

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

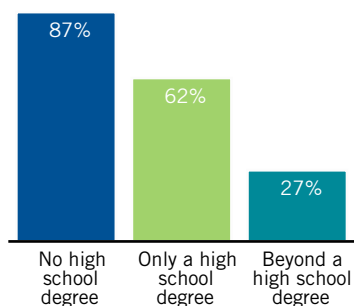
In the United States, there are 40.7 million families, with 74.2 million children. Among these children, 42 percent live in low-income families, defined as income below twice the federal poverty level (for 2009, \$44,100 for a family of four). Young children are particularly likely to live in low-income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

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

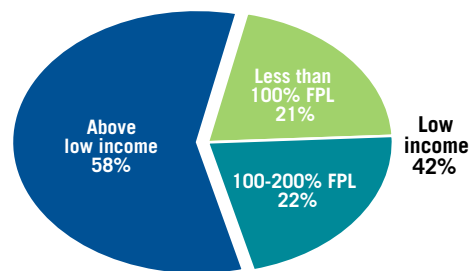
Parents without a college education often struggle to earn enough to support a family, but only 27 percent of adults in the U.S. have a bachelor's degree. A substantial portion of children in the U.S. whose parents only have a high school diploma--62 percent--are low income.

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

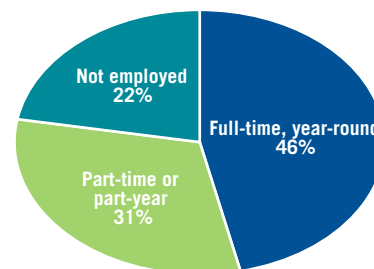
Percent of children who are low-income by parental education, 2009¹



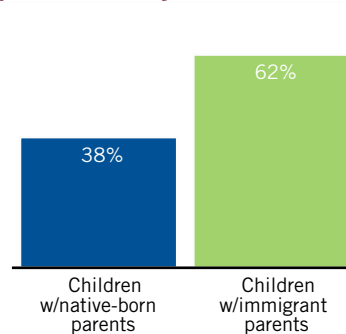
Children in the United States by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



50-State Profiles and Report

For policy and demographic information for your state, visit www.nccp.org/profiles/fes.html. Each state profile also provides links to 50-state tables of all policy and demographic information that can be viewed and downloaded. To learn more about the policy choices that states make and why they matter, see NCCP's recent report, *Staying Afloat in Tough Times: What States Are and Aren't Doing to Promote Family Economic Security* (www.nccp.org/publications/pub_833.html).

WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

15 states set earnings limit at or above 200% of the federal poverty level (FPL) for a single-parent family of three.²

33 states set co-payment at or below 10% of income, for a family of three, 150% FPL, one child in care.³

14 states prohibit providers from charging additional fees.⁴

9 states set provider payment rates to at least 75th percentile of market rate.⁵

State Child and Dependent Care Tax Credit

13 states have a refundable credit available.⁶

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

4 states set applicant earnings limit at or above 200% FPL for single-parent family of three.⁷

0 states set parents' eligibility up to same limit as children.⁸

11 states grant eligibility to legal immigrants for state-funded benefits when barred from federal.⁹

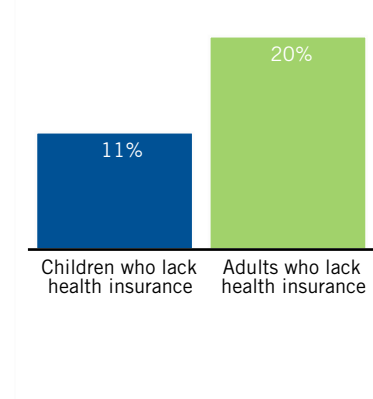
17 states grant eligibility for prenatal care to legal immigrants otherwise barred from benefits.¹⁰

Public Health Insurance for Children

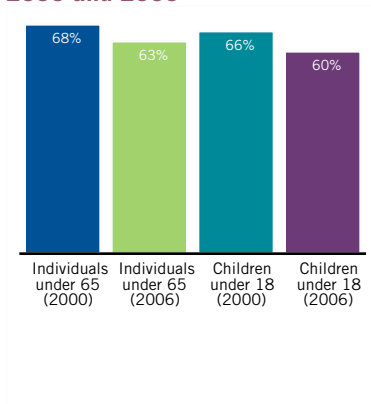
44 states set income eligibility limit for public health insurance (Medicaid/SCHIP) at or above 200% FPL for a family of three for children ages birth to 18.¹¹

0 states¹²

Health insurance status by age, 2007¹³



**Employer-based health insurance coverage,
2000 and 2006¹⁴**



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

Unemployment Insurance

19 states count more recent earnings with alternate base period.¹⁵

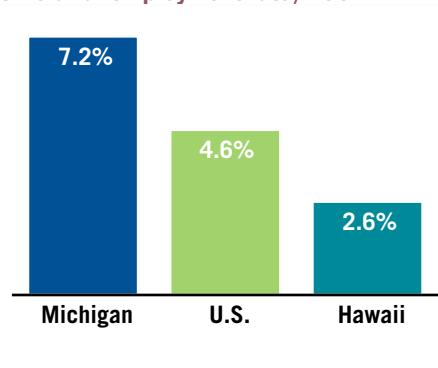
27 states grant some eligibility to those seeking part-time work.¹⁶

15 states have general "good cause" provision.¹⁷

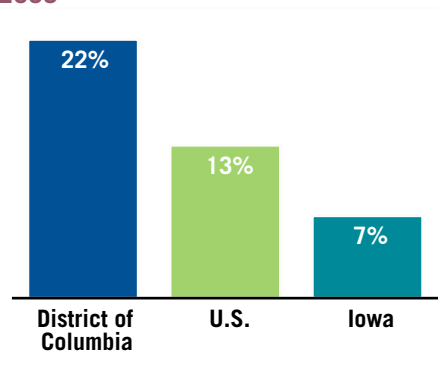
Temporary Assistance for Needy Families (TANF) Cash Assistance

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

Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

0 states¹²

7 states²¹

State Earned Income Tax Credit

20 states have enacted a refundable state EITC.²²

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

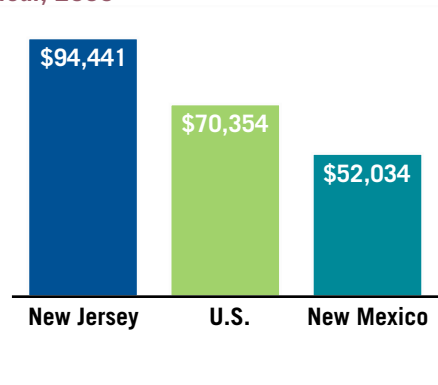
State Choices to Reduce Tax Burdens

Income Tax Liability

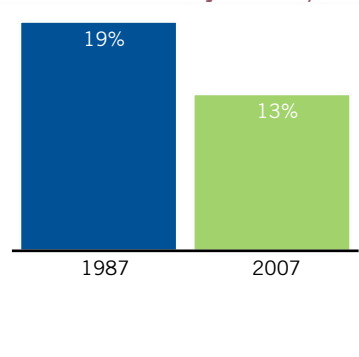
26 states set their income tax threshold for a two-parent family of four above 100% FPL.²³

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

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

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

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

Unemployment Insurance

13 states provide an additional dependent allowance.²⁷

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

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

Food Stamps

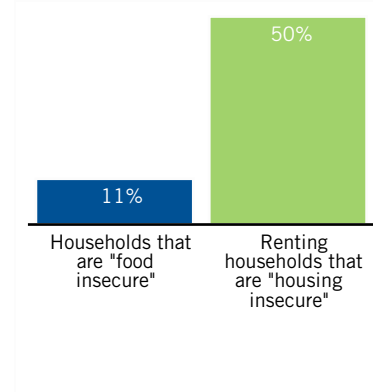
7 states grant eligibility for state-funded benefits to legal immigrants when barred from federal.³⁰

Temporary Assistance for Needy Families (TANF) Cash Assistance

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

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

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

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

State Choices to Promote Asset Protection

Public Health Insurance for Parents

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

Public Health Insurance for Children

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

Food Stamps

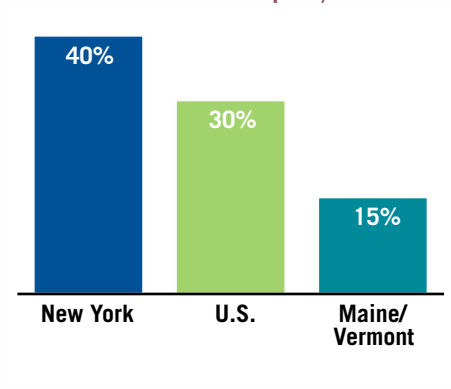
50 states make their food stamp eligibility rules more generous than federal rules, generally by aligning their treatment of vehicles to a TANF-funded program.³⁴

Temporary Assistance for Needy Families (TANF) Cash Assistance

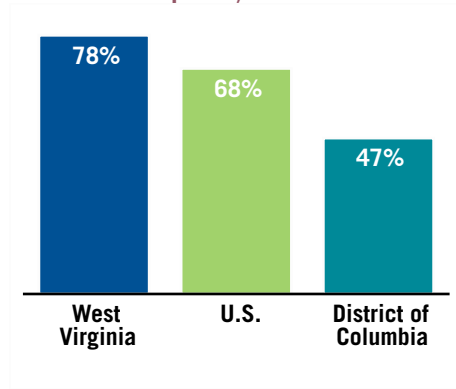
2 states disregard assets for eligibility determination.¹⁸

30 states exclude at least one vehicle from asset test.¹⁸

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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

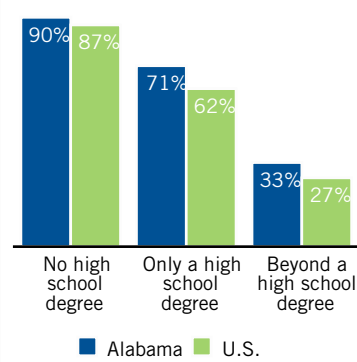
In Alabama, there are 604,297 families, with 1,108,085 children. Among these children, 48 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live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

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

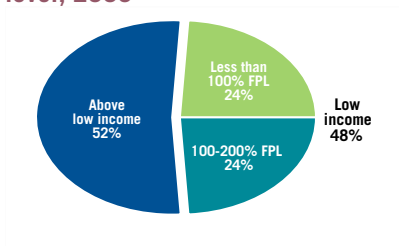
Parents without a college education often struggle to earn enough to support a family, but only 21 percent of adults in Alabama have a bachelor’s degree. A substantial portion of children in Alabama whose parents only have a high school diploma--71 percent--are low income.

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

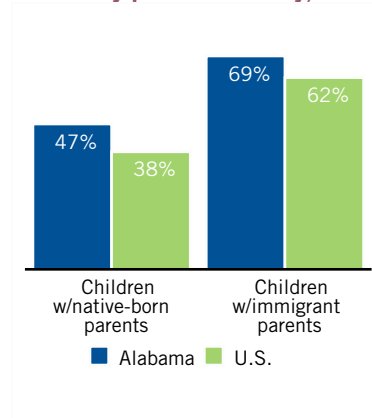
Percent of children who are low-income by parental education, 2009¹



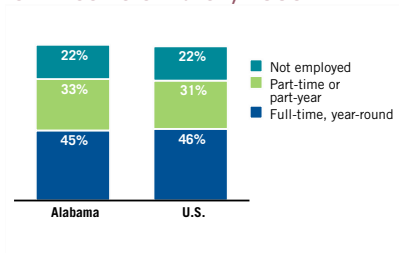
Children in Alabama by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



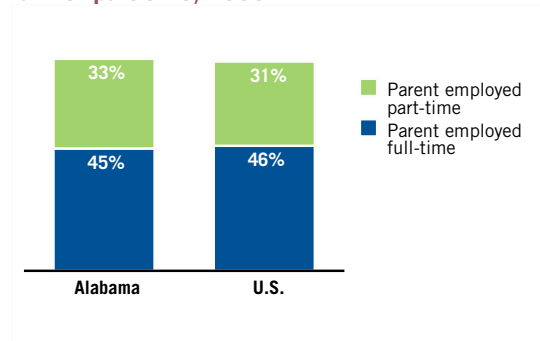
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

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

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

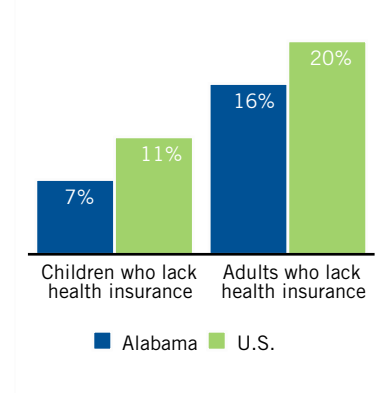
Applicant earnings limit for single parent with 2 children ⁷	\$4,392/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No

Public Health Insurance for Children

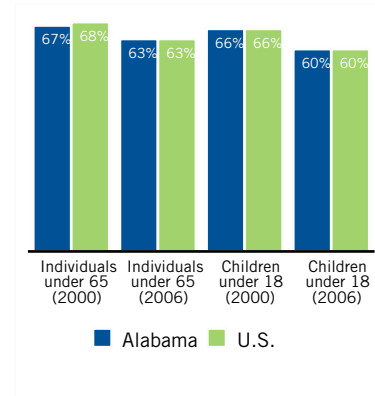
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	200%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

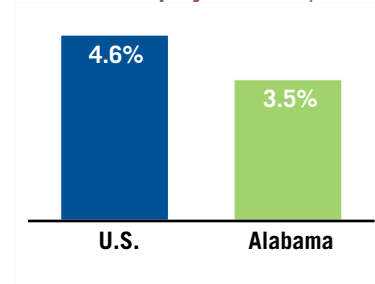
Unemployment Insurance

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

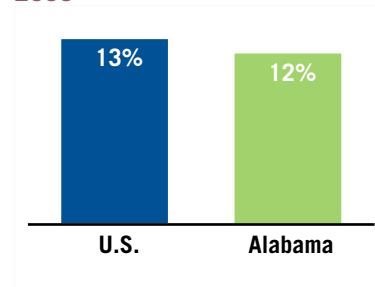
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$3,228/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

12	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

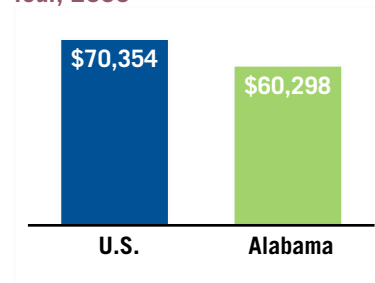
Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

State Choices to Reduce Tax Burdens

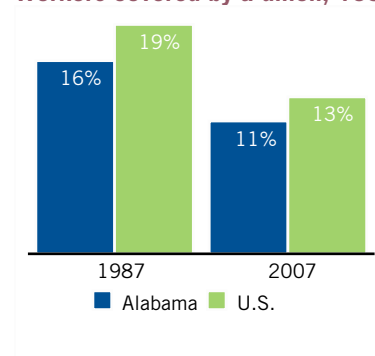
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$9,800/year
Income tax threshold for two-parent family of 4 ²³	\$12,600/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$303/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$423/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

Minimum weekly benefit (no dependents)²⁷ \$45/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ No

Potential duration of benefits²⁹ 15 - 26 weeks

Food Stamps

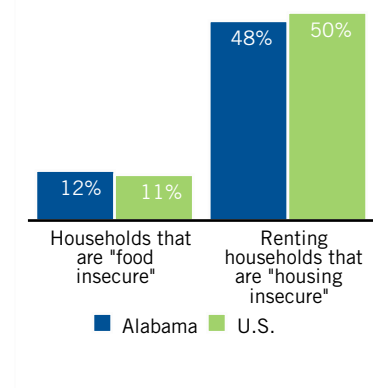
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$2,580/year

Treatment of child support income³² No pass-through or disregard

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

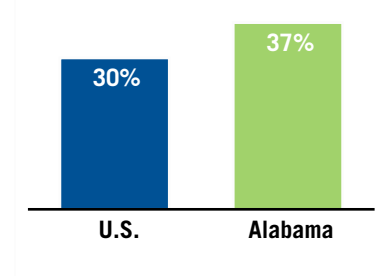
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

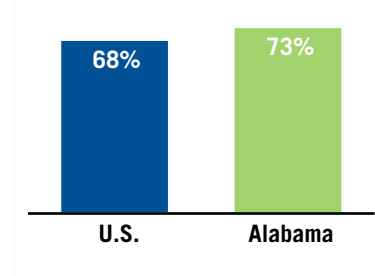
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes all vehicles owned by household

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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

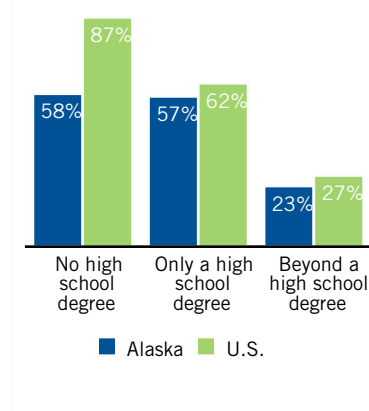
In Alaska, there are 90,990 families, with 180,317 children. Among these children, 33 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live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

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

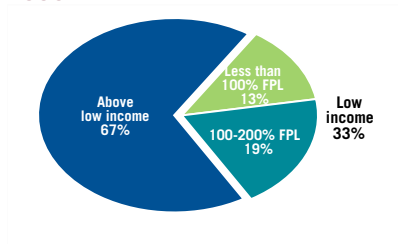
Parents without a college education often struggle to earn enough to support a family, but only 27 percent of adults in Alaska have a bachelor’s degree. A substantial portion of children in Alaska whose parents only have a high school diploma--57 percent--are low income.

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

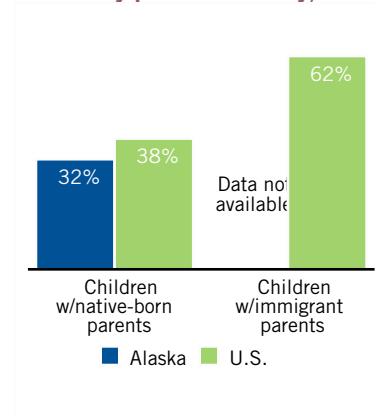
Percent of children who are low-income by parental education, 2009¹



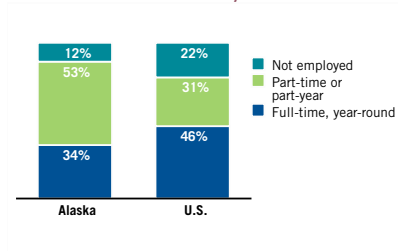
Children in Alaska by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



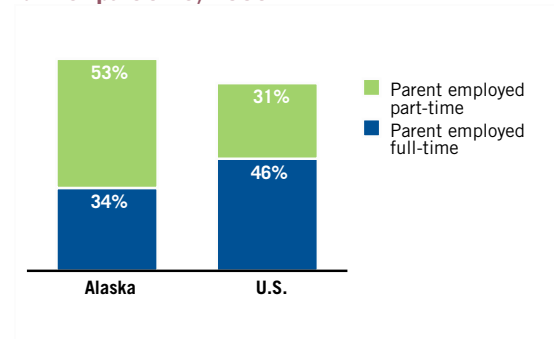
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$46,243/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	1%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No ⁴⁰

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

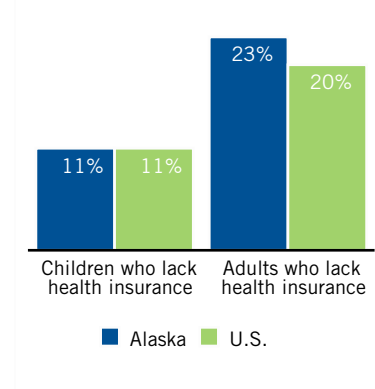
Applicant earnings limit for single parent with 2 children ⁷	\$18,648/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No

Public Health Insurance for Children

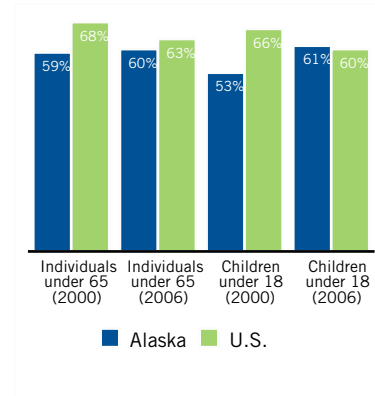
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	175%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	175%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	No separate SCHIP

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Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴

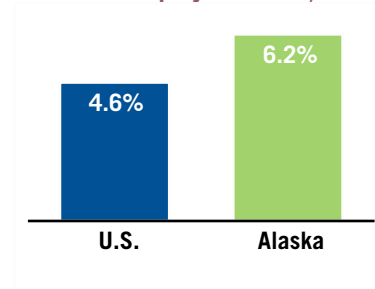


State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

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

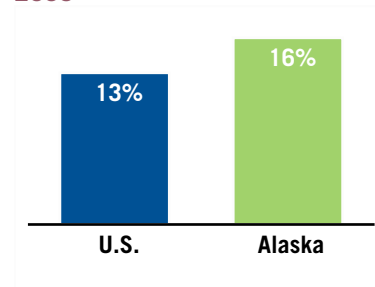
Official unemployment rate, 2007¹⁹



Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$16,200/year
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Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

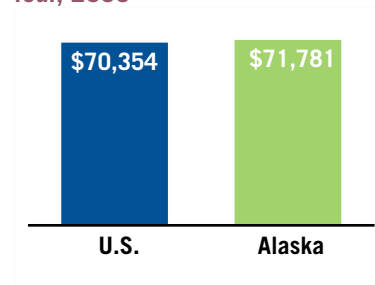
Minimum Wage Standards

Indexed to inflation ²¹	No
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State Earned Income Tax Credit

Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

Median annual household income for family of four, 2006²⁴

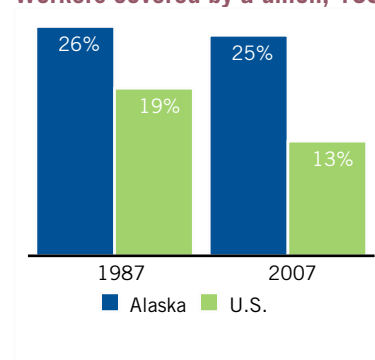


State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	No state income tax
Income tax threshold for two-parent family of 4 ²³	No state income tax
Income tax burden for single-parent family of 3 at 100% FPL ²³	No state income tax
Income tax burden for two-parent family of 4 at 100% FPL ²³	No state income tax

Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

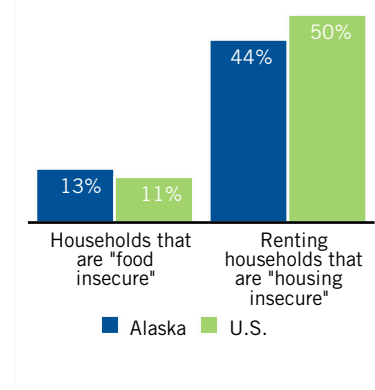
Minimum weekly benefit (no dependents)²⁷ \$44/week

Additional dependent allowance provided²⁷ Yes

Weekly benefit amount is indexed to average weekly wage²⁸ No

Potential duration of benefits²⁹ 16 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$11,076/year

Treatment of child support income³² Up to \$50 passed through. Amount disregarded for purposes of eligibility and benefits.

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$2,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ No separate SCHIP

Food Stamps

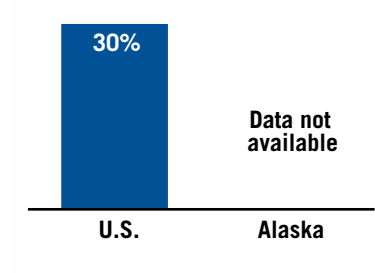
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

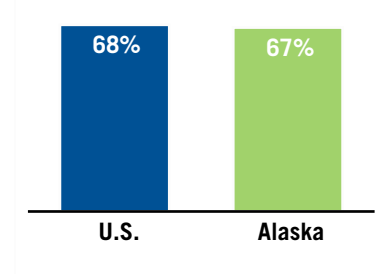
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes all vehicles owned by household

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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 Mailman School of Public Health
 Columbia University



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

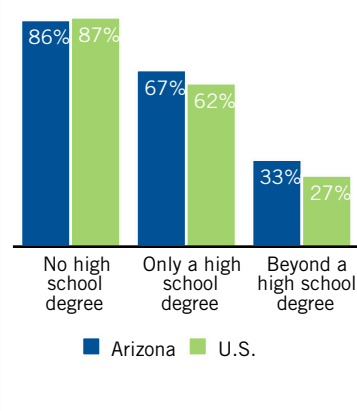
In Arizona, there are 780,069 families, with 1,695,461 children. Among these children, 48 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live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

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

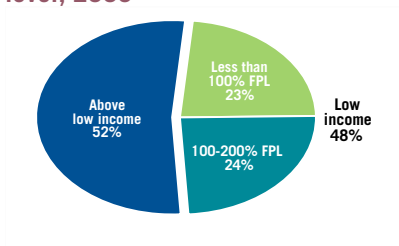
Parents without a college education often struggle to earn enough to support a family, but only 25 percent of adults in Arizona have a bachelor’s degree. A substantial portion of children in Arizona whose parents only have a high school diploma--67 percent--are low income.

