

How the Food Stamp Program and the US Tax Code Continue to Penalize Marriage

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Introduction

Officially called the Supplemental Nutrition Assistance Program or SNAP, the food stamp program penalizes marriage. That is, given a decision between marriage and remaining unmarried, the latter will always yield more in food stamp benefits. It makes no difference whether there are children in the household or not. The result will be the same.

Technically, there should be no marriage penalty because SNAP benefits are supposed to be based on the concept of a SNAP household that eats meals together. If a couple were living together unmarried, they should be counted as a single SNAP household. However, the financial incentive is there for them to remain unmarried and report themselves as not eating together. In fact, some advocacy groups advise individuals that applying as a separate SNAP household can yield more in benefits.¹

It might be assumed that once incomes of a couple are combined, marriage will always be the better deal financially. However, this is not always the case. Despite the efforts in Congress to eliminate the marriage penalty for 2018, it is not eliminated if there are children in the family. It is only eliminated when two unmarried persons *without children* marry.

The U.S. tax code still has marriage penalties for those with children. The penalty comes mostly from the Earned Income Tax Credit and the factors that calculate the tax liability before tax credits. The Earned Income Tax Credit is one of the three large welfare assistance programs that are part of the tax system and administered by the Internal Revenue Service (IRS).

This briefing will use computational analysis to illustrate the scope and severity of the food-stamp marriage penalty and how it compounds the marriage penalty when combined with the federal income tax .

Food Stamp Benefit Calculations

This study will use the terms girlfriend and boyfriend to indicate two individuals who may choose to marry or remain unmarried. They may live together and not always accurately report their intimate relationship to maximize benefits.

Additionally, this study will consider scenarios with children. For simplicity, it will be assumed below that the children live with the girlfriend, although it could be the other way around.

The purpose of this section is to highlight how to calculate food stamp benefits and to demonstrate with three simple examples the marriage penalty due to the Food Stamp Program. Assuming three children, the three examples are as follows:

- Both the girlfriend and the boyfriend earn the federal minimum wage.
- The girlfriend earns the federal minimum wage, and the boyfriend has no earnings.

¹ For example, Project Bread in Massachusetts advertises on its website: “If you live with other people, but they buy their own food and make their own meals, you may be able to apply for SNAP as a separate household. If you do this, you might get more benefits.” <http://www.gettingfoodstamps.org/fshousehold.htm>,

- The girlfriend has no earnings, and the boyfriend earns the federal minimum wage.

The first example—where both earn the federal minimum wage—is dealt with in greater detail to illustrate how food stamp benefits are calculated. The second and third examples are described more briefly, but the same process was used to calculate the numbers. All examples assume there are two children living with the girlfriend and no one has a disability.

In addition, results are shown for couples without children, with one child, and with three children, although the calculations are not illustrated in this briefing. All numbers in these examples use SNAP factors for FFY 2018 for the 48 contiguous states and the District of Columbia.²

Example 1: Both the Girlfriend and the Boyfriend Earn the Minimum Wage.

To be eligible for food stamps, most individuals and households must pass a gross income test and a net income test. However, if the household has a member who is disabled or elderly, only the net income test is applied.

The Gross Income Test: When both the girlfriend with two children and the boyfriend are working full-time at the federal minimum wage of \$7.25 per hour, each will have annual gross earnings of \$15,080. The girlfriend, who in this case lives with two children, uses the gross income test for a SNAP household with three persons, which is \$2,213 monthly or \$26,556 annually. Because \$15,080 is less than the gross income standard of \$26,556, the girlfriend meets the gross income test.

Her boyfriend also meets the gross income test. The gross monthly income limit for a single person is \$1,307, or \$15,684, which exceeds his federal minimum wage earned income of \$15,080, although barely.

The Net Income Test: The *net income test* is determined by applying the following deductions:

- Twenty percent of earnings
- Standard deduction of \$1,920
- Dependent care costs
- Child support payments made
- Medical costs over \$35 per month for families with an elderly or disabled member
- Excess shelter costs

Because both the girlfriend and her boyfriend earn the same amount, the calculation of the net income is as follows:

² Source for all FFY 2018 food stamp factors: Food and Nutrition Service, United States Department of Agriculture, “Cost of Living Adjustment (COLA) Information” for Income Eligibility Standards, Maximum Allotments and Deductions, and Minimum SNAP Allotment: <https://www.fns.usda.gov/snap/cost-living-adjustment-cola-information>.

Net Income Calculation Procedure	No Excess Shelter Costs	With Maximum Allowable Excess Shelter Costs
1 Gross Income	\$15,080	\$15,080
2 – Twenty Percent of Earnings	\$3,016	\$3,016
3 – Standard Deduction	\$1,920	\$1,920
4 – Dependent Care Costs	\$0	\$0
5 – Child Support Payments Made	\$0	\$0
6 – <u>Medical Costs</u>	<u>\$0</u>	<u>\$0</u>
7 = Adjusted Income (Line 1 – sum of Lines 2 through 6)	\$10,144	\$10,144
8 One Half of Adjusted Income (Line 7 ÷ 2)	\$5,072	\$5,072
9 Shelter Costs (from rent and utilities)	Up to \$5,072	\$11,492 or more
10 Shelter Costs over 1/2 Adjusted Income (Line 9 – Line 8)	\$0	\$6,420
11 Maximum Excess Shelter Costs Allowed	\$6,420	\$6,420
12 Excess Shelter Cost: Minimum of Line 10 and Line 11	\$0	\$6,420
13 Net Income (Line 7 – Line 11)	\$10,144	\$3,724

Assuming no other income than the earnings, the gross income will be \$15,080. Twenty percent of earnings is \$3,016 (from $20\% \times \$15,080$). The standard deduction is \$160 monthly, or \$1,920 annually, for households with one to three members. No other deductions were assumed, giving an adjusted income of \$10,144 (from $\$15,080 - \$3,016 - \$1,920$).

The Food Stamp Program operates under the assumption that the family will spend up to one half of its adjusted income on shelter, defined as rent and utilities. Any amount over that threshold is defined as excess shelter costs and will be deducted from adjusted income to determine the net income. In this example, half of the adjusted income is \$5,072 (from $\$10,144 \div 2$). If the shelter costs are \$5,072 or less, no excess shelter deduction may be taken, and the net income is the same as the adjusted income. However, if the shelter costs exceed \$5,072, the family may deduct excess costs up to a maximum of \$535 per month, or \$6,420 annually. In this example, if the family had \$11,492 in shelter costs, it would be able to deduct \$6,420 from the adjusted income, which yields \$3,724 (from $\$10,144 - \$6,420$).

The net income test allows net income to be no more than \$1,005 monthly, or \$12,060 annually for a single person, and no more than \$1,702 monthly income, or \$20,424 annually, for a family of three. In both cases considered here, the federal minimum wage earners meet the net income test. (The net incomes of \$10,144 and \$3,724 are both less than \$12,060 for a single person and \$24,424 for a family of three.)

Final SNAP Benefit Calculation: The final SNAP benefits are calculated as follows:

Benefit Calculation	<u>Mom with Two Children</u>		<u>Boyfriend Alone</u>	
	No Excess Shelter Costs	With Maximum Allowable Excess Shelter Costs	No Excess Shelter Costs	With Maximum Allowable Excess Shelter Costs
1 Maximum Allotment	\$6,048	\$6,048	\$2,304	\$2,304
2 – 30% of Net Income	<u>\$3,043</u>	<u>\$1,117</u>	<u>\$3,043</u>	<u>\$1,117</u>
3 = Food Stamp Benefit Amount*	\$3,005	\$4,931	\$0	\$1,187

Note: * cannot be less than zero.

The Food Stamp Program provides a maximum allotment for food based on a thrifty food plan, assuming families will spend 30 percent of their net income on food. The benefit is simply the difference between the two numbers. For example, for a family with three members, the maximum allotment is \$504 per month, or \$6,048 annually. For a single person, it is \$192 per month, or \$2,304 annually. Thirty percent of the net income without an excess shelter deduction is \$3,043 (from 30% × \$10,144) or \$1,117 (from 30% × \$3,724) with the maximum allowable excess shelter cost deduction.

Therefore, the girlfriend with the two children would receive between \$3,005 and \$4,931 in food stamp benefits, depending on her excess shelter deduction. (From \$6,048 – \$3,043 = \$3,005, and \$6,048 – \$1,117 = \$4,931.) Her boyfriend would receive nothing, or an amount up to \$1,187, depending again on the excess shelter deduction. (From \$2,304 – \$3,043 = a negative number, therefore it is 0, and \$2,304 – \$1,117 = \$1,187.)

Calculation for Married Couple: However, if they would marry, the net income calculation becomes as follows:

Net Income Calculation Procedure	No Excess Shelter Costs	With Maximum Allowable Excess Shelter Costs
1 Gross Income	\$30,160	\$30,160
2 – Twenty Percent of Earnings	\$6,032	\$6,032
3 – Standard Deduction	\$2,040	\$2,040
4 – Dependent Care Costs	\$0	\$0
5 – Child Support Payments Made	\$0	\$0
6 – <u>Medical Costs</u>	<u>\$0</u>	<u>\$0</u>
7 = Adjusted Income (Line 1 – sum of Lines 2 through 6)	\$22,088	\$22,088
8 One Half of Adjusted Income (Line 7 ÷ 2)	\$11,044	\$11,044
9 Shelter Costs (from rent and utilities)	Up to \$11,044	\$17,464 or more
10 Shelter Costs over 1/2 Adjusted Income (Line 9 – Line 8)	\$0	\$6,420
11 Maximum Excess Shelter Costs Allowed	\$6,420	\$6,420
12 Excess Shelter Cost: Minimum of Line 10 and Line 11	\$0	\$6,420
13 Net Income (Line 7 – Line 12)	\$22,088	\$15,668

Again, assuming no other income than the earnings, the gross income will be double \$15,080, or \$30,160. Twenty percent of earnings is \$6,032 (from $20\% \times \$30,160$). The standard deduction is \$170 monthly, or \$2,040 annually, for households with four members. No other deductions were assumed, giving an adjusted income of \$22,088 (from $\$30,160 - \$6,032 - \$2,040$).

One half of the adjusted income is \$11,044 (from $\$22,088 \div 2$). If the shelter costs are \$11,044 or less, no excess shelter deduction may be taken, and the adjusted income becomes the net income. However, if the shelter costs exceed \$11,044, the family may deduct the excess costs up to the same maximum as before, that is, \$535 per month, or \$6,420 annually. In this example, if the family had \$17,464 in shelter costs, it would be able to deduct \$6,420 from the adjusted income, which yields \$15,668 (from $\$22,088 - \$6,420$).

The net income test allows no more than \$2,050 monthly net income, or \$24,600 annually for a family with four persons. Therefore, the family satisfies the net income test because both \$22,088 and \$15,668 are each less than \$24,600.

Final SNAP Benefit for Married Couple: The final SNAP benefits for the married couple family are calculated as follows:

Benefit Calculation	<u>Married Couple Family</u>	
	No Excess Shelter Costs	With Maximum Allowable Excess Shelter Costs
1 Maximum Allotment	\$7,680	\$7,680
2 <u>– 30% of Net Income</u>	<u>\$6,626</u>	<u>\$4,700</u>
3 = Food Stamp Benefit Amount*	\$1,054	\$2,980
Note: * cannot be less than zero.		

The maximum allotment for a married couple with two children is \$640 per month, or \$7,680 annually. Thirty percent of the net income without an excess shelter deduction is \$6,626 (from $30\% \times \$22,088$) or \$4,700 (from $30\% \times \$15,668$) with the maximum allowable excess shelter cost deduction.

Therefore, the married couple with two children would receive between \$1,054 and \$2,980 in food stamp benefits, depending on the excess shelter deduction. (From $\$7,680 - \$6,626 = \$1,054$ and $\$7,680 - \$4,700 = \$2,980$.)

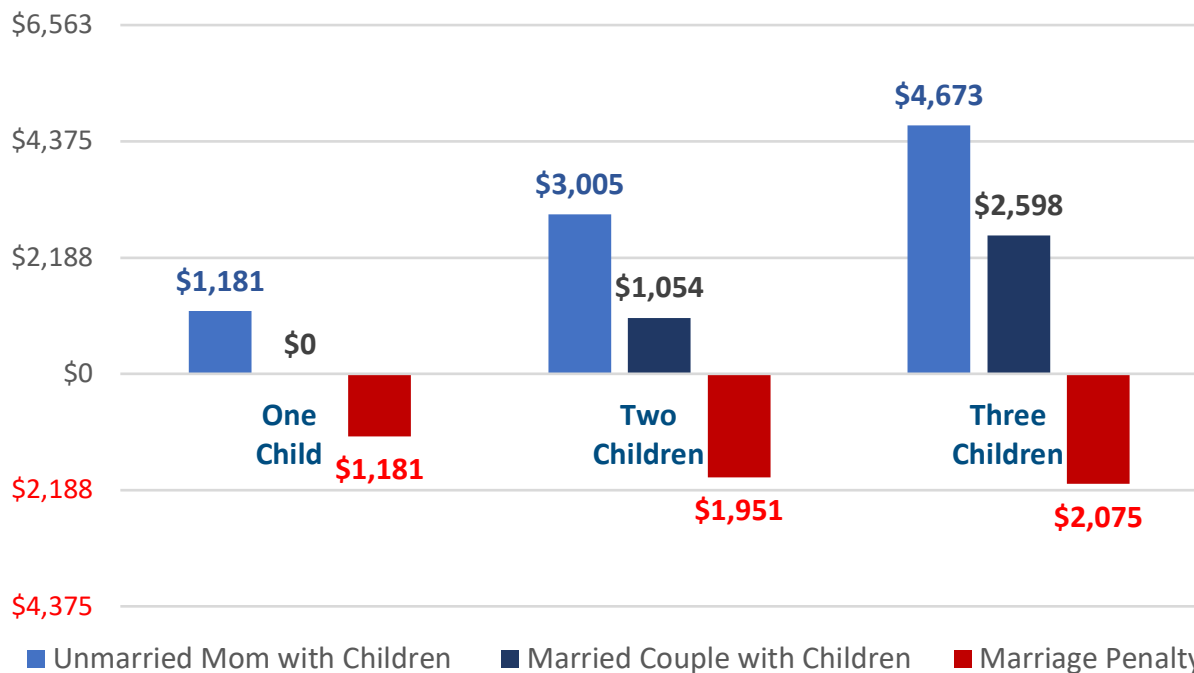
Calculation of Marriage Penalty: The calculation of the marriage penalty is calculated simply by taking the difference between the food stamp benefits when they are unmarried and married.

