-543	-196	-247	-334				
10.00	40	20,800	984	3,186	-323	-483	-781	-1,948	-3,073	-3,537	-3,719	-3,206	-2,379	-2,388	-2,219	-3,916	-3,748	-3,375	-3,118	-912	-956	-104	16	183	178	125	71	32				
11.00	40	22,880	791	3,187	-379	-554	-709	-3,945	-3,446	-3,520	-2,805	-3,231	-2,082	-2,083	-1,829	-5,718	-3,329	-3,085	-832	-689	-676	223	339	484	499	446	396	290				
12.00	40	24,960	2,403	1,836	-273	-982	-709	-3,343	-2,430	-3,809	-3,911	-3,234	-1,819	-5,793	-2,083	-5,508	-3,249	-820	-152	-989	-987	485	640	809	820	768	719	612				
13.00	40	27,040	3,640	1,751	-213	-479	-1,081	-3,123	-3,716	-3,713	-3,814	-3,793	-3,510	-3,635	-3,871	-3,219	-964	-518	-178	-111	-75	767	982	3,127	3,342	3,090	3,040	303				
14.00	40	29,120	3,638	1,875	-215	-804	-1,264	-3,609	-2,622	-3,823	-3,591	-3,691	-3,732	-3,715	-3,582	-934	-682	-258	8	212	247	1,088	3,303	3,488	3,465	3,422	3,381	3,194				
15.00	40	31,200	3,589	1,729	-586	-857	-3,302	-3,915	-3,524	-3,982	-3,291	-3,693	-3,511	-3,428	-3,287	-451	-482	40	331	513	568	1,409	3,624	3,773	3,788	3,733	3,683	3,176				
16.00	40	33,280	3,303	1,743	-583	-3,123	-3,106	-3,419	-3,302	-3,383	-3,453	-3,443	-3,311	-3,145	-3,034	-373	-124	363	832	854	889	1,731	3,947	3,982	3,937	3,954	3,894	3,696				
17.00	40	35,360	3,382	1,760	-819	-5,029	-3,159	-3,195	-3,001	-3,294	-3,343	-3,194	-3,08	-3,08	-3,08	-3,08	889	889	934	1,176	1,221	2,054	2,389	2,613	2,628	2,576	2,527	2,228				
18.00	40	37,440	3,257	1,381	-742	-932	-936	-3,895	-3,183	-3,344	-3,34	-3,09	-3,04	-3,04	-3,04	-3,04	290	521	1,006	1,293	1,487	3,524	3,375	3,390	3,395	3,350	3,304	2,987				
19.00	40	39,520	2,316	1,406	-646	-798	-636	-3,057	-3,853	-3,793	-3,69	-3,67	-3,74	-3,69	-3,69	-3,69	551	842	1,327	1,826	1,823	3,893	3,893	3,893	3,893	3,893	3,893	3,893				
20.00	40	41,600	3,845	1,120	-862	-408	-798	-3,847	-3,844	-3,844	-3,844	-3,844	-3,844	-3,844	-3,844	-3,844	873	1,183	1,449	1,899	2,341	3,176	3,018	3,133	3,179	3,420	3,387	3,396				
21.00	40	43,680	3,368	1,164	-74	-379	-588	-3,938	-3,979	-3,987	-3,98	-3,98	-3,98	-3,98	-3,98	-3,98	344	510	1,184	1,485	1,973	2,281	2,403	3,498	3,539	3,555	3,796	3,771				
22.00	40	45,760	3,993	1,393	-815	-383	-299	-3,273	-3,098	-3,07	172	296	349	483	805	3,325	1,807	2,193	2,382	2,788	2,809	3,862	3,883	4,077	4,342	4,333	4,032	3,942				
23.00	40	47,840	3,019	1,889	-25	72	-34	-893	-807	-639	495	618	879	987	3,132	3,898	3,329	3,614	3,803	3,305	3,142	3,989	4,314	4,448	4,477	4,423	4,371	4,236				
24.00	40	49,920	3,893	1,391	-162	-213	-209	-710	-538	-305	816	937	3,135	3,398	3,475	3,139	3,450	3,305	3,234	3,438	3,489	4,360	4,614	4,783	4,799	4,742	4,684	4,595				
25.00	40	52,000	3,175	2,277	948	896	949	-452	-255	35	3,138	3,238	3,112	3,691	3,796	2,681	2,771	3,257	3,647	3,765	3,840	4,731	4,943	5,124	5,116	5,096	4,933	4,779				
26.00	40	54,080	3,427	1,038	820	776	817	-109	306	336	3,459	3,580	3,655	3,952	2,118	3,802	3,393	3,579	3,875	4,136	4,231	5,066	5,183	5,422	5,413	5,394	5,201	5,040				
27.00	40	56,160	3,783	2,327	3,129	1,054	1,050	252	417	618	3,780	3,803	2,117	2,274	2,439	3,123	3,423	3,907	4,246	4,497	4,546	5,387	5,509	5,716	5,679	5,579	5,472	5,312				