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

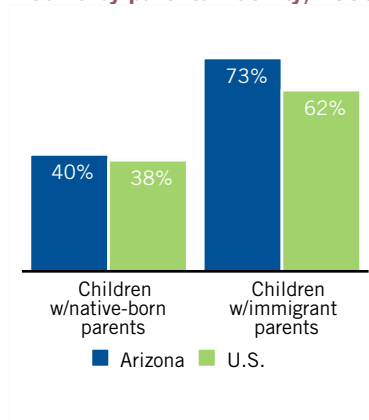
Percent of children who are low-income by parental education, 2009¹



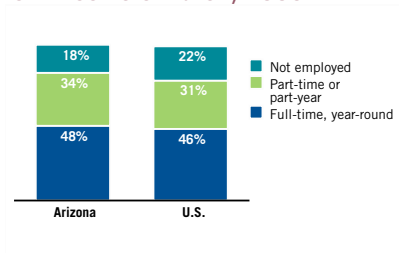
Children in Arizona by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



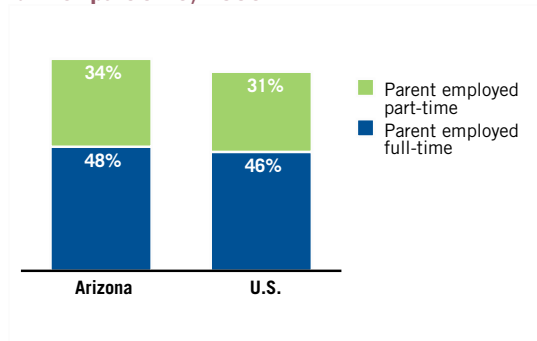
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$27,390/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	7%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

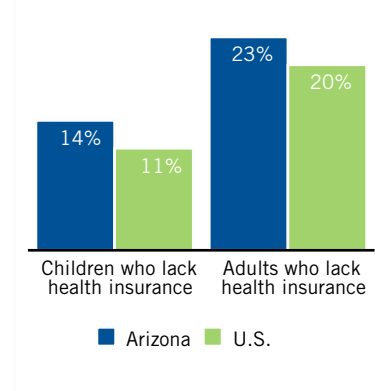
Applicant earnings limit for single parent with 2 children ⁷	\$35,200/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No

Public Health Insurance for Children

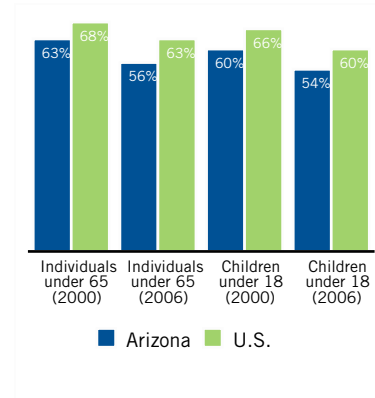
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	200%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

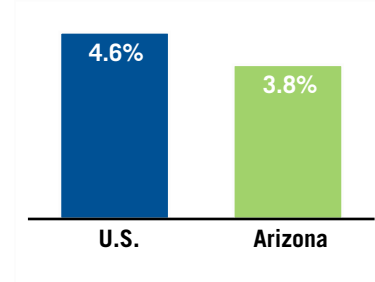
Unemployment Insurance

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

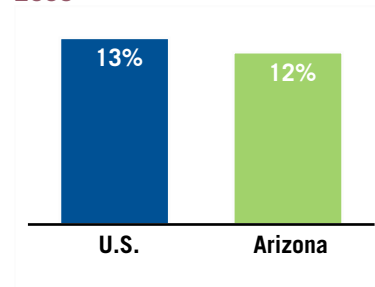
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$7,032/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Yes

State Earned Income Tax Credit

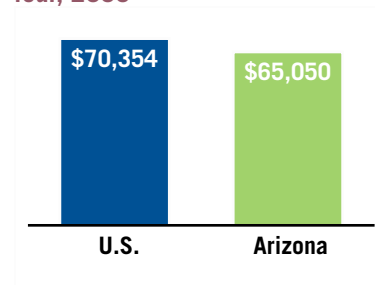
Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

State Choices to Reduce Tax Burdens

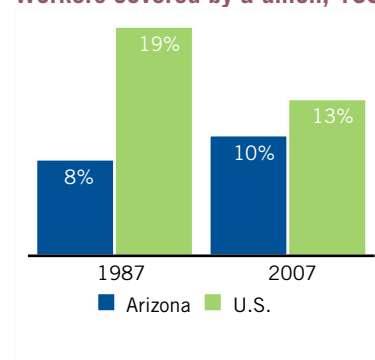
Income Tax Liability

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

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

Minimum weekly benefit (no dependents)²⁷ \$60/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ No

Potential duration of benefits²⁹ 12 - 26 weeks

Food Stamps

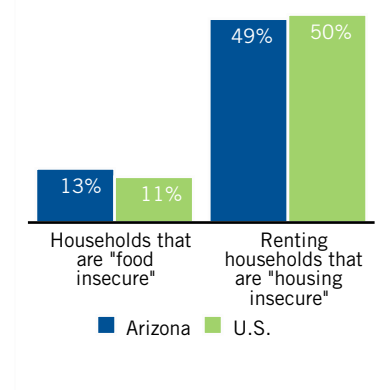
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$4,164/year

Treatment of child support income³² No pass-through or disregard

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

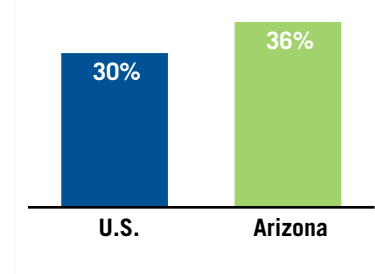
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

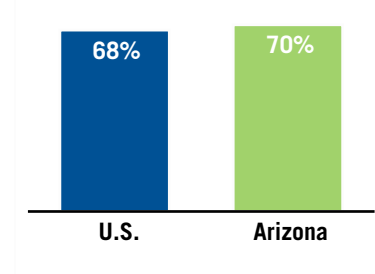
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes all vehicles owned by household

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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

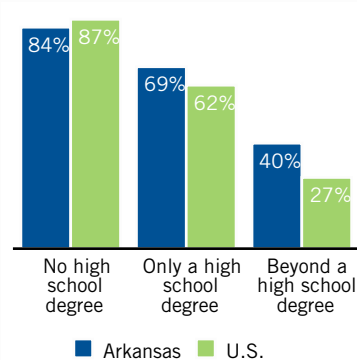
In Arkansas, there are 381,219 families, with 692,556 children. Among these children, 53 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live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

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

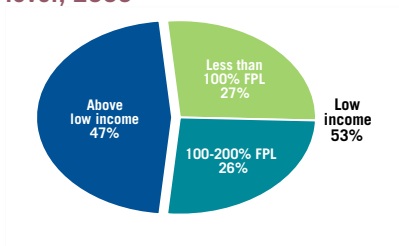
Parents without a college education often struggle to earn enough to support a family, but only 18 percent of adults in Arkansas have a bachelor’s degree. A substantial portion of children in Arkansas whose parents only have a high school diploma--69 percent--are low income.

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

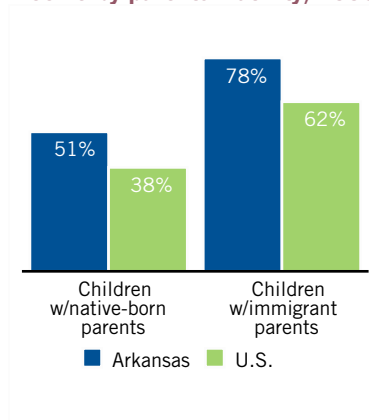
Percent of children who are low-income by parental education, 2009¹



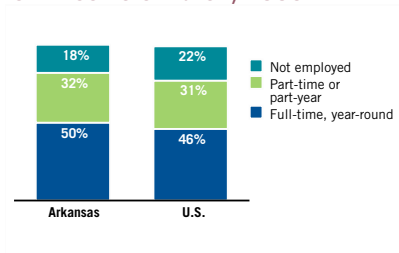
Children in Arkansas by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



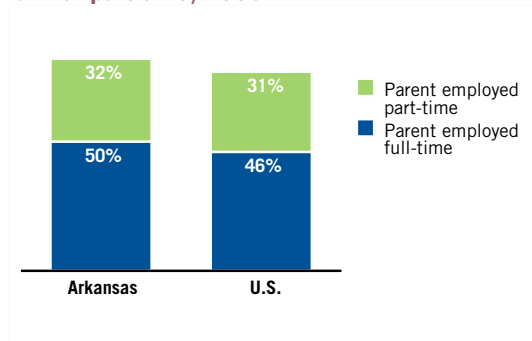
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$35,724/year ⁴¹
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	5% ⁴¹
Providers prohibited from charging additional fees ⁴	Yes ⁴¹
Provider payment rates at least 75th percentile of market rate ⁵	Yes ⁴¹

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	Yes ⁴²
Benefit structure ⁶	Credit of 20% of federal credit ⁴²
Max benefit for family with 2 qualifying children ⁶	\$420/year ⁴²

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

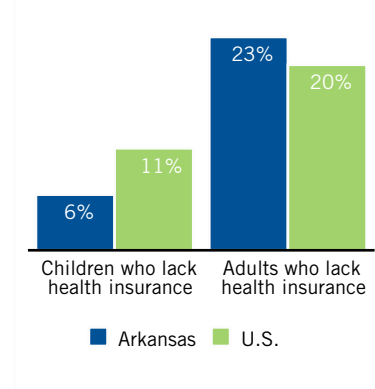
Applicant earnings limit for single parent with 2 children ⁷	\$35,200/year ⁴³
Parents eligible up to same limit as children, single parent with 2 children ⁸	No ⁴³
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No ⁴³
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	Yes (no immigration test) ⁴³

Public Health Insurance for Children

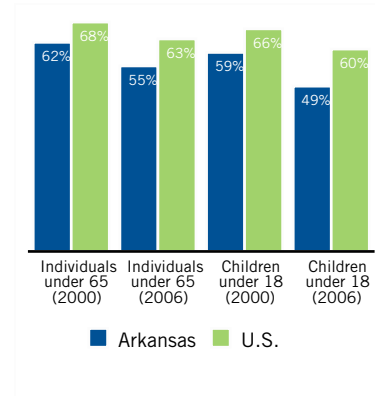
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	200%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	200%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	No separate SCHIP

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

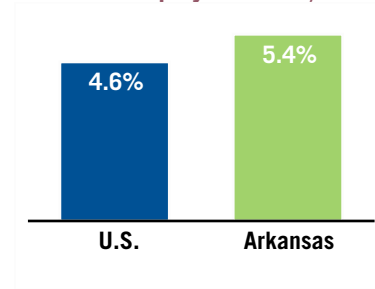
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	No
Eligible if seeking part-time work ¹⁶	Yes, in some cases ⁴⁴
State has general provision recognizing "good cause" for quitting work ¹⁷	Yes ⁴⁴

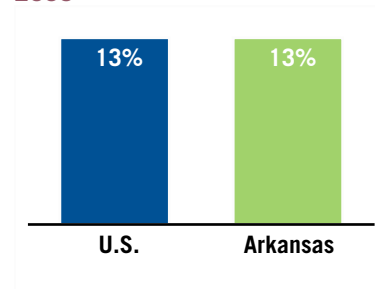
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$3,348/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

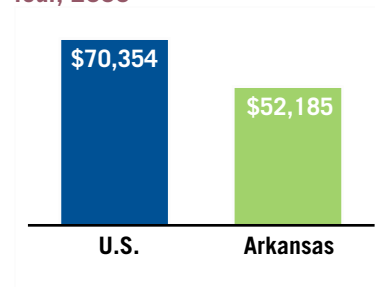
Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

State Choices to Reduce Tax Burdens

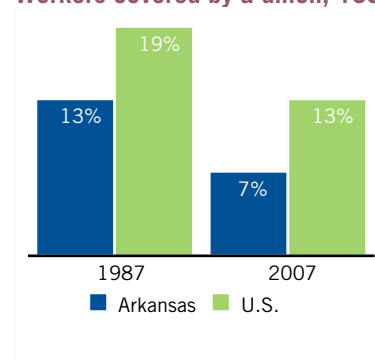
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$14,900/year
Income tax threshold for two-parent family of 4 ²³	\$20,700/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$177/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$63/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

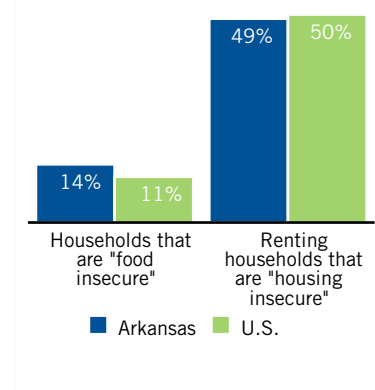
Minimum weekly benefit (no dependents)²⁷ \$71/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 9 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$2,448/year

Treatment of child support income³² No pass-through or disregard

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$1,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ No separate SCHIP

Food Stamps

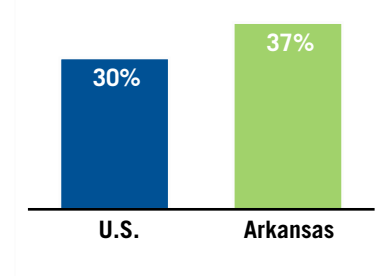
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

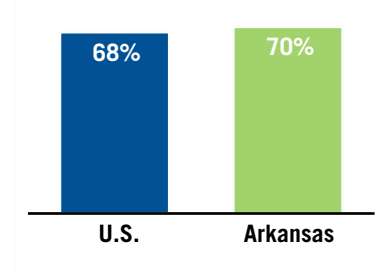
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes value of 1 vehicle per household

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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CALIFORNIA FAMILY ECONOMIC SECURITY PROFILE

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

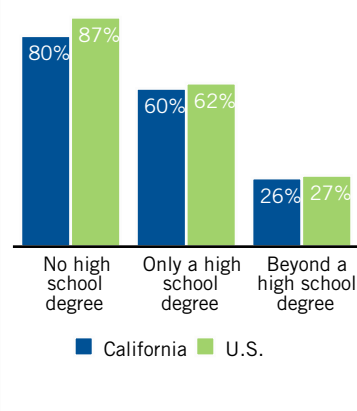
In California, there are 4,669,483 families, with 9,250,111 children. Among these children, 43 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely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

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

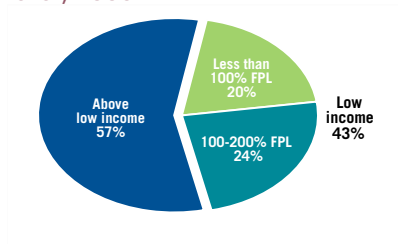
Parents without a college education often struggle to earn enough to support a family, but only 29 percent of adults in California have a bachelor’s degree. A substantial portion of children in California whose parents only have a high school diploma--60 percent--are low income.

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

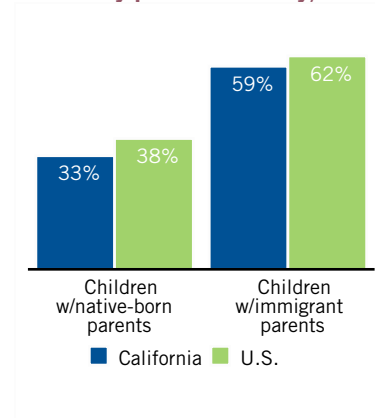
Percent of children who are low-income by parental education, 2009¹



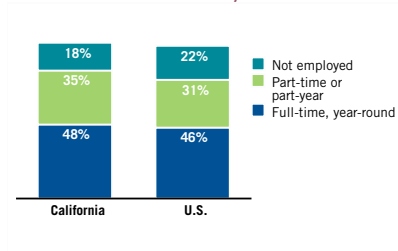
Children in California by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



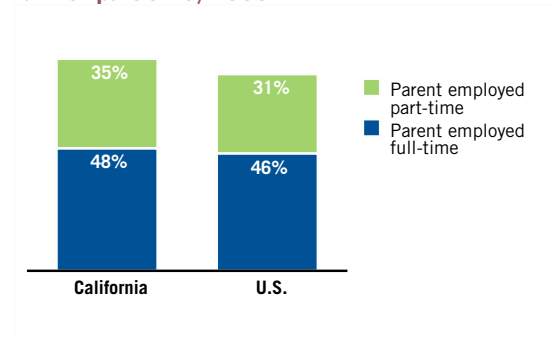
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$43,536/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	3%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	Yes

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	Yes
Benefit structure ⁶	Credit of 34-50% of federal credit, depending on income
Max benefit for family with 2 qualifying children ⁶	\$1,050/year

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

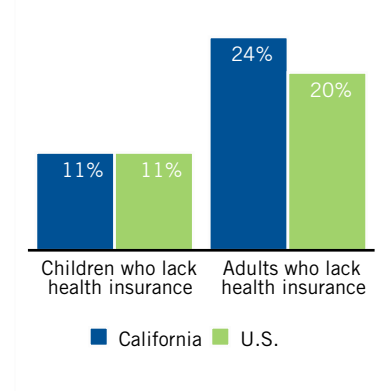
Applicant earnings limit for single parent with 2 children ⁷	\$18,672/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	Yes
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	Yes (no immigration test)

Public Health Insurance for Children

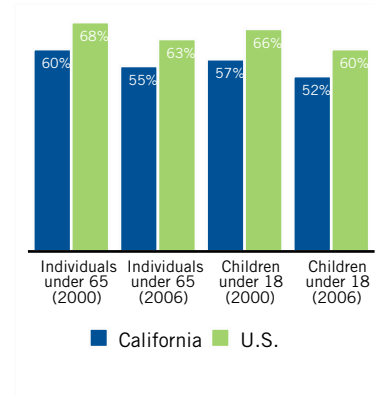
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	250%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴

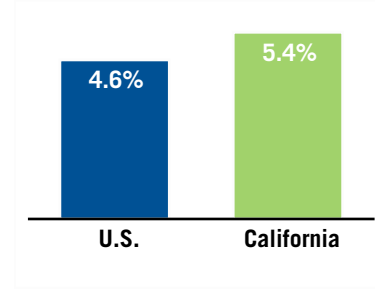


State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	No
Eligible if seeking part-time work ¹⁶	Yes, on same basis as those seeking full-time work
State has general provision recognizing "good cause" for quitting work ¹⁷	Yes

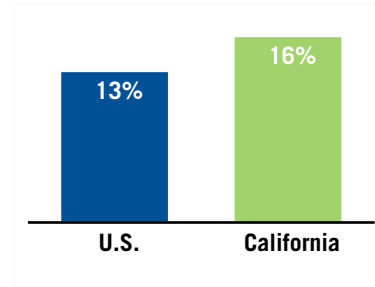
Official unemployment rate, 2007¹⁹



Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$11,772/year
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Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

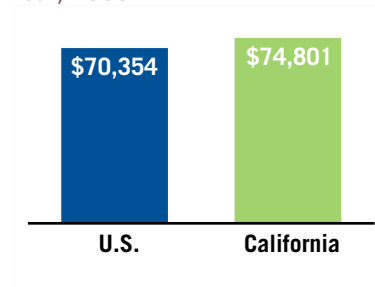
Minimum Wage Standards

¹²	
Indexed to inflation ²¹	No

State Earned Income Tax Credit

Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

Median annual household income for family of four, 2006²⁴

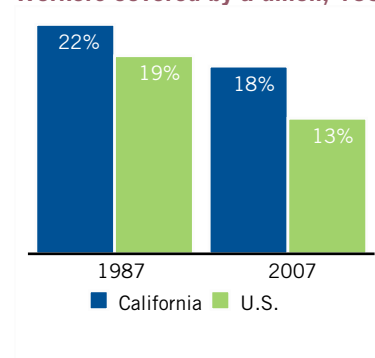


State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$43,700/year
Income tax threshold for two-parent family of 4 ²³	\$46,100/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$0/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$0/year

Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶

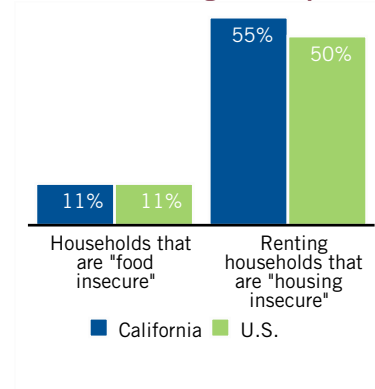
Partial wage replacement to care for a new child or seriously ill family member for up to 6 weeks a year; employees who are temporarily disabled for medical reasons, including pregnancy and childbirth, can receive partial wage replacement through state temporary disability insurance.⁴⁵

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

Unemployment Insurance

Minimum weekly benefit (no dependents) ²⁷	\$40/week
Additional dependent allowance provided ²⁷	No
Weekly benefit amount is indexed to average weekly wage ²⁸	No
Potential duration of benefits ²⁹	14 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰

Yes; eligibility may be affected by deeming⁴⁶

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3 ¹⁸	\$8,448/year ⁴⁷
Treatment of child support income ³²	Up to \$50 passed through. Amount disregarded for purposes of eligibility and benefits. ⁴⁷

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$3,150)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

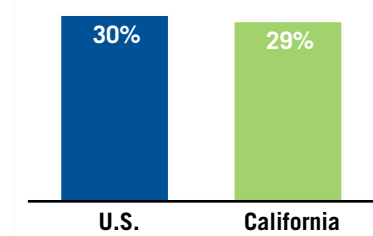
Treatment of vehicles in asset test³⁴ Aligned to TANF child care assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

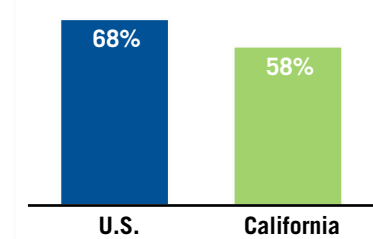
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Counts fair market value in excess of \$4,650

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





National Center for Children in Poverty
 Mailman School of Public Health
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**COLORADO
 FAMILY
 ECONOMIC
 SECURITY PROFILE**

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

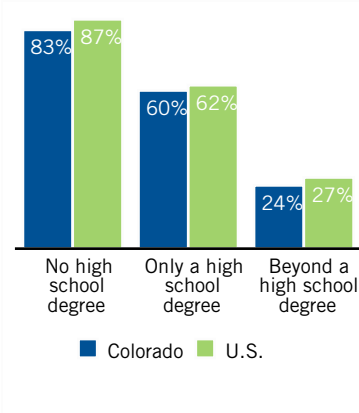
In Colorado, there are 625,981 families, with 1,207,955 children. Among these children, 36 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to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

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

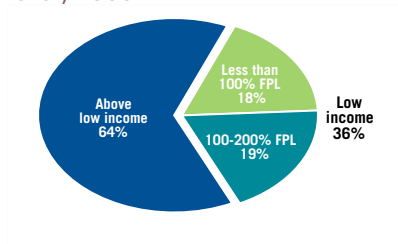
Parents without a college education often struggle to earn enough to support a family, but only 34 percent of adults in Colorado have a bachelor’s degree. A substantial portion of children in Colorado whose parents only have a high school diploma--60 percent--are low income.

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

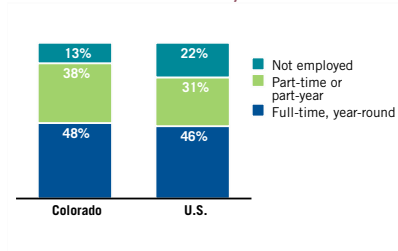
Percent of children who are low-income by parental education, 2009¹



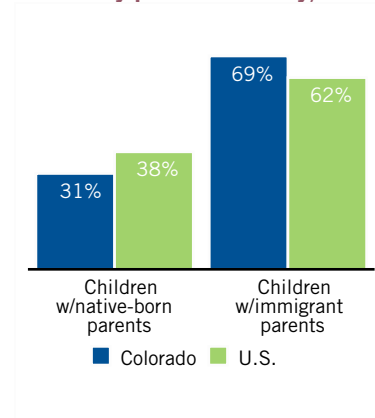
Children in Colorado by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



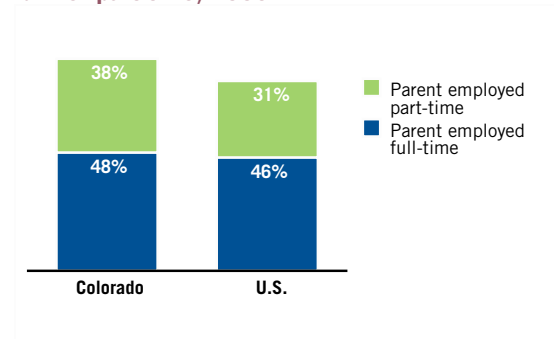
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$21,580-\$37,356/year ⁴⁸
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	11% ⁴⁸
Providers prohibited from charging additional fees ⁴	Yes ⁴⁸
Provider payment rates at least 75th percentile of market rate ⁵	No ⁴⁸

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

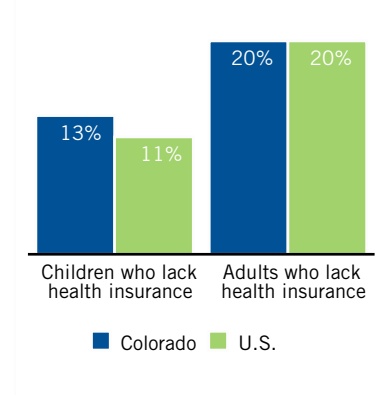
Applicant earnings limit for single parent with 2 children ⁷	\$11,640/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal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

Public Health Insurance for Children

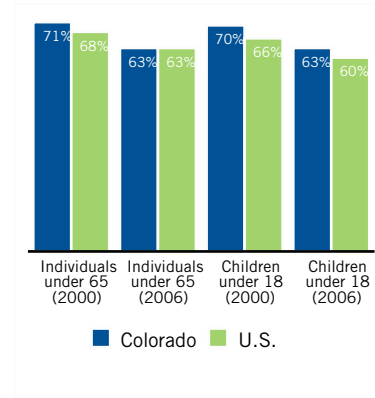
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	205%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

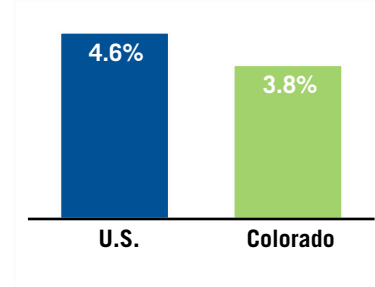
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	No
Eligible if seeking part-time work ¹⁶	Yes, in some cases ⁴⁴
State has general provision recognizing "good cause" for quitting work ¹⁷	No ⁴⁴

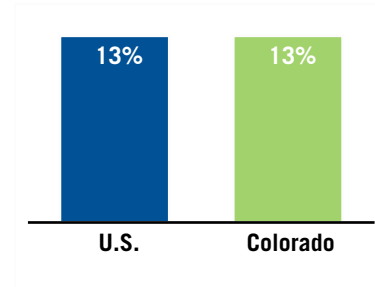
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$6,132/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Yes

State Earned Income Tax Credit

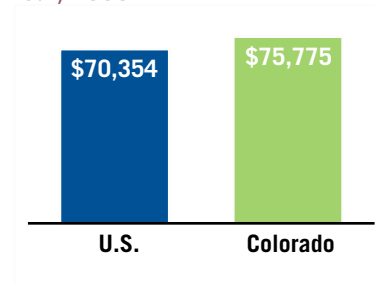
Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

State Choices to Reduce Tax Burdens

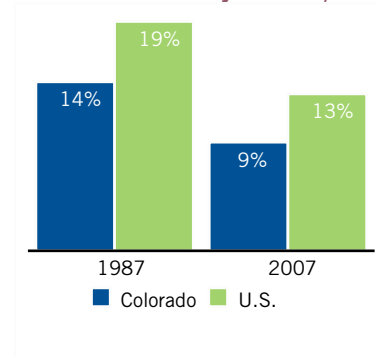
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$18,100/year
Income tax threshold for two-parent family of 4 ²³	\$24,300/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$0/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$0/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

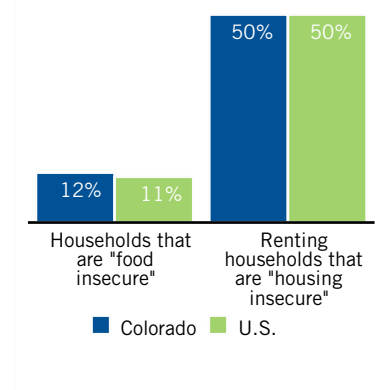
Minimum weekly benefit (no dependents)²⁷ \$25/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 13 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$4,272/year

Treatment of child support income³² No pass-through or disregard

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

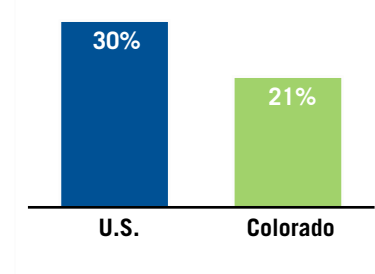
Treatment of vehicles in asset test³⁴ Aligned to TANF child care assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

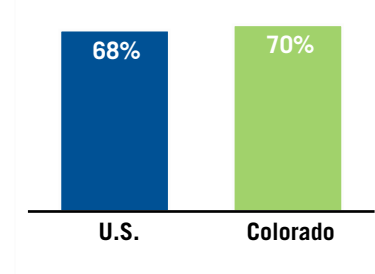
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes value of 1 vehicle per household

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





National Center for Children in Poverty
 Mailman School of Public Health
 Columbia University

CONNECTICUT FAMILY ECONOMIC SECURITY PROFILE

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

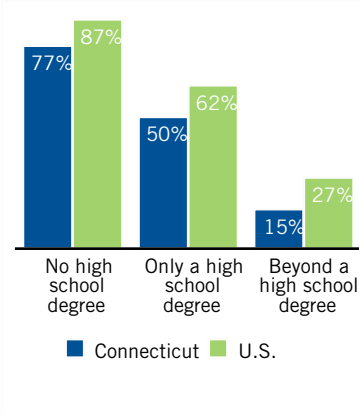
In Connecticut, there are 461,151 families, with 797,027 children. Among these children, 26 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to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

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

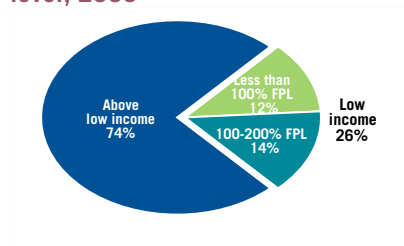
Parents without a college education often struggle to earn enough to support a family, but only 34 percent of adults in Connecticut have a bachelor’s degree. A substantial portion of children in Connecticut whose parents only have a high school diploma--50 percent--are low income.