Status	Minimum Benefit	Maximum Benefit
1 Unmarried	\$3,005	\$6,118
2 – Married	<u>\$1,054</u>	<u>\$2,980</u>
3 = Penalty	\$1,951	\$3,138

The unmarried benefits are the sum of benefits received from both the girlfriend and the boyfriend, assuming they are separate SNAP households, which are $\$3,005 + \$0 = \$3,005$ with no excess shelter deduction (the minimum benefit) and $\$4,931 + \$1,187 = \$6,118$ (the maximum benefit). If they have no excess shelter deduction, the loss in benefits if they marry is \$1,951 (from $\$3,005 - \$1,054$). If they have the maximum allowable excess shelter deduction, the marriage penalty could be as high as \$3,138 (from $\$6,118 - \$2,980$).

When the earnings are the same, having children means there will be a marriage penalty, and more children, the more severe the penalty. Below shows the range of numbers when both the girlfriend and the boyfriend earn the federal minimum wage.

Chart 1: SNAP Marriage Penalties When Both the Girlfriend and Boyfriend* Earn Minimum Wage.



Notes: * At the federal minimum wage, the boyfriend as a single person earns too much to qualify for food stamps. For wages up to the median wage and the 48 contiguous states in 2018. Assumes the children live with the girlfriend, no one has a disability, and no excess shelter deduction.

Status	One Child		Two Children		Three Children	
	Minimum Benefit	Maximum Benefit	Minimum Benefit	Maximum Benefit	Minimum Benefit	Maximum Benefit
1 Unmarried	\$1,181	\$4,294	\$3,005	\$6,118	\$4,673	\$7,786
2 – Married	\$0	\$0	\$1,054	\$2,980	\$2,598	\$4,524
3 = Penalty	\$1,181	\$4,294	\$1,951	\$3,138	\$2,075	\$3,262

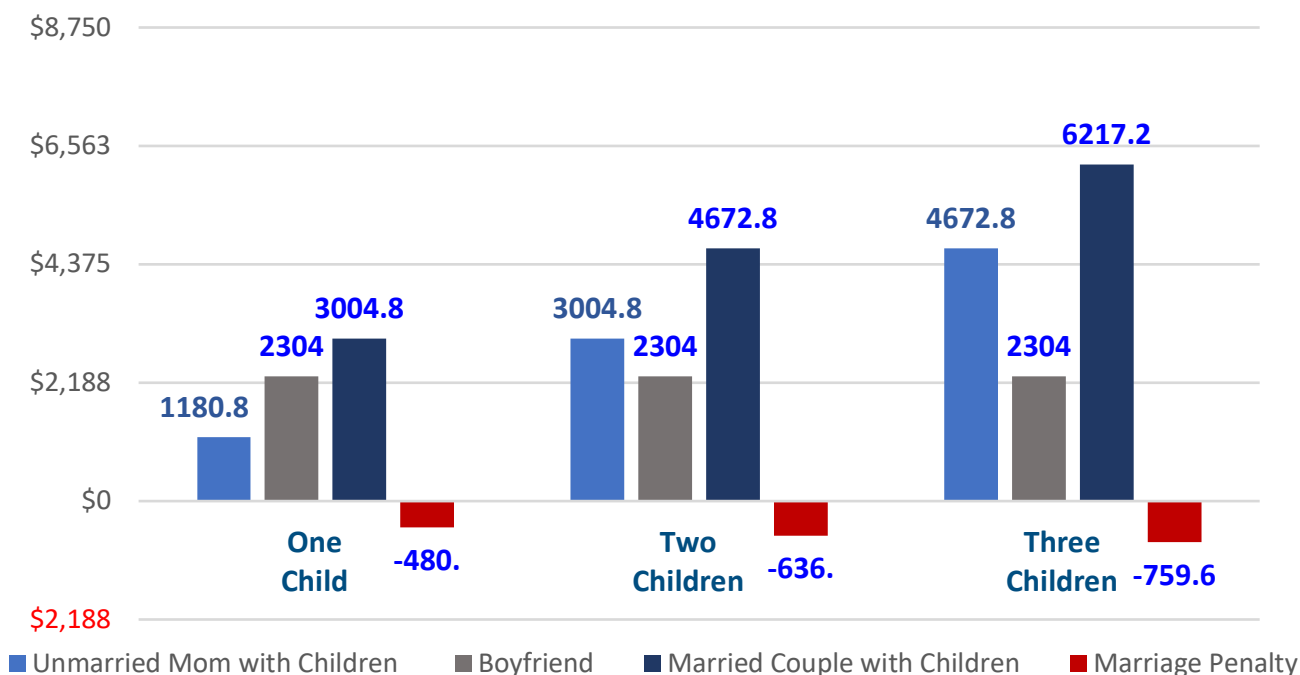
Example 2: Girlfriend Earns Minimum wage, and the Boyfriend Earns Nothing.

The same calculation process was used to calculate the benefits if the girlfriend earns the federal minimum wage and the boyfriend earns nothing.

In this case, the boyfriend receives the maximum allotment of \$2,304 for every scenario. When unmarried, the girlfriend's benefit varies based on the number of children and the excess shelter deductions. With one child, her benefit ranges from \$1,181 to \$3,107. With two children, it ranges from \$3,005 to \$4,931. With three children, it ranges from \$4,673 to \$6,599. Therefore, adding in the boyfriend's allotment, the unmarried benefits range from \$3,485 to \$5,411 for one child, \$5,309 to \$7,235 for two children, and \$6,977 to \$8,903 for three children.

When married, the benefit ranges are as follows: \$3,005 to \$4,931 with one child, \$4,673 to \$6,599 with two children, and \$6,217 to \$8,143 with three children. The marriage penalties become \$480 for one child, \$636 for two children, and \$760 for three children.

Chart 2: SNAP Marriage Penalties When the Girlfriend Earns Minimum Wage and Boyfriend Nothing*



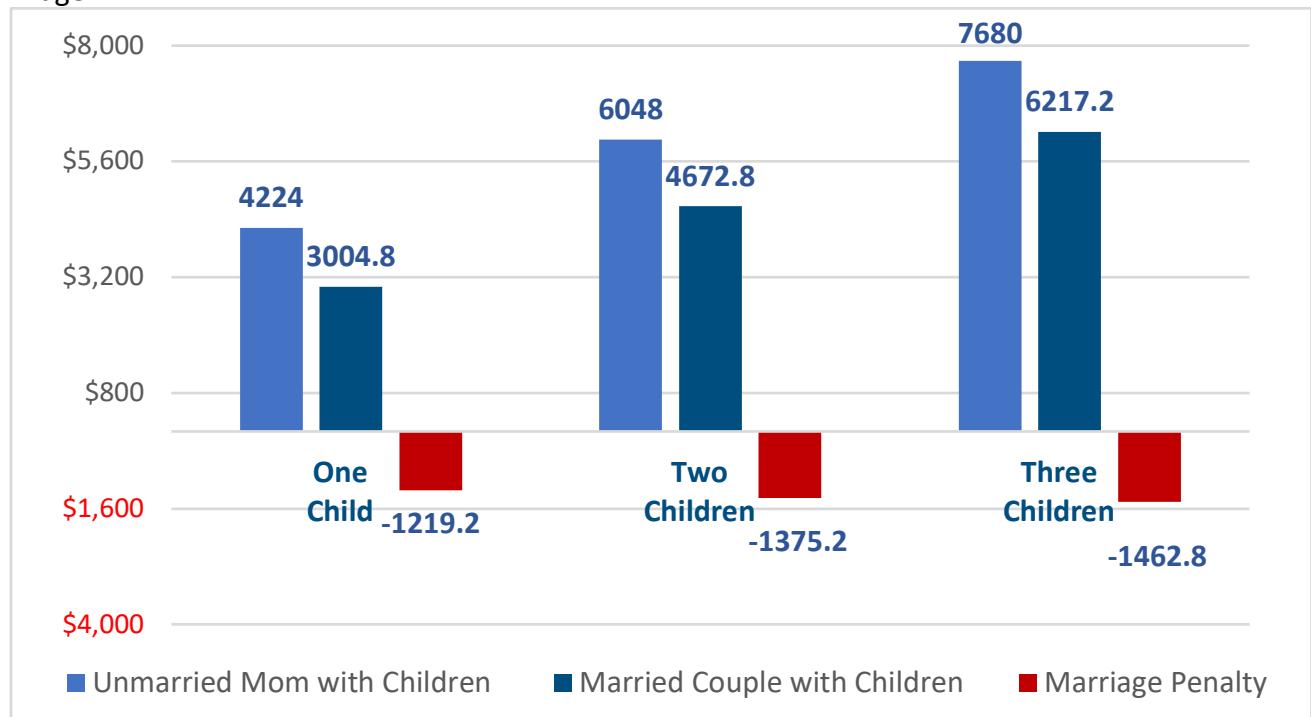
Notes: * For wages up to the median wage and the 48 contiguous states in 2018. Assumes the children live with the girlfriend, no one has a disability, and no excess shelter deduction.

Status	<u>One Child</u>		<u>Two Children</u>		<u>Three Children</u>	
	Minimum Benefit	Maximum Benefit	Minimum Benefit	Maximum Benefit	Minimum Benefit	Maximum Benefit
1 Unmarried	\$0	\$0	\$0	\$0	\$0	\$0
2 – Married	\$0	-\$24,000	\$0	-\$24,000	\$0	-\$24,000
3 = Penalty	\$0	\$24,000	\$0	\$24,000	\$0	\$24,000

Example 3: The Girlfriend Earns Nothing, and the Boyfriend Earns Minimum Wage.
The same calculation process was used to calculate the benefits if the girlfriend earns the federal minimum wage and the boyfriend earns nothing.

In this case, the boyfriend receives no food stamp benefits unless he has a sufficient excess shelter deduction that reduces his net income below the point where 30 percent of that net income is less than his maximum allotment. If given the maximum allowable excess shelter deduction, he could receive \$1,187 in benefits. When unmarried, the girlfriend's benefit varies based only on the number of children. Because she has no earnings, the excess shelter deduction becomes irrelevant. With one child, her benefit is \$4,224. With two children, it is \$6,048. With three children, it is \$7,680. Therefore, the unmarried benefits range from \$4,224 to \$5,411 for one child, \$6,048 to \$7,235 for two children, and \$7,680 to \$8,867 for three children.

Chart 3: SNAP Marriage Penalties When the Girlfriend Earns Nothing and the Boyfriend Minimum Wage*



Notes: * For wages up to the median wage and the 48 contiguous states in 2018. Assumes the children live with the girlfriend, no one has a disability, and no excess shelter deduction.

Status	<u>One Child</u>		<u>Two Children</u>		<u>Three Children</u>	
	Minimum Benefit	Maximum Benefit	Minimum Benefit	Maximum Benefit	Minimum Benefit	Maximum Benefit
1 Unmarried	\$4,224	\$5,411	\$6,048	\$7,235	\$7,680	\$8,867
2 – <u>Married</u>	<u>\$3,005</u>	<u>\$4,931</u>	<u>\$4,673</u>	<u>\$6,599</u>	<u>\$6,217</u>	<u>\$8,143</u>
3 = Penalty	\$1,219	\$480	\$1,375	\$636	\$1,463	\$724

When married, the benefit ranges are as follows: \$3005 to \$4,931 with one child, \$4,673 to \$6,599 with two children, and \$6,217 to \$8,143 with three children. The marriage penalties become between \$480 and \$1,219 for one child, between \$636 and \$1,375 for two children, and \$724 and \$1,463 for three children.

Scope of the Food Stamp Marriage Penalty

Computer programming was used to illustrate the scope of the food-stamp marriage penalty.

The same girlfriend and boyfriend assumptions were used for the computer programming, and it was assumed that the girlfriend has two children and no one has a disability.

The analysis compares the difference in benefits they may receive when they are unmarried and presumably living apart (although in many circumstances they will actually be living together), and what those benefits would be if they married and presumably live together.

The computation assumes 16 wage levels for both the girlfriend and the boyfriend. They are as follows:

- no earnings
- \$7.25 per hour (the federal minimum wage) for 10 hours per week
- \$7.25 for 20 hours per week
- \$7.25 per hour for 30 hours per week
- \$7.25 per hour for 40 hours per week
- \$8.00 per hour for 40 hours per week
- \$9.00 per hour for 40 hours per week
- \$10.00 per hour for 40 hours per week
- \$11.00 per hour for 40 hours per week
- \$12.00 per hour for 40 hours per week
- \$13.00 per hour for 40 hours per week
- \$14.00 per hour for 40 hours per week
- \$15.00 per hour for 40 hours per week
- \$16.00 per hour for 40 hours per week
- \$17.00 per hour for 40 hours per week
- \$18.00 per hour for 40 hours per week

The last wage considered is \$18.00 per hour, which is equal to the national median wage.³

The computer program calculates 256 wage combinations. For each combination, it calculates the differences between the annualized SNAP benefits if they are unmarried and not part of the same SNAP household and if they are married and part of the same SNAP household. If the number is positive, then there would be a financial advantage with the food stamp program for them to marry. However, the results demonstrate that this is never the case.

If the number is negative, which is always the case, the number shows how much they would lose in food stamp benefits on an annual basis if they married. The loss is what is called the marriage penalty.

The results are displayed in two ways: graphically and in data tables. The data tables are found at the back of this briefing.

The graphical representations have three axes. The girlfriend's wages run from left to right, starting with no earnings and ending with \$18.00 per hour. The boyfriend's wages run from front to back, also starting with no earnings and ending with \$18.00 per hour.