28.00	40	58,240	3,063	2,824	3,398	1,577	1,471	934	740	979	3,123	2,216	2,478	3,391	2,782	3,686	3,743	4,278	4,826	4,833	4,867	5,705	5,803	5,985	5,947	5,843	5,741	5,582				
29.00	40	60,320	3,901	2,898	3,718	1,698	1,781	955	1,150	1,302	2,424	2,545	2,799	3,206	3,083	3,774	4,134	4,648	4,952	5,153	5,185	5,999	6,101	6,254	6,218	6,112	6,006	5,858				
30.00	40	62,400	3,115	3,178	2,042	2,022	2,224	3,176	3,381	3,623	2,796	2,887	3,125	3,239	3,412	4,144	4,684	4,984	5,272	5,472	5,479	6,288	6,403	6,524	6,486	6,381	6,278	6,128				
31.00	40	64,480	3,403	3,457	2,363	3,341	2,495	3,499	3,714	3,945	3,067	3,188	3,443	3,587	3,781	4,515	4,830	5,104	5,391	5,705	5,748	6,536	6,700	6,793	6,755	6,652	6,547	6,389				
32.00	40	66,560	3,685	3,762	2,685	3,862	2,758	3,826	3,931	4,066	3,388	3,511	3,775	3,937	4,132	4,851	5,140	5,423	5,695	6,034	6,356	6,807	6,969	7,062	7,024	6,918	6,817	6,657				
33.00	40	68,640	3,968	4,081	3,006	3,981	3,079	3,142	3,217	3,307	3,715	3,838	4,142	4,308	4,488	5,171	5,469	5,817	6,153	6,508	6,287	7,076	7,218	7,300	7,263	7,189	7,086	6,951				
34.00	40	70,720	4,248	4,407	3,327	3,306	3,401	3,483	3,578	3,673	4,078	4,200	4,512	4,644	4,808	5,490	5,793	6,185	6,423	6,573	6,551	7,344	7,507	7,589	7,553	7,457	7,379	7,279				
35.00	40	72,800	4,528	4,728	3,605	3,628	3,712	3,794	3,881	3,968	4,369	4,500	4,848	4,984	5,147	5,783	6,022	6,454	6,682	6,842	6,824	7,612	7,775	7,868	7,832	7,751	7,668	7,568				









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

Date	Month	Year	Range																														
			0	10	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	170	180	190	200	210	220	230	240	250	260	270	280	290	300
Range	Month	Annual	0	10	20	30	40	50	60	70	80	90	100	110	120	130	140	150	160	170	180	190	200	210	220	230	240	250	260	270	280	290	300
0-99	0	0	1	120	1,200	1,217	1,234	1,251	1,268	1,285	1,302	1,319	1,336	1,353	1,370	1,387	1,404	1,421	1,438	1,455	1,472	1,489	1,506	1,523	1,540	1,557	1,574	1,591	1,608	1,625	1,642	1,659	1,676
10-19	10	1,200	1,217	1,234	1,251	1,268	1,285	1,302	1,319	1,336	1,353	1,370	1,387	1,404	1,421	1,438	1,455	1,472	1,489	1,506	1,523	1,540	1,557	1,574	1,591	1,608	1,625	1,642	1,659	1,676	1,693	1,710	1,727
20-29	20	2,400	2,434	2,468	2,502	2,536	2,570	2,604	2,638	2,672	2,706	2,740	2,774	2,808	2,842	2,876	2,910	2,944	2,978	3,012	3,046	3,080	3,114	3,148	3,182	3,216	3,250	3,284	3,318	3,352	3,386	3,420	3,454
30-39	30	3,600	3,638	3,676	3,714	3,752	3,790	3,828	3,866	3,904	3,942	3,980	4,018	4,056	4,094	4,132	4,170	4,208	4,246	4,284	4,322	4,360	4,398	4,436	4,474	4,512	4,550	4,588	4,626	4,664	4,702	4,740	4,778
40-49	40	4,800	4,842	4,884	4,926	4,968	5,010	5,052	5,094	5,136	5,178	5,220	5,262	5,304	5,346	5,388	5,430	5,472	5,514	5,556	5,598	5,640	5,682	5,724	5,766	5,808	5,850	5,892	5,934	5,976	6,018	6,060	6,102
50-59	50	6,000	6,054	6,108	6,162	6,216	6,270	6,324	6,378	6,432	6,486	6,540	6,594	6,648	6,702	6,756	6,810	6,864	6,918	6,972	7,026	7,080	7,134	7,188	7,242	7,296	7,350	7,404	7,458	7,512	7,566	7,620	7,674