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

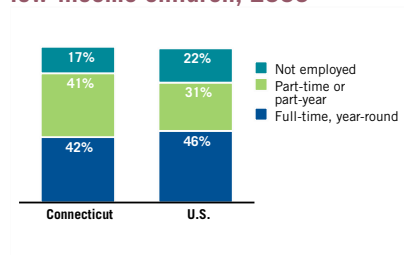
Percent of children who are low-income by parental education, 2009¹



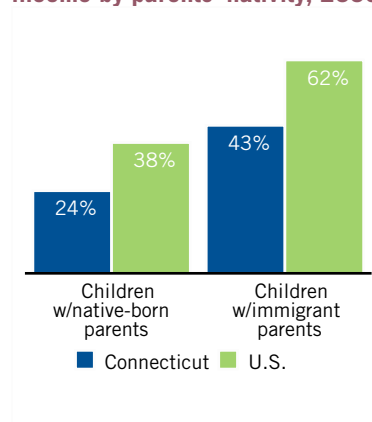
Children in Connecticut by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



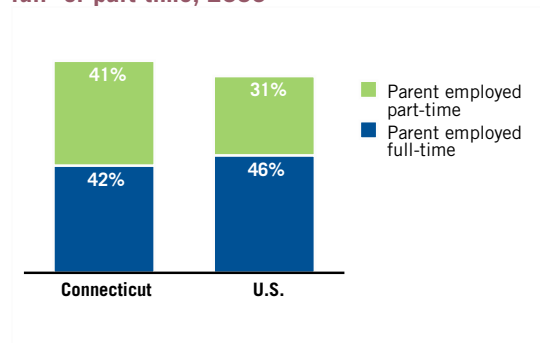
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$37,514/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	6%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

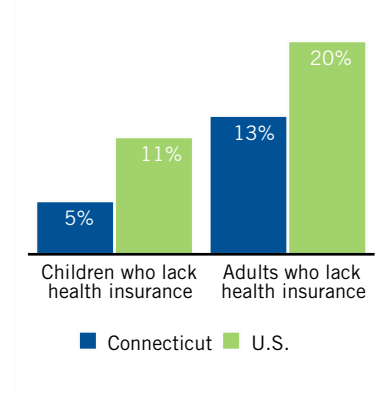
Applicant earnings limit for single parent with 2 children ⁷	\$52,800/year ⁵¹
Parents eligible up to same limit as children, single parent with 2 children ⁸	No ⁵¹
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	Yes ⁵¹
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No ⁵¹

Public Health Insurance for Children

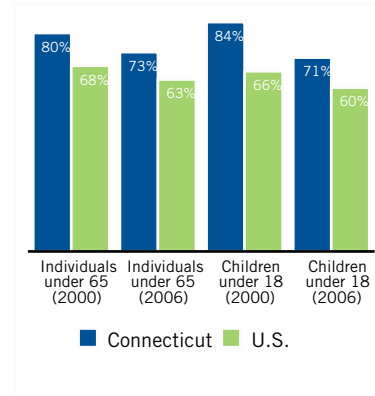
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	185%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	185%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	300%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴

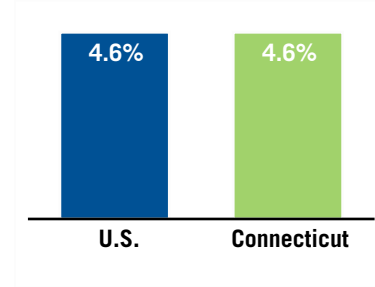


State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

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

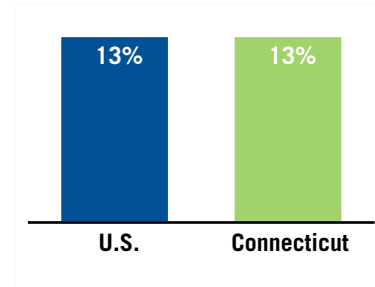
Official unemployment rate, 2007¹⁹



Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$10,020/year
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Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

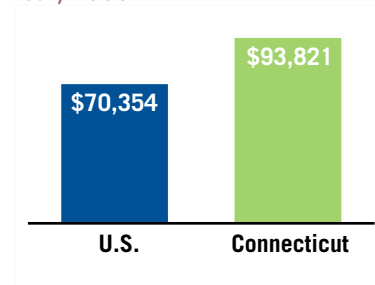
Minimum Wage Standards

¹²	
Indexed to inflation ²¹	No

State Earned Income Tax Credit

Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

Median annual household income for family of four, 2006²⁴

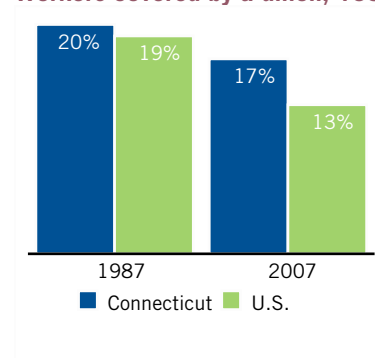


State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$19,100/year
Income tax threshold for two-parent family of 4 ²³	\$24,100/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$0/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$0/year

Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

Minimum weekly benefit (no dependents)²⁷ \$15/week

Additional dependent allowance provided²⁷ Yes

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 26 weeks

Food Stamps

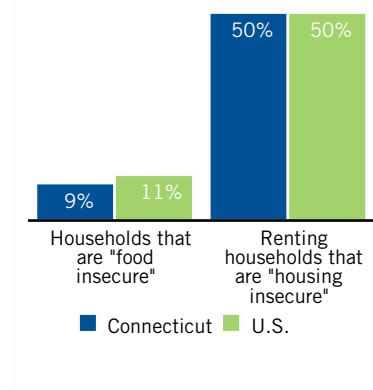
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ Yes⁵²

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$6,516/year

Treatment of child support income³² Up to \$50 passed through. Amount disregarded for purposes of eligibility and benefits.⁵³

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

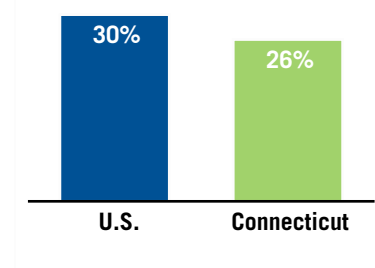
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

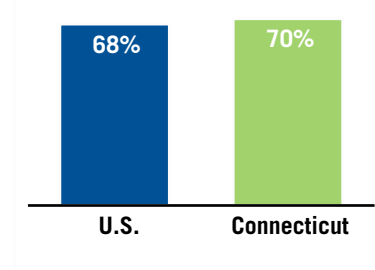
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Counts equity value in excess of \$9,500⁵⁴

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





National Center for Children in Poverty
 Mailman School of Public Health
 Columbia University

**DELAWARE
 FAMILY
 ECONOMIC
 SECURITY PROFILE**

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

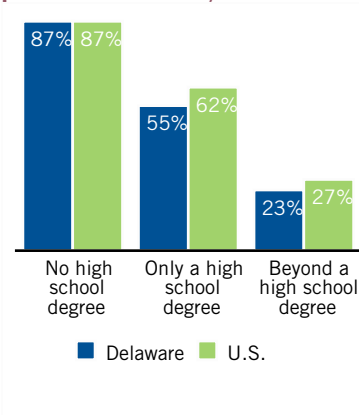
In Delaware, there are 108,430 families, with 202,517 children. Among these children, 37 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live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

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

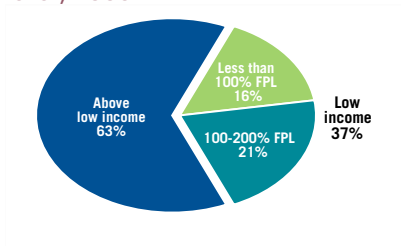
Parents without a college education often struggle to earn enough to support a family, but only 27 percent of adults in Delaware have a bachelor’s degree. A substantial portion of children in Delaware whose parents only have a high school diploma--55 percent--are low income.

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

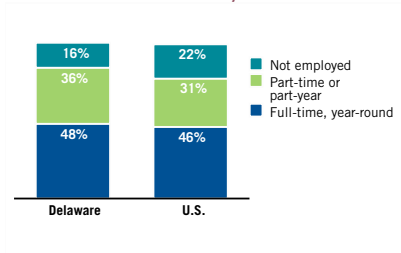
Percent of children who are low-income by parental education, 2009¹



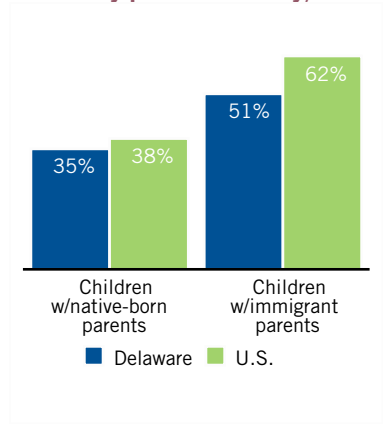
Children in Delaware by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



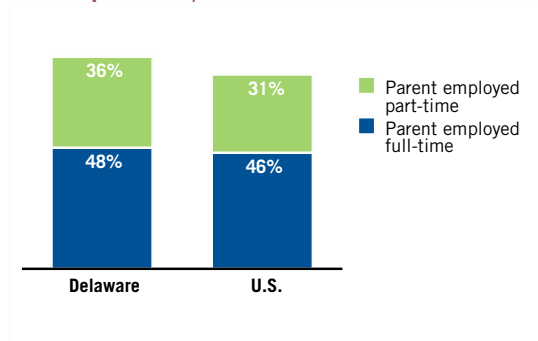
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$34,344/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	18%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	No
Benefit structure ⁶	Credit of 50% of federal credit
Max benefit for family with 2 qualifying children ⁶	\$1,050/year ⁵⁵

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

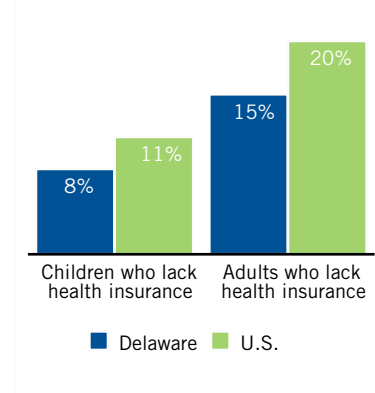
Applicant earnings limit for single parent with 2 children ⁷	\$21,240/year ⁵⁶
Parents eligible up to same limit as children, single parent with 2 children ⁸	No ⁵⁶
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	Yes ⁵⁷
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No ⁵⁷

Public Health Insurance for Children

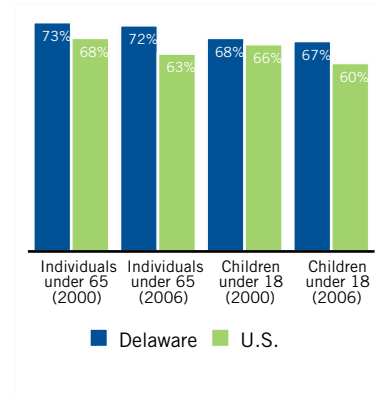
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	200%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴

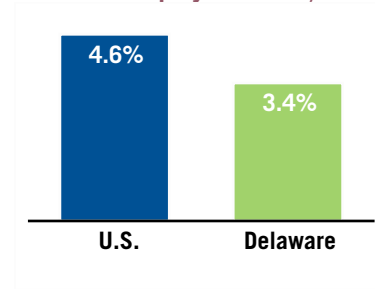


State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	No
Eligible if seeking part-time work ¹⁶	Yes, on same basis as those seeking full-time work
State has general provision recognizing "good cause" for quitting work ¹⁷	No

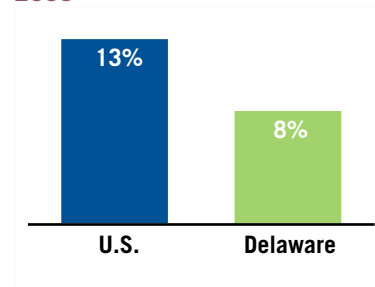
Official unemployment rate, 2007¹⁹



Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$5,136/year
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Part-time workers who want full-time work, 2003²⁰



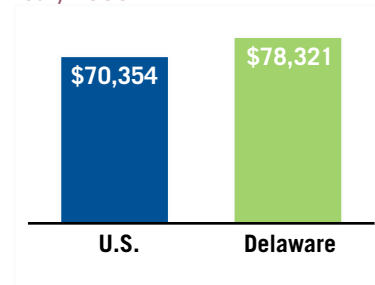
INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

Indexed to inflation ²¹	Not applicable
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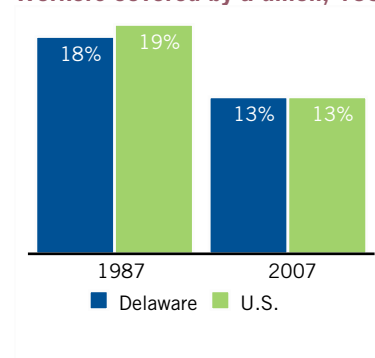
Median annual household income for family of four, 2006²⁴



State Earned Income Tax Credit

Refundable credit available ²²	No
Percent of federal EITC ²²	20% ⁵⁵

Workers covered by a union, 1987 and 2007²⁵



State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$25,400/year
Income tax threshold for two-parent family of 4 ²³	\$29,300/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$0/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$0/year

State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

Minimum weekly benefit (no dependents)²⁷ \$20/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ No

Potential duration of benefits²⁹ 24 - 26 weeks

Food Stamps

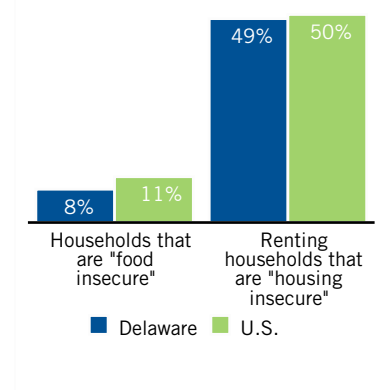
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$4,056/year

Treatment of child support income³² Up to \$50 passed through. Amount disregarded for purposes of eligibility and benefits. State also uses fill-the-gap budgeting.

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

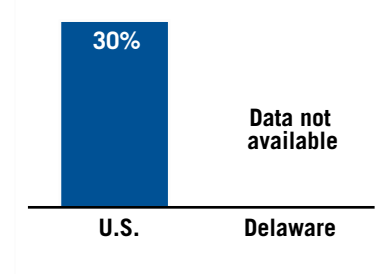
Treatment of vehicles in asset test³⁴ Categorical eligibility⁵⁸

Temporary Assistance for Needy Families (TANF) Cash Assistance

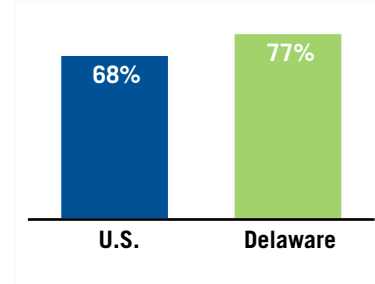
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Counts equity value in excess of \$4,650⁵⁴

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





National Center for Children in Poverty
 Mailman School of Public Health
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State policies that promote the economic security of our nation’s families can help offset larger economic and social conditions that make it difficult for families to get by and get ahead. This four-part profile provides data on District of Columbia’s low-income children and families and highlights state policy choices regarding families’ work attachment and advancement, income adequacy, and asset development.

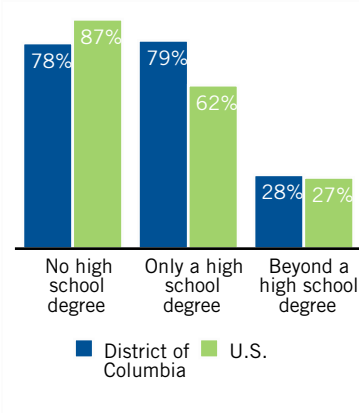
In District of Columbia, there are 54,368 families, with 111,787 children. Among these children, 49 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely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

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

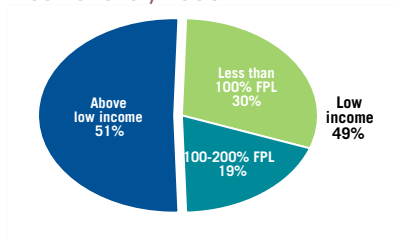
Parents without a college education often struggle to earn enough to support a family, but only 46 percent of adults in District of Columbia have a bachelor’s degree. A substantial portion of children in District of Columbia whose parents only have a high school diploma--79 percent--are low income.

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

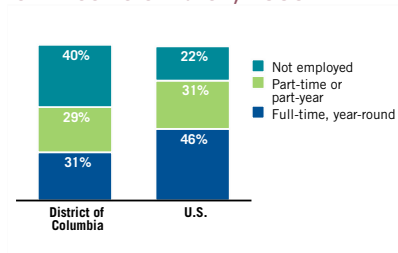
Percent of children who are low-income by parental education, 2009¹



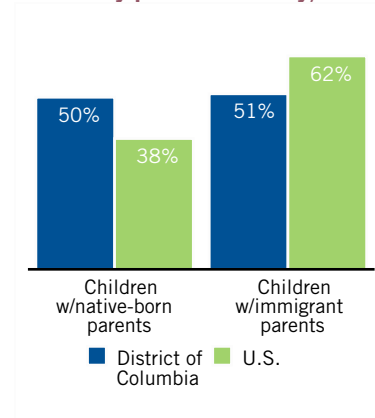
Children in District of Columbia by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



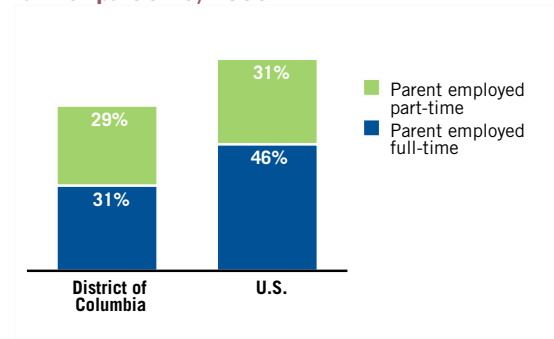
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$40,225/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	5%
Providers prohibited from charging additional fees ⁴	Yes
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	No
Benefit structure ⁶	Credit of 32% of federal credit
Max benefit for family with 2 qualifying children ⁶	\$672/year ⁵⁵

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

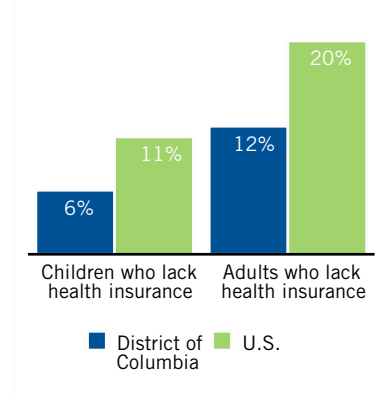
Applicant earnings limit for single parent with 2 children ⁷	\$36,396/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	Yes (no immigration test)
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No

Public Health Insurance for Children

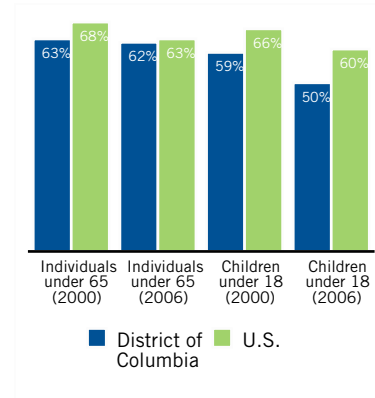
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	300%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	300%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	No separate SCHIP

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Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

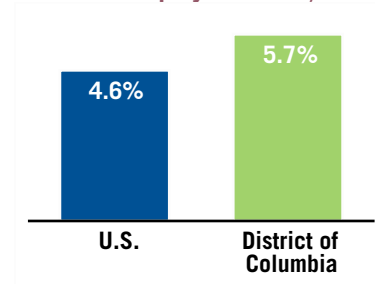
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	Yes
Eligible if seeking part-time work ¹⁶	Yes, in some cases ⁴⁴
State has general provision recognizing "good cause" for quitting work ¹⁷	No ⁴⁴

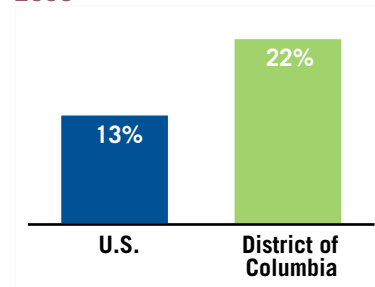
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$6,468/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

Indexed to inflation ²¹	No
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State Earned Income Tax Credit

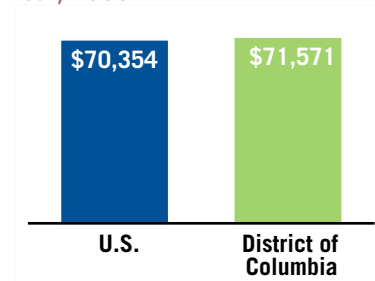
Refundable credit available ²²	Yes
Percent of federal EITC ²²	40%

State Choices to Reduce Tax Burdens

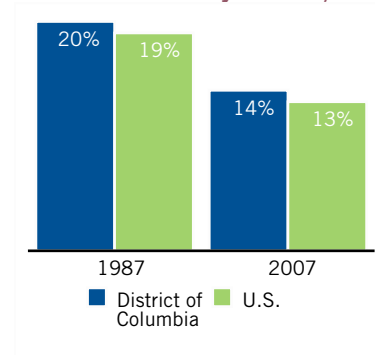
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$26,200/year
Income tax threshold for two-parent family of 4 ²³	\$27,300/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$-1,246/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$-805/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

Minimum weekly benefit (no dependents)²⁷ \$50/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 19 - 26 weeks

Food Stamps

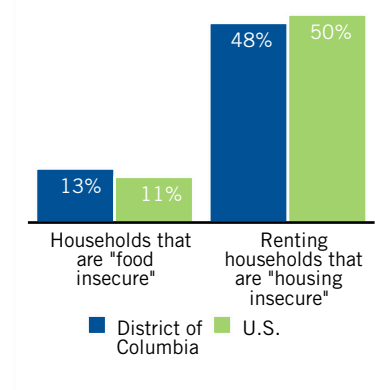
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$4,548/year

Treatment of child support income³² Up to \$150 passed through. Amount disregarded for purposes of eligibility and benefits.

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ No separate SCHIP

Food Stamps

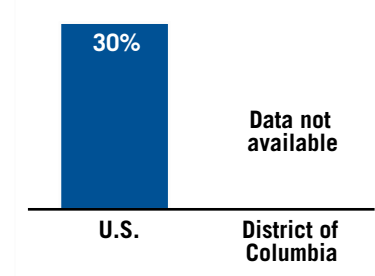
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

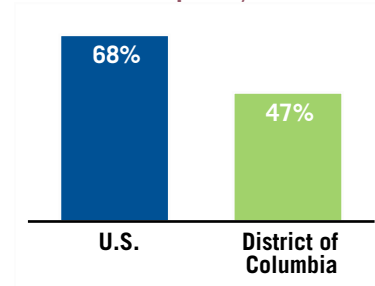
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes all vehicles owned by household

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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

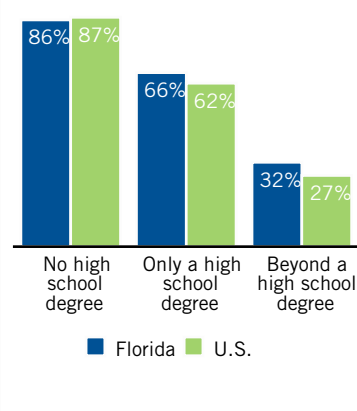
In Florida, there are 2,060,901 families, with 3,977,548 children. Among these children, 46 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to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

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

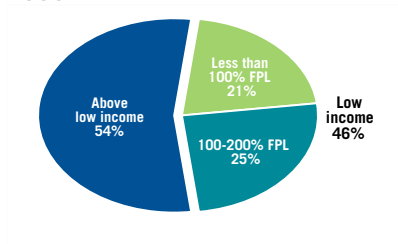
Parents without a college education often struggle to earn enough to support a family, but only 25 percent of adults in Florida have a bachelor’s degree. A substantial portion of children in Florida whose parents only have a high school diploma--66 percent--are low income.

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

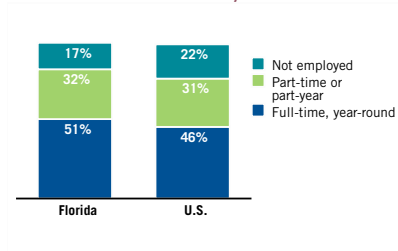
Percent of children who are low-income by parental education, 2009¹



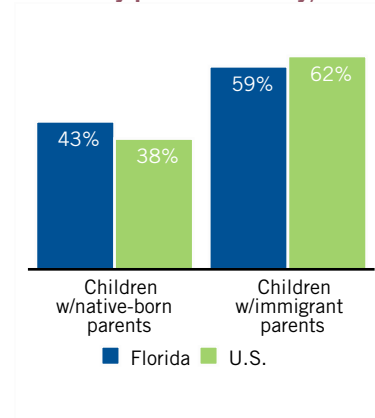
Children in Florida by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

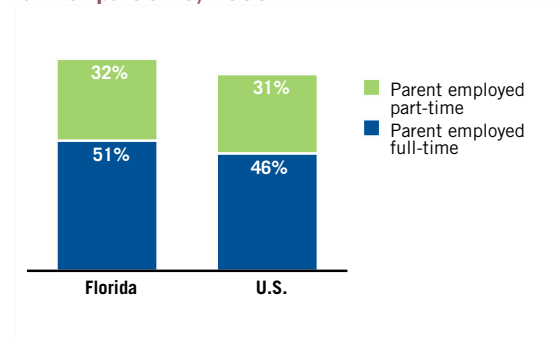
Earnings limit for a single-parent family of 3² \$24,900/year

Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care³ 8%⁵⁹

Providers prohibited from charging additional fees⁴ Yes⁵⁹

Provider payment rates at least 75th percentile of market rate⁵ No⁵⁹

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

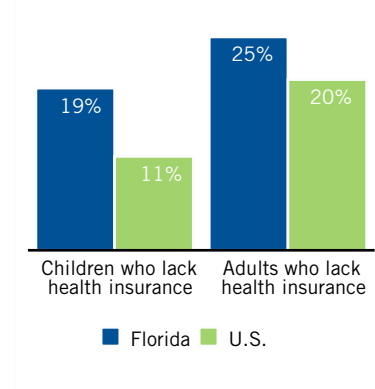
Applicant earnings limit for single parent with 2 children ⁷	\$9,672/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal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

Public Health Insurance for Children

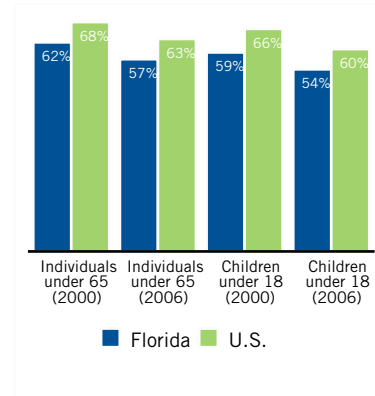
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	200%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

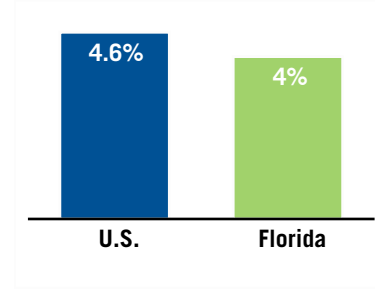
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	No
Eligible if seeking part-time work ¹⁶	Yes, in some cases ⁴⁴
State has general provision recognizing "good cause" for quitting work ¹⁷	No ⁴⁴

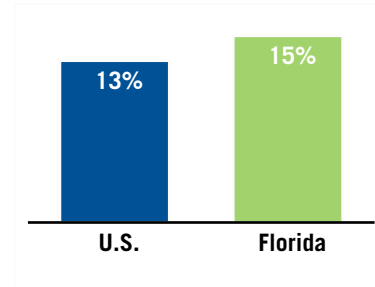
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$4,716/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

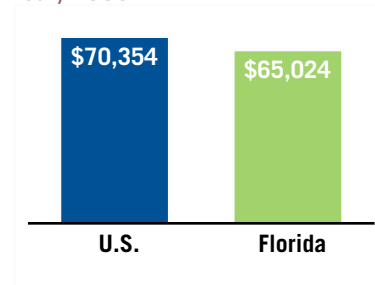
Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

State Choices to Reduce Tax Burdens

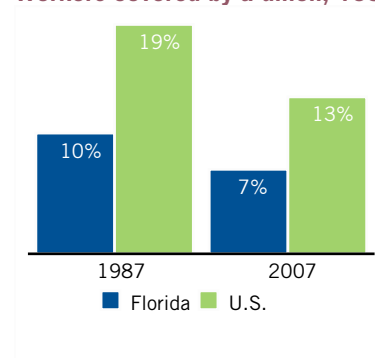
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	No state income tax
Income tax threshold for two-parent family of 4 ²³	No state income tax
Income tax burden for single-parent family of 3 at 100% FPL ²³	No state income tax
Income tax burden for two-parent family of 4 at 100% FPL ²³	No state income tax

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

Minimum weekly benefit (no dependents)²⁷ \$32/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ No

Potential duration of benefits²⁹ 9 - 26 weeks

Food Stamps

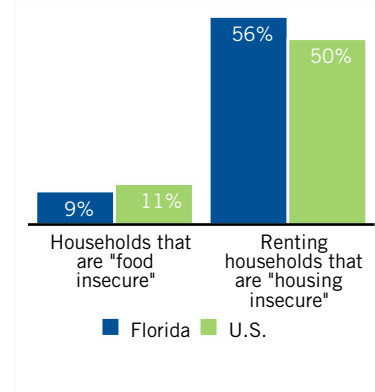
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$3,636/year

Treatment of child support income³² No pass-through or disregard

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$2,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

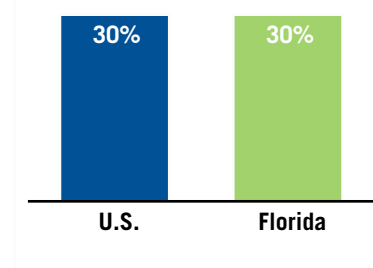
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

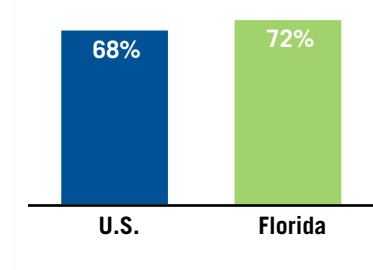
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Counts equity value in excess of \$8,500⁵⁴

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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

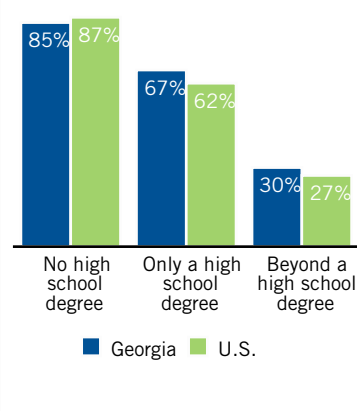
In Georgia, there are 1,283,195 families, with 2,535,780 children. Among these children, 45 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

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

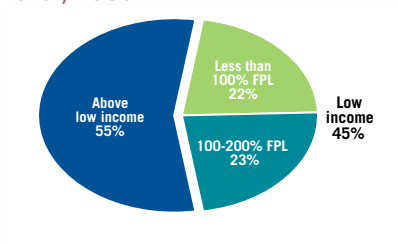
Parents without a college education often struggle to earn enough to support a family, but only 27 percent of adults in Georgia have a bachelor’s degree. A substantial portion of children in Georgia whose parents only have a high school diploma--67 percent--are low income.