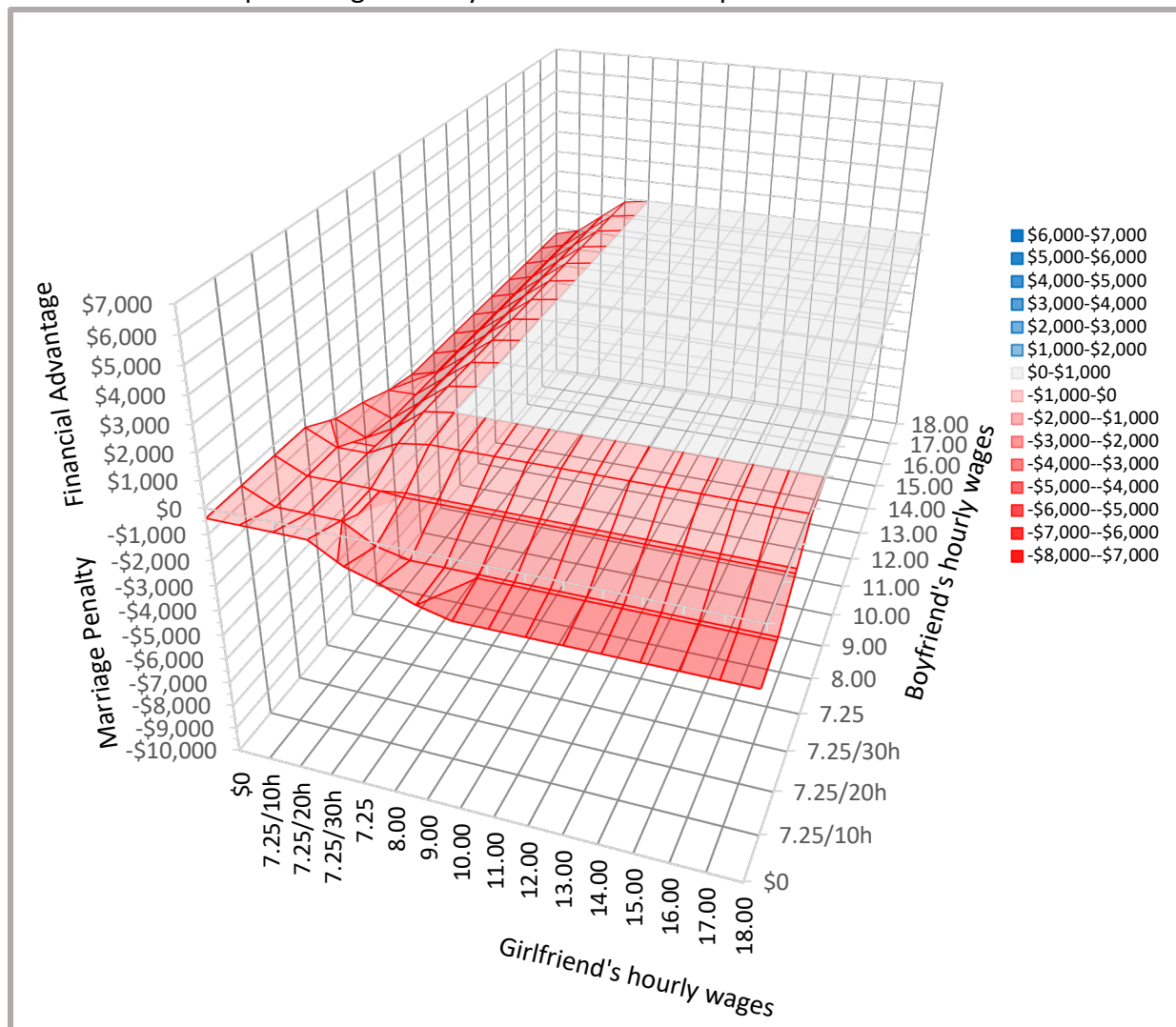
The results of the calculations are shown on the vertical axis as an area graph. If a datapoint is plotted above the horizontal plane that cuts through the vertical axis at the zero value, then there is a financial advantage to marry. If the datapoint is below the zero-vertical plane, then there is a financial disadvantage or marriage penalty.

The charts are color-coded to help easily distinguish whether there is a penalty, and the severity of the penalty. All datapoints below the zero-vertical plane are shown in red, indicating the penalty. The deeper the hue of the red, the more severe the penalty. If datapoints existed above the zero-vertical plane, they would be blue, and the deeper the hue of the blue, the greater the financial advantage.

If there is no penalty or no advantage, the datapoints would be the same as the zero-vertical plane.

³ National median wage for May 2018, which is the most recent available data from the Bureau of Labor Statistics, U.S. Department of Labor, "Occupational Employment and Wages--May 2017," News release, USDL-18-0486, Friday, March 30, 2018. The data is released annually.

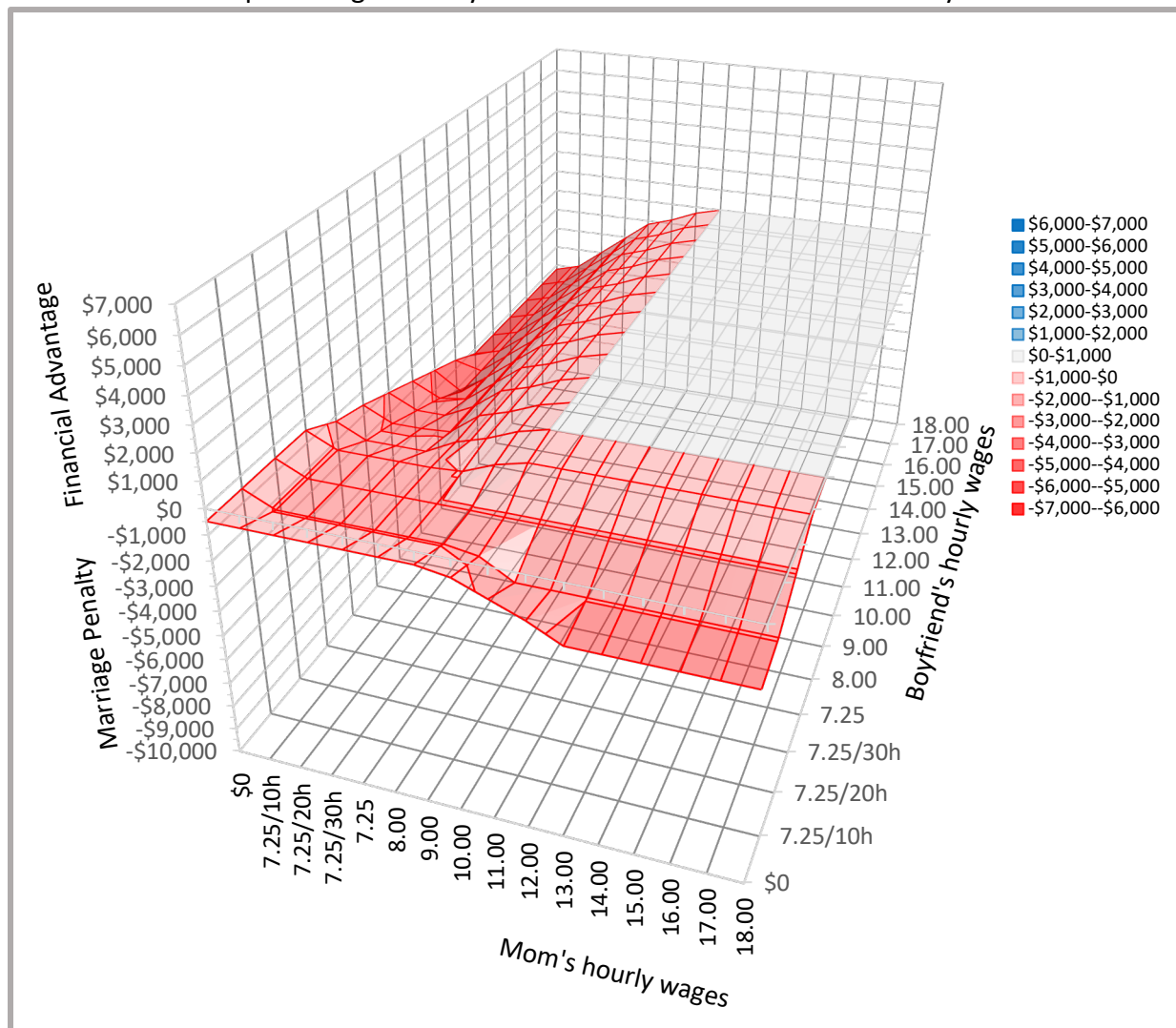
Chart 4: Food Stamp Marriage Penalty for Unmarried Couple without Children*



Notes: *For wages up to the median wage. Assumes neither person has a disability and no excess shelter deduction. Data is for the 48 contiguous states in 2018. For the data, see Table 1.

When unmarried and in separate SNAP households, both the girlfriend and the boyfriend are eligible for food stamps when they earn the federal minimum wage or less. In every case, if they married, they would lose SNAP benefits. The flat gray area shows when neither would be eligible, either singly or married for food stamps.

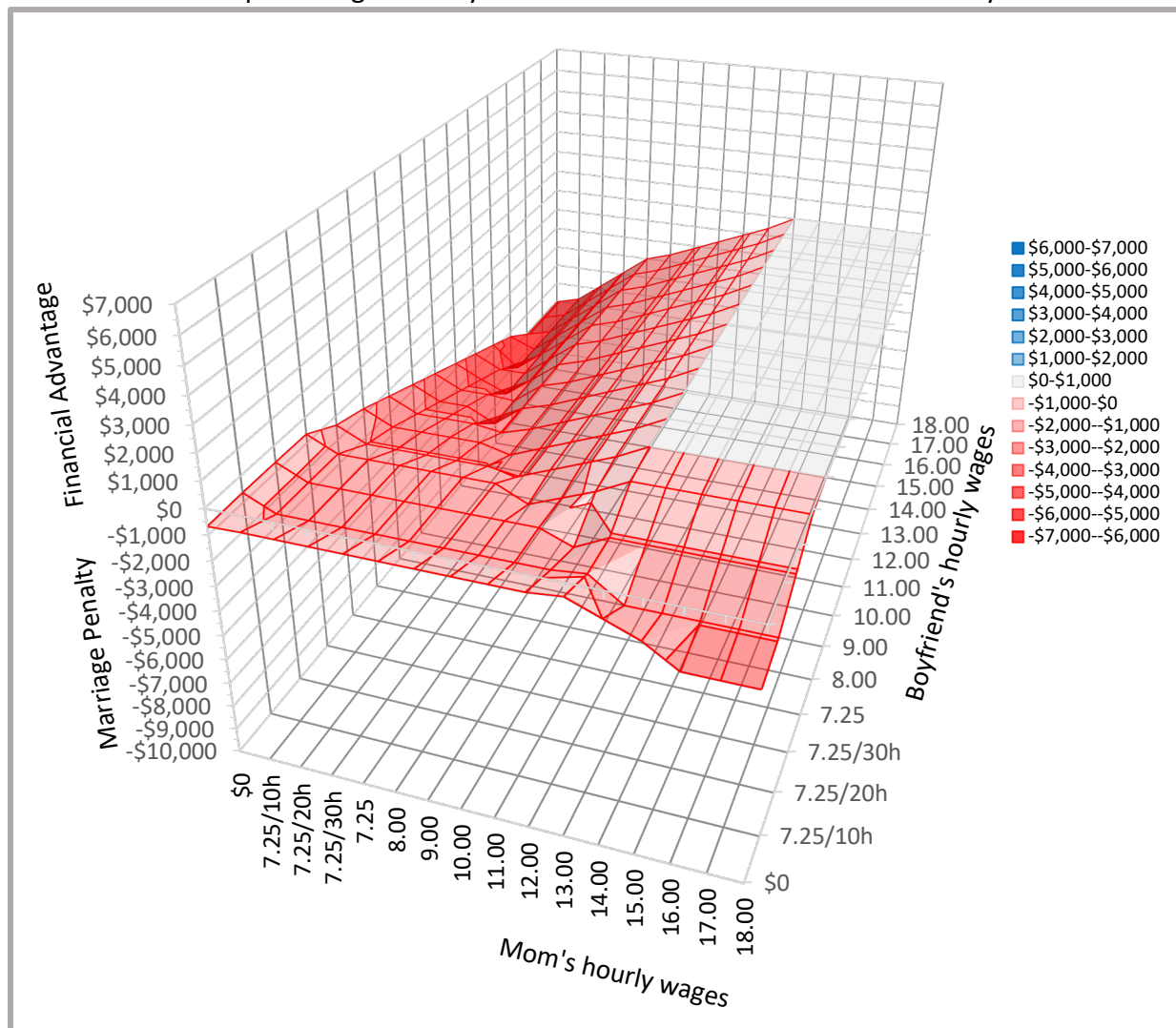
Chart 5: Food Stamp Marriage Penalty for the Girlfriend with 1 Child and Boyfriend*



Notes: *For wages up to the median wage. Assumes no person has a disability and no excess shelter deduction. Data is for the 48 contiguous states in 2018. Boyfriend could be the father of the child. For the data, see Table 2.

When unmarried and in separate SNAP households, the girlfriend with one child is still eligible when she earns \$9.00 per hour. The boyfriend is eligible when he earns minimum wage or less. In every case, if they married, they would lose SNAP benefits. The flat gray area shows when neither would be eligible—either singly or married—for food stamps.

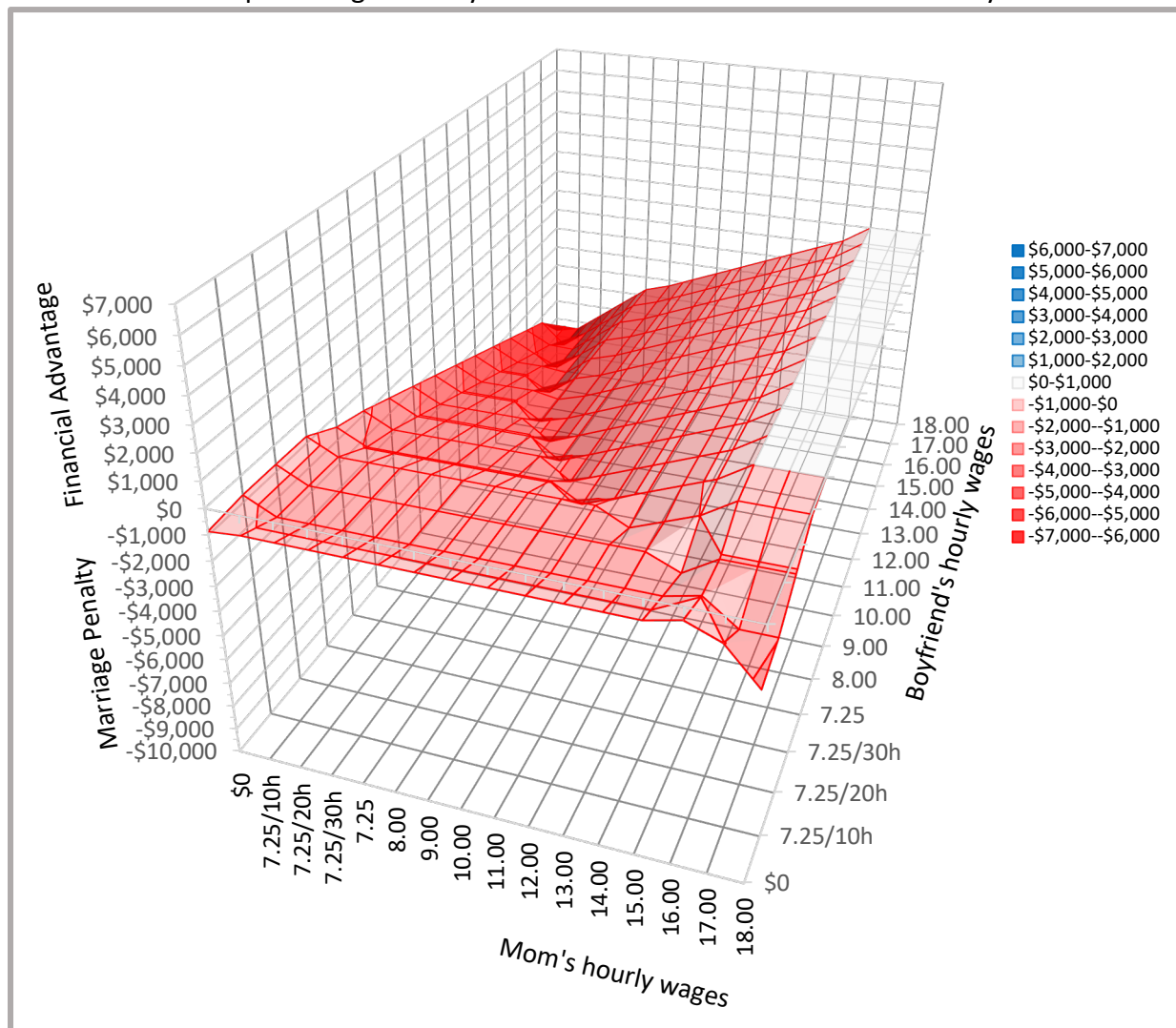
Chart 6: Food Stamp Marriage Penalty for the Girlfriend with 2 Children and Boyfriend*



Notes: *For wages up to the median wage. Assumes no person has a disability and no excess shelter deduction. Data is for the 48 contiguous states in 2018. Boyfriend could be the father of the children. For the data, see Table 3.