60-69	60	7,200	7,266	7,332	7,398	7,464	7,530	7,596	7,662	7,728	7,794	7,860	7,926	7,992	8,058	8,124	8,190	8,256	8,322	8,388	8,454	8,520	8,586	8,652	8,718	8,784	8,850	8,916	8,982	9,048	9,114	9,180	9,246
70-79	70	8,400	8,478	8,556	8,634	8,712	8,790	8,868	8,946	9,024	9,102	9,180	9,258	9,336	9,414	9,492	9,570	9,648	9,726	9,804	9,882	9,960	10,038	10,116	10,194	10,272	10,350	10,428	10,506	10,584	10,662	10,740	10,818
80-89	80	9,600	9,690	9,780	9,870	9,960	10,050	10,140	10,230	10,320	10,410	10,500	10,590	10,680	10,770	10,860	10,950	11,040	11,130	11,220	11,310	11,400	11,490	11,580	11,670	11,760	11,850	11,940	12,030	12,120	12,210	12,300	12,390
90-99	90	10,800	10,902	11,004	11,106	11,208	11,310	11,412	11,514	11,616	11,718	11,820	11,922	12,024	12,126	12,228	12,330	12,432	12,534	12,636	12,738	12,840	12,942	13,044	13,146	13,248	13,350	13,452	13,554	13,656	13,758	13,860	13,962





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

[illegible]

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

Week	Hours	Annual	Income																										
			Wage	0.50	1.25	2.25	3.00	3.50	4.00	4.50	5.00	5.50	6.00	6.50	7.00	7.50	8.00	8.50	9.00	9.50	10.00	10.50	11.00	11.50	12.00	12.50	13.00	13.50	
			Hours	0	20	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
Average			0	1,540	23,080	35,640	48,720	61,800	74,880	87,960	101,040	114,120	127,200	140,280	153,360	166,440	179,520	192,600	205,680	218,760	231,840	244,920	258,000	271,080	284,160	297,240	310,320	323,400	
0.00	0	0	715	581	5,284	5,383	-5,278	-5,224	-4,678	-4,680	-4,367	-3,207	-2,750	-3,780	-3,316	-3,425	-3,515	-3,688	-3,859	-3,928	-3,298	-5,311	-3,918	-3,810	-2,424	-3,885	-5,227	-3,846	
7.31	30	7,340	551	575	3,711	5,325	1,134	3,450	1,721	2,055	3,331	3,679	3,346	3,361	3,612	3,546	3,465	3,388	3,308	2,619	3,874	1,812	-5,679	-1,088	-3,219	-3,383	-1,371	-1,719	
7.31	40	15,080	109	507	-219	-963	-761	-5,110	-3,868	-4,209	-4,584	-4,279	-2,843	-3,098	-2,911	-2,587	-1,882	-1,518	-1,099	-1,242	-963	888	-799	-760	-920	-920	-916		
8.00	40	16,480	175	503	-830	-746	-1,890	-3,888	-4,698	-5,179	-4,188	-3,587	-3,051	3,639	3,819	3,614	3,289	3,431	3,636	3,736	3,731	-919	-752	888	-680	-518	888	-879	
9.00	40	18,720	118	1,351	351	-5,800	-3,189	-3,107	-4,376	-4,317	-4,116	3,331	3,310	3,844	3,710	-3,421	1,979	3,794	3,810	1,447	-3,449	-845	471	370	117	106	247	354	
10.00	40	20,800	128	1,330	-2,019	-3,722	-3,221	-3,886	-4,584	-4,461	-4,478	3,719	3,442	4,246	4,037	-3,210	1,241	-3,584	1,327	1,381	1,183	-891	191	-47	184	123	15	21	
11.00	40	22,880	164	1,326	-1,779	-3,076	-1,701	-3,164	-4,480	-4,617	-4,613	3,682	3,336	3,153	3,007	3,103	1,301	3,109	1,263	679	885	-87	180	276	420	888	888	280	
12.00	40	24,960	3,178	1,351	-2,197	-3,133	-3,891	-4,189	-4,604	-4,571	-4,611	3,584	3,212	-3,703	-3,589	-3,143	-1,841	-3,018	-760	-799	-407	106	451	188	-747	-768	-719	611	
13.00	40	27,040	3,811	1,368	-2,319	-3,710	-3,301	-4,401	-3,989	-4,679	-4,710	3,491	3,011	-3,595	-3,519	-3,014	-1,917	-719	-680	-111	-280	167	772	917	3,088	1,080	1,080	811	