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

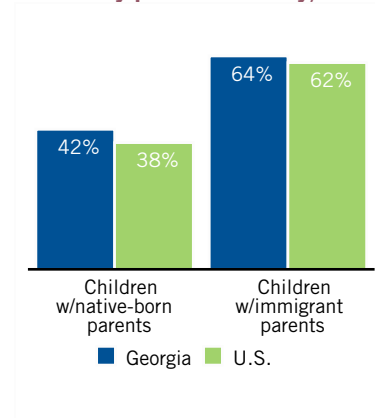
Percent of children who are low-income by parental education, 2009¹



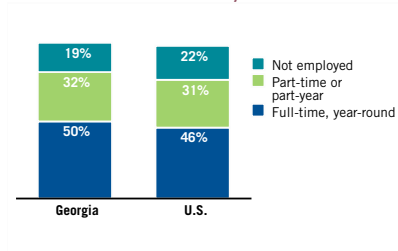
Children in Georgia by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



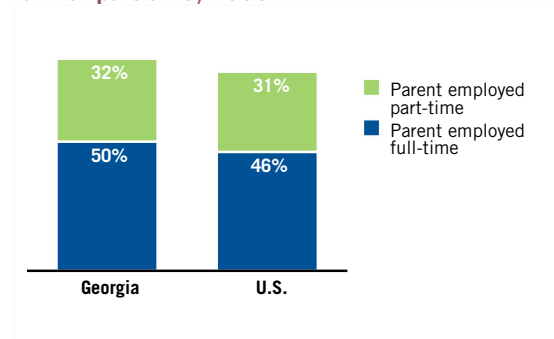
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$26,560/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	9%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	No
Benefit structure ⁶	Credit of 30% of federal credit
Max benefit for family with 2 qualifying children ⁶	\$630/year ⁵⁵

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

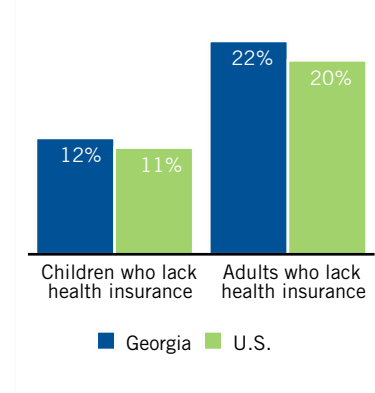
Applicant earnings limit for single parent with 2 children ⁷	\$9,072/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No

Public Health Insurance for Children

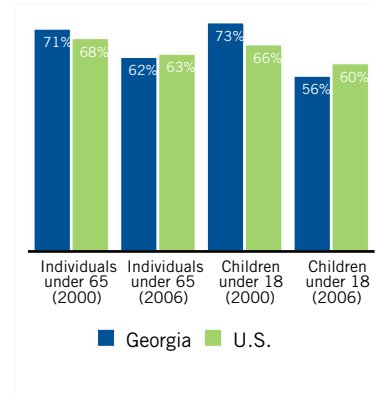
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	235%

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Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

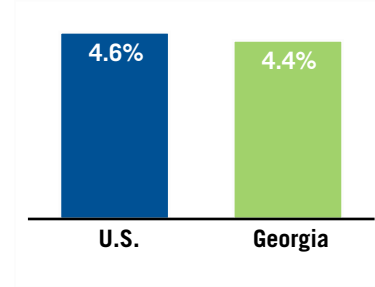
Unemployment Insurance

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

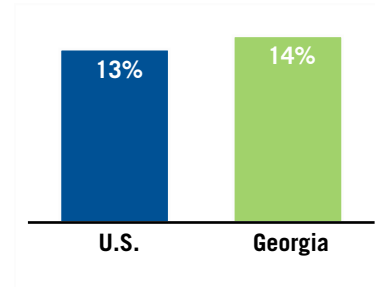
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$6,168/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

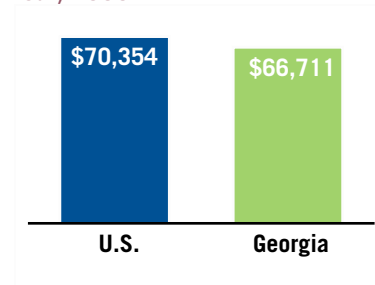
Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

State Choices to Reduce Tax Burdens

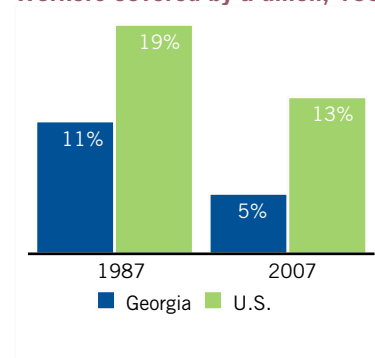
Income Tax Liability

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

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

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

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ No

Potential duration of benefits²⁹ 9 - 26 weeks

Food Stamps

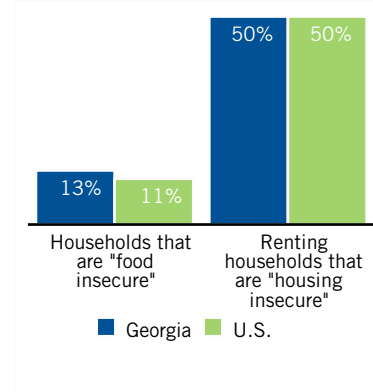
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$3,360/year

Treatment of child support income³² State passes through and disregards some or all support for purposes of fill-the-gap budgeting.

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$1,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

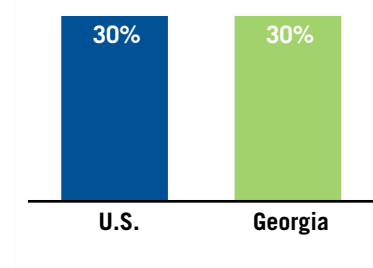
Treatment of vehicles in asset test³⁴ Aligned to TANF-funded non-cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

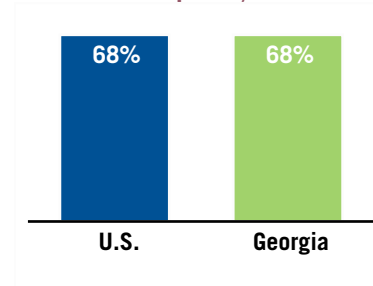
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Counts equity value in excess of \$4,650⁶⁰

Children who are "asset poor," 2004³⁵

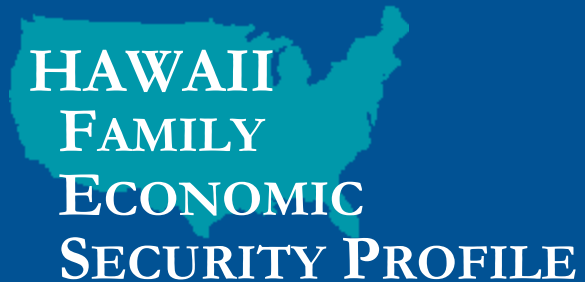


Homeownership rate, 2007³⁶





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

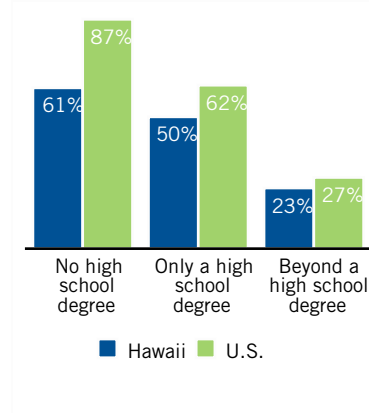
In Hawaii, there are 162,679 families, with 280,359 children. Among these children, 31 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live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

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

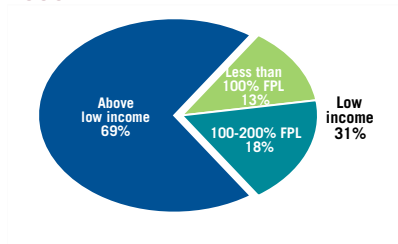
Parents without a college education often struggle to earn enough to support a family, but only 30 percent of adults in Hawaii have a bachelor’s degree. A substantial portion of children in Hawaii whose parents only have a high school diploma--50 percent--are low income.

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

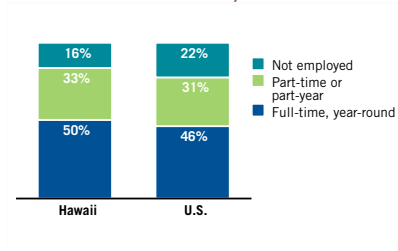
Percent of children who are low-income by parental education, 2009¹



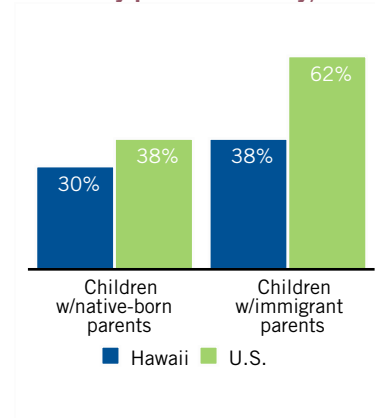
Children in Hawaii by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



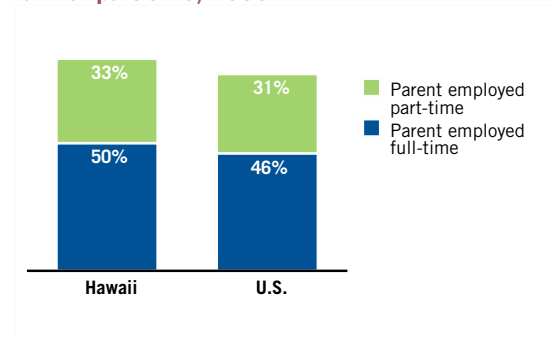
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$47,124/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	2%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

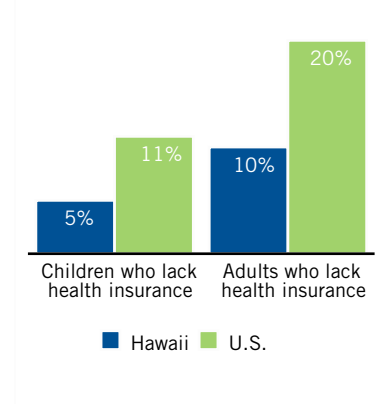
Refundable credit available ⁶	Yes
Benefit structure ⁶	Credit of 15-25% of eligible expenses, depending on income
Max benefit for family with 2 qualifying children ⁶	\$1,200/year

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children ⁷	\$20,244/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	Yes

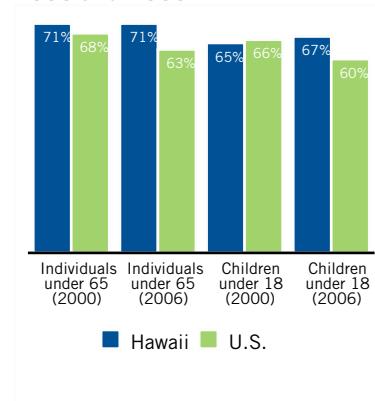
Health insurance status by age, 2007¹³



Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	300%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	300%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	No separate SCHIP

Employer-based health insurance coverage, 2000 and 2006¹⁴



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

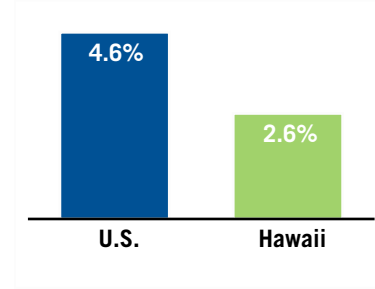
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	Yes
Eligible if seeking part-time work ¹⁶	Yes, in some cases ⁴⁴
State has general provision recognizing "good cause" for quitting work ¹⁷	Yes ⁴⁴

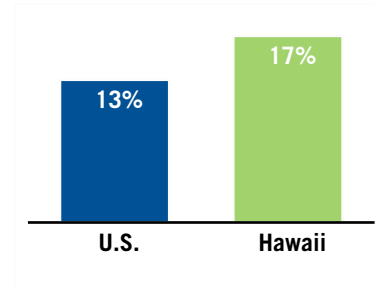
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$19,692/year ⁶¹
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

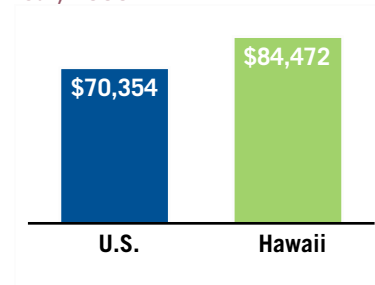
Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

State Choices to Reduce Tax Burdens

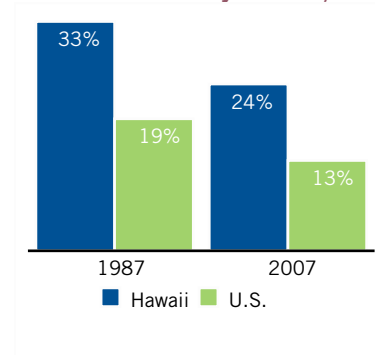
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$10,400/year
Income tax threshold for two-parent family of 4 ²³	\$14,000/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$316/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$409/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶

Employees who are temporarily disabled for medical reasons, including pregnancy and childbirth, can receive partial wage replacement through state temporary disability insurance.⁶²

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

Unemployment Insurance

Minimum weekly benefit (no dependents)²⁷ \$5/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 26 weeks

Food Stamps

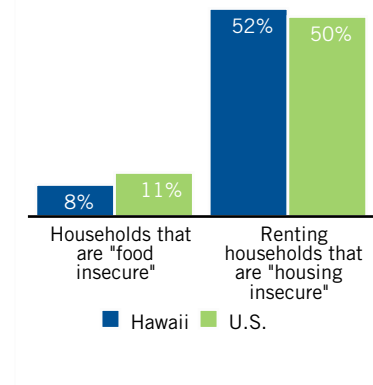
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$6,840/year⁶³

Treatment of child support income³² No pass-through or disregard⁶³

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$3,250)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ No separate SCHIP

Food Stamps

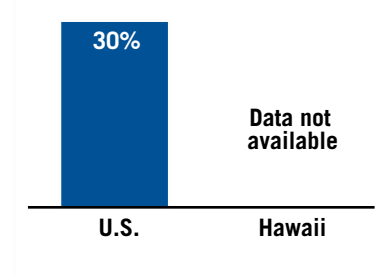
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

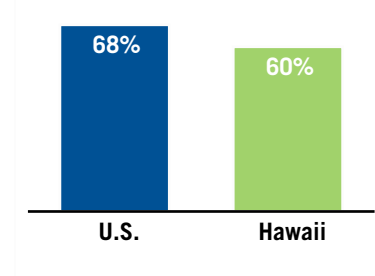
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes all vehicles owned by household

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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

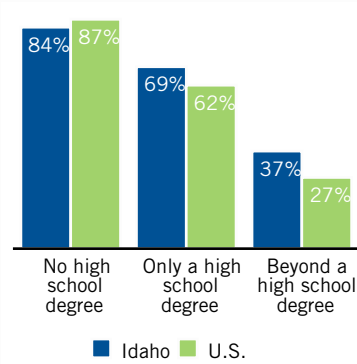
In Idaho, there are 207,720 families, with 412,514 children. Among these children, 48 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live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

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

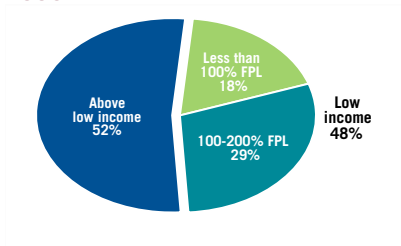
Parents without a college education often struggle to earn enough to support a family, but only 23 percent of adults in Idaho have a bachelor’s degree. A substantial portion of children in Idaho whose parents only have a high school diploma--69 percent--are low income.

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

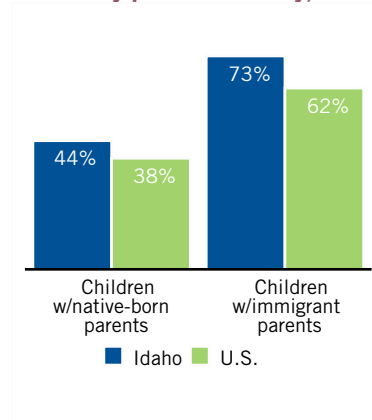
Percent of children who are low-income by parental education, 2009¹



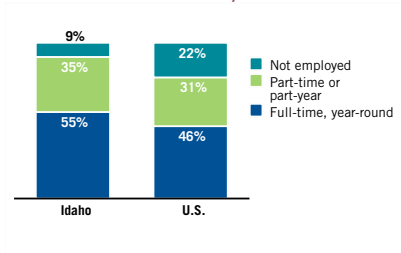
Children in Idaho by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



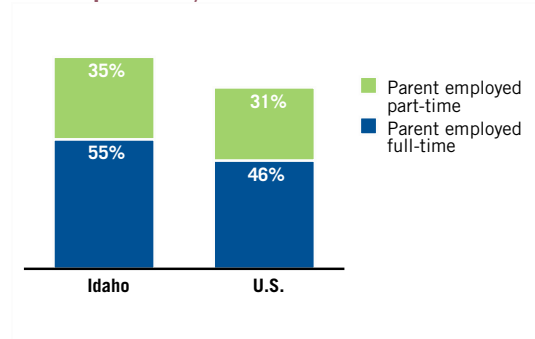
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$20,472/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	Not eligible
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	No
Benefit structure ⁶	Deduction of eligible expenses ⁶⁴
Max benefit for family with 2 qualifying children ⁶	\$468/year ⁵⁵

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

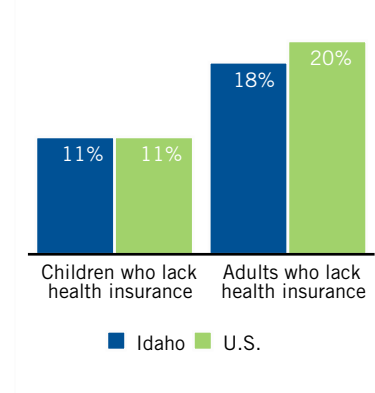
Applicant earnings limit for single parent with 2 children ⁷	\$4,884/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No

Public Health Insurance for Children

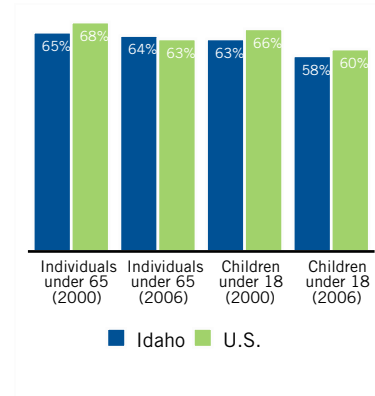
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	133%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	185%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

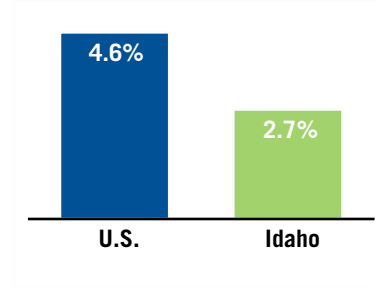
Unemployment Insurance

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

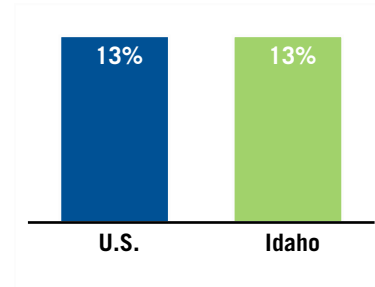
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$7,776/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

12	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

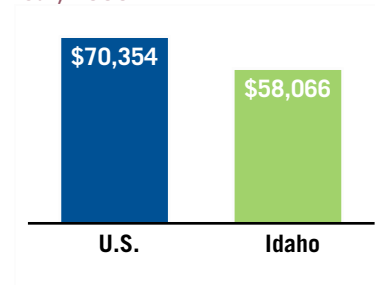
Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

State Choices to Reduce Tax Burdens

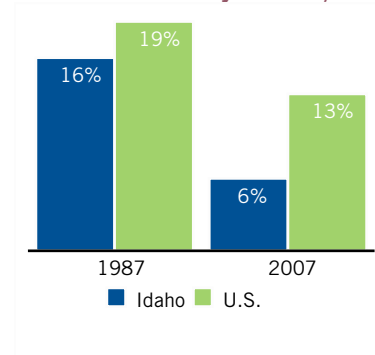
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$18,100/year
Income tax threshold for two-parent family of 4 ²³	\$24,400/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$0/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$0/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

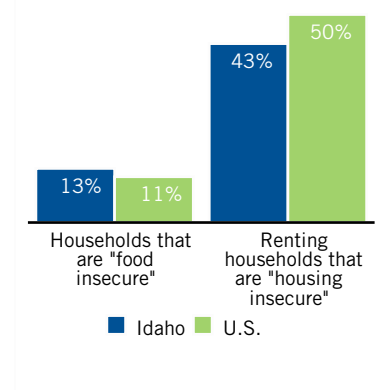
Minimum weekly benefit (no dependents)²⁷ \$51/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 10 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$3,708/year

Treatment of child support income³² No pass-through or disregard

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$1,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

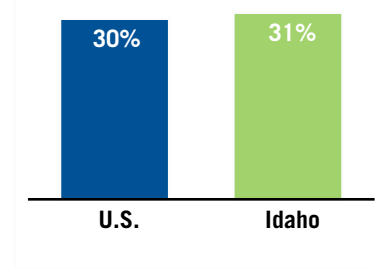
Treatment of vehicles in asset test³⁴ Federal food stamp rules⁶⁵

Temporary Assistance for Needy Families (TANF) Cash Assistance

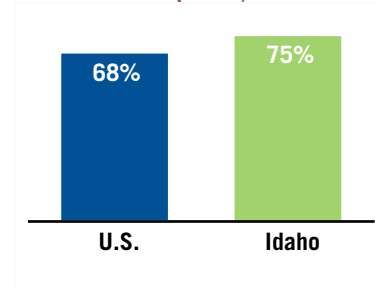
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Counts fair market value in excess of \$4,650⁶⁶

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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

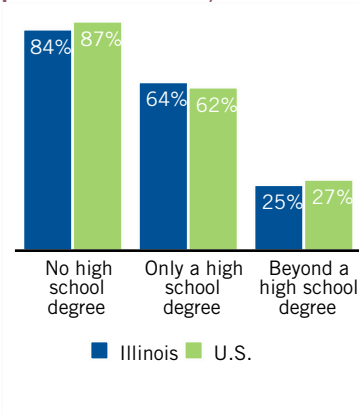
In Illinois, there are 1,625,281 families, with 3,115,169 children. Among these children, 40 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to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

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

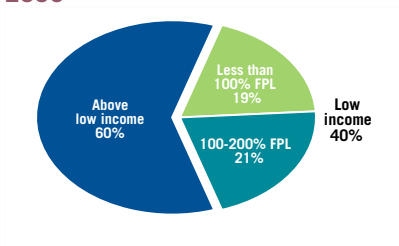
Parents without a college education often struggle to earn enough to support a family, but only 29 percent of adults in Illinois have a bachelor’s degree. A substantial portion of children in Illinois whose parents only have a high school diploma--64 percent--are low income.