When unmarried and in separate SNAP households, the girlfriend with two children is still eligible when she earns \$12.00 per hour. The boyfriend is eligible when he earns the federal minimum wage or less. In every case, if they married, they would lose SNAP benefits. The flat gray area shows when neither would be eligible—either singly or married—for food stamps

Chart 7: Food Stamp Marriage Penalty for the Girlfriend with 3 Children and Boyfriend*



Notes: *For wages up to the median wage. Assumes no person has a disability and no excess shelter deduction. Data is for the 48 contiguous states in 2018. Boyfriend could be the father of the children. For the data, see Table 4.

When unmarried and in separate SNAP households, the girlfriend with three children is still eligible when she earns \$15.00 per hour. The boyfriend is eligible when he earns the federal minimum wage or less. In every case, if they married, they would lose SNAP benefits. The flat gray area shows when neither would be eligible—either singly or married—for food stamps.

U.S. Tax Code Calculations

This section investigates whether the food stamp marriage penalty matters in context of earnings and the federal income tax. Computer programming was used to calculate after tax earnings in

addition to SNAP benefits. All tax factors were derived from Internal Revenue Service publications and the U.S. Tax Code.⁴ All tax information is for 2018.

The following adjustments were made to gross earnings:

- Employee portion of Social Security and Medicare payroll taxes
- Tax liability before tax credits
- Earned Income Tax Credit
- Child Tax Credit and the Additional Child Tax Credit
- Food stamps

Social Security and Medicare

The employee portions of the social security and Medicare payroll taxes are 6.2 percent and 1.45 percent, respectively. Together they equal 7.65 percent. The social security tax is applied only to the first \$128,400 in earnings, which is beyond the scenarios considered in this briefing. Because these rates are applied evenly for each person, there is no marriage penalty.

Federal Income Tax Rates for 2018

Public Law 115-97⁵ changed the federal tax tables for 2018 as follows:

Head of Household Tax Filing Status				
Bracket	Not over	Rate	Over	Plus
Bracket 1	13,600.00	10%	-	-
Bracket 2	51,800.00	12%	13,600.00	1,360.00
Bracket 3	82,500.00	22%	51,800.00	5,944.00

Unmarried Individual Tax Filing Status				
Bracket	Not over	Rate	Over	Plus
Bracket 1	9,525.00	10%	-	-
Bracket 2	38,700.00	12%	9,525.00	952.50
Bracket 3	82,500.00	22%	38,700.00	4,453.50

Married Filing Jointly Tax Filing Status				
Bracket	Not over	Rate	Over	Plus
Bracket 1	19,050.00	10%	-	-
Bracket 2	77,400.00	12%	19,050.00	1,905.00

⁴ Sources for Social Security and Medicare payroll taxes: Internal Revenue Service, U.S. Department of the Treasury, Publication 15 (Circular E), Employer's Tax Guide For use in 2018 (<https://www.irs.gov/pub/irs-pdf/p15.pdf>), p. 2; for 2018 tax factors and Earned Income Tax Credit factors: Internal Revenue Service, U.S. Department of the Treasury, Internal Revenue Bulletin, Bulletin No. 2018-10, March 5, 2018: Rev. Proc. 2018-18, p. 392+ (<https://www.irs.gov/pub/irs-irbs/irb18-10.pdf>); also, 26 U.S. Code §§ 1 (Tax imposed), 24 (Child tax credit), 32 (Earned income), and 63 (Taxable income defined).

⁵ Signed by President Donald Trump on December 22, 2017, H.R. 1 became Public Law 115-97: <https://www.congress.gov/115/plaws/publ97/PLAW-115publ97.pdf>.

Bracket 3	165,000.00	22%	77,400.00	8,907.00
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Public Law 115-97 also eliminated deductions for personal exemptions and increased the standard deductions for 2018 as follows:

- Head of Household Tax Filing Status: \$18,000
- Unmarried Individual Tax Filing Status: \$12,000
- Married Filing Jointly Tax Filing Status: \$24,000

For the scenario when the girlfriend and boyfriend are each earning the federal minimum wage, the tax liability before credits becomes the following:

Tax Liability Calculation	Girlfriend with 2 Children	Boyfriend	Sum When Unmarried	Married
Adjusted Gross Income	\$15,080	\$15,080	\$30,160	\$30,160
Standard Deduction	\$18,000	\$12,000		\$24,000
Taxable Income*	\$0	\$3,080		\$6,160
Taxable Income Adjusted*	\$0	\$3,075		\$6,175
Bracket	Bracket 1	Bracket 1		Bracket 1
Rate	10%	10%		10%
Over	\$0	\$0		\$0
Plus	\$0	\$0		\$0
Federal Tax Liability before Credits	\$0	\$308	\$308	\$618

Note: * Adjusted to match amounts in tax tables in IRS instructions to Form 1040.

Assuming no other adjustments or income, the girlfriend with two children would have a tax filing status as head of household, giving her a standard deduction of \$18,000. Because her gross income of \$15,080 is less than the standard deduction, her tax liability would be zero.

Also having income of \$15,080 and assuming no other adjustments or income, the boyfriend would file as an unmarried individual. His standard deduction is \$12,000, leaving taxable income of \$3,080. This amount is adjusted to \$3,075 to match how the IRS determines the tax tables in the instructions to Form 1040.⁶ Ten percent of \$3,075 rounds to \$308.

When married, the total income becomes \$30,080 (from \$15,080 × 2). The standard deduction for married filing jointly is \$24,000, leaving taxable income of \$6,160. This amount is adjusted to \$6,175 to account for how the IRS determines the tax tables in the instructions to Form 1040.⁷ Ten percent of \$6,175 rounds to \$618.

⁶ Based on prior year tables, the IRS breaks taxable income into \$25 increments and adds \$12.50 to the mathematical floor for taxable incomes between \$25 and \$3,000. For taxable incomes above \$3,000 to \$100,000, the IRS breaks taxable income into \$50 increments and adds \$25 to the mathematical floor. In all cases, the IRS rounds the tax liability to the nearest dollar.

⁷ Idem.

Therefore, by marrying, the couple would owe \$310 more in federal taxes (from \$618 – \$308).

Earned Income Tax Credit for 2018

The factors for the Earned Income Tax for 2018 are as follows:

Earned Income Tax Factors	No Quali- fying Chil- dren	One Qualify- ing Child	Two Qualify- ing Chil- dren	Three or More Qualifying Children
Phase-in Percentage*	7.65%	34.00%	40.00%	45.00%
Phase-out Percentage*	7.65%	15.98%	21.06%	21.06%
Earnings Threshold Amount When Maxi- mum Credit Is Reached	\$6,780	\$10,180	\$14,290	\$14,290
Maximum Amount of Credit	\$519	\$3,461	\$5,716	\$6,431
Threshold Earnings Amount When Phaseout Begins for Single and Head-of- Household Filers	\$8,490	\$18,660	\$18,660	\$18,660
Maximum Earnings Amount to Qualify for Single or Head-of-Household Filers	\$15,270	\$40,320	\$45,802	\$49,194
Threshold Earnings Amount When Phaseout Begins for Married-Couple Filers	\$14,170	\$24,350	\$24,350	\$24,350
Maximum Earnings Amount to Qualify for Married-Couple Filers	\$20,950	\$46,010	\$51,492	\$54,884

Note: *These factors are found in 26 U.S. Code § 32

For earning the federal minimum wage, the Earned Income Tax Credits are calculated as follows:

Earned Income Tax Credit Calculation	Girlfriend with 2 Children	Boyfriend	Sum When Unmarried	Married
1 Earnings	\$15,080	\$15,080	\$30,160	\$30,160
2 Earnings Adjusted*	\$15,075	\$15,075	\$30,175	\$30,175
3 Number of Qualifying Children	2	0	2	2
4 Income Threshold Amount When Max- imum Credit Is Reached	\$14,290	\$6,780		\$14,290
5 Threshold Income Amount When Phaseout Begins	\$18,660	\$8,490		\$24,350
6 Maximum Earnings Amount to Qualify	\$45,802	\$15,270		\$51,492
7 Maximum Amount of Credit	\$5,716	\$519		\$5,716
8 Phase-Out Percentage	21.06%	7.65%		21.06%
9 Eligible for Maximum Credit	\$5,716	\$0		\$0
10 Phase-Out Amount	\$0	\$15		\$4,489
Total Credit (Line 8 + Line 9)	\$5,716	\$15	\$5,731	\$4,489

Note: * Adjusted to match on amounts in tax tables in IRS instructions to Form 1040.

Because the girlfriend has two qualifying children and her federal minimum wage earnings of \$15,080 exceed the earnings threshold *when the maximum credit is reached* (\$14,290) but are less than the earnings threshold when the phaseout begins (\$18,660), she qualifies for the maximum credit of \$5,716. When the boyfriend has no qualifying children and his earnings exceed the earnings threshold when the phaseout begins (\$8,490) but less than the maximum earnings amount to qualify (\$15,270), he receives \$15 in an earned income credit based on the phaseout formula that uses a 7.65 percent phaseout.⁸ This amount is adjusted to \$15,075 to match how the IRS determines the Earned Income Credit tables in the instructions to Form 1040.⁹

When married, the adjusted earnings¹⁰ is \$30,175, which exceeds the phaseout threshold (\$24,350) but is less than the maximum earnings (\$51,492). The married couple receives earned income tax credit of \$4,489 based on the phaseout formula using a 7.65 phaseout percentage.¹¹

When unmarried, the girlfriend and the boyfriend receive \$5,731 in earned income tax credits (from \$5,716 + \$15). However, they would receive only \$4,489 when married for a penalty of \$1,242 (from \$5,731 – \$4,489).

Child Tax Credit and Additional Child Tax Credit

Public Law 115-97 made the following changes to the Child Tax Credit and the Additional Child Tax Credit:

- The tax credit per qualifying child was increased from \$1,000 to \$2,000.
- The refundable portion of the credit, i.e., the Additional Child Tax Credit, is capped at \$1,400 per qualifying child.
- The earned income threshold is reduced from \$3,000 to \$2,500.

For the scenarios considered here—both the girlfriend and the boyfriend earning the federal minimum wage with two children—the Child Tax Credit and the Additional Tax Credit are calculated as follows:

Child Tax Credit (CTC) and Additional Child Tax Credit (ACTC) Calculation		Girlfriend with 2 Children	Boyfriend	Sum When Unmarried	Married
1	Number of Qualifying Children	2	0	2	2
2	Potential Credit (Line 1 × \$2,000)	\$4,000	\$0		\$4,000
3	Tax Liability Before Tax Credits*	\$0	\$308	\$308	\$618
4	Allowable Child Tax Credit (CTC)**	\$0	\$0		\$618
5	Non-Allowable Child Tax Credit	\$4,000	\$0		\$3,382

⁸ The phaseout formula is the [Credit] = [maximum credit] – ([Earnings] – [Phaseout Threshold]) × [Phaseout Percentage]. In this example, it is as follows: \$15 = \$519 – (\$15,075 – \$8,490) × 7.65%.

⁹ Based on prior year tables, the IRS breaks earnings income into \$50 increments and adds \$25 to the mathematical floor. In all cases, the IRS rounds the tax credit to the nearest dollar.

¹⁰ Idem.

¹¹ The phaseout formula is same: [Credit] = [maximum credit] – ([Earnings] – [Phaseout Threshold]) × [Phaseout Percentage]. In this example, it is as follows: \$4,489 = \$5,716 – (\$30,175 – \$24,350) × 21.06%.

6	Earned Income	\$15,080	\$15,080		\$30,160
7	Earnings over \$2,500	\$12,580	\$12,580		\$27,660
8	15% of Line 7	\$1,887	\$1,887		\$4,149
9	Limit per child (Line 1 × \$1,400)	\$2,800	\$0		\$2,800
10	Smaller of Line 5, Line 8, or Line 9	\$1,887	\$0	\$1,887	\$2,800
11	Additional Child Tax Credit (ACTC) (Line 10)	\$1,887	\$0	\$1,887	\$2,800
12	Allowable CTC + ACTC	\$1,887	\$0	\$1,887	\$3,418

Note: * From Tax Liability Calculation worksheet. **Cannot exceed the tax liability.

The girlfriend with two children would be unable to claim a Child Tax Credit because she would not have a tax liability when working only for the federal minimum wage. However, under the revised tax law, she could take up to the \$1,400 per child, 15 percent of her earnings over \$2,500, or her non-allowable Child Tax Credit (whichever is less). With two children, the allowable amount of \$1,400 per child equals \$2,800; 15% of her earnings over \$2,500 equals \$1,887; and her non-allowable Child Tax Credit is \$4,000. Therefore, she would be able to claim \$1,887, which is the least amount.

Because the boyfriend does not have custody of the children, he would not be legally allowed to claim the Child Tax Credit or the Additional Tax Credit.