14.00	40	29,120	3,493	1,268	-2,498	-3,857	-3,181	-4,979	-4,979	-4,981	-4,609	3,501	3,184	-3,876	-3,019	1,589	1,014	-688	201	2	17	878	3,084	1,238	3,181	1,432	3,381	1,284	
15.00	40	31,200	3,110	1,182	-2,610	-3,000	-3,394	-4,190	-4,671	-4,767	-4,400	3,411	3,174	-3,572	-3,179	1,186	-5,181	-701	-161	111	102	318	3,100	1,451	1,561	1,711	1,711	1,883	1,576
16.00	40	33,280	2,412	838	-2,789	-3,486	-4,000	-4,887	-4,784	-4,919	-4,962	3,211	-2,888	3,801	-1,000	-1,007	918	108	888	888	888	5,111	3,708	1,882	3,001	2,054	2,008	1,888	
17.00	40	35,360	3,110	481	-3,171	-3,350	-3,402	-4,384	-4,501	-4,719	-4,703	3,014	-3,400	-3,009	1,110	-719	101	471	768	888	1,201	3,888	2,009	1,204	2,500	3,300	2,317	3,229	
18.00	40	37,440	3,094	311	-3,584	-3,724	-3,309	-4,384	-4,706	-4,910	-4,962	-3,819	-3,112	-3,719	-3,999	-401	118	796	1,888	1,187	1,319	3,185	3,188	1,515	2,076	1,898	2,014	1,587	
19.00	40	39,520	3,843	386	-3,889	-3,181	-3,079	-4,124	-4,507	-4,211	-4,778	1,017	1,837	3,882	422	-88	888	1,118	1,407	3,615	1,688	2,487	3,701	1,888	3,088	3,038	3,225	1,987	
20.00	40	41,600	3,421	-251	-3,805	-3,101	-3,241	-4,114	-4,218	-3,931	-3,404	1,017	1,102	3,118	300	237	771	1,409	1,710	3,010	1,887	2,808	3,011	3,169	3,126	3,187	3,104	3,181	
21.00	40	43,680	3,184	-283	-2,508	-3,089	-3,231	-4,007	-3,831	-3,631	-3,218	1,788	-3,118	-408	21	559	1,092	1,761	2,011	3,113	3,108	3,119	3,186	3,497	3,887	3,767	3,712	3,611	
22.00	40	45,760	3,118	-106	-2,617	-3,888	-1,741	-3,162	-4,600	-4,119	-3,488	1,419	-611	489	882	880	1,411	3,081	2,817	3,074	3,609	3,412	3,671	3,887	4,088	4,018	4,012	3,841	
23.00	40	47,840	3,051	81	-2,546	-3,189	-1,407	-3,419	-3,301	-3,001	-2,615	1,714	-301	-174	884	1,201	1,716	1,884	3,014	3,895	2,811	3,788	4,084	4,118	4,401	4,411	4,171	4,236	
24.00	40	49,920	798	386	-2,261	-3,039	-1,171	-3,180	-3,081	-2,711	-2,388	-410	-172	948	887	1,014	1,017	1,716	3,011	3,118	3,201	3,118	4,401	4,401	4,411	4,411	4,411	4,411	
25.00	40	52,000	3,090	870	-3,076	-3,024	1,891	-3,001	-3,789	-3,491	-3,077	911	88	470	1,108	3,881	3,379	3,047	3,118	3,186	3,630	4,111	4,700	4,884	5,040	5,038	4,910	4,779	
26.00	40	54,080	3,198	-411	-3,010	-3,746	-1,818	-3,179	-3,088	-3,120	-3,011	-200	101	781	1,619	3,187	3,700	3,870	3,600	3,917	4,081	4,617	5,071	5,212	5,118	5,184	5,200	5,041	
27.00	40	56,160	3,188	719	-3,414	-3,468	-1,294	-3,167	-3,118	-3,009	-3,188	181	881	1,111	3,180	2,888	3,011	3,887	4,088	4,187	4,117	5,119	5,108	5,001	5,011	5,011	5,011	5,011	
28.00	40	58,240	3,888	1,307	-3,114	-3,140	-871	-3,016	-3,808	-3,487	-3,007	254	1,005	1,404	3,777	3,011	3,300	4,088	4,407	4,629	4,617	5,406	5,681	5,771	5,874	5,841	5,781	5,581	
29.00	40	60,320	3,717	1,280	-400	-3,014	-401	-3,614	-3,484	-3,289	-3,000	719	1,106	1,708	3,185	3,118	3,711	4,818	4,741	4,941	-4,876	5,788	5,551	5,844	6,144	6,111	6,009	5,850	
30.00	40	62,400	3,898	1,371	-487	-308	-387	-3,181	-3,181	-3,01	-384	1,087	1,857	2,378	2,022	3,009	3,092	4,714	5,088	5,242	5,200	6,008	6,221	6,218	6,421	6,381	6,278	6,128	
31.00	40	64,480	3,120	1,849	-110	181	8	-370	-310	311	-43	1,418	1,080	1,400	3,199	3,880	4,410	5,001	5,181	5,016	5,108	6,117	6,481	6,681	6,800	6,947	6,589		