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

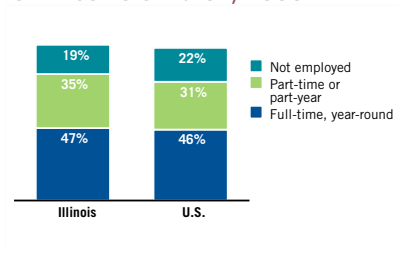
Percent of children who are low-income by parental education, 2009¹



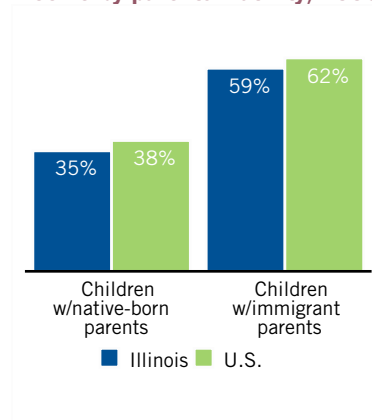
Children in Illinois by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



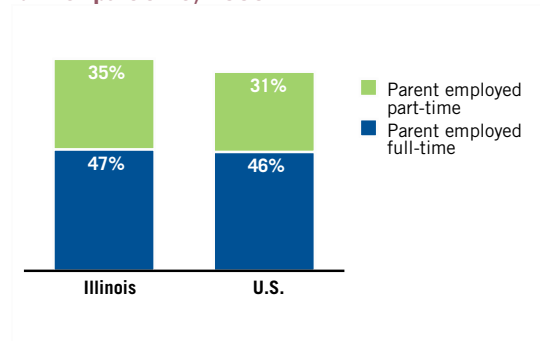
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$30,396/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	7%
Providers prohibited from charging additional fees ⁴	No ⁶⁷
Provider payment rates at least 75th percentile of market rate ⁵	No ⁶⁷

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children ⁷	\$32,556/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	Only if victims of domestic violence
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	Yes (no immigration test)

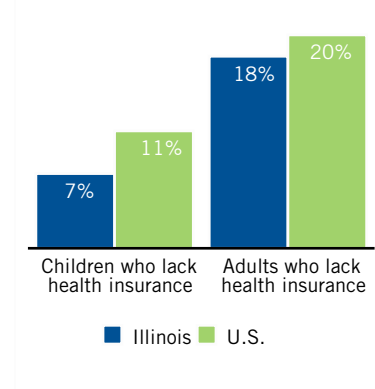
Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	133%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	200% ⁶⁸

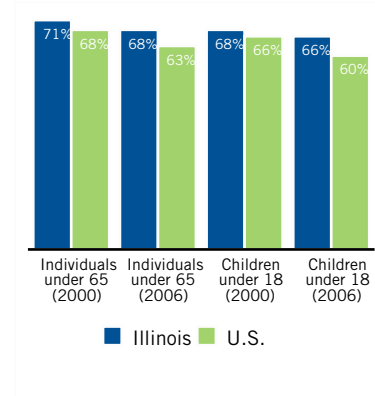
12

68

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

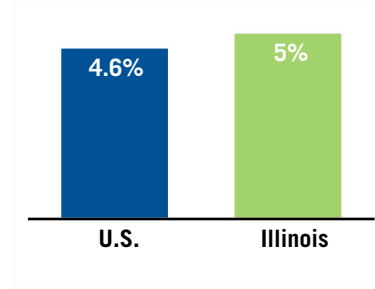
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	No
Eligible if seeking part-time work ¹⁶	Yes, in some cases ⁴⁴
State has general provision recognizing "good cause" for quitting work ¹⁷	No ⁴⁴

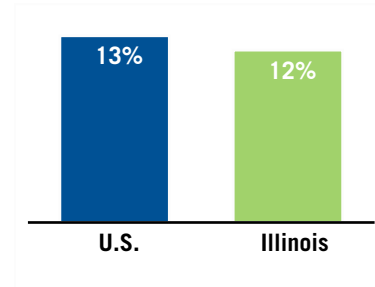
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$5,832/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	No

State Earned Income Tax Credit

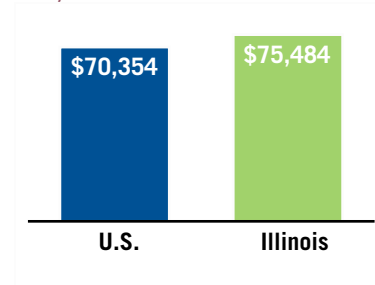
Refundable credit available ²²	Yes
Percent of federal EITC ²²	5%

State Choices to Reduce Tax Burdens

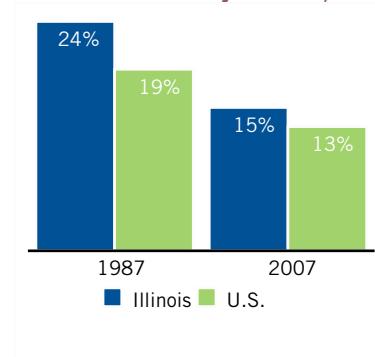
Income Tax Liability

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

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

Minimum weekly benefit (no dependents)²⁷ \$51/week

Additional dependent allowance provided²⁷ Yes

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 26 weeks⁶⁹

Food Stamps

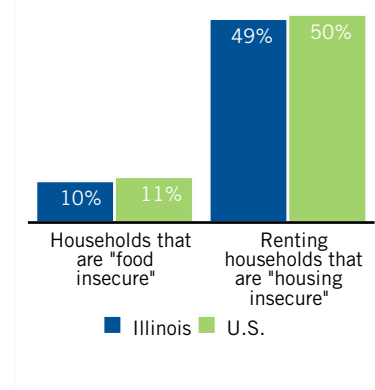
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$4,752/year

Treatment of child support income³² Up to \$50 passed through. Amount disregarded for purposes of eligibility and benefits.

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

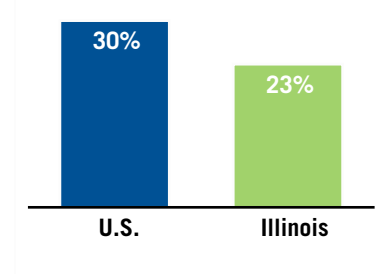
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

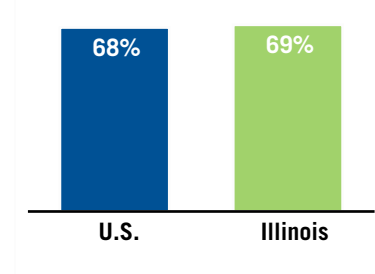
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes value of 1 vehicle per household⁷⁰

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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

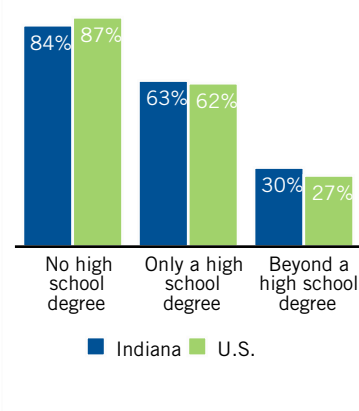
In Indiana, there are 830,514 families, with 1,553,690 children. Among these children, 43 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live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

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

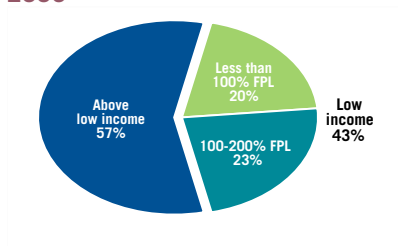
Parents without a college education often struggle to earn enough to support a family, but only 22 percent of adults in Indiana have a bachelor’s degree. A substantial portion of children in Indiana whose parents only have a high school diploma--63 percent--are low income.

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

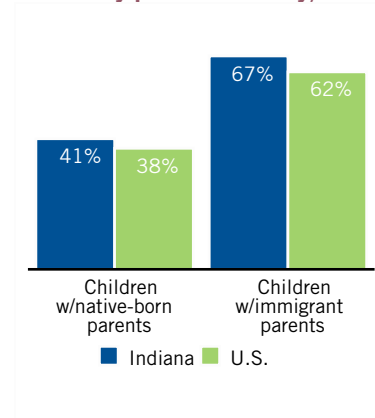
Percent of children who are low-income by parental education, 2009¹



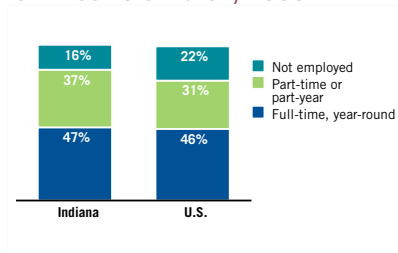
Children in Indiana by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



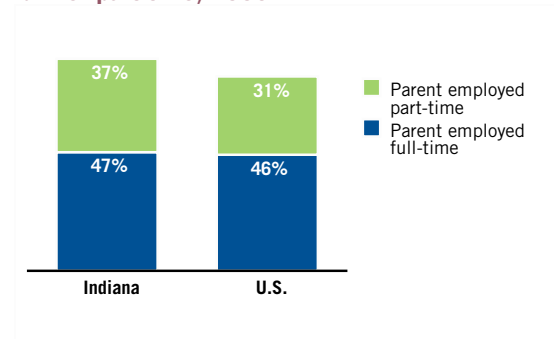
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$21,084/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	Not eligible
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	Yes

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

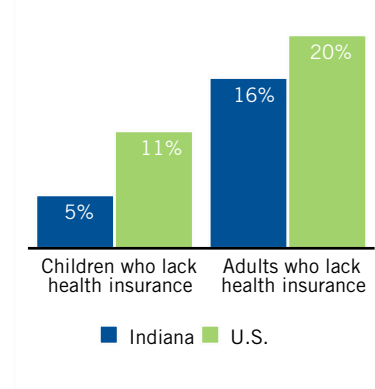
Applicant earnings limit for single parent with 2 children ⁷	\$36,276/year ⁷¹
Parents eligible up to same limit as children, single parent with 2 children ⁸	No ⁷¹
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No ⁷¹
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No ⁷¹

Public Health Insurance for Children

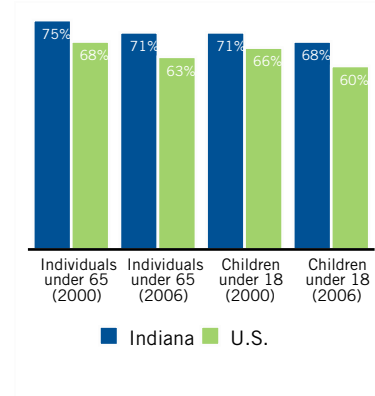
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	150%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	150%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	250%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

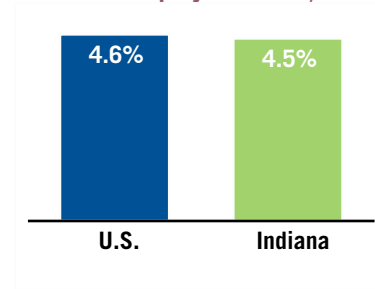
Unemployment Insurance

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

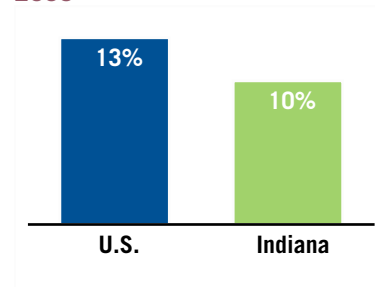
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$4,536/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

12	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

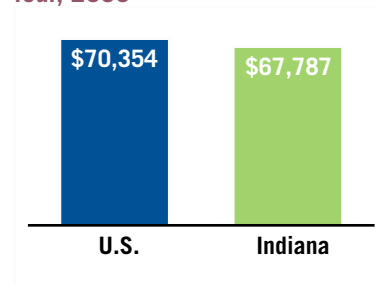
Refundable credit available ²²	Yes
Percent of federal EITC ²²	9%

State Choices to Reduce Tax Burdens

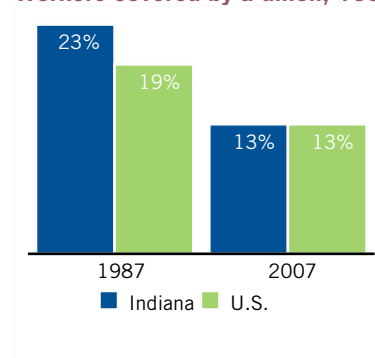
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$14,300/year
Income tax threshold for two-parent family of 4 ²³	\$15,300/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$89/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$248/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

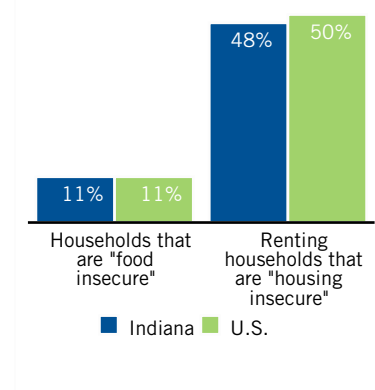
Minimum weekly benefit (no dependents)²⁷ \$50/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ No

Potential duration of benefits²⁹ 8 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$3,456/year

Treatment of child support income³² No pass-through or disregard

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$1,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

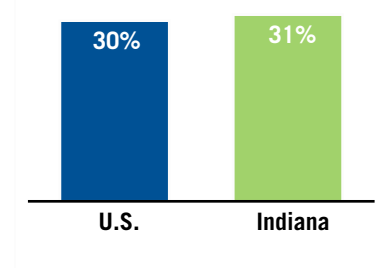
Treatment of vehicles in asset test³⁴ Aligned to TANF child care assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

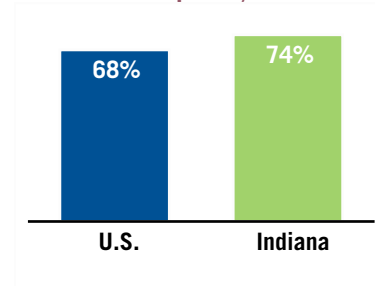
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Counts equity value in excess of \$5,000⁵⁴

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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

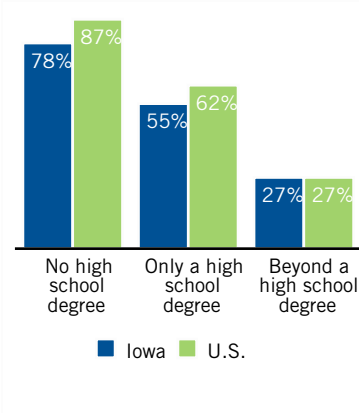
In Iowa, there are 377,819 families, with 695,403 children. Among these children, 35 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Iowa, the figure is 58 percent.

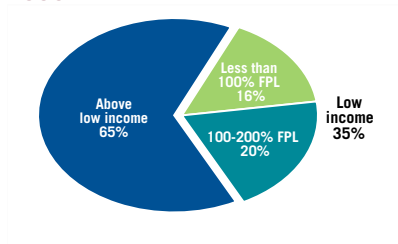
Parents without a college education often struggle to earn enough to support a family, but only 24 percent of adults in Iowa have a bachelor’s degree. A substantial portion of children in Iowa whose parents only have a high school diploma--55 percent--are low income.

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

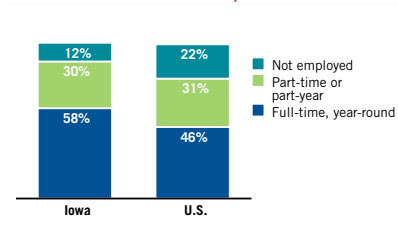
Percent of children who are low-income by parental education, 2009¹



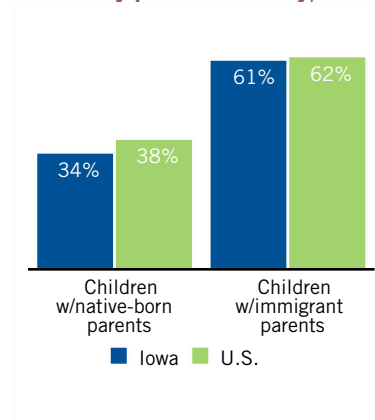
Children in Iowa by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



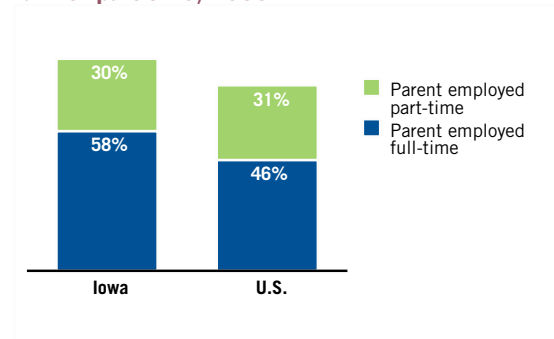
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$24,084/year ⁷²
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	Not eligible ⁷³
Providers prohibited from charging additional fees ⁴	Yes ⁷³
Provider payment rates at least 75th percentile of market rate ⁵	No ⁷³

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	Yes
Benefit structure ⁶	Credit of 30-75% of federal credit, depending on income
Max benefit for family with 2 qualifying children ⁶	\$1,575/year

State Choices to Promote Access to Health Insurance

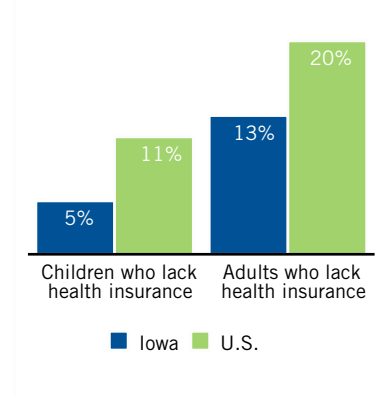
Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children ⁷	\$44,000/year ⁷⁴
Parents eligible up to same limit as children, single parent with 2 children ⁸	No ⁷⁴
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No ⁷⁴
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No ⁷⁴

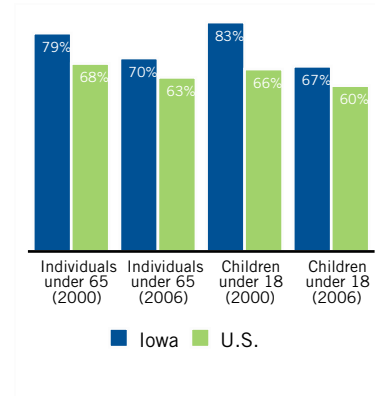
Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	133%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	200%

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

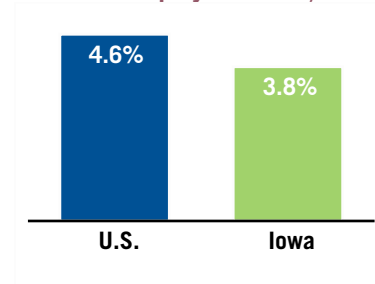
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	No
Eligible if seeking part-time work ¹⁶	Yes, in some cases ⁴⁴
State has general provision recognizing "good cause" for quitting work ¹⁷	No ⁴⁴

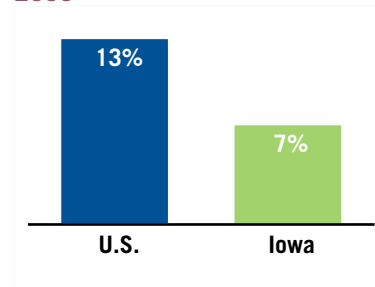
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$12,732/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

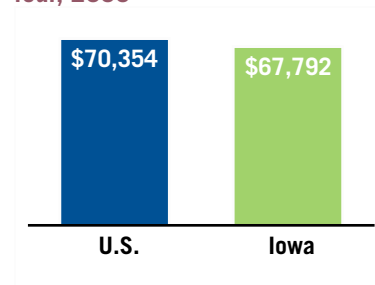
Refundable credit available ²²	Yes
Percent of federal EITC ²²	7%

State Choices to Reduce Tax Burdens

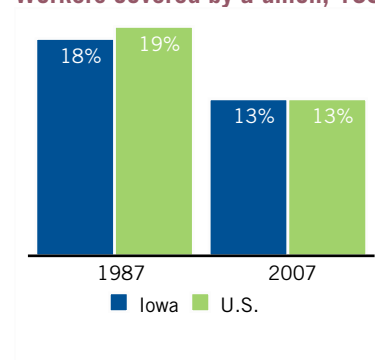
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$18,500/year
Income tax threshold for two-parent family of 4 ²³	\$18,700/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$-201/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$251/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

Minimum weekly benefit (no dependents)²⁷ \$50/week

Additional dependent allowance provided²⁷ Yes

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 9 - 26 weeks

Food Stamps

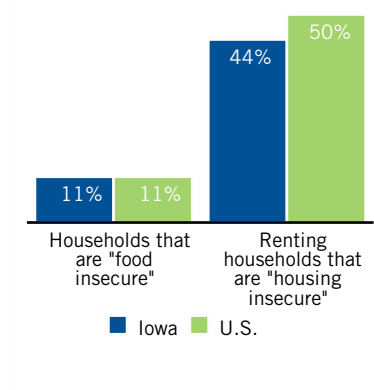
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$5,112/year

Treatment of child support income³² No pass-through or disregard

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$2,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

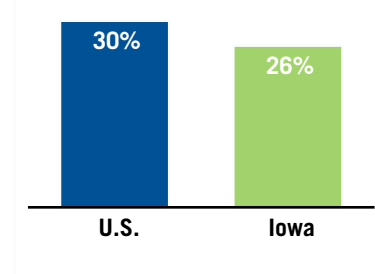
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

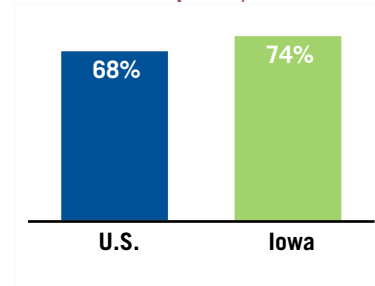
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes value of 1 vehicle per household⁷⁵

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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

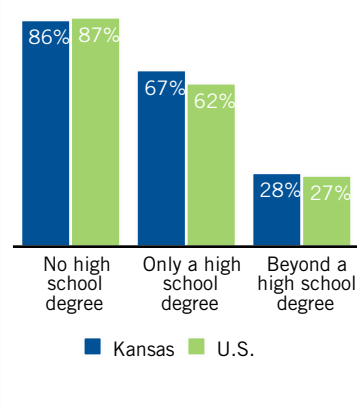
In Kansas, there are 359,412 families, with 685,056 children. Among these children, 40 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

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

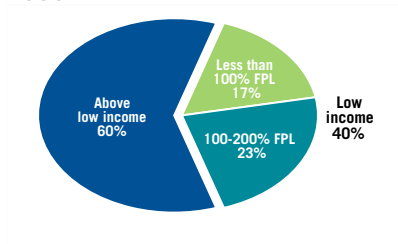
Parents without a college education often struggle to earn enough to support a family, but only 29 percent of adults in Kansas have a bachelor’s degree. A substantial portion of children in Kansas whose parents only have a high school diploma--67 percent--are low income.

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

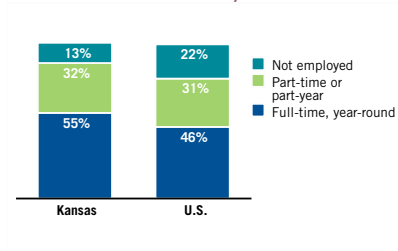
Percent of children who are low-income by parental education, 2009¹



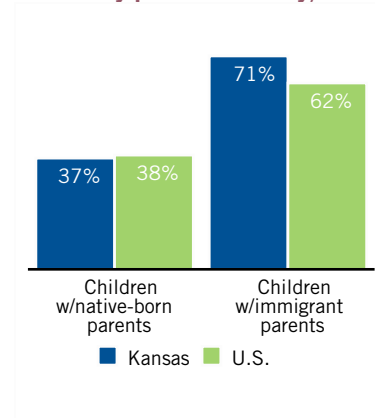
Children in Kansas by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



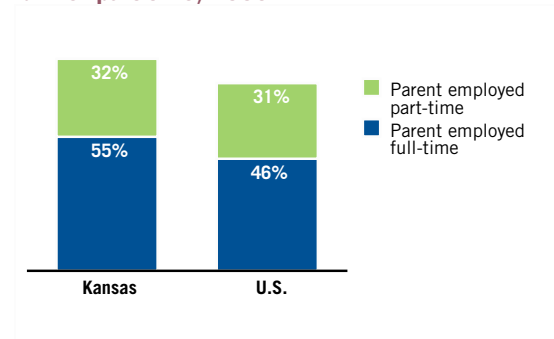
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$30,708/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	10%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	No
Benefit structure ⁶	Credit of 25% of federal credit
Max benefit for family with 2 qualifying children ⁶	\$525/year ⁵⁵

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

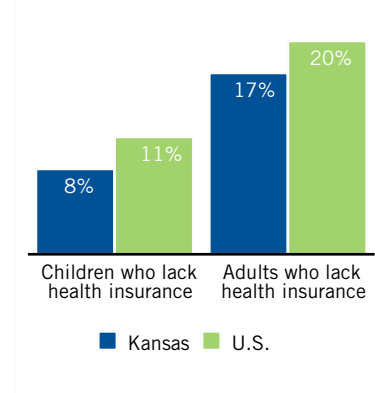
Applicant earnings limit for single parent with 2 children ⁷	\$5,916/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No

Public Health Insurance for Children

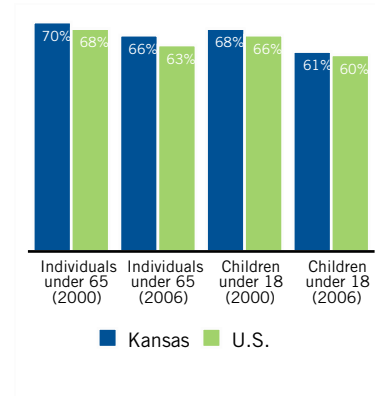
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	200%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴

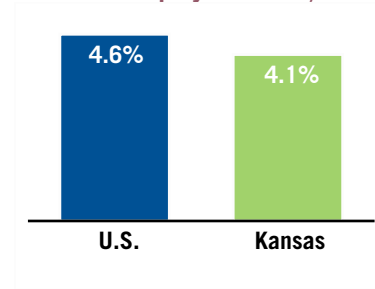


State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	No
Eligible if seeking part-time work ¹⁶	Yes, on same basis as those seeking full-time work
State has general provision recognizing "good cause" for quitting work ¹⁷	Yes

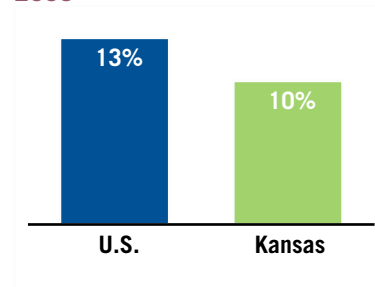
Official unemployment rate, 2007¹⁹



Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$6,228/year
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Part-time workers who want full-time work, 2003²⁰



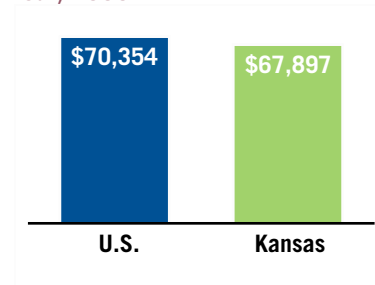
INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Not applicable

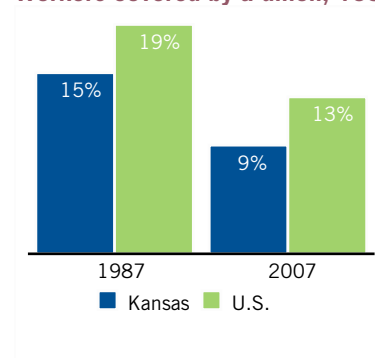
Median annual household income for family of four, 2006²⁴



State Earned Income Tax Credit

Refundable credit available ²²	Yes
Percent of federal EITC ²²	17%

Workers covered by a union, 1987 and 2007²⁵



State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$25,800/year
Income tax threshold for two-parent family of 4 ²³	\$27,600/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	-\$655/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	-\$446/year

State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

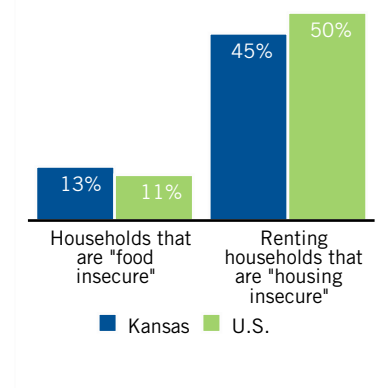
Minimum weekly benefit (no dependents)²⁷ \$96/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 10 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$5,148/year

Treatment of child support income³² No pass-through or disregard

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

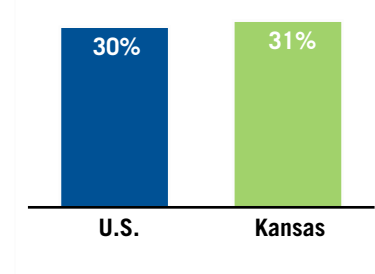
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

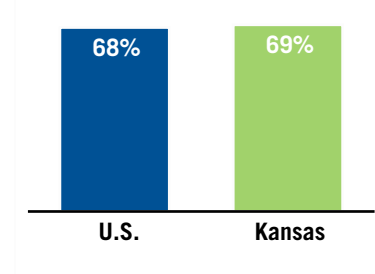
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes all vehicles owned by household

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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

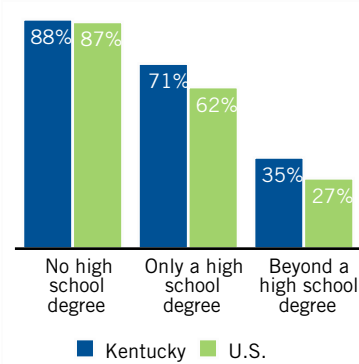
In Kentucky, there are 567,875 families, with 994,280 children. Among these children, 50 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Kentucky, the figure is 41 percent.

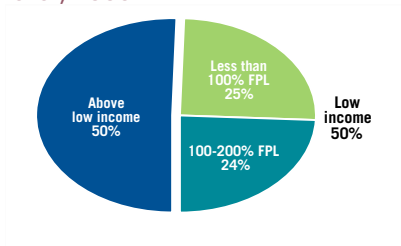
Parents without a college education often struggle to earn enough to support a family, but only 20 percent of adults in Kentucky have a bachelor’s degree. A substantial portion of children in Kentucky whose parents only have a high school diploma--71 percent--are low income.