When married, they could claim \$618 in the Child Tax Credit, which cancels out their tax liability. Their non-allowable Child Tax Credit becomes \$3,382 (from \$4,000 – \$618). They may claim up to \$1,400 per child for the Additional Child Tax Credit, which equals \$2,800. Fifteen percent of their earnings over \$2,500 equals \$4,149. The least amount of these three calculations is \$2,800. Therefore, they may also claim the Additional Child Tax Credit of \$2,800. When added to the Child Tax Credit, their total credits equal \$3,418, compared to \$1,887 when unmarried. Therefore, in this example, the Child Tax Credit and the Additional Child Tax Credit have a financial advantage of \$1,531 (from \$3,418 – \$1,887) if they marry.

Combining the Food Stamp and Federal Income Tax Penalties

The following table summarize the marriage penalty from the example of a girlfriend with two children and a boyfriend who both earn the federal minimum wage.

Combined Marriage Penalty Calculation	Unmarried	Married	Advantage/ Penalty
Gross Earnings	\$30,160	\$30,160	-same-
– Social Security and Medicare Payroll Taxes	\$2,307	\$2,307	-same-
– Tax Liability Before Tax Credits	<u>\$308</u>	<u>\$618</u>	-\$310
= Revised Income	\$27,545	\$27,235	-\$310
+ Earned Income Tax Credit	\$5,731	\$4,489	-\$1,242
+ Child Tax Credit	\$0	\$618	\$618
+ Additional Child Tax Credit	<u>\$1,887</u>	<u>\$2,800</u>	\$913
{Subtotal CTC and ACTC}	{ <u>\$1,887</u> }	{ <u>\$3,418</u> }	{ <u>\$1,531</u> }
= Revised Income	\$35,163	\$35,142	-\$21
Food Stamp Benefits	<u>\$3,005</u>	<u>\$1,054</u>	-\$1,951

= Revised Income	\$38,168	\$36,196	-\$1,972
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When both the girlfriend and boyfriend earn the federal minimum wage and there are two children, the marriage penalty totals \$1,972, most of which comes from the Food Stamp Program. Because of the Child Tax Credit, the marriage penalty from the federal income tax, which is just \$21, is insignificant.

However, it is not always the case that the marriage penalty due to the federal income tax is insignificant. For example, when the girlfriend has two children and earns \$8.00 per hour, and the boyfriend earns \$17 per hour, the marriage penalty due to the federal income tax is \$4,204. Adding a food stamp penalty of \$2,630 brings the total marriage penalty to \$6,834, a considerable sum of money that could incentivize remaining unmarried.

Combined Marriage Penalty Calculation	Unmarried	Married	Advantage/ Penalty
Gross Earnings	\$52,000	\$52,000	-same-
– Social Security and Medicare Payroll Taxes	-\$3,978	-\$3,978	-same-
– Tax Liability Before Tax Credits	-\$2,615	-\$2,982	-\$367
= Revised Income	\$45,407	\$45,040	-\$367
+ Earned Income Tax Credit	\$5,716	\$0	-\$5,716
+ Child Tax Credit	\$0	\$2,982	\$2,982
+ Additional Child Tax Credit	\$2,121	\$1,018	(\$1,103)
{Subtotal CTC and ACTC}	{ \$2,121 }	{ \$4,000 }	{ \$1,879 }
= Revised Income	\$53,244	\$49,040	-\$4,204
Food Stamp Benefits	\$2,630	\$0	-\$2,630
= Revised Income	\$55,874	\$49,040	-\$6,834

Charting the Combined Marriage Penalty

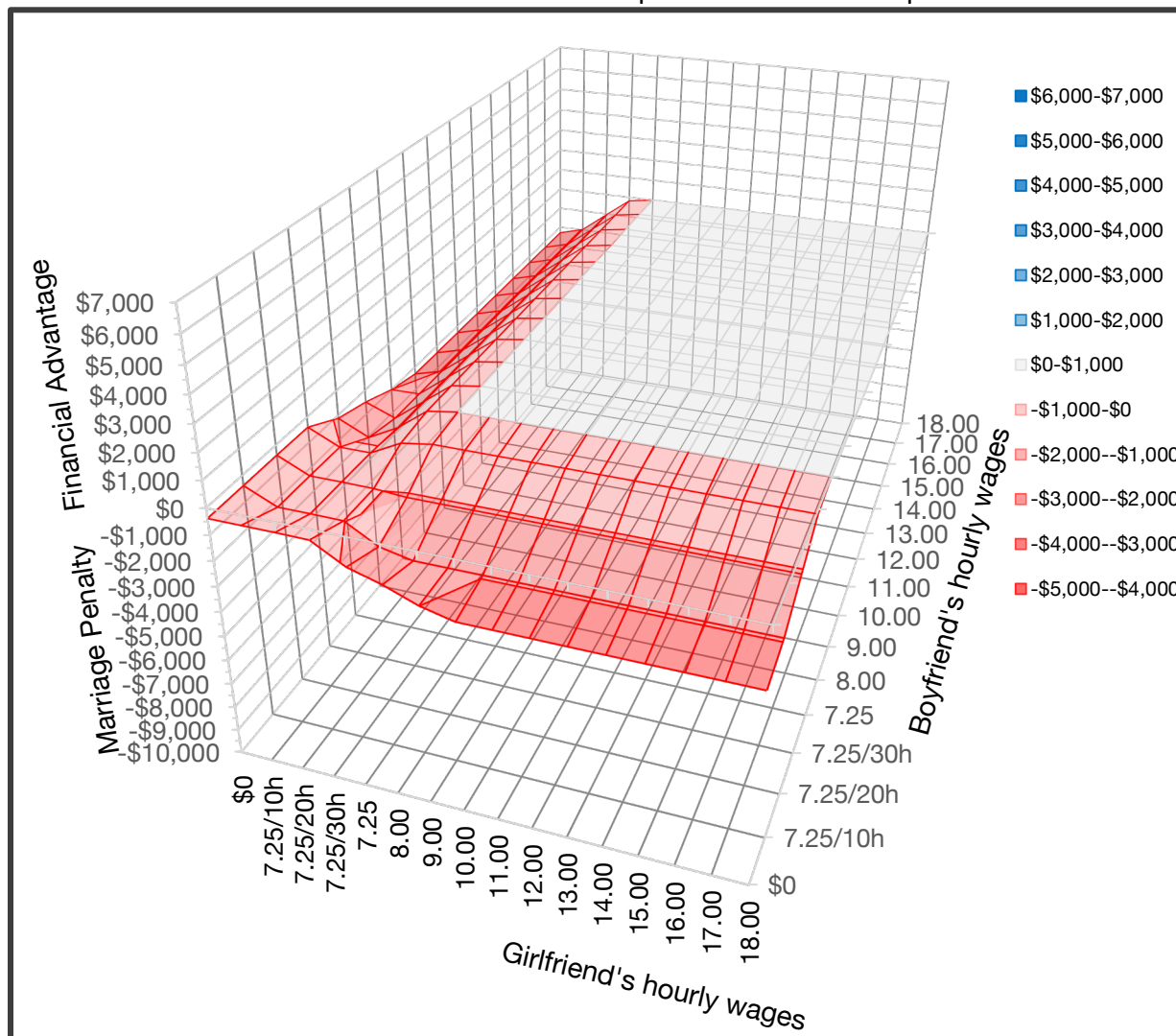
Computer programming was also used to combine the marriage penalties of the Food Stamp Program and the federal income tax.

The charts displayed in this section are the same as before. The girlfriend's wages are displayed from left to right, and the boyfriend's wages, from front to back. The vertical axis shows whether there is a financial advantage for marriage or a marriage penalty. If a datapoint is above the horizontal plane that cuts through vertical axis at the zero value, there is a financial advantage. This result will be displayed in blue color. The deeper the hue of the blue, the more financially advantageous is marriage. If a datapoint is below the zero-vertical plane, it is a marriage penalty and will be displayed in red. The deeper the red, the more severe is the penalty.

The calculations used the same 256 wage combinations as before.

The results of these charts show for each wage combination which marital arrangement will have more take-home income and benefits. The comparison is between a married couple and an unmarried couple who lives together but makes separate tax filings and claim different SNAP households.

Chart 8: Income after U.S. Taxation and Food Stamps for Unmarried Couple with No Children*

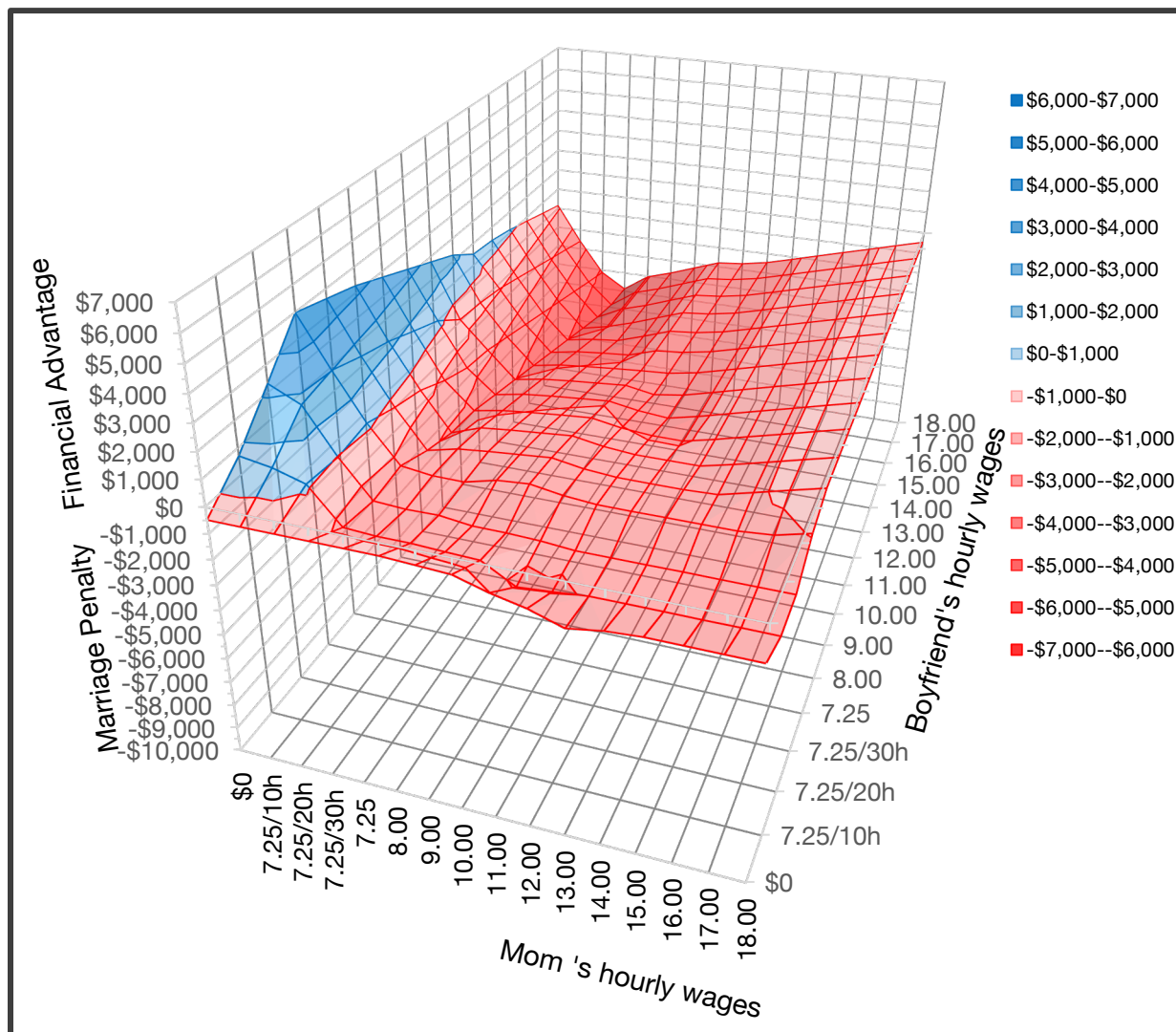


Notes: *For wages up to the median wage. Assumes neither person has a disability and no excess shelter deduction. Data is for the 48 contiguous states in 2018. For the data, see Table 5.

For an unmarried couple with no children, the SNAP benefits cause the marriage penalty. In fact, the graphics in Chart 8 are identical to the graphics in Chart 1. The flat gray area is when the couple is ineligible for food stamps regardless of their marital status.

These results verify that recent changes made to the U.S. Tax Code successfully eliminated the marriage penalty when there are no children. However, the food stamp program negates the outcome. See the conclusion on how other welfare benefits not considered here will make the marriage penalty worse.

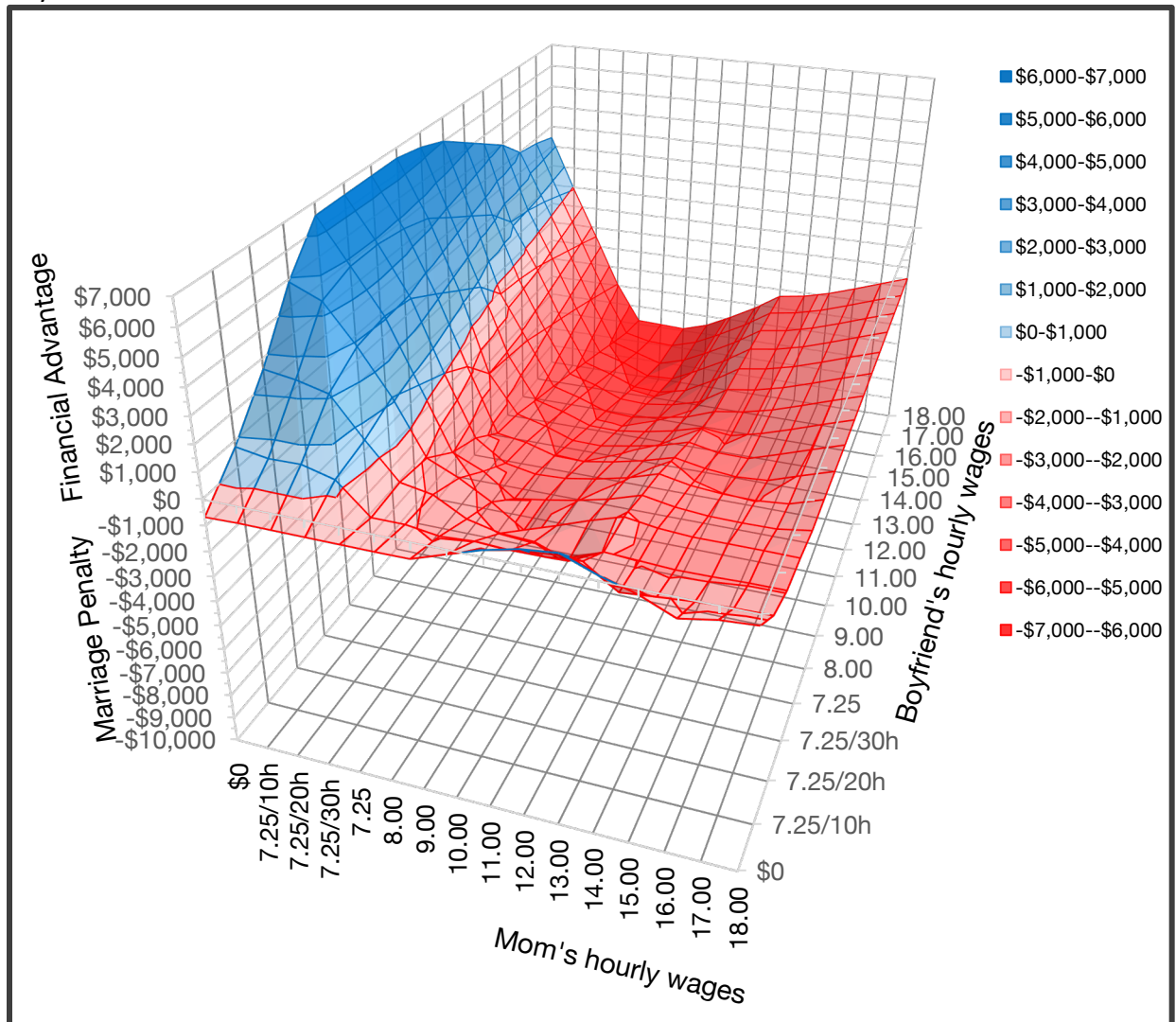
Chart 9: Income after U.S. Taxation and Food Stamps for the Girlfriend with 1 Child and Boyfriend*



Notes: *For wages up to the median wage. Assumes no person has a disability and no excess shelter deduction. Data is for the 48 contiguous states in 2018. Boyfriend could be the father of the child. For the data, see Table 6.