32.00	40	66,560	3,111	1,151	181	240	318	-888	-110	310	278	1,740	1,108	1,777	3,884	4,211	4,748	5,611	5,871	5,819	5,807	6,107	6,718	6,812	6,912	6,918	6,817	6,617	
33.00	40	68,640	3,781	1,878	-884	-881	-888	-108	-107	120	801	2,088	2,478	3,147	3,888	4,536	5,084	5,707	5,840	6,089	6,377	6,888	7,008	7,100	7,118	7,088	6,981	6,881	
34.00	40	70,720	3,071	1,790	-880	-784	-917	8	115	444	501	2,418	3,040	3,481	4,110	4,804	5,350	5,976	6,212	6,383	6,340	7,114	7,187	7,188	7,188	7,179	7,179	7,179	
35.00	40	72,800	3,101	1,111	1,118	1,110	1,278	311	447	772	1,380	2,811	3,180	3,801	4,418	5,046	5,619	6,219	6,461	6,481	6,812	7,410	7,188	7,178	7,171	7,088	7,088	7,088	

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

Day	Month	Wage	Hourly																															
		0.00	7.25	7.25	8.00	9.00	10.00	11.00	11.00	13.00	14.00	15.00	16.00	17.00	18.00	19.00	20.00	21.00	21.00	22.00	23.00	24.00	25.00	26.00	27.00	28.00	29.00	30.00						
		Hourly	0	10	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40				
Annual	0	7,240	23,380	16,440	19,720	23,000	31,680	24,860	37,040	29,120	35,200	31,280	35,840	37,440	39,520	41,600	45,760	47,840	49,920	51,000	54,160	56,240	58,320	60,400	62,480	64,560	66,640	68,720	70,800					
Wage*	Hourly*	Annual*																																
0.00	0	0	944	1,088	1,168	7,680	7,680	11,616	11,616	3,072	4,608	4,608	4,448	4,560	4,928	4,928	4,944	4,944	4,880	5,008	5,008	5,024	4,960	4,896	4,784	4,784	4,672	4,560	4,448	4,336				
7.25	20	7,240	3,224	3,288	3,360	18,480	18,480	4,912	5,328	5,328	5,312	5,312	5,360	5,360	5,376	5,376	5,360	5,360	5,312	5,312	5,328	5,328	5,344	5,344	5,296	5,296	5,248	5,192	5,136	5,080				
7.25	40	14,480	5,168	5,168	5,232	23,712	23,712	5,072	5,136	5,136	5,120	5,120	5,168	5,168	5,184	5,184	5,168	5,168	5,120	5,120	5,136	5,136	5,152	5,152	5,104	5,104	5,056	5,000	4,944	4,888				
9.00	60	16,440	5,072	5,072	5,136	23,008	23,008	4,912	5,008	5,008	4,996	4,996	5,040	5,040	5,056	5,056	5,040	5,040	5,000	5,000	5,016	5,016	5,032	5,032	4,984	4,984	4,936	4,880	4,824	4,768				
9.00	80	18,720	5,011	5,011	5,108	22,956	22,956	4,948	5,024	5,024	5,016	5,016	5,064	5,064	5,080	5,080	5,064	5,064	5,024	5,024	5,040	5,040	5,056	5,056	4,992	4,992	4,944	4,888	4,832	4,776				
11.00	100	20,800	1,244	905	5,112	4,216	4,288	4,784	4,448	3,408	3,408	3,448	3,448	3,472	3,472	3,488	3,488	3,472	3,472	3,448	3,448	3,464	3,464	3,480	3,480	3,440	3,400	3,360	3,320	3,280				
11.00	120	22,880	1,476	967	3,840	4,211	4,261	4,353	3,113	3,113	3,088	3,088	3,112	3,112	3,128	3,128	3,112	3,112	3,088	3,088	3,104	3,104	3,120	3,120	3,080	3,040	3,000	2,960	2,920	2,880				
12.00	140	24,960	1,531	1,017	3,118	4,433	4,433	4,525	3,145	3,145	3,120	3,120	3,144	3,144	3,160	3,160	3,144	3,144	3,120	3,120	3,136	3,136	3,152	3,152	3,112	3,072	3,032	2,992	2,952	2,912				
12.00	160	27,040	1,614	1,084	3,619	4,368	4,368	4,460	3,137	3,137	3,112	3,112	3,136	3,136	3,152	3,152	3,136	3,136	3,112	3,112	3,128	3,128	3,144	3,144	3,104	3,064	3,024	2,984	2,944	2,904				