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

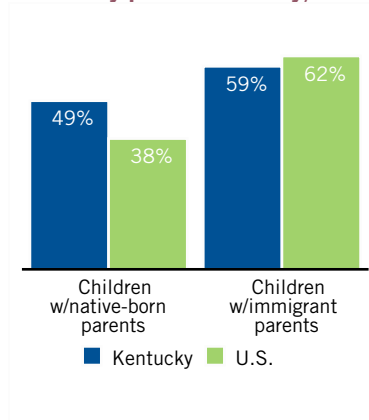
Percent of children who are low-income by parental education, 2009¹



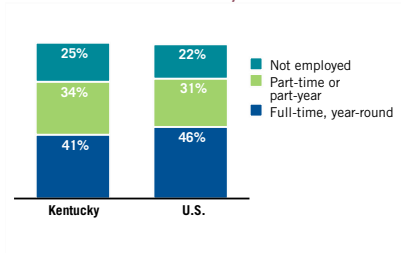
Children in Kentucky by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



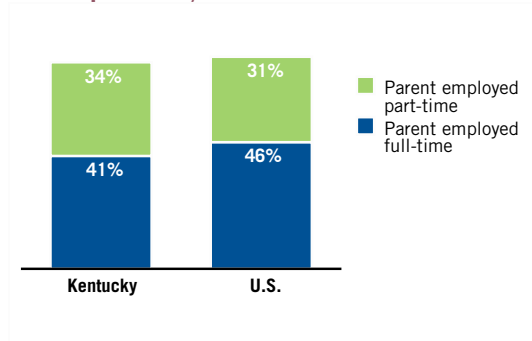
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$24,900/year ⁷⁶
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	11% ⁷⁶
Providers prohibited from charging additional fees ⁴	No ⁷⁶
Provider payment rates at least 75th percentile of market rate ⁵	No ⁷⁶

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	No
Benefit structure ⁶	Credit of 20% of federal credit
Max benefit for family with 2 qualifying children ⁶	\$420/year ⁵⁵

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

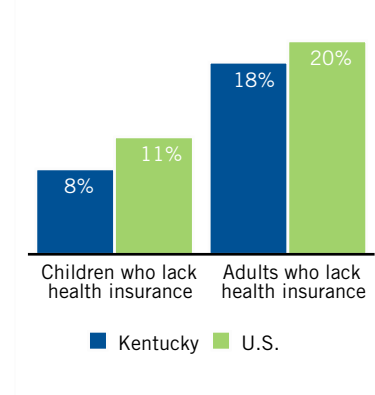
Applicant earnings limit for single parent with 2 children ⁷	\$10,908/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No

Public Health Insurance for Children

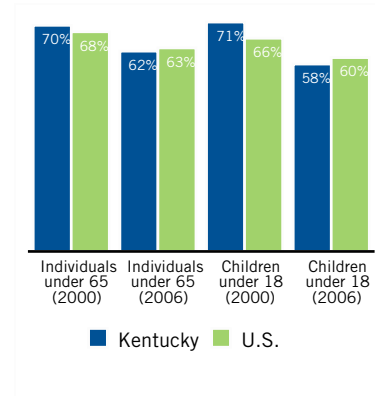
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	150%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	150%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	200%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

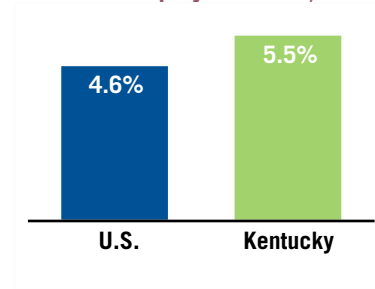
Unemployment Insurance

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

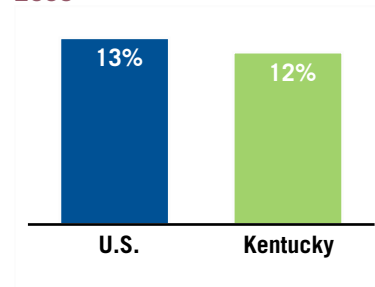
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$10,908/year
--	---------------

Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

12	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

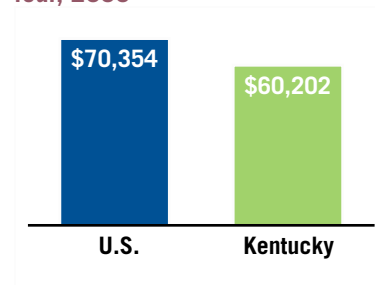
Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

State Choices to Reduce Tax Burdens

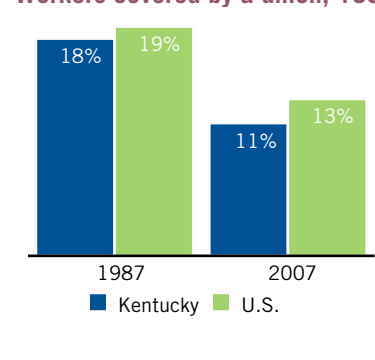
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$17,200/year
Income tax threshold for two-parent family of 4 ²³	\$20,700/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$0/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$85/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

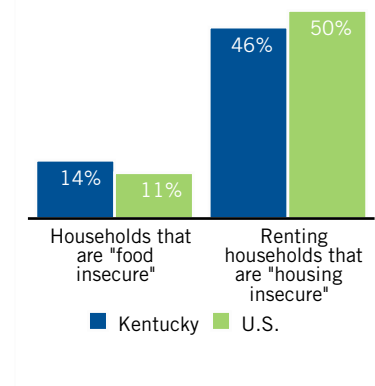
Minimum weekly benefit (no dependents)²⁷ \$39/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 15 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$3,144/year

Treatment of child support income³² No pass-through. First \$50 disregarded for gross income test. If applicant meets gross income test, full amount disregarded for purposes of eligibility and benefits.

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$2,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

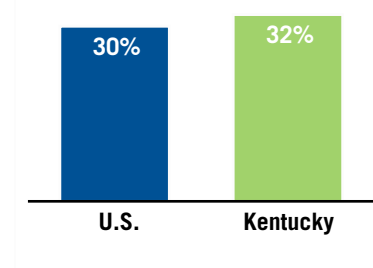
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

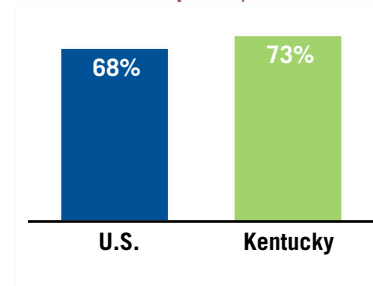
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes all vehicles owned by household

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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**LOUISIANA
 FAMILY
 ECONOMIC
 SECURITY PROFILE**

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

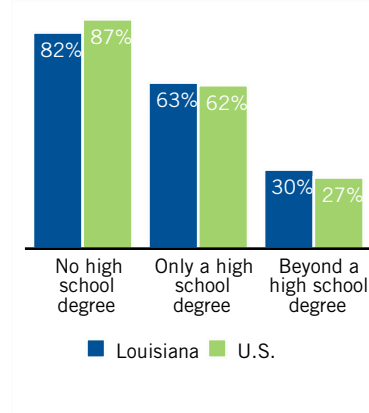
In Louisiana, there are 585,817 families, with 1,103,047 children. Among these children, 46 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

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

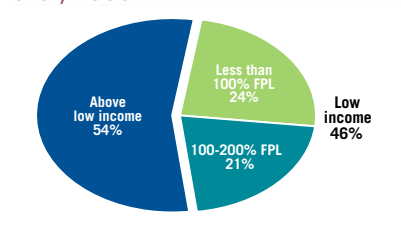
Parents without a college education often struggle to earn enough to support a family, but only 20 percent of adults in Louisiana have a bachelor’s degree. A substantial portion of children in Louisiana whose parents only have a high school diploma--63 percent--are low income.

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

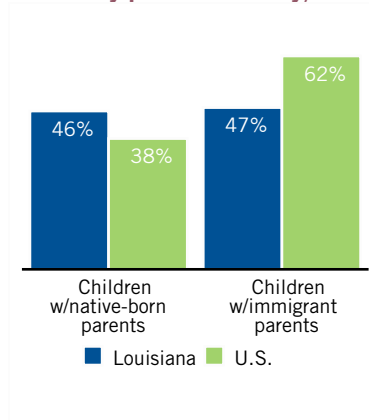
Percent of children who are low-income by parental education, 2009¹



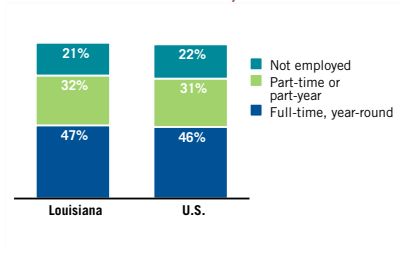
Children in Louisiana by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



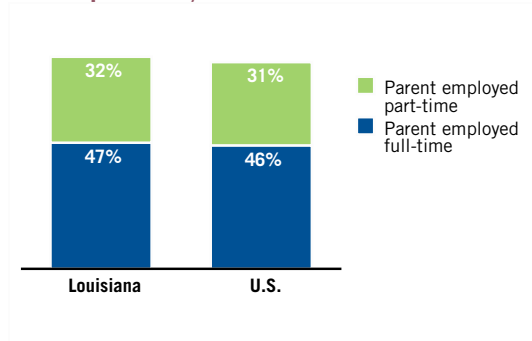
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$31,836/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	11%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

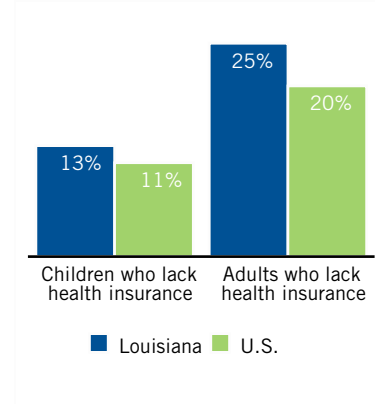
Refundable credit available ⁶	Yes ⁷⁷
Benefit structure ⁶	Credit of 10-50% of federal credit (but if income exceeds \$60,000/year, max benefit is \$25); an additional credit of 50-200% of state child care credit claimed for expenses at a child care facility rated two stars or higher by the state quality rating system ⁷⁸
Max benefit for family with 2 qualifying children ⁶	\$1,050/year ⁷⁹

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children ⁷	\$4,572/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	Yes (no immigration test)

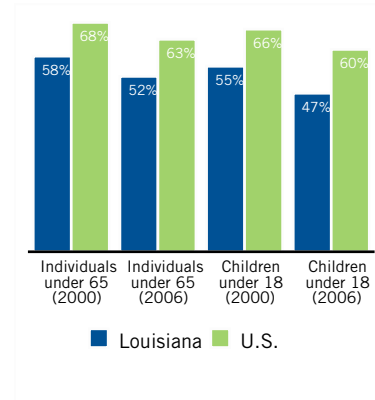
Health insurance status by age, 2007¹³



Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	200%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	200%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	250%

Employer-based health insurance coverage, 2000 and 2006¹⁴



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

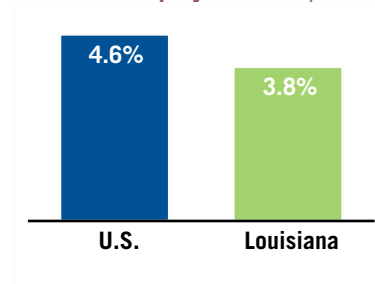
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	No
Eligible if seeking part-time work ¹⁶	Yes, in some cases ⁴⁴
State has general provision recognizing "good cause" for quitting work ¹⁷	No ⁴⁴

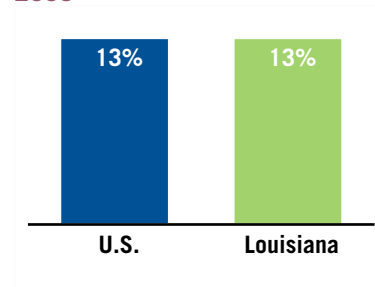
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$4,320/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

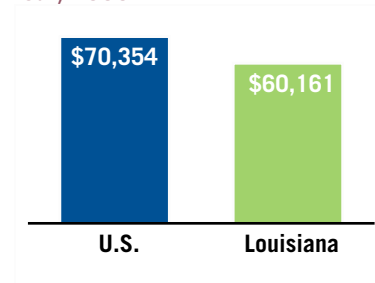
Refundable credit available ²²	Yes
Percent of federal EITC ²²	3.5%

State Choices to Reduce Tax Burdens

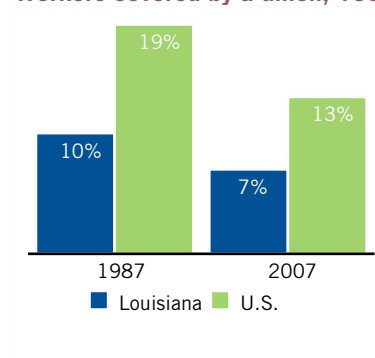
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$12,300/year
Income tax threshold for two-parent family of 4 ²³	\$17,500/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$170/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$179/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

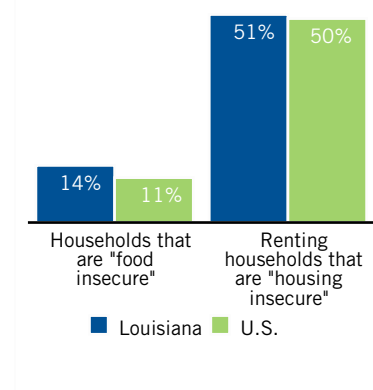
Minimum weekly benefit (no dependents)²⁷ \$10/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 21 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$2,880/year

Treatment of child support income³² No pass-through or disregard

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

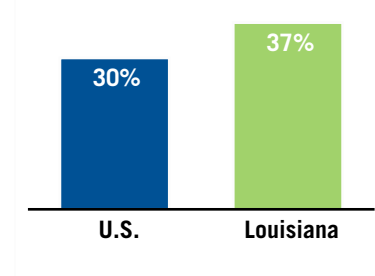
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

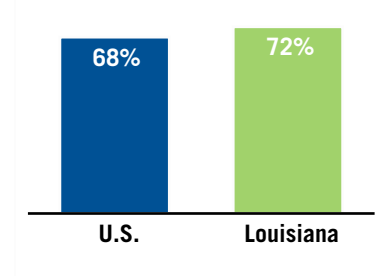
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes all vehicles owned by household

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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

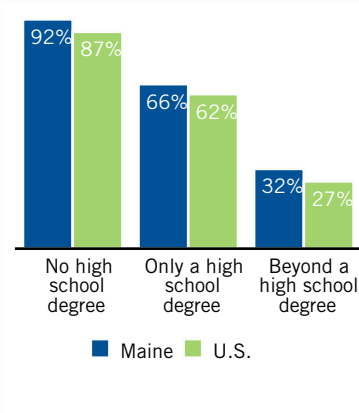
In Maine, there are 154,496 families, with 263,327 children. Among these children, 43 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

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

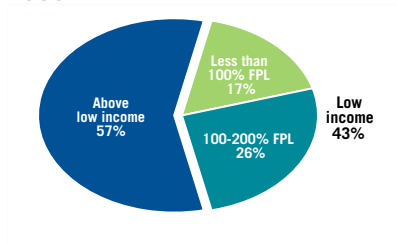
Parents without a college education often struggle to earn enough to support a family, but only 26 percent of adults in Maine have a bachelor’s degree. A substantial portion of children in Maine whose parents only have a high school diploma--66 percent--are low income.

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

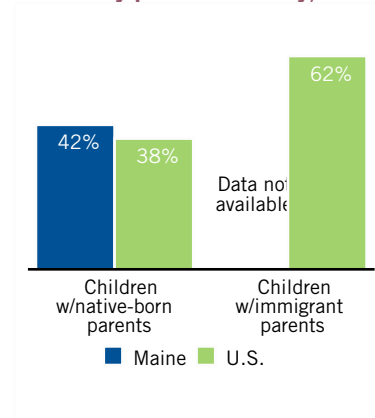
Percent of children who are low-income by parental education, 2009¹



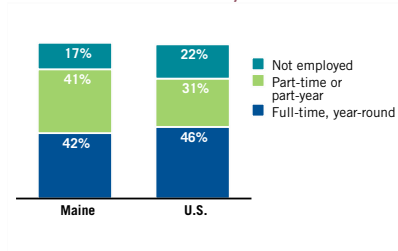
Children in Maine by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



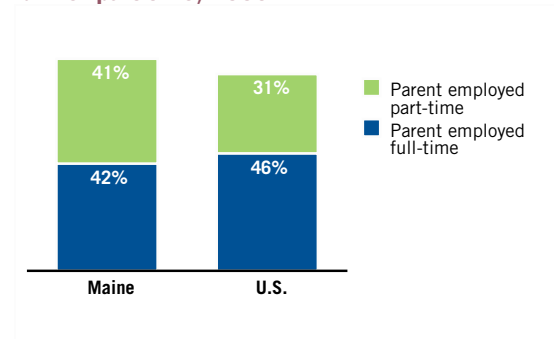
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$47,200/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	10%
Providers prohibited from charging additional fees ⁴	Yes
Provider payment rates at least 75th percentile of market rate ⁵	Yes

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	Yes ⁸⁰
Benefit structure ⁶	Credit of 25% of federal credit, increasing to 50% for "quality child care" ⁸⁰
Max benefit for family with 2 qualifying children ⁶	\$903/year ⁸¹

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

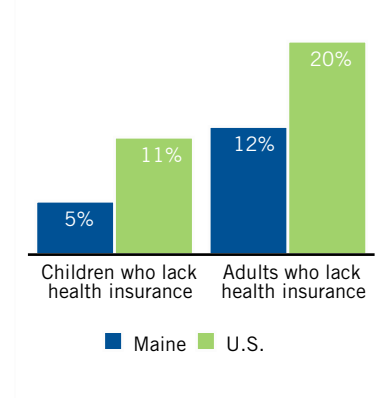
Applicant earnings limit for single parent with 2 children ⁷	\$36,276/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	Yes
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No

Public Health Insurance for Children

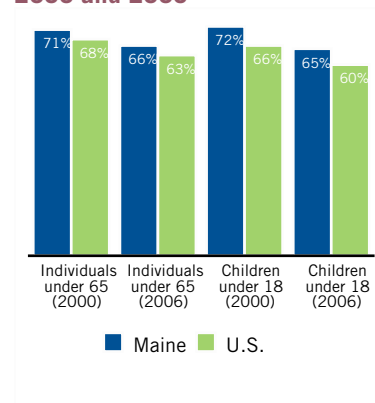
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	150%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	150%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	200%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

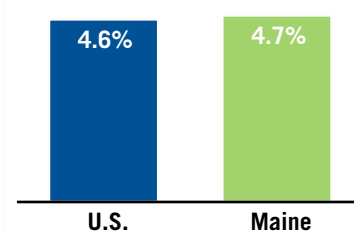
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	Yes
Eligible if seeking part-time work ¹⁶	Yes, in some cases ⁴⁴
State has general provision recognizing "good cause" for quitting work ¹⁷	No ⁴⁴

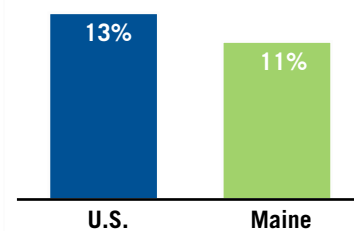
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$12,276/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	No

State Earned Income Tax Credit

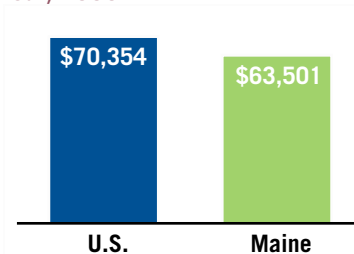
Refundable credit available ²²	No
Percent of federal EITC ²²	5% ⁵⁵

State Choices to Reduce Tax Burdens

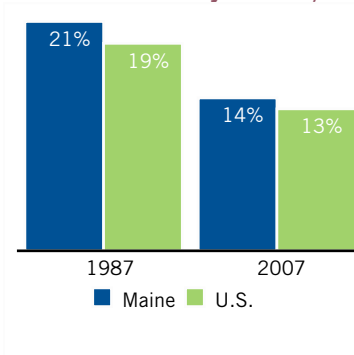
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$23,700/year
Income tax threshold for two-parent family of 4 ²³	\$27,000/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$0/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$0/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

Minimum weekly benefit (no dependents)²⁷ \$56/week

Additional dependent allowance provided²⁷ Yes

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 14 - 26 weeks

Food Stamps

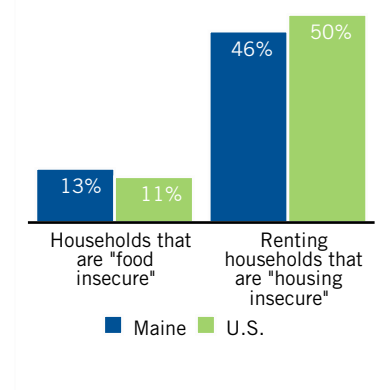
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ Yes

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$5,820/year

Treatment of child support income³² Up to \$50 passed through. Amount disregarded for purposes of eligibility and benefits. State also uses fill-the-gap budgeting.

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$2,000)⁸²

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

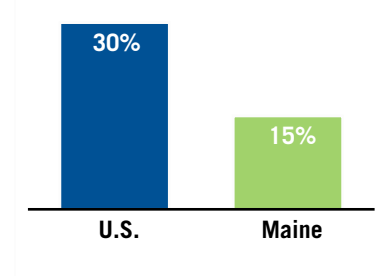
Treatment of vehicles in asset test³⁴ Categorical eligibility and aligned to TANF cash assistance rules⁵⁸

Temporary Assistance for Needy Families (TANF) Cash Assistance

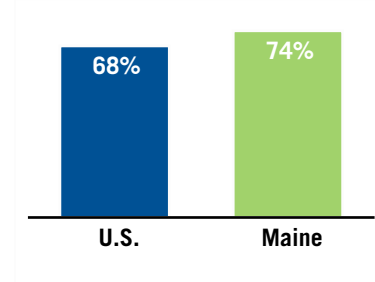
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes value of 1 vehicle per household

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





National Center for Children in Poverty
 Mailman School of Public Health
 Columbia University



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

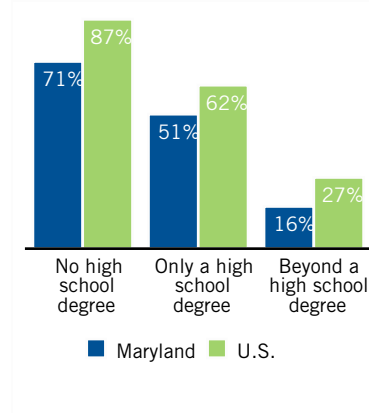
In Maryland, there are 719,306 families, with 1,326,756 children. Among these children, 27 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Maryland, the figure is 49 percent.

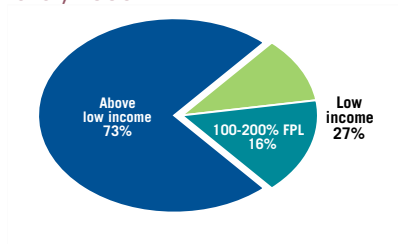
Parents without a college education often struggle to earn enough to support a family, but only 35 percent of adults in Maryland have a bachelor’s degree. A substantial portion of children in Maryland whose parents only have a high school diploma--51 percent--are low income.

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

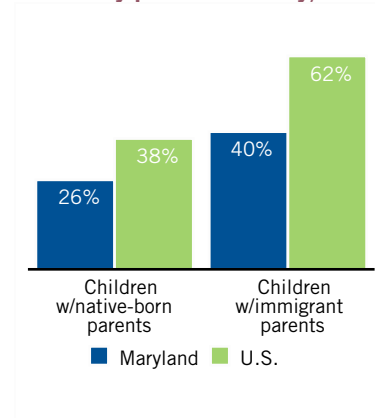
Percent of children who are low-income by parental education, 2009¹



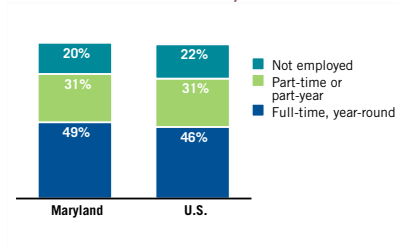
Children in Maryland by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



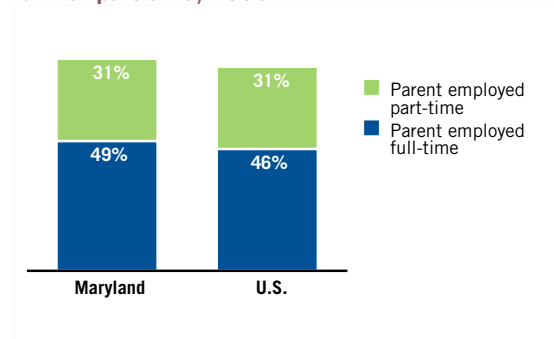
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$29,990/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	14% ⁸³
Providers prohibited from charging additional fees ⁴	No ⁸³
Provider payment rates at least 75th percentile of market rate ⁵	No ⁸³

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	No ⁸⁴
Benefit structure ⁶	Deduction of eligible expenses; in addition, for tax filers with income of \$50,000/year or less, credit of 3.25-32.5% of federal credit, depending on income ⁸⁵
Max benefit for family with 2 qualifying children ⁶	\$968/year ⁸⁶

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

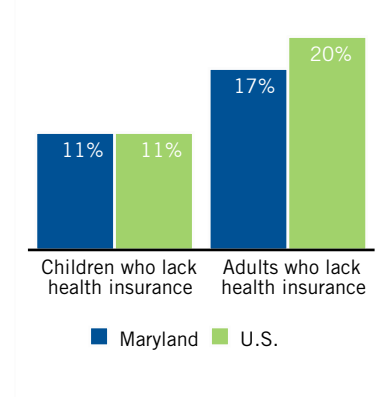
Applicant earnings limit for single parent with 2 children ⁷	\$20,412/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	Yes

Public Health Insurance for Children

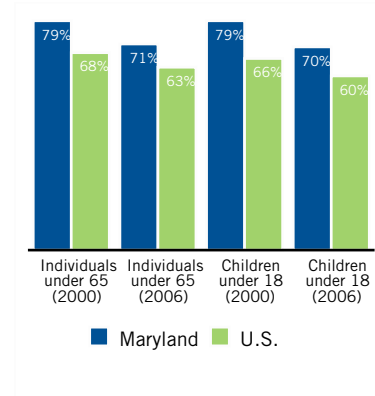
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	300%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	300%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	No separate SCHIP

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴

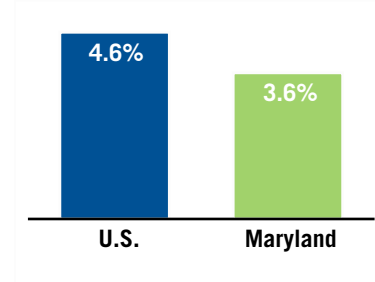


State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

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

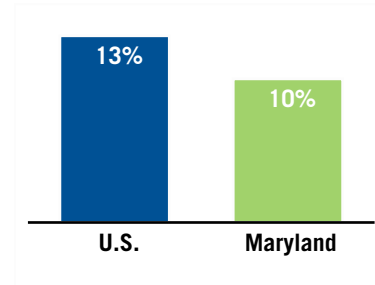
Official unemployment rate, 2007¹⁹



Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$7,236/year
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Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

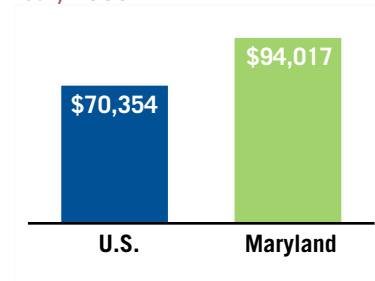
Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

Refundable credit available ²²	Yes
Percent of federal EITC ²²	25% ⁸⁷

Median annual household income for family of four, 2006²⁴

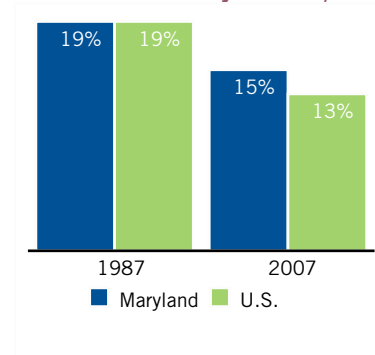


State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$29,900/year
Income tax threshold for two-parent family of 4 ²³	\$32,000/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	-\$647/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	-\$434/year

Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

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

Additional dependent allowance provided²⁷ Yes

Weekly benefit amount is indexed to average weekly wage²⁸ No

Potential duration of benefits²⁹ 26 weeks

Food Stamps

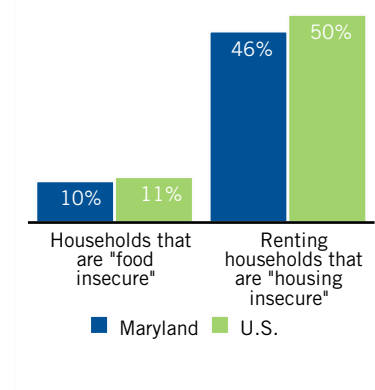
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$5,784/year

Treatment of child support income³² No pass-through or disregard

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ No separate SCHIP

Food Stamps

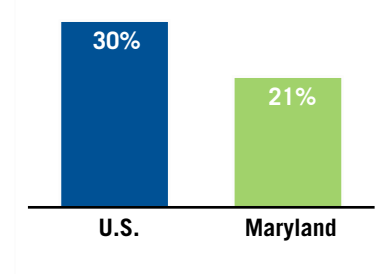
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

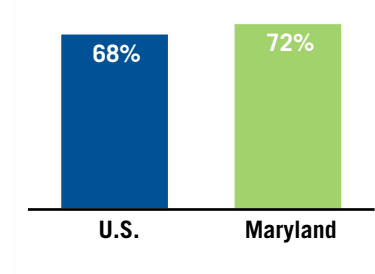
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes all vehicles owned by household

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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**MASSACHUSETTS
 FAMILY
 ECONOMIC
 SECURITY PROFILE**

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

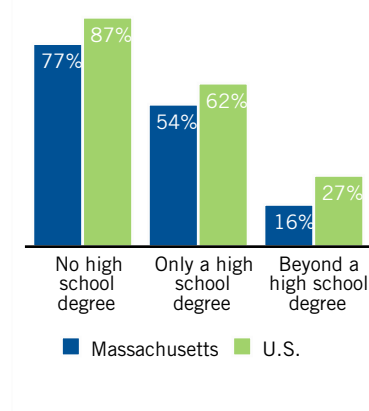
In Massachusetts, there are 766,627 families, with 1,410,231 children. Among these children, 27 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Massachusetts, the figure is 35 percent.