When there is one child involved, it is almost always better not to marry. Of the 256 wage combinations, 92 percent of them have a marriage penalty. The average penalty is \$1,871. The most severe penalty is \$4,868 when the boyfriend earns \$17 or \$18 per hour and the girlfriend works thirty hours at the federal minimum wage. The wage combinations where there is a financial advantage for marriage are basically confined to when the girlfriend works for 10 hours per week or less at the federal minimum wage and the boyfriend earns the minimum wage for at least 10 hours per week, but the advantage disappears when he works more than \$10 per hour for 40 hours per week. See Table 6 for the exact wage combinations and numbers.

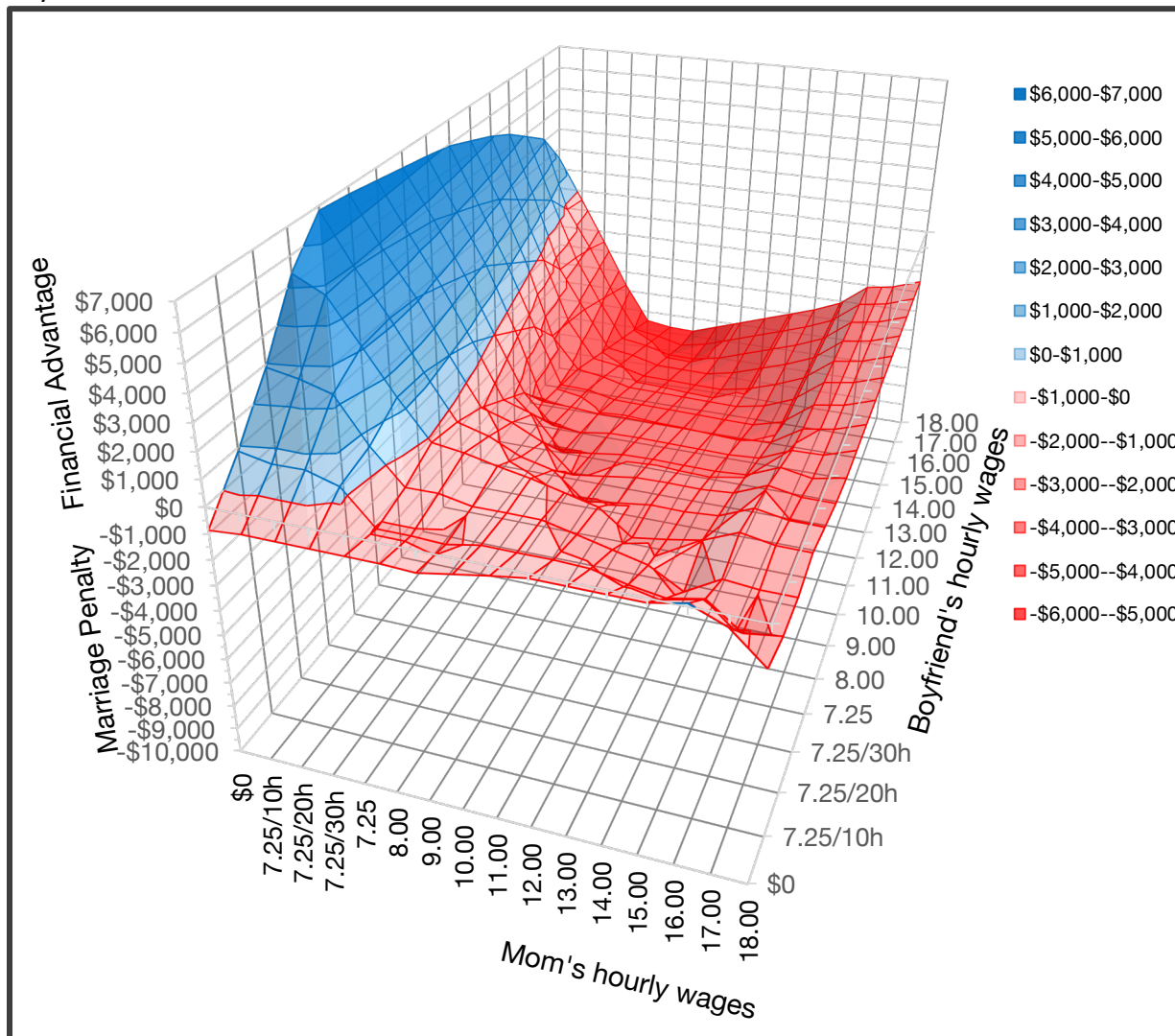
Chart 10: Income after U.S. Taxation and Food Stamps for the Girlfriend with 2 Children and Boyfriend*



Notes: *For wages up to the median wage. Assumes no person has a disability and no excess shelter deduction. Data is for the 48 contiguous states in 2018. Boyfriend could be the father of the children. For the data, see Table 7.

When there are two children, the marriage penalties are typically more severe. For this scenario, 82 percent out of the 256 wage combinations have marriage penalties. The average penalty is \$3,272, which is eighty percent more severe than with just one child. The most severe penalty is \$6,886 when the girlfriend earns \$9 per hour and the boyfriend \$18 per hour. There is a financial advantage for marriage when the girlfriend works less than full-time at the federal minimum wage and the boyfriend earns at least the federal minimum wage for 10 hours per week.

Chart 11: Income after U.S. Taxation and Food Stamps for the Girlfriend with 3 Children and Boyfriend*



Notes: *For wages up to the median wage. Assumes no person has a disability and no excess shelter deduction. Data is for the 48 contiguous states in 2018. Boyfriend could be the father of the children. For the data, see Table 8.

When there are three children, 82.4 percent out of the 256 wage combinations have marriage penalties. The average penalty is \$3,033, which is sixty-two percent more severe than with just one child. The most severe penalty is \$6,721 when the girlfriend earns \$9 per hour and the boyfriend earns \$18 per hour. Again, there is a financial advantage for marriage when the girlfriend works less than full-time at the federal minimum wage and the boyfriend earns at least the federal minimum wage for 10 hours per week.

Summarizing the Results

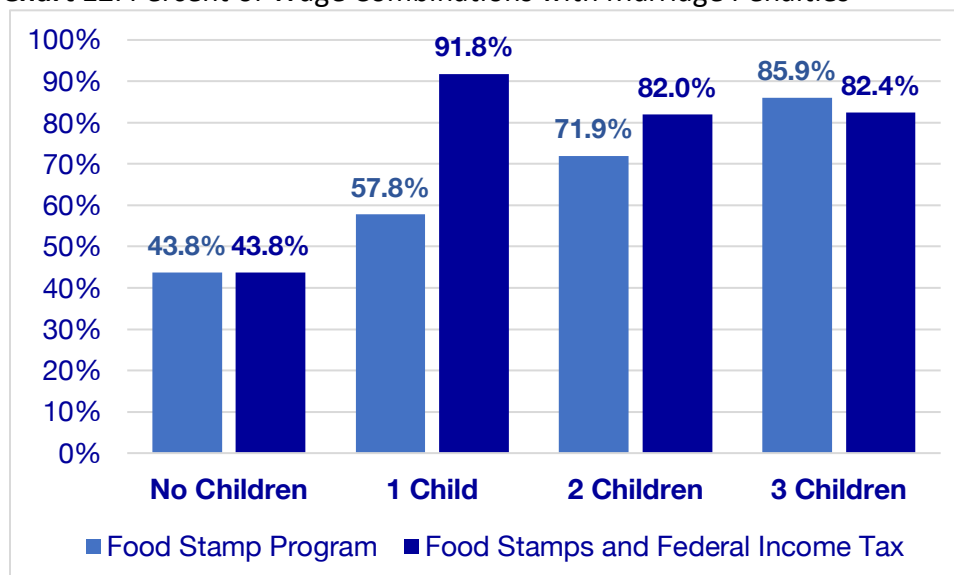
The following table summarizes the results of calculating marriage penalties from the food stamp program and the federal income tax for the 256 wage combinations:

Number of Children	Food Stamps Only				Food Stamps and Federal Income Tax			
	0	1	2	3	0	1	2	3
Percent Eligible	43.8%	57.8%	71.9%	85.9%				
Percent Eligible Wage Combinations with Marriage Penalty	100%	100%	100%	100%				
Percent Wage Combinations with Marriage Penalty	43.8%	57.8%	71.9%	85.9%	43.8%	91.8%	82.0%	82.4%
Mean Marriage Penalty	-\$1,236	-\$1,589	-\$2,128	-\$2,603	-\$1,236	-\$1,871	-\$3,372	-\$3,033
Median Marriage Penalty	-\$1,070	-\$1,181	-\$1,727	-\$2,302	-\$1,070	-\$1,775	-\$3,377	-\$2,911
Most Severe Penalty	-\$2,304	-\$4,224	-\$6,048	-\$7,680	-\$2,304	-\$4,868	-\$6,886	-\$6,721
Least Severe Penalty	-\$180	-\$180	-\$180	-\$180	-\$180	-\$29	-\$120	-\$59

No matter the wage combination, the food stamp program always has a marriage penalty. However, the girlfriend and boyfriend are not always eligible for food stamps. When there are no children, only 43.8 percent of the wage combinations are eligible for the food stamp program. The percentage increases with the number of children.

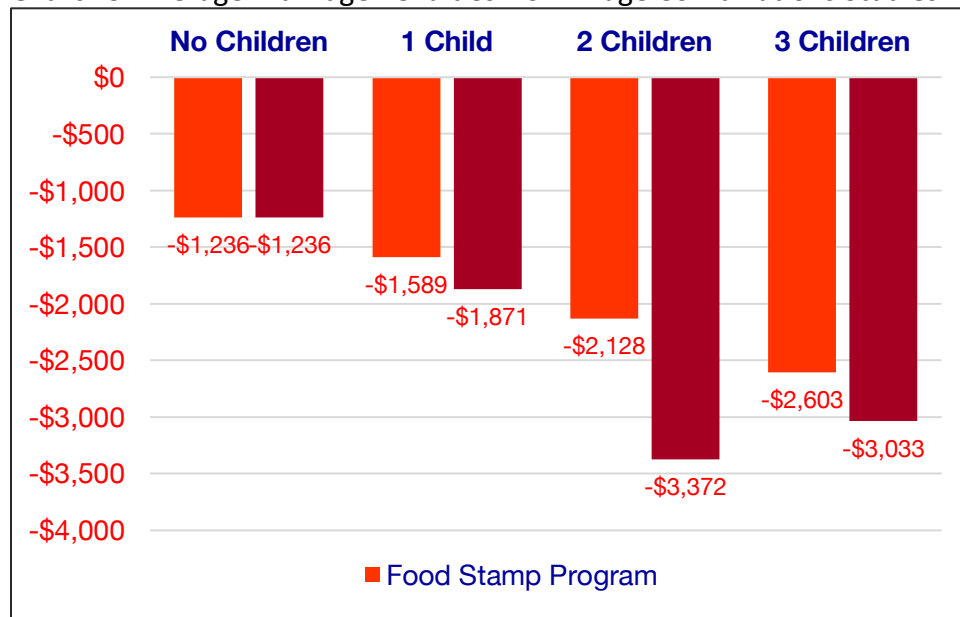
When the girlfriend and boyfriend are single, the federal income tax has no marriage penalty. However, the Food Stamp Program introduces a marriage penalty for the same 43.8 percent of the households who are eligible. When there are children, the federal income tax code has marriage penalties. This can be summarized in two ways. First, the percentage of the families subject to the penalty increases. Take the example when the girlfriend has one child, the 57.8 percent of the wage combinations that have marriage penalties increases to 91.8 percent when the federal income tax is also considered.

Chart 12: Percent of Wage Combinations with Marriage Penalties



The second way to see that the tax code increases the marriage penalty is to compare the average marriage penalty from the Food Stamp Program and then the penalty when the federal income taxation is combined. The average marriage penalties increase whether there is one child, two children, or three children.

Chart 13: Average Marriage Penalties from Wage Combinations Studies



Recommendations

The food stamp program needs to be amended to eliminate the marriage penalty. Congress has two options. First, it could revise the SNAP factors to eliminate the penalties. This option will require Congress to modify the allotment tables so that each spouse of a married couple are treated equally and do not receive less in benefits than if there were separated. It will also require Congress to revise the system of deductions that determine net income.

Another option for Congress is to authorize states to make adjustments to the program to eliminate the penalty under the guidance of the Food and Nutrition Service of U.S. Department of Agriculture. States administer the food stamp program and pay for half of the administrative costs. Additionally, states administer many other welfare programs. One stipulation under this option should be that states coordinate the elimination of the penalties with other welfare programs they administer.

Congress should also eliminate the federal income tax marriage penalty when there are children. This action will require changing the standard deductions and amending the refundable tax credit programs, especially the Earned Income Tax Credit.