14.00	180	29,120	1,308	1,308	3,214	4,024	4,024	4,096	3,011	3,011	3,011	3,011	3,027	3,027	3,043	3,043	3,027	3,027	3,003	3,003	3,019	3,019	3,035	3,035	2,995	2,955	2,915	2,875	2,835	2,795				
15.00	200	31,200	1,246	877	3,335	4,648	4,648	4,741	3,544	3,544	3,544	3,544	3,560	3,560	3,576	3,576	3,560	3,560	3,536	3,536	3,552	3,552	3,568	3,568	3,528	3,488	3,448	3,408	3,368					
16.00	220	33,280	1,281	571	3,775	3,449	3,449	3,561	3,108	3,108	3,108	3,108	3,124	3,124	3,140	3,140	3,124	3,124	3,100	3,100	3,116	3,116	3,132	3,132	3,092	3,052	3,012	2,972	2,932	2,892				
17.00	240	35,360	1,327	585	3,894	3,258	3,258	3,370	3,118	3,118	3,118	3,118	3,134	3,134	3,150	3,150	3,134	3,134	3,110	3,110	3,126	3,126	3,142	3,142	3,102	3,062	3,022	2,982	2,942	2,902				
18.00	260	37,440	1,373	611	3,939	2,856	2,856	2,967	3,211	3,211	3,211	3,211	3,227	3,227	3,243	3,243	3,227	3,227	3,203	3,203	3,219	3,219	3,235	3,235	3,195	3,155	3,115	3,075	3,035	2,995				
19.00	280	39,520	1,386	1,289	318	2,412	3,127	3,239	361	361	361	361	362	362	362	362	362	362	358	358	364	364	366	366	362	358	354	350	346	342				
20.00	300	41,600	1,400	1,582	347	2,588	3,920	3,411	361	361	361	361	362	362	362	362	362	362	358	358	364	364	366	366	362	358	354	350	346	342				
21.00	320	43,680	1,755	1,661	174	1,617	3,880	3,030	523	523	523	523	524	524	524	524	524	524	520	520	526	526	528	528	524	520	516	512	508	504				
22.00	340	45,760	2,029	2,445	732	1,648	3,084	3,174	341	341	341	341	342	342	342	342	342	342	338	338	344	344	346	346	342	338	334	330	326	322				
23.00	360	47,840	2,245	2,417	942	818	408	319	1,370	1,370	1,370	1,370	1,371	1,371	1,371	1,371	1,371	1,371	1,367	1,367	1,373	1,373	1,375	1,375	1,371	1,367	1,363	1,359	1,355	1,351				
24.00	380	49,920	1,587	2,858	1,068	381	220	176	1,817	1,817	1,817	1,817	1,818	1,818	1,818	1,818	1,818	1,818	1,814	1,814	1,820	1,820	1,822	1,822	1,818	1,814	1,810	1,806	1,802	1,798				
25.00	400	52,000	1,587	3,174	1,449	30	232	171	1,333	1,333	1,333	1,333	1,334	1,334	1,334	1,334	1,334	1,334	1,330	1,330	1,336	1,336	1,338	1,338	1,334	1,330	1,326	1,322	1,318	1,314				
26.00	420	54,080	1,273	3,582	1,928	867	888	1,008	1,227	1,227	1,227	1,227	1,228	1,228	1,228	1,228	1,228	1,228	1,224	1,224	1,230	1,230	1,232	1,232	1,228	1,224	1,220	1,216	1,212	1,208				
27.00	440	56,160	1,050	4,033	1,956	994	1,187	1,352	1,301	1,301	1,301	1,301	1,302	1,302	1,302	1,302	1,302	1,302	1,298	1,298	1,304	1,304	1,306	1,306	1,302	1,298	1,294	1,290	1,286	1,282				
28.00	460	58,240	1,025	4,441	2,889	1,400	1,676	1,828	1,218	1,218	1,218	1,218	1,219	1,219	1,219	1,219	1,219	1,219	1,215	1,215	1,221	1,221	1,223	1,223	1,219	1,215	1,211	1,207	1,203	1,200				
29.00	480	60,320	1,036	4,848	3,333	1,524	1,370	2,550	1,350	1,350	1,350	1,350	1,351	1,351	1,351	1,351	1,351	1,351	1,347	1,347	1,353	1,353	1,355	1,355	1,351	1,347	1,343	1,339	1,335	1,332				
30.00	500	62,400	1,005	5,246	3,826	2,418	1,665	3,566	1,826	1,826	1,826	1,826	1,827	1,827	1,827	1,827	1,827	1,827	1,823	1,823	1,829	1,829	1,831	1,831	1,827	1,823	1,819	1,815	1,811	1,808				