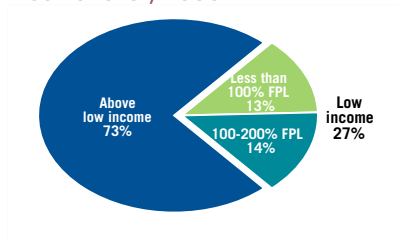
Parents without a college education often struggle to earn enough to support a family, but only 37 percent of adults in Massachusetts have a bachelor’s degree. A substantial portion of children in Massachusetts whose parents only have a high school diploma--54 percent--are low income.

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

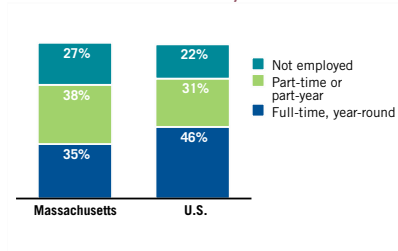
Percent of children who are low-income by parental education, 2009¹



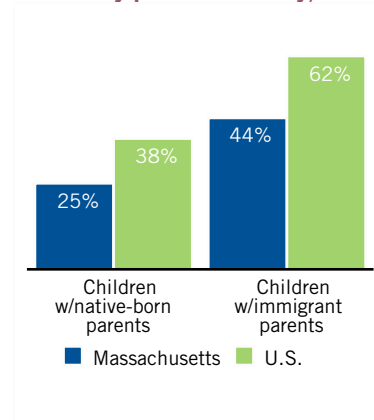
Children in Massachusetts by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



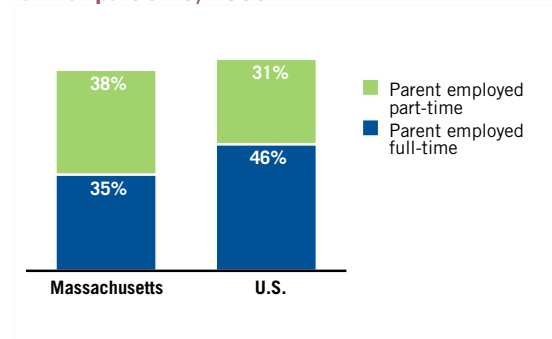
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$34,680/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	9%
Providers prohibited from charging additional fees ⁴	Yes
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	No
Benefit structure ⁶	Deduction of eligible expenses ⁸⁸
Max benefit for family with 2 qualifying children ⁶	\$509/year ⁵⁵

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children ⁷	\$23,400/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	Yes
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	Yes (no immigration test)

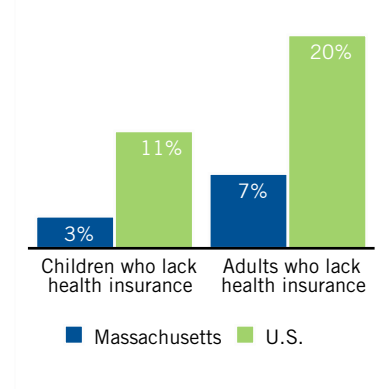
Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	150%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	150%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	300% ⁸⁹

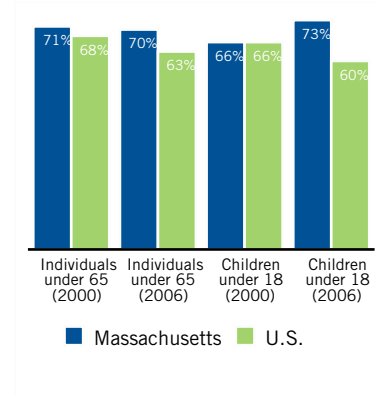
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Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

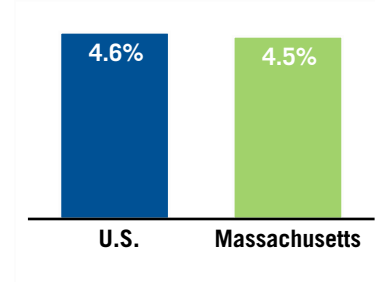
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	Yes
Eligible if seeking part-time work ¹⁶	Yes, in some cases ⁴⁴
State has general provision recognizing "good cause" for quitting work ¹⁷	Yes ⁴⁴

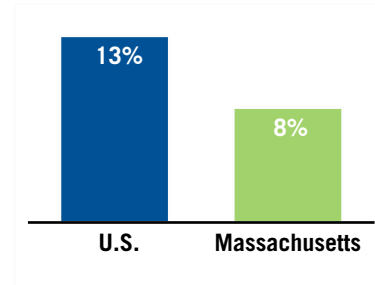
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$8,496/year ⁹⁰
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

12	
Indexed to inflation ²¹	No

State Earned Income Tax Credit

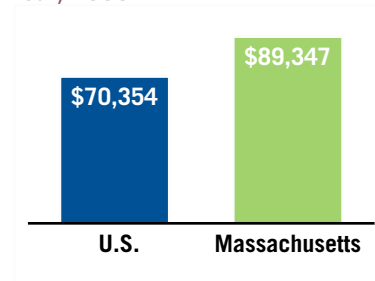
Refundable credit available ²²	Yes
Percent of federal EITC ²²	15%

State Choices to Reduce Tax Burdens

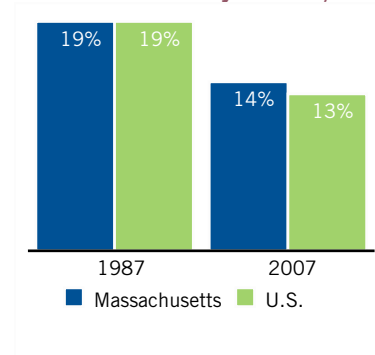
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$25,100/year
Income tax threshold for two-parent family of 4 ²³	\$27,100/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	-\$672/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	-\$474/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

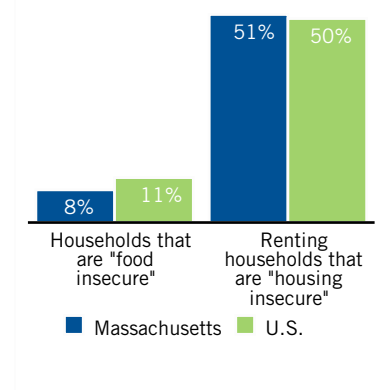
Minimum weekly benefit (no dependents)²⁷ \$31/week

Additional dependent allowance provided²⁷ Yes

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 10 - 30 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$7,416/year⁹¹

Treatment of child support income³² Up to \$50 passed through. Amount disregarded for purposes of eligibility and benefits.⁹²

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

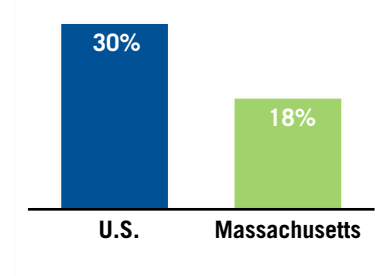
Treatment of vehicles in asset test³⁴ Aligned to TANF child care assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

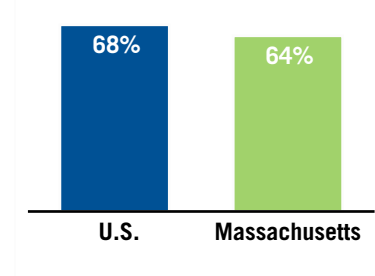
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Counts greater of fair market value in excess of \$10,000 or equity value in excess of \$5,000 of 1 vehicle; counts full equity value of additional vehicles⁵⁴

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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

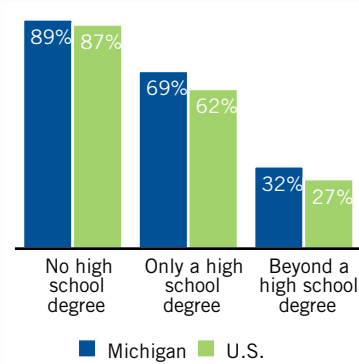
In Michigan, there are 1,229,901 families, with 2,300,967 children. Among these children, 44 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Michigan, the figure is 40 percent.

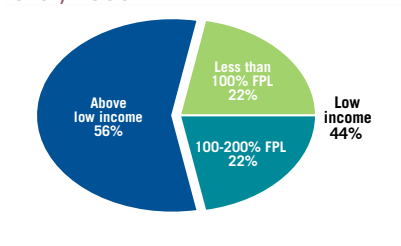
Parents without a college education often struggle to earn enough to support a family, but only 24 percent of adults in Michigan have a bachelor’s degree. A substantial portion of children in Michigan whose parents only have a high school diploma--69 percent--are low income.

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

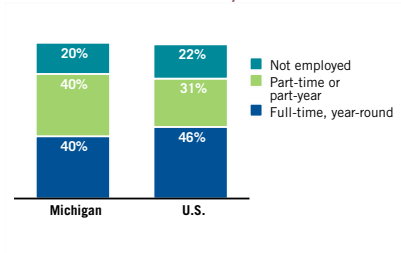
Percent of children who are low-income by parental education, 2009¹



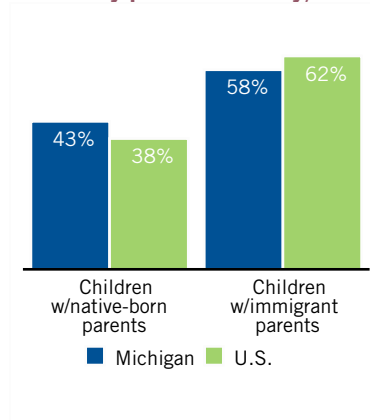
Children in Michigan by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



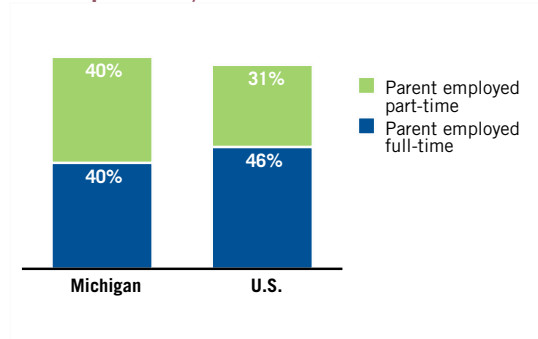
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$23,880/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	Not eligible
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

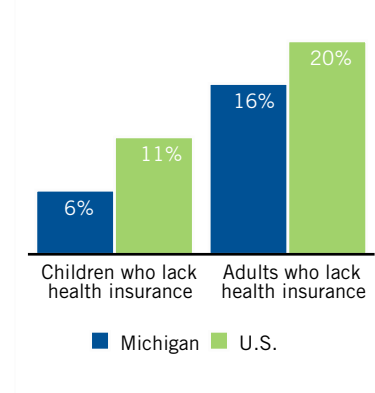
Applicant earnings limit for single parent with 2 children ⁷	\$11,640/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal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

Public Health Insurance for Children

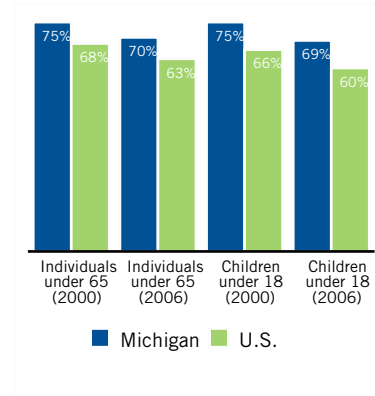
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	150%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	150%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	200%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴

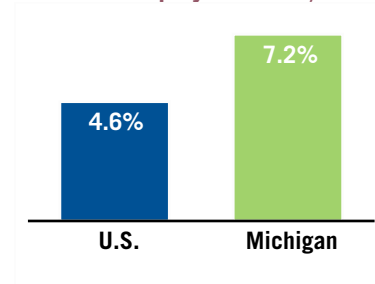


State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

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

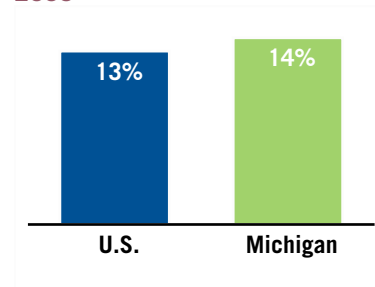
Official unemployment rate, 2007¹⁹



Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$9,288/year
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Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

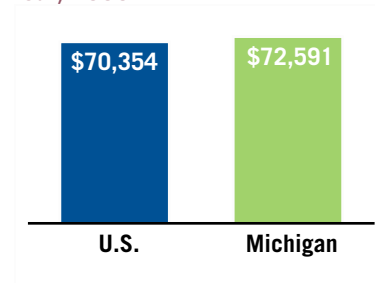
Minimum Wage Standards

¹²	
Indexed to inflation ²¹	No

State Earned Income Tax Credit

Refundable credit available ²²	Yes
Percent of federal EITC ²²	20%

Median annual household income for family of four, 2006²⁴

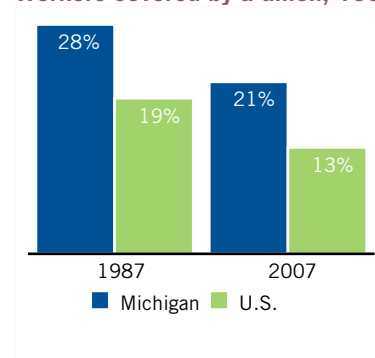


State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$11,400/year
Income tax threshold for two-parent family of 4 ²³	\$14,800/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$206/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$257/year

Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

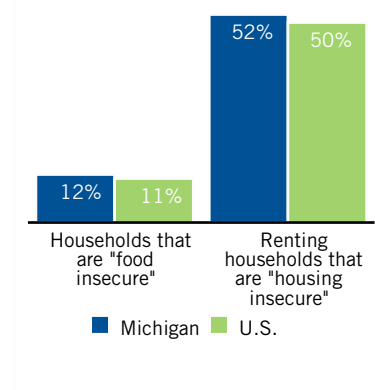
Minimum weekly benefit (no dependents)²⁷ \$81/week

Additional dependent allowance provided²⁷ Yes

Weekly benefit amount is indexed to average weekly wage²⁸ No

Potential duration of benefits²⁹ 14 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$5,508/year

Treatment of child support income³² Up to \$50 passed through. Amount disregarded for purposes of eligibility and benefits.

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$3,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

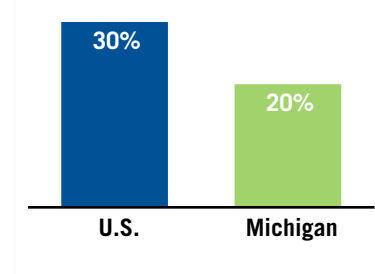
Treatment of vehicles in asset test³⁴ Categorical eligibility⁵⁸

Temporary Assistance for Needy Families (TANF) Cash Assistance

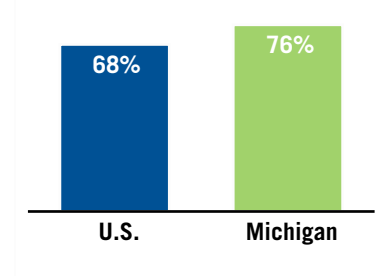
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes all vehicles owned by household

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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**MINNESOTA
 FAMILY
 ECONOMIC
 SECURITY PROFILE**

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

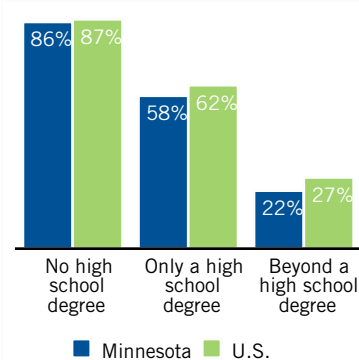
In Minnesota, there are 661,613 families, with 1,236,554 children. Among these children, 31 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Minnesota, the figure is 49 percent.

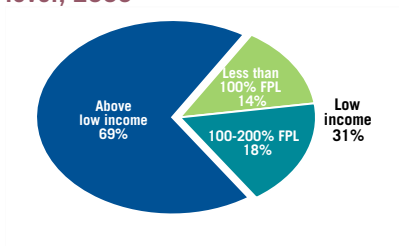
Parents without a college education often struggle to earn enough to support a family, but only 30 percent of adults in Minnesota have a bachelor’s degree. A substantial portion of children in Minnesota whose parents only have a high school diploma--58 percent--are low income.

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

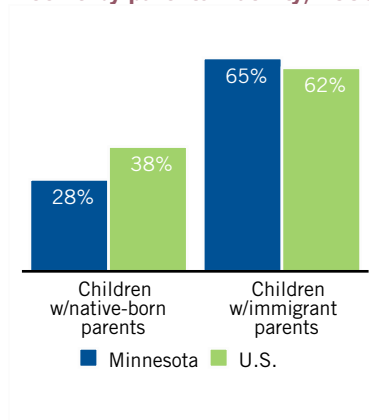
Percent of children who are low-income by parental education, 2009¹



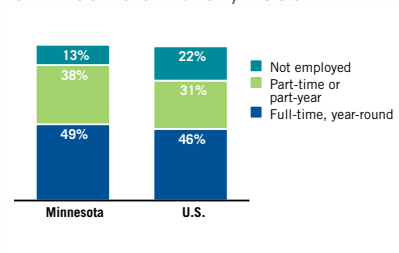
Children in Minnesota by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



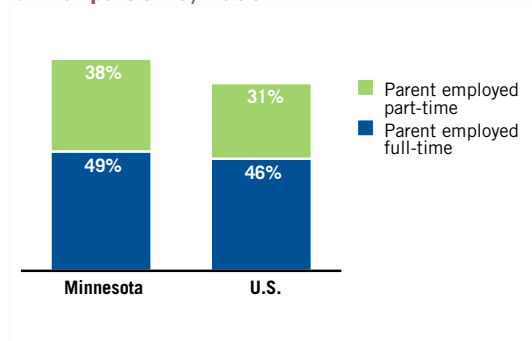
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$29,050/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	5%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

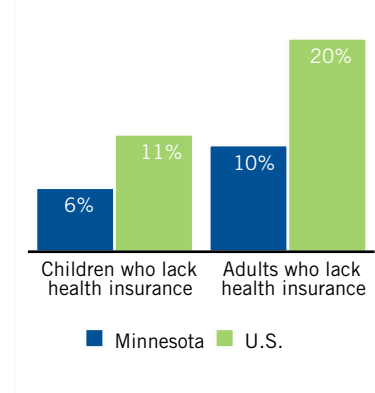
Refundable credit available ⁶	Yes
Benefit structure ⁶	Credit of 100% of federal credit for claimants with income of \$20,420/year or less, up to a maximum benefit of \$720 for one qualifying child and \$1,440 for two or more; percent of federal credit gradually reduced as income increases, until it hits 0%
Max benefit for family with 2 qualifying children ⁶	\$1,440/year

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children ⁷	\$48,400/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	Yes
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	Yes (no immigration test)

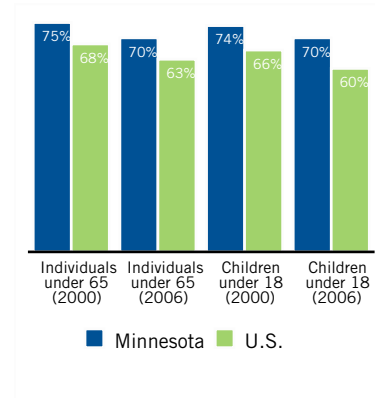
Health insurance status by age, 2007¹³



Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	275% ⁹³
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	275% ⁹³
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	No separate SCHIP ⁹³

Employer-based health insurance coverage, 2000 and 2006¹⁴



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

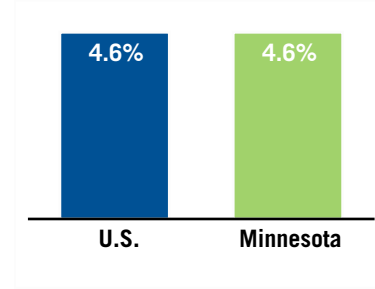
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	No
Eligible if seeking part-time work ¹⁶	Yes, in some cases ⁴⁴
State has general provision recognizing "good cause" for quitting work ¹⁷	No ⁴⁴

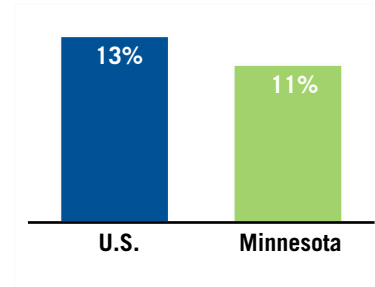
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$12,804/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

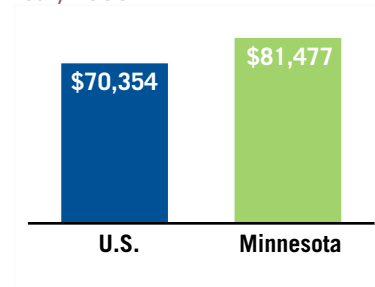
Refundable credit available ²²	Yes
Percent of federal EITC ²²	22-46% ⁹⁴

State Choices to Reduce Tax Burdens

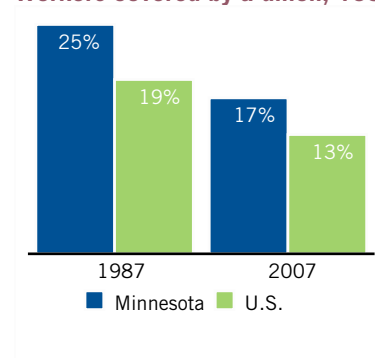
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$31,000/year
Income tax threshold for two-parent family of 4 ²³	\$34,500/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$-1,179/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$-1,651/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None⁹⁵

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

Unemployment Insurance

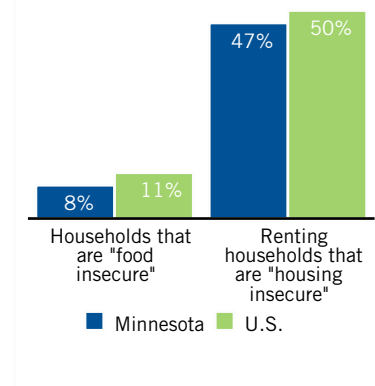
Minimum weekly benefit (no dependents)²⁷ \$38/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 10 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ Only if they receive TANF or are at least 50 years old; eligibility may be affected by deeming⁴⁶

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$6,384/year

Treatment of child support income³² State passes through all support up to court-ordered amount but does not disregard any for purposes of calculating benefits.

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$20,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ No separate SCHIP

Food Stamps

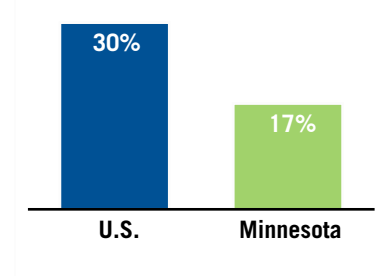
Treatment of vehicles in asset test³⁴ Categorical eligibility

Temporary Assistance for Needy Families (TANF) Cash Assistance

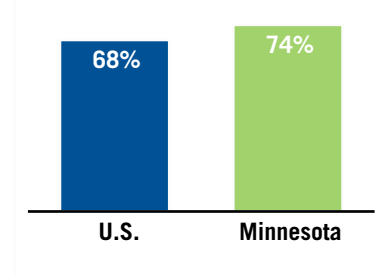
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Counts equity value in excess of \$7,500⁹⁶

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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**MISSISSIPPI
 FAMILY
 ECONOMIC
 SECURITY PROFILE**

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

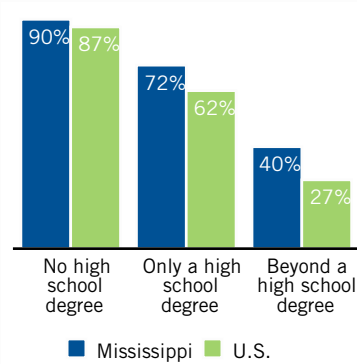
In Mississippi, there are 398,312 families, with 746,486 children. Among these children, 54 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

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

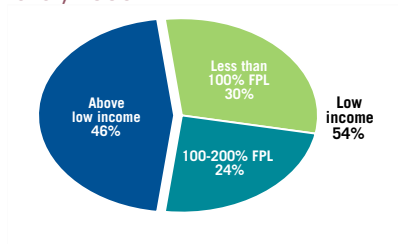
Parents without a college education often struggle to earn enough to support a family, but only 19 percent of adults in Mississippi have a bachelor’s degree. A substantial portion of children in Mississippi whose parents only have a high school diploma--72 percent--are low income.