Conclusion

The results of this study are not surprising. It confirms findings of the prior study *Deep Red Valleys*¹² that examined marriage penalties from welfare programs in Georgia and concluded that the more welfare benefits a family received, the greater the likelihood of marriage penalties.

Recent tax law changes did not eliminate marriage penalties with the federal income tax, except for when two persons are single without children. The food stamp program undermines that accomplishment for low-income earners. Once there are children, marriage penalties become ubiquitous among wage combinations up to the median wage, which was the range studied here.

This study only considered the federal income tax and the food stamp program. Based on the prior study just cited, additional welfare benefits would likely make the marriage penalties worse.

¹² Erik Randolph, *Deep Red Valleys*, Georgia Center for Opportunity, February 2017.

Data Tables

Table 1: Food Stamp Marriage Penalty for Unmarried Couple without Children*

<div> <div>Girlfriend</div> <div>Boyfriend</div> </div>			Wage:	\$0.00	\$7.25	\$7.25	\$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
			Hours:	0	10	20	30	40	40	40	40	40	40	40	40	40	40	40	40
			Annual:	\$0	\$3,770	\$7,540	\$11,310	\$15,080	\$16,640	\$18,720	\$20,800	\$22,880	\$24,960	\$27,040	\$29,120	\$31,200	\$33,280	\$35,360	\$37,440
Wage	Hours	Annual																	
\$0.00	0	\$0.00	-384	-384	-384	-398	-1,123	-1,498	-1,997	-2,304	-2,304	-2,304	-2,304	-2,304	-2,304	-2,304	-2,304	-2,304	-2,304
\$7.25	10	\$3,770	-384	-960	-960	-974	-1,699	-1,975	-1,975	-1,975	-1,975	-1,975	-1,975	-1,975	-1,975	-1,975	-1,975	-1,975	-1,975
\$7.25	20	\$7,540	-384	-960	-960	-974	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070
\$7.25	30	\$11,310	-398	-974	-974	-360	-180	-180	-180	-180	-180	-180	-180	-180	-180	-180	-180	-180	-180
\$7.25	40	\$15,080	-1,123	-1,699	-1,070	-180	Ineligible for Food Stamps No Matter the Scenario												
\$8.00	40	\$16,640	-1,498	-1,975	-1,070	-180													
\$9.00	40	\$18,720	-1,997	-1,975	-1,070	-180													
\$10.00	40	\$20,800	-2,304	-1,975	-1,070	-180													
\$11.00	40	\$22,880	-2,304	-1,975	-1,070	-180													
\$12.00	40	\$24,960	-2,304	-1,975	-1,070	-180													
\$13.00	40	\$27,040	-2,304	-1,975	-1,070	-180													
\$14.00	40	\$29,120	-2,304	-1,975	-1,070	-180													
\$15.00	40	\$31,200	-2,304	-1,975	-1,070	-180													
\$16.00	40	\$33,280	-2,304	-1,975	-1,070	-180													
\$17.00	40	\$35,360	-2,304	-1,975	-1,070	-180													
\$18.00	40	\$37,440	-2,304	-1,975	-1,070	-180													

Notes: *For wages up to the median wage. Assumes neither person has a disability and no excess shelter deduction. Data is for the 48 contiguous states in 2018. See Chart 4.

Table 2: Food Stamp Marriage Penalty for the Girlfriend with 1 Child and Boyfriend*

<div> <div>Girlfriend</div> <div>Boyfriend</div> </div>			Wage:	\$0.00	\$7.25	\$7.25	\$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
			Hours:	0	10	20	30	40	40	40	40	40	40	40	40	40	40	40	40
			Annual:	\$0	\$3,770	\$7,540	\$11,310	\$15,080	\$16,640	\$18,720	\$20,800	\$22,880	\$24,960	\$27,040	\$29,120	\$31,200	\$33,280	\$35,360	\$37,440
Wage	Hours	Annual																	
\$0.00	0	\$0.00	-480	-480	-480	-480	-480	-480	-480	-672	-1,171	-1,670	-2,304	-2,304	-2,304	-2,304	-2,304	-2,304	-2,304
\$7.25	10	\$3,770	-480	-1,056	-1,056	-1,056	-1,056	-1,056	-1,056	-1,248	-1,975	-1,975	-1,975	-1,975	-1,975	-1,975	-1,975	-1,975	-1,975
\$7.25	20	\$7,540	-480	-1,056	-1,056	-1,056	-1,056	-1,056	-1,056	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070
\$7.25	30	\$11,310	-494	-1,070	-1,070	-1,070	-1,070	-986	-487	-180	-180	-180	-180	-180	-180	-180	-180	-180	-180
\$7.25	40	\$15,080	-1,219	-1,795	-1,795	-1,795	-1,181	-806	-307	Ineligible for Food Stamps No Matter the Scenario									
\$8.00	40	\$16,640	-1,594	-2,170	-2,170	-2,086	-1,181	-806	-307										
\$9.00	40	\$18,720	-2,093	-2,669	-2,669	-2,086	-1,181	-806	-307										
\$10.00	40	\$20,800	-2,592	-3,168	-2,990	-2,086	-1,181	-806	-307										
\$11.00	40	\$22,880	-3,091	-3,895	-2,990	-2,086	-1,181	-806	-307										
\$12.00	40	\$24,960	-3,590	-3,895	-2,990	-2,086	-1,181	-806	-307										
\$13.00	40	\$27,040	-4,224	-3,895	-2,990	-2,086	-1,181	-806	-307										
\$14.00	40	\$29,120	-4,224	-3,895	-2,990	-2,086	-1,181	-806	-307										
\$15.00	40	\$31,200	-4,224	-3,895	-2,990	-2,086	-1,181	-806	-307										
\$16.00	40	\$33,280	-4,224	-3,895	-2,990	-2,086	-1,181	-806	-307										
\$17.00	40	\$35,360	-4,224	-3,895	-2,990	-2,086	-1,181	-806	-307										
\$18.00	40	\$37,440	-4,224	-3,895	-2,990	-2,086	-1,181	-806	-307										

Notes: *For wages up to the median wage. Assumes no person has a disability and no excess shelter deduction. Data is for the 48 contiguous states in 2018. Boyfriend could be the father of the child. See Chart 5.

Table 3: Food Stamp Marriage Penalty for The Girlfriend with 2 Children and Boyfriend*

<div> <div>Girlfriend</div> <div>Boyfriend</div> </div>			Wage:	\$0.00	\$7.25	\$7.25	\$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
			Hours:	0	10	20	30	40	40	40	40	40	40	40	40	40	40	40	40
			Annual:	\$0	\$3,770	\$7,540	\$11,310	\$15,080	\$16,640	\$18,720	\$20,800	\$22,880	\$24,960	\$27,040	\$29,120	\$31,200	\$33,280	\$35,360	\$37,440
Wage	Hours	Annual																	
\$0.00	0	\$0.00	-672	-636	-636	-636	-636	-636	-636	-636	-636	-636	-636	-502	-1,001	-1,500	-2,304	-2,304	-2,304
\$7.25	10	\$3,770	-636	-1,212	-1,212	-1,212	-1,212	-1,212	-1,212	-1,212	-1,212	-1,212	-1,212	-1,078	-1,975	-1,975	-1,975	-1,975	-1,975
\$7.25	20	\$7,540	-636	-1,212	-1,212	-1,212	-1,212	-1,212	-1,212	-1,212	-1,212	-1,212	-1,704	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070
\$7.25	30	\$11,310	-650	-1,226	-1,226	-1,226	-1,226	-1,226	-1,226	-1,226	-1,812	-1,313	-814	-180	-180	-180	-180	-180	-180
\$7.25	40	\$15,080	-1,375	-1,951	-1,951	-1,951	-1,951	-1,951	-2,131	-1,632	-1,133	-634	Ineligible for Food Stamps No Matter the Scenario						
\$8.00	40	\$16,640	-1,750	-2,326	-2,326	-2,326	-2,326	-2,630	-2,131	-1,632	-1,133	-634							
\$9.00	40	\$18,720	-2,249	-2,825	-2,825	-2,825	-3,005	-2,630	-2,131	-1,632	-1,133	-634							
\$10.00	40	\$20,800	-2,748	-3,324	-3,324	-3,910	-3,005	-2,630	-2,131	-1,632	-1,133	-634							
\$11.00	40	\$22,880	-3,247	-3,823	-3,823	-3,910	-3,005	-2,630	-2,131	-1,632	-1,133	-634							
\$12.00	40	\$24,960	-3,746	-4,322	-4,814	-3,910	-3,005	-2,630	-2,131	-1,632	-1,133	-634							
\$13.00	40	\$27,040	-4,246	-4,822	-4,814	-3,910	-3,005	-2,630	-2,131	-1,632	-1,133	-634							
\$14.00	40	\$29,120	-4,745	-5,719	-4,814	-3,910	-3,005	-2,630	-2,131	-1,632	-1,133	-634							
\$15.00	40	\$31,200	-5,244	-5,719	-4,814	-3,910	-3,005	-2,630	-2,131	-1,632	-1,133	-634							
\$16.00	40	\$33,280	-6,048	-5,719	-4,814	-3,910	-3,005	-2,630	-2,131	-1,632	-1,133	-634							
\$17.00	40	\$35,360	-6,048	-5,719	-4,814	-3,910	-3,005	-2,630	-2,131	-1,632	-1,133	-634							
\$18.00	40	\$37,440	-6,048	-5,719	-4,814	-3,910	-3,005	-2,630	-2,131	-1,632	-1,133	-634							

Notes: *For wages up to the median wage. Assumes no person has a disability and no excess shelter deduction. Data is for the 48 contiguous states in 2018. Boyfriend could be the father of the children. See Chart 6.

Table 4: Food Stamp Marriage Penalty for the Girlfriend with 3 Children and Boyfriend*

<div>Girlfriend</div> <div>Boyfriend</div>			Wage:	\$0.00	\$7.25	\$7.25	\$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	
			Hours:	0	10	20	30	40	40	40	40	40	40	40	40	40	40	40	40	40
			Annual:	\$0	\$3,770	\$7,540	\$11,310	\$15,080	\$16,640	\$18,720	\$20,800	\$22,880	\$24,960	\$27,040	\$29,120	\$31,200	\$33,280	\$35,360	\$37,440	
Wage	Hours	Annual																		
\$0.00	0	\$0.00	-864	-760	-760	-760	-760	-760	-760	-760	-760	-760	-760	-760	-760	-760	-455	-954	-2,304	
\$7.25	10	\$3,770	-724	-1,336	-1,336	-1,336	-1,336	-1,336	-1,336	-1,336	-1,336	-1,336	-1,336	-1,336	-1,336	-1,336	-1,031	-1,975	-1,975	
\$7.25	20	\$7,540	-724	-1,336	-1,336	-1,336	-1,336	-1,336	-1,336	-1,336	-1,336	-1,336	-1,336	-1,336	-1,336	-1,874	-1,070	-1,070	-1,070	
\$7.25	30	\$11,310	-738	-1,350	-1,350	-1,350	-1,350	-1,350	-1,350	-1,350	-1,350	-1,350	-1,350	-1,982	-1,483	-984	-180	-180	-180	
\$7.25	40	\$15,080	-1,463	-2,075	-2,075	-2,075	-2,075	-2,075	-2,075	-2,075	-2,075	-2,801	-2,302	-1,802	-1,303	-804	Ineligible for Food Stamps No Matter the Scenario			
\$8.00	40	\$16,640	-1,837	-2,449	-2,449	-2,449	-2,449	-2,449	-2,449	-3,300	-2,801	-2,302	-1,802	-1,303	-804					
\$9.00	40	\$18,720	-2,336	-2,948	-2,948	-2,948	-2,948	-2,948	-3,799	-3,300	-2,801	-2,302	-1,802	-1,303	-804					
\$10.00	40	\$20,800	-2,836	-3,448	-3,448	-3,448	-3,448	-4,298	-3,799	-3,300	-2,801	-2,302	-1,802	-1,303	-804					
\$11.00	40	\$22,880	-3,335	-3,947	-3,947	-3,947	-4,673	-4,298	-3,799	-3,300	-2,801	-2,302	-1,802	-1,303	-804					
\$12.00	40	\$24,960	-3,834	-4,446	-4,446	-4,446	-4,673	-4,298	-3,799	-3,300	-2,801	-2,302	-1,802	-1,303	-804					
\$13.00	40	\$27,040	-4,333	-4,945	-4,945	-5,578	-4,673	-4,298	-3,799	-3,300	-2,801	-2,302	-1,802	-1,303	-804					
\$14.00	40	\$29,120	-4,832	-5,444	-5,444	-5,578	-4,673	-4,298	-3,799	-3,300	-2,801	-2,302	-1,802	-1,303	-804					
\$15.00	40	\$31,200	-5,332	-5,944	-6,482	-5,578	-4,673	-4,298	-3,799	-3,300	-2,801	-2,302	-1,802	-1,303	-804					
\$16.00	40	\$33,280	-5,831	-6,443	-6,482	-5,578	-4,673	-4,298	-3,799	-3,300	-2,801	-2,302	-1,802	-1,303	-804					
\$17.00	40	\$35,360	-6,330	-7,387	-6,482	-5,578	-4,673	-4,298	-3,799	-3,300	-2,801	-2,302	-1,802	-1,303	-804					
\$18.00	40	\$37,440	-7,680	-7,387	-6,482	-5,578	-4,673	-4,298	-3,799	-3,300	-2,801	-2,302	-1,802	-1,303	-804					

Notes: *For wages up to the median wage. Assumes no person has a disability and no excess shelter deduction. Data is for the 48 contiguous states in 2018. Boyfriend could be the father of the children. See Chart 7.