31.00	520	64,480	1,255	5,719	4,324	2,413	1,939	3,341	1,531	1,531	1,531	1,531	1,532	1,532	1,532	1,532	1,532	1,532	1,528	1,528	1,534	1,534	1,536	1,536	1,532	1,528	1,524	1,520	1,516	1,513				
32.00	540	66,560	1,885	6,234	4,828	3,467	1,803	4,038	1,793	1,793	1,793	1,793	1,794	1,794	1,794	1,794	1,794	1,794	1,790	1,790	1,796	1,796	1,798	1,798	1,794	1,790	1,786	1,782	1,778	1,775				
33.00	560	68,640	1,113	7,733	3,352	3,003	1,449	3,030	1,289	1,289	1,289	1,289	1,290	1,290	1,290	1,290	1,290	1,290	1,286	1,286	1,292	1,292	1,294	1,294	1,290	1,286	1,282	1,278	1,274	1,271				
34.00	580	70,720	1,346	7,214	3,807	4,488	4,484	3,694	1,794	1,794	1,794	1,794	1,795	1,795	1,795	1,795	1,795	1,795	1,791	1,791	1,797	1,797	1,799	1,799	1,795	1,791	1,787	1,783	1,779	1,776				
35.00	600	72,800	1,393	7,734	4,303	4,880	5,114	3,114	1,780	1,780	1,780	1,780	1,781	1,781	1,781	1,781	1,781	1,781	1,777	1,777	1,783	1,783	1,785	1,785	1,781	1,777	1,773	1,769	1,765	1,762				



Dist	Wagon	Hours																												
		0:00	7:25	7:25	8:30	9:30	10:00	11:00	12:00	13:30	14:00	15:30	16:00	17:30	18:00	18:00	20:30	21:00	22:30	23:00	24:30	25:00	26:00	27:00	28:00	29:00	30:00			
		Hours	0	75	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	
Wagon*	Hours*	Annual*																												
0:00	0	0	80	3,489	4,180	4,202	4,278	4,220	4,179	4,873	4,948	5,514	3,548	3,998	3,892	3,224	3,412	3,399	3,455	3,945	3,883	3,889	3,887	2,330	3,288	2,486	3,442	1,640		
7:25	25	7,540	1,080	3,481	3,737	3,852	3,903	3,514	3,893	2,680	2,672	2,682	3,319	3,797	3,665	3,387	3,262	3,712	3,756	3,780	3,689	3,653	3,573	1,498	3,477	2,457	3,408	40		
7:25	40	15,080	917	773	833	823	382	38	798	2,682	2,640	2,698	2,615	3,260	487	693	1,503	1,452	1,453	1,037	898	824	532	478	1,120	1,323	133	48		
8:30	40	16,440	505	678	632	400	389	564	703	2,633	2,698	2,904	2,328	3,049	487	1,573	1,438	1,404	1,571	462	481	40	360	488	566	619	89	81		
9:30	40	18,730	790	611	615	403	409	563	3,794	2,671	2,675	2,564	2,737	3,268	3,318	1,287	1,589	1,505	1,272	452	490	390	711	731	734	390	296	307		
10:00	40	20,820	894	589	627	328	408	563	3,823	1,883	2,000	2,048	2,527	3,443	4,853	2,214	1,988	1,487	1,272	1,208	879	290	592	593	499	481	521	532		
11:00	40	22,880	1,173	577	48	324	3,480	1,861	3,680	2,682	2,531	2,528	2,515	3,998	3,347	3,345	1,298	1,217	1,038	804	343	551	395	321	371	298	348	741	594	
12:00	40	24,960	1,551	885	330	3,328	3,128	1,540	3,830	2,484	2,498	2,492	3,892	3,479	3,349	1,267	1,051	785	514	495	393	183	44	44	33	34	368	1,011		
13:00	40	27,040	1,983	887	3,088	3,200	1,820	1,530	3,433	2,472	2,818	2,888	3,204	3,878	3,523	803	750	334	428	308	183	68	118	182	380	198	1,228	2,088		
14:00	40	29,120	2,454	907	3,027	3,338	1,875	1,474	3,693	2,888	2,617	2,878	3,333	3,913	3,147	777	579	520	506	399	136	66	283	318	405	414	467	1,482	1,535	
15:00	40	31,200	2,868	925	364	3,210	3,109	1,463	3,908	2,888	2,618	2,818	3,400	3,953	3,126	693	615	519	518	323	290	538	582	628	471	714	1,748	1,782		
16:00	40	33,280	3,474	382	397	3,215	3,128	1,894	3,932	2,883	2,818	2,848	3,448	3,456	3,682	798	761	715	518	359	349	918	741	805	888	918	975	1,987	2,840	