Table 5: Income after U.S. Taxation and Food Stamps for Unmarried Couple without Children*

<div> <div>Girlfriend</div> <div>Boyfriend</div> </div>			Wage:	\$0.00	\$7.25	\$7.25	\$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
			Hours:	0	10	20	30	40	40	40	40	40	40	40	40	40	40	40	40
			Annual:	\$0	\$3,770	\$7,540	\$11,310	\$15,080	\$16,640	\$18,720	\$20,800	\$22,880	\$24,960	\$27,040	\$29,120	\$31,200	\$33,280	\$35,360	\$37,440
Wage	Hours	Annual																	
\$0.00	0	\$0.00	-384	-384	-384	-398	-1,123	-1,498	-1,997	-2,304	-2,304	-2,304	-2,304	-2,304	-2,304	-2,304	-2,304	-2,304	-2,304
\$7.25	10	\$3,770	-384	-960	-960	-974	-1,699	-1,975	-1,975	-1,975	-1,975	-1,975	-1,975	-1,975	-1,975	-1,975	-1,975	-1,975	-1,975
\$7.25	20	\$7,540	-384	-960	-960	-974	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070	-1,070
\$7.25	30	\$11,310	-398	-974	-974	-360	-180	-180	-180	-180	-180	-180	-180	-180	-180	-180	-180	-180	-180
\$7.25	40	\$15,080	-1,123	-1,699	-1,070	-180	0	0	0	0	0	0	0	0	0	0	0	0	0
\$8.00	40	\$16,640	-1,498	-1,975	-1,070	-180	0	0	0	0	0	0	0	0	0	0	0	0	0
\$9.00	40	\$18,720	-1,997	-1,975	-1,070	-180	0	0	0	0	0	0	0	0	0	0	0	0	0
\$10.00	40	\$20,800	-2,304	-1,975	-1,070	-180	0	0	0	0	0	0	0	0	0	0	0	0	0
\$11.00	40	\$22,880	-2,304	-1,975	-1,070	-180	0	0	0	0	0	0	0	0	0	0	0	0	0
\$12.00	40	\$24,960	-2,304	-1,975	-1,070	-180	0	0	0	0	0	0	0	0	0	0	0	0	0
\$13.00	40	\$27,040	-2,304	-1,975	-1,070	-180	0	0	0	0	0	0	0	0	0	0	0	0	0
\$14.00	40	\$29,120	-2,304	-1,975	-1,070	-180	0	0	0	0	0	0	0	0	0	0	0	0	0
\$15.00	40	\$31,200	-2,304	-1,975	-1,070	-180	0	0	0	0	0	0	0	0	0	0	0	0	0
\$16.00	40	\$33,280	-2,304	-1,975	-1,070	-180	0	0	0	0	0	0	0	0	0	0	0	0	0
\$17.00	40	\$35,360	-2,304	-1,975	-1,070	-180	0	0	0	0	0	0	0	0	0	0	0	0	0
\$18.00	40	\$37,440	-2,304	-1,975	-1,070	-180	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes: *For wages up to the median wage. Assumes neither person has a disability and no excess shelter deduction. Data is for the 48 contiguous states in 2018. See Chart 8.

Table 6: Income after U.S. Taxation and Food Stamps for the Girlfriend with 1 Child and Boyfriend*

<div> <div>Girlfriend</div> <div>Boyfriend</div> </div>			Wage:	\$0.00	\$7.25	\$7.25	\$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
			Hours:	0	10	20	30	40	40	40	40	40	40	40	40	40	40	40	40
			Annual:	\$0	\$3,770	\$7,540	\$11,310	\$15,080	\$16,640	\$18,720	\$20,800	\$22,880	\$24,960	\$27,040	\$29,120	\$31,200	\$33,280	\$35,360	\$37,440
Wage	Hours	Annual																	
\$0.00	0	\$0.00		-480	-480	-480	-480	-480	-480	-541	-607	-986	-1,265	-1,692	-1,482	-1,395	-1,395	-1,395	-1,395
\$7.25	10	\$3,770		705	496	123	-1,266	-1,345	-1,345	-1,405	-1,452	-2,184	-2,081	-1,962	-1,954	-1,954	-1,962	-1,954	-1,962
\$7.25	20	\$7,540		2,316	1,734	-29	-1,497	-1,575	-1,556	-1,717	-1,727	-1,775	-1,887	-1,887	-1,887	-1,879	-1,887	-1,887	-1,887
\$7.25	30	\$11,310		3,986	2,014	174	-1,294	-1,457	-1,470	-1,157	-1,060	-1,267	-1,379	-1,387	-1,379	-1,379	-1,379	-1,272	-944
\$7.25	40	\$15,080		3,627	1,577	-264	-1,817	-1,527	-1,400	-1,297	-1,192	-1,407	-1,511	-1,519	-1,519	-1,468	-1,141	-805	-478
\$8.00	40	\$16,640		3,267	1,217	-604	-2,188	-1,759	-1,633	-1,530	-1,424	-1,639	-1,751	-1,751	-1,751	-1,453	-1,126	-790	-462
\$9.00	40	\$18,720		2,768	718	-1,204	-2,314	-2,095	-1,968	-1,857	-1,760	-1,975	-2,079	-2,087	-1,789	-1,453	-1,126	-790	-462
\$10.00	40	\$20,800		2,269	239	-1,646	-2,650	-2,422	-2,296	-2,193	-2,096	-2,303	-2,415	-2,124	-1,789	-1,453	-1,126	-790	-462
\$11.00	40	\$22,880		1,770	-614	-1,815	-2,977	-2,758	-2,631	-2,528	-2,423	-2,638	-2,452	-2,124	-1,789	-1,453	-1,126	-790	-462
\$12.00	40	\$24,960		1,267	-734	-2,150	-3,313	-3,086	-2,967	-2,856	-2,759	-2,675	-2,452	-2,124	-1,789	-1,453	-1,126	-790	-462
\$13.00	40	\$27,040		513	-943	-2,478	-3,648	-3,421	-3,295	-3,192	-2,796	-2,675	-2,452	-2,124	-1,789	-1,453	-1,126	-790	-462
\$14.00	40	\$29,120		387	-1,270	-2,813	-3,976	-3,757	-3,630	-3,229	-2,796	-2,675	-2,452	-2,124	-1,789	-1,453	-1,126	-790	-462
\$15.00	40	\$31,200		138	-1,606	-3,141	-4,311	-4,042	-3,667	-3,229	-2,796	-2,675	-2,452	-2,124	-1,789	-1,453	-1,126	-790	-462
\$16.00	40	\$33,280		-189	-1,942	-3,477	-4,639	-4,042	-3,667	-3,229	-2,796	-2,675	-2,452	-2,124	-1,789	-1,453	-1,126	-790	-462
\$17.00	40	\$35,360		-525	-2,269	-3,812	-4,868	-4,042	-3,667	-3,229	-2,796	-2,675	-2,452	-2,124	-1,789	-1,453	-1,126	-790	-462
\$18.00	40	\$37,440		-852	-2,605	-4,140	-4,868	-4,042	-3,667	-3,229	-2,796	-2,675	-2,452	-2,124	-1,789	-1,453	-1,126	-790	-462

Notes: *For wages up to the median wage. Assumes no person has a disability and no excess shelter deduction. Data is for the 48 contiguous states in 2018. Boyfriend could be the father of the child. See Chart 9.

Table 7: Income after U.S. Taxation and Food Stamps for the Girlfriend with 2 Children and Boyfriend*

<div> <div>Girlfriend</div> <div>Boyfriend</div> </div>			Wage:	\$0.00	\$7.25	\$7.25	\$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
			Hours:	0	10	20	30	40	40	40	40	40	40	40	40	40	40	40	40
			Annual:	\$0	\$3,770	\$7,540	\$11,310	\$15,080	\$16,640	\$18,720	\$20,800	\$22,880	\$24,960	\$27,040	\$29,120	\$31,200	\$33,280	\$35,360	\$37,440
Wage	Hours	Annual																	
\$0.00	0	\$0.00	-672	-636	-636	-636	-636	-636	-622	-180	252	562	697	198	-179	-745	-493	-390	
\$7.25	10	\$3,770	776	565	585	251	-935	-935	-1,120	-1,037	-1,103	-1,092	-968	-1,855	-1,732	-1,613	-1,555	-1,530	
\$7.25	20	\$7,540	2,611	2,420	2,106	586	-818	-1,052	-1,756	-2,057	-2,123	-2,615	-1,981	-2,049	-2,121	-2,103	-2,061	-2,058	
\$7.25	30	\$11,310	4,899	4,374	2,874	1,136	-1,042	-1,613	-2,343	-3,241	-2,796	-2,325	-1,912	-2,107	-2,194	-2,191	-2,191	-2,207	
\$7.25	40	\$15,080	6,521	4,810	3,092	580	-1,972	-2,533	-3,453	-3,255	-3,020	-2,715	-2,302	-2,535	-2,647	-2,672	-2,655	-2,454	
\$8.00	40	\$16,640	6,550	4,839	2,887	38	-2,503	-3,368	-3,609	-3,555	-3,331	-3,042	-2,625	-2,877	-2,990	-3,014	-2,902	-2,470	
\$9.00	40	\$18,720	6,573	4,664	2,193	-682	-3,414	-3,600	-3,974	-3,997	-3,773	-3,481	-3,109	-3,345	-3,474	-3,386	-2,938	-2,512	
\$10.00	40	\$20,800	6,596	4,327	1,472	-2,000	-3,636	-3,965	-4,416	-4,439	-4,212	-3,965	-3,577	-3,829	-3,846	-3,422	-2,980	-2,548	
\$11.00	40	\$22,880	6,384	3,618	762	-2,199	-4,044	-4,385	-4,837	-4,856	-4,674	-4,410	-4,039	-4,179	-3,860	-3,442	-2,994	-2,568	
\$12.00	40	\$24,960	6,005	2,939	-419	-2,418	-4,429	-4,786	-5,233	-5,298	-5,100	-4,853	-4,369	-4,173	-3,860	-3,436	-2,994	-2,568	
\$13.00	40	\$27,040	5,320	2,243	-605	-2,824	-4,835	-5,188	-5,682	-5,730	-5,548	-5,189	-4,369	-4,179	-3,860	-3,442	-3,000	-2,568	
\$14.00	40	\$29,120	4,631	1,166	-863	-3,208	-5,258	-5,631	-6,107	-6,172	-5,878	-5,183	-4,369	-4,173	-3,860	-3,442	-2,994	-2,568	
\$15.00	40	\$31,200	3,941	976	-1,248	-3,609	-5,684	-6,056	-6,550	-6,502	-5,872	-5,183	-4,363	-4,173	-3,860	-3,436	-2,994	-2,562	
\$16.00	40	\$33,280	2,951	671	-1,654	-4,029	-6,132	-6,504	-6,886	-6,502	-5,878	-5,183	-4,369	-4,179	-3,860	-3,442	-2,994	-2,568	
\$17.00	40	\$35,360	2,761	287	-2,054	-4,472	-6,558	-6,834	-6,880	-6,502	-5,872	-5,183	-4,369	-4,173	-3,860	-3,436	-2,994	-2,568	
\$18.00	40	\$37,440	2,432	-120	-2,483	-4,920	-6,789	-6,834	-6,886	-6,502	-5,878	-5,189	-4,369	-4,179	-3,860	-3,442	-3,000	-2,568	

Notes: *For wages up to the median wage. Assumes no person has a disability and no excess shelter deduction. Data is for the 48 contiguous states in 2018. Boyfriend could be the father of the children. See Chart 10.

Table 8: Income after U.S. Taxation and Food Stamps for the Girlfriend with Three Children and Boyfriend*

<div> <div>Girlfriend</div> <div>Boyfriend</div> </div>			Wage:	\$0.00	\$7.25	\$7.25	\$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
			Hours:	0	10	20	30	40	40	40	40	40	40	40	40	40	40	40	40
			Annual:	\$0	\$3,770	\$7,540	\$11,310	\$15,080	\$16,640	\$18,720	\$20,800	\$22,880	\$24,960	\$27,040	\$29,120	\$31,200	\$33,280	\$35,360	\$37,440
Wage	Hours	Annual																	
\$0.00	0	\$0.00	-864	-760	-760	-760	-760	-760	-760	-817	-585	-360	-163	-161	-161	-161	111	-418	-1,563
\$7.25	10	\$3,770	877	629	651	276	-1,059	-1,059	-1,116	-875	-883	-875	-927	-1,234	-1,441	-1,175	-2,142	-1,943	
\$7.25	20	\$7,540	2,900	2,674	2,321	611	-724	-705	-960	-953	-960	-1,260	-1,572	-1,884	-2,625	-1,859	-1,981	-1,981	
\$7.25	30	\$11,310	5,378	4,777	3,089	1,379	-143	-321	-605	-847	-1,161	-1,473	-2,423	-2,230	-1,991	-1,425	-1,664	-1,674	
\$7.25	40	\$15,080	6,840	4,904	3,217	1,319	-437	-791	-1,393	-1,699	-2,745	-2,552	-2,383	-2,406	-2,313	-1,758	-1,986	-1,997	
\$8.00	40	\$16,640	6,715	4,779	3,111	1,016	-916	-1,322	-1,923	-3,081	-2,901	-2,714	-2,695	-2,717	-2,625	-2,069	-2,308	-2,308	
\$9.00	40	\$18,720	6,528	4,592	2,725	602	-1,648	-2,053	-3,500	-3,313	-3,133	-3,109	-3,137	-3,149	-3,067	-2,511	-2,740	-2,479	
\$10.00	40	\$20,800	6,340	4,413	2,313	-59	-2,374	-3,630	-3,732	-3,545	-3,528	-3,551	-3,569	-3,591	-3,509	-2,943	-2,911	-2,479	
\$11.00	40	\$22,880	6,153	3,994	1,894	-785	-3,831	-3,862	-3,965	-3,940	-3,970	-3,982	-4,011	-4,034	-3,941	-3,114	-2,911	-2,479	
\$12.00	40	\$24,960	5,930	3,582	1,174	-1,516	-4,058	-4,095	-4,359	-4,382	-4,402	-4,425	-4,453	-4,465	-4,112	-3,114	-2,911	-2,479	
\$13.00	40	\$27,040	5,518	3,116	448	-2,880	-4,303	-4,489	-4,802	-4,814	-4,844	-4,867	-4,885	-4,636	-4,112	-3,114	-2,911	-2,479	
\$14.00	40	\$29,120	5,099	2,390	-283	-3,107	-4,745	-4,932	-5,233	-5,256	-5,286	-5,299	-5,056	-4,636	-4,112	-3,114	-2,911	-2,479	
\$15.00	40	\$31,200	4,575	1,659	-1,548	-3,392	-5,177	-5,363	-5,676	-5,698	-5,718	-5,470	-5,056	-4,636	-4,112	-3,114	-2,911	-2,479	
\$16.00	40	\$33,280	3,849	927	-1,780	-3,824	-5,619	-5,805	-6,118	-6,130	-5,889	-5,470	-5,056	-4,636	-4,112	-3,114	-2,911	-2,479	
\$17.00	40	\$35,360	3,117	-244	-2,106	-4,266	-6,051	-6,248	-6,550	-6,301	-5,889	-5,470	-5,056	-4,636	-4,112	-3,114	-2,911	-2,479	
\$18.00	40	\$37,440	1,540	-476	-2,537	-4,708	-6,493	-6,679	-6,721	-6,301	-5,889	-5,470	-5,056	-4,636	-4,112	-3,114	-2,911	-2,479	

Notes: *For wages up to the median wage. Assumes no person has a disability and no excess shelter deduction. Data is for the 48 contiguous states in 2018. Boyfriend could be the father of the children. See Chart 11.