17:00	40	35,360	3,844	395	389	3,320	3,193	1,783	3,793	3,084	2,832	3,037	3,420	3,324	3,429	948	544	483	389	87	575	342	805	1,082	1,340	1,082	1,318	3,250	2,26	
18:00	40	37,440	3,985	322	485	3,540	3,488	1,838	3,838	2,882	3,385	3,289	3,974	3,781	4,045	813	254	42	143	788	865	1,223	1,319	1,442	1,486	2,088	2,532	2,938		
19:00	40	39,520	3,338	418	3,288	3,494	1,780	1,812	3,793	2,367	3,349	3,838	3,218	3,420	3,529	84	27	163	367	1,023	1,232	1,479	1,576	1,657	1,701	1,749	2,769	2,812		
20:00	40	41,600	3,395	418	3,258	3,586	1,587	1,591	4,488	3,125	3,820	3,280	3,918	3,383	30	343	198	387	591	1,279	1,479	1,736	1,834	1,915	2,028	2,000	3,028	3,088		
21:00	40	43,680	3,320	479	3,134	3,685	1,467	1,217	3,249	1,889	3,345	3,234	3,184	3,184	387	388	421	600	848	1,836	1,738	1,989	2,092	2,172	2,218	2,187	3,287	3,337		
22:00	40	45,760	3,458	16	3,330	3,230	1,321	1,305	3,055	2,237	3,305	3,892	3,759	397	431	592	645	987	3,105	1,738	1,934	2,251	2,349	2,410	2,412	2,514	3,541	3,554		
23:00	40	47,840	3,448	295	3,688	418	870	475	3,848	2,080	3,879	3,683	4,042	3,731	463	818	902	1,124	3,382	2,050	2,252	2,389	2,406	2,687	2,739	2,772	3,768	3,798		
24:00	40	49,920	3,570	207	793	718	740	1,277	3,218	1,848	3,684	3,418	3,217	488	889	1,373	3,138	1,882	1,619	3,308	2,508	2,788	2,863	3,044	2,987	2,998	3,954	3,891		
25:00	40	52,000	3,731	447	479	518	1,080	1,070	378	1,830	3,412	3,211	3,018	1,951	1,126	1,392	3,478	1,639	3,477	2,545	2,766	3,021	3,330	3,302	3,234	3,185	4,018	4,049		
26:00	40	54,080	3,648	688	750	488	893	838	749	1,935	3,192	387	809	8	3,383	1,387	3,475	1,887	2,194	2,822	3,223	3,280	3,378	3,429	3,398	3,340	4,228	4,283		
27:00	40	56,160	3,763	994	676	711	793	609	522	1,167	368	764	752	240	1,640	1,848	3,152	1,514	2,310	3,078	3,280	3,328	3,460	3,614	3,515	3,489	4,464	4,464		
28:00	40	58,240	3,721	1,268	984	479	474	382	287	844	345	507	195	507	1,887	2,022	2,859	2,151	2,648	3,338	3,765	3,791	3,773	3,706	3,685	4,449	4,619			
29:00	40	60,320	3,826	1,428	1,018	353	247	207	79	730	448	290	16	384	2,156	2,390	2,446	2,488	2,805	3,195	3,765	3,950	3,946	3,818	3,800	3,880	4,844	4,824		
30:00	40	62,400	3,970	1,647	35	210	32	66	350	465	330	9	209	1,812	3,453	3,616	3,730	3,825	3,314	3,803	3,968	4,095	4,118	4,095	4,075	5,039	5,039			
31:00	40	64,480	3,648	1,223	242	222	201	290	407	406	27	385	407	1,279	2,670	2,870	2,980	3,183	3,390	3,607	3,808	4,203	4,291	4,308	4,280	5,230	5,234	5,238		
32:00	40	66,560	3,898	1,453	487	420	431	547	604	15	284	523	794	1,536	3,027	3,330	3,218	3,410	3,718	4,162	4,205	4,455	4,486	4,504	4,487	4,485	5,430	5,431		
33:00	40	68,640	3,938	1,684	590	449	482	804	912	358	342	780	991	1,793	3,184	3,389	3,445	3,196	3,715	4,151	4,451	4,485	4,481	4,499	4,480	4,461	5,325	5,335		
34:00	40	70,720	3,876	1,812	821	806	839	1,045	1,379	948	799	1,057	1,248	2,760	3,463	3,621	3,363	3,750	3,880	4,327	4,446	4,843	4,874	4,884	4,874	4,838	5,800	5,801		
35:00	40	72,800	3,723	2,138	1,370	1,183	1,188	1,318	1,417	1,427	3,056	3,194	3,051	2,908	3,689	3,801	3,796	3,800	4,401	4,780	5,041	5,006	5,071	5,006	5,071	5,006	6,105	6,104		