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

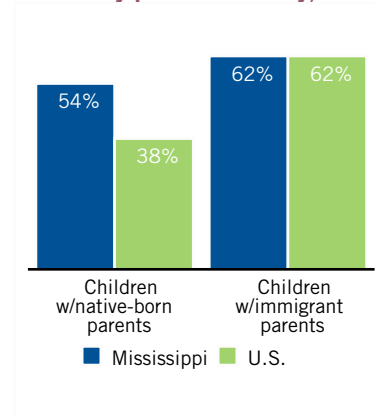
Percent of children who are low-income by parental education, 2009¹



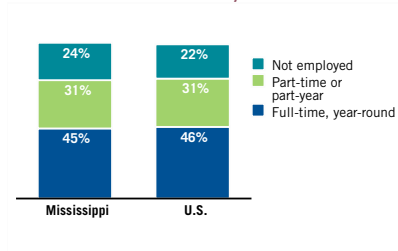
Children in Mississippi by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



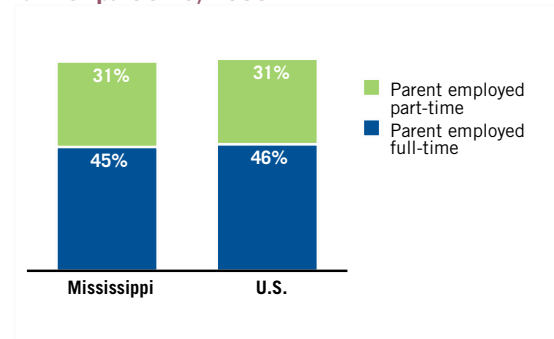
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$34,999/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	6%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

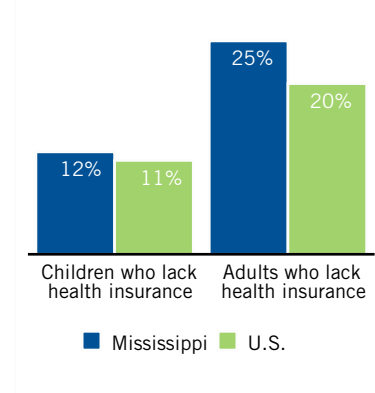
Applicant earnings limit for single parent with 2 children ⁷	\$8,064/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No

Public Health Insurance for Children

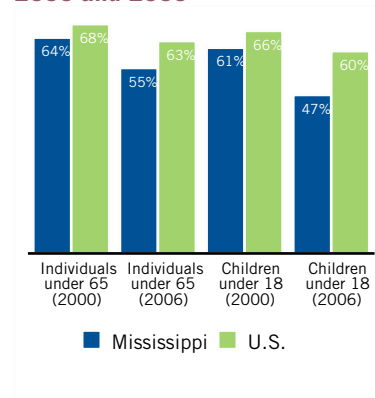
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	200%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

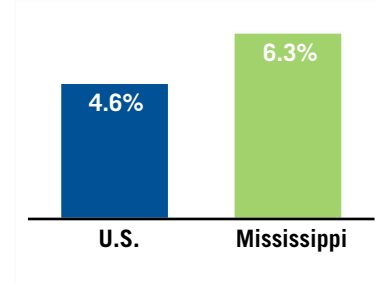
Unemployment Insurance

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

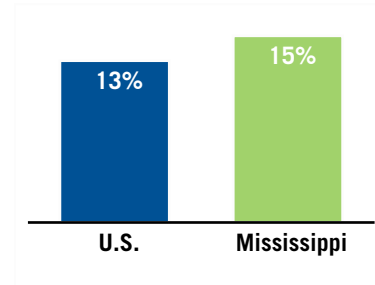
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$5,496/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

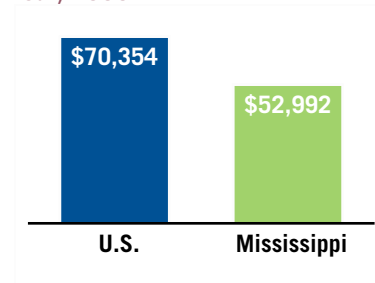
Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

State Choices to Reduce Tax Burdens

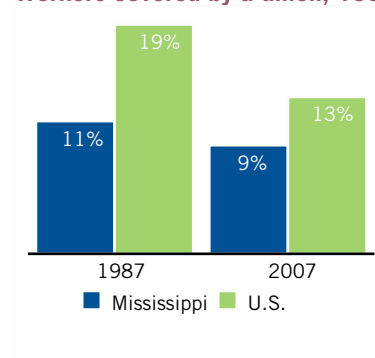
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$14,400/year
Income tax threshold for two-parent family of 4 ²³	\$19,600/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$64/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$48/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

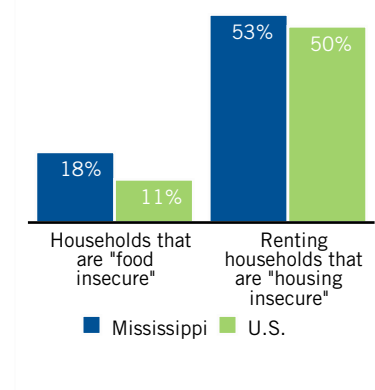
Minimum weekly benefit (no dependents)²⁷ \$30/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ No

Potential duration of benefits²⁹ 13 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$2,040/year

Treatment of child support income³² No pass-through or disregard

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

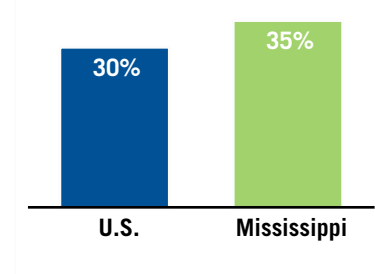
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

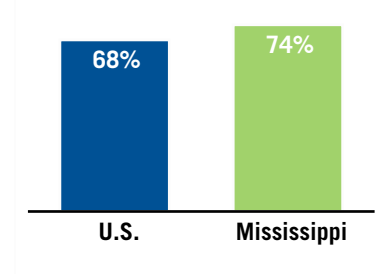
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes all vehicles owned by household

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





National Center for Children in Poverty
 Mailman School of Public Health
 Columbia University



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

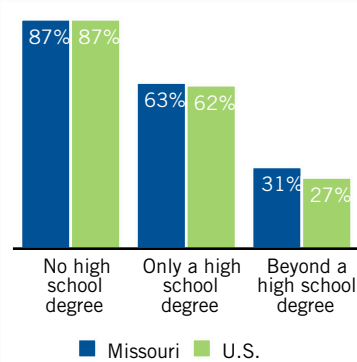
In Missouri, there are 759,339 families, with 1,403,637 children. Among these children, 43 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Missouri, the figure is 49 percent.

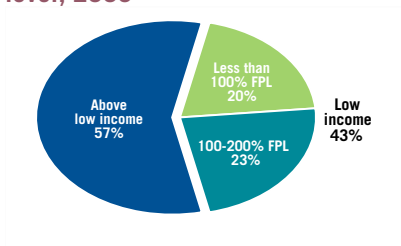
Parents without a college education often struggle to earn enough to support a family, but only 24 percent of adults in Missouri have a bachelor’s degree. A substantial portion of children in Missouri whose parents only have a high school diploma--63 percent--are low income.

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

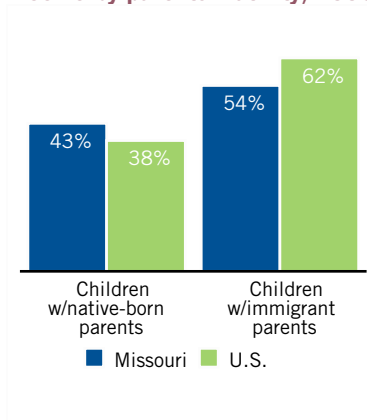
Percent of children who are low-income by parental education, 2009¹



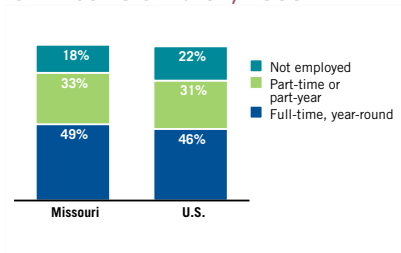
Children in Missouri by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



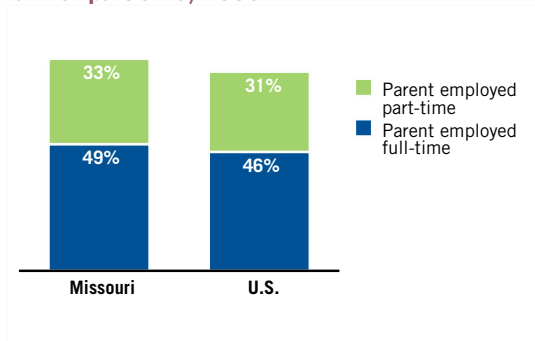
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$18,216/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	Not eligible
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

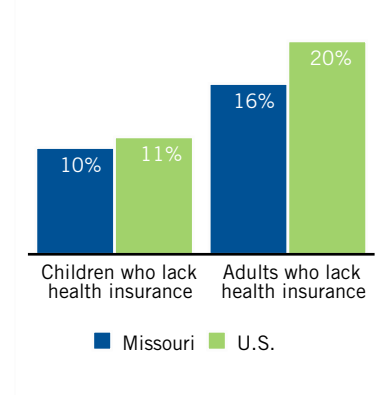
Applicant earnings limit for single parent with 2 children ⁷	\$4,584/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No

Public Health Insurance for Children

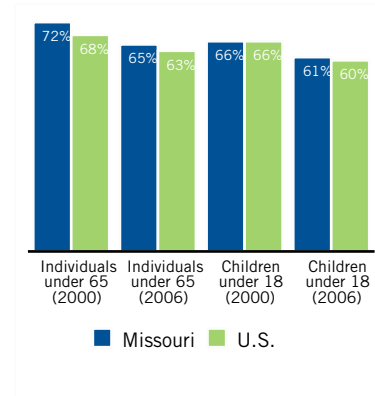
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	150%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	150%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	300%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

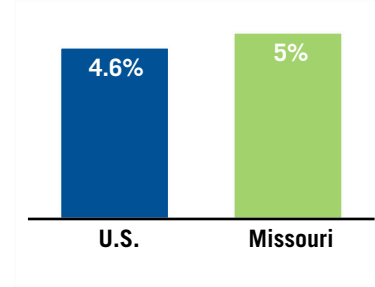
Unemployment Insurance

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

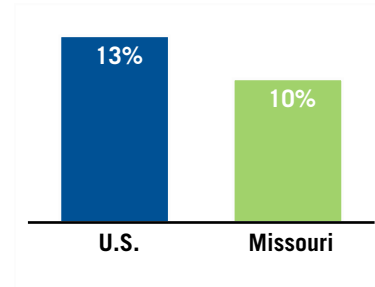
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$6,696/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

12	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

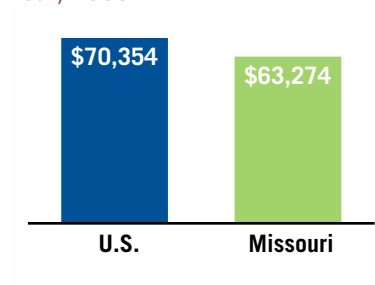
Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

State Choices to Reduce Tax Burdens

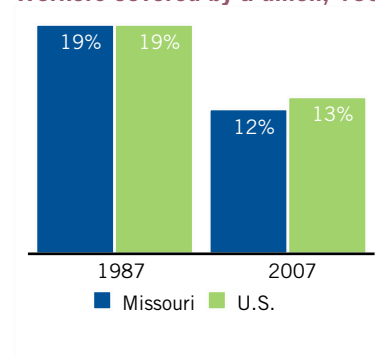
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$13,900/year
Income tax threshold for two-parent family of 4 ²³	\$17,400/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$54/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$89/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

Minimum weekly benefit (no dependents)²⁷ \$56/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ No

Potential duration of benefits²⁹ 12 - 26 weeks

Food Stamps

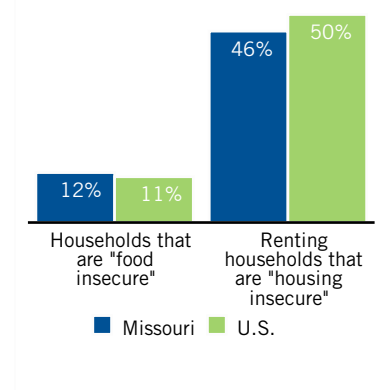
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$3,504/year

Treatment of child support income³² No pass-through or disregard

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes⁹⁷

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes⁹⁷

Food Stamps

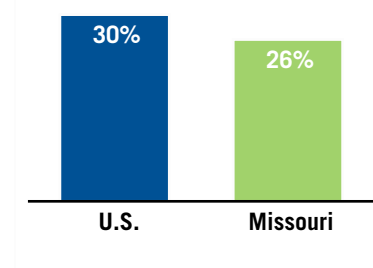
Treatment of vehicles in asset test³⁴ Aligned to TANF child care assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

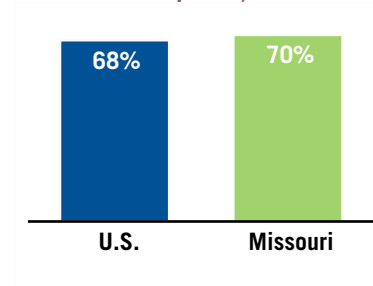
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes value of 1 vehicle per household; counts equity value in excess of \$1,500 of second vehicle⁵⁴

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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**MONTANA
 FAMILY
 ECONOMIC
 SECURITY PROFILE**

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

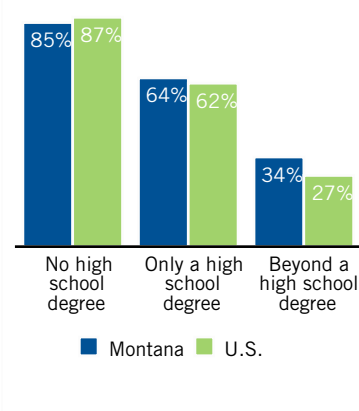
In Montana, there are 104,568 families, with 214,905 children. Among these children, 44 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

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

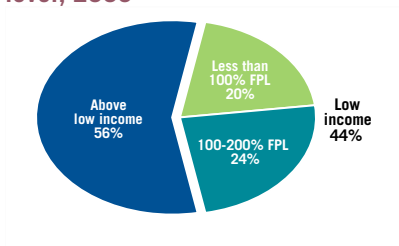
Parents without a college education often struggle to earn enough to support a family, but only 27 percent of adults in Montana have a bachelor’s degree. A substantial portion of children in Montana whose parents only have a high school diploma--64 percent--are low income.

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

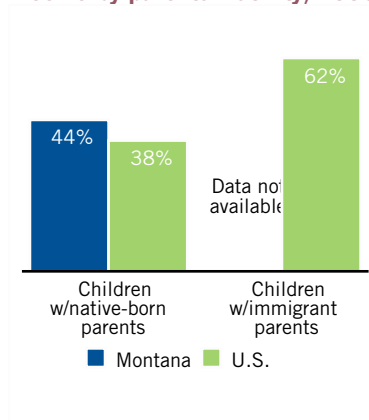
Percent of children who are low-income by parental education, 2009¹



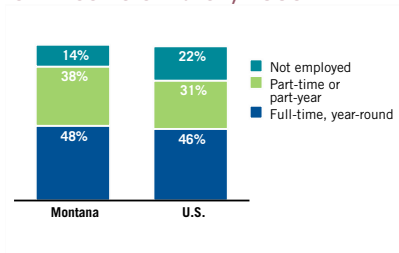
Children in Montana by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



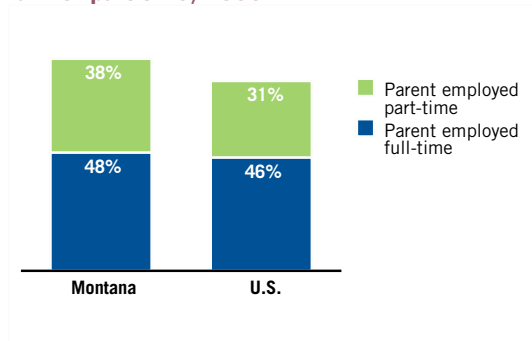
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$24,900/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	Not eligible
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	Yes

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	No
Benefit structure ⁶	Deduction of eligible expenses ⁹⁸
Max benefit for family with 2 qualifying children ⁶	\$180/year ⁹⁹

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

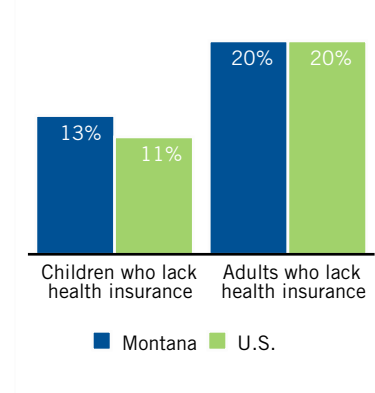
Applicant earnings limit for single parent with 2 children ⁷	\$10,248/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No

Public Health Insurance for Children

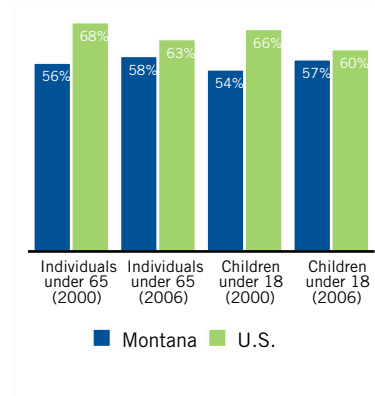
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	175%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

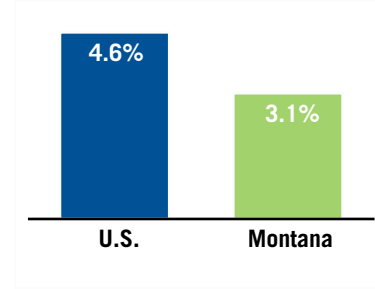
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	No
Eligible if seeking part-time work ¹⁶	Yes, in some cases ⁴⁴
State has general provision recognizing "good cause" for quitting work ¹⁷	No ⁴⁴

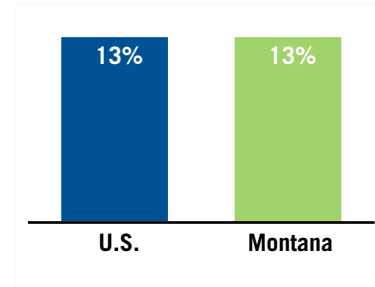
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$8,400/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Yes

State Earned Income Tax Credit

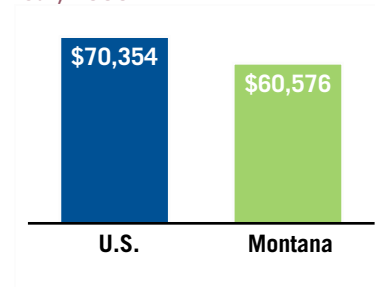
Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

State Choices to Reduce Tax Burdens

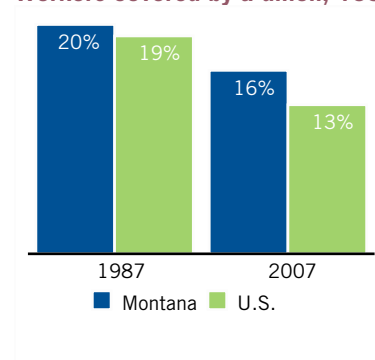
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$9,600/year
Income tax threshold for two-parent family of 4 ²³	\$11,600/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$146/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$217/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None¹⁰⁰

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

Unemployment Insurance

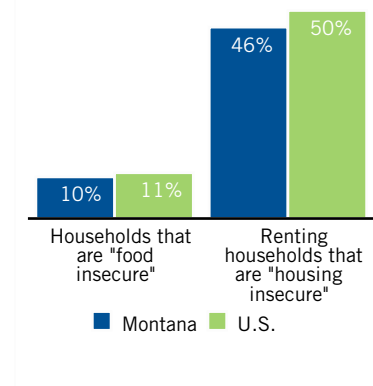
Minimum weekly benefit (no dependents)²⁷ \$103/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 8 - 28 weeks¹⁰¹

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$4,500/year

Treatment of child support income³² No pass-through or disregard. Has a supplemental TANF payment program based on child support receipt of up to \$100.

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$3,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ No (\$15,000)

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

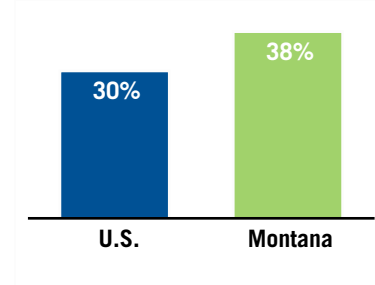
Treatment of vehicles in asset test³⁴ Aligned to TANF child care assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

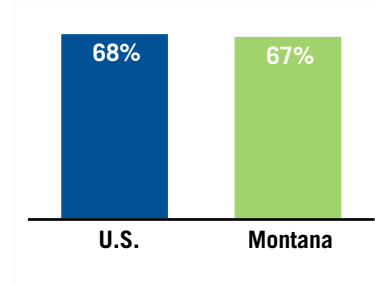
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes value of 1 vehicle per household

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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

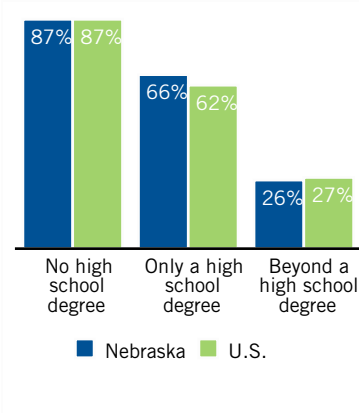
In Nebraska, there are 221,475 families, with 430,063 children. Among these children, 38 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Nebraska, the figure is 61 percent.

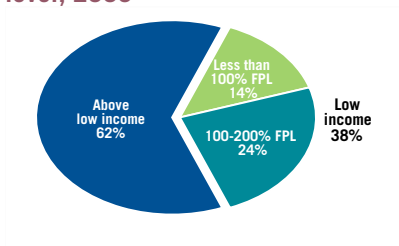
Parents without a college education often struggle to earn enough to support a family, but only 27 percent of adults in Nebraska have a bachelor’s degree. A substantial portion of children in Nebraska whose parents only have a high school diploma--66 percent--are low income.

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

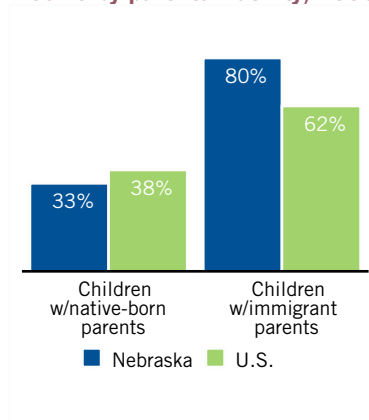
Percent of children who are low-income by parental education, 2009¹



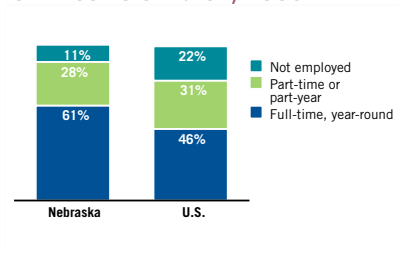
Children in Nebraska by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



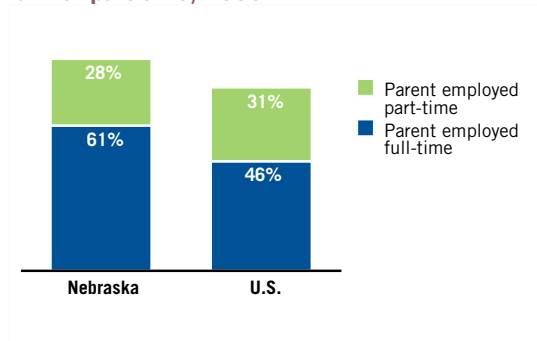
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$19,932/year ¹⁰²
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	Not eligible ¹⁰³
Providers prohibited from charging additional fees ⁴	Yes ¹⁰³
Provider payment rates at least 75th percentile of market rate ⁵	No ¹⁰³

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	Yes ¹⁰⁴
Benefit structure ⁶	Credit of 25-100% of federal credit, depending on income ¹⁰⁴
Max benefit for family with 2 qualifying children ⁶	\$2,100/year ¹⁰⁵

State Choices to Promote Access to Health Insurance

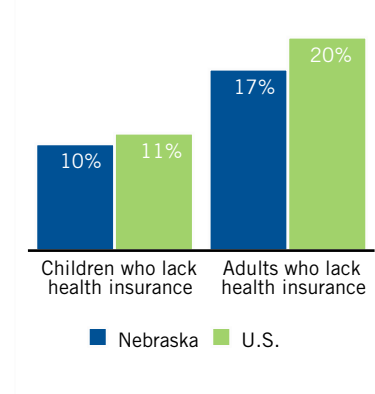
Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children ⁷	\$10,212/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	Yes
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	Yes (no immigration test)

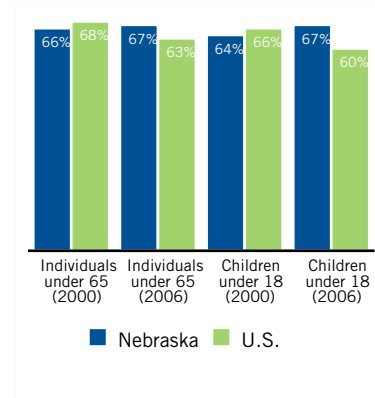
Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	185%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	185%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	No separate SCHIP

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴

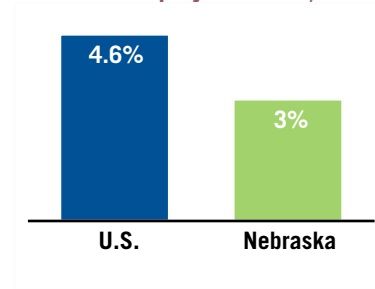


State Choices to Promote Access to Benefits for the Under- and Unemployed

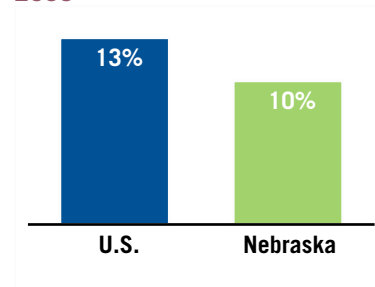
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	No
Eligible if seeking part-time work ¹⁶	Yes, on same basis as those seeking full-time work
State has general provision recognizing "good cause" for quitting work ¹⁷	No

Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$9,624/year
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INCOME ADEQUACY

State Choices to Increase and Supplement Wages

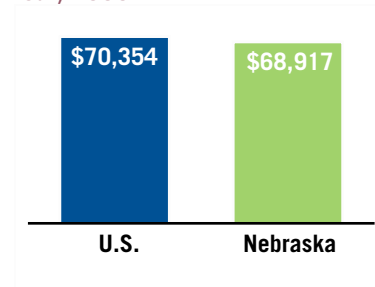
Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

Refundable credit available ²²	Yes
Percent of federal EITC ²²	10%

Median annual household income for family of four, 2006²⁴

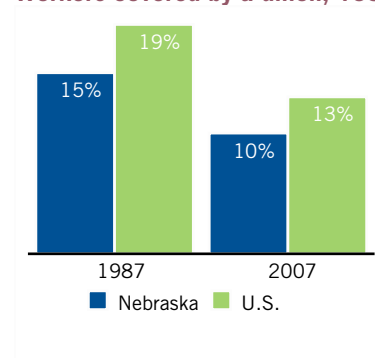


State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$25,700/year
Income tax threshold for two-parent family of 4 ²³	\$30,200/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$-448/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$-391/year

Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

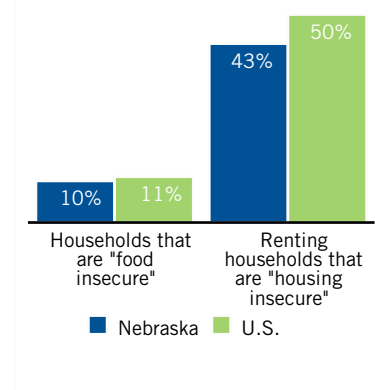
Minimum weekly benefit (no dependents)²⁷ \$30/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ No

Potential duration of benefits²⁹ 13 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ Yes; eligibility may be affected by deeming⁴⁶

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$4,368/year

Treatment of child support income³² No pass-through or disregard

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$6,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ No separate SCHIP

Food Stamps

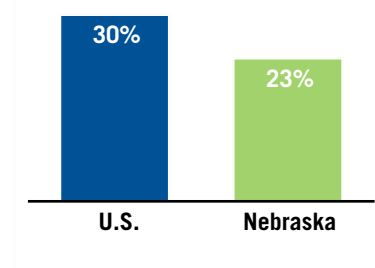
Treatment of vehicles in asset test³⁴ Aligned to TANF child care assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

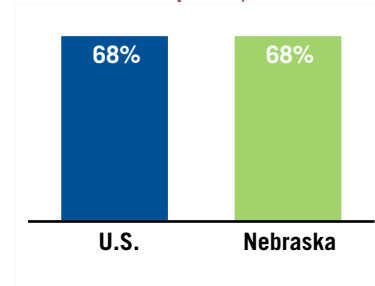
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes value of 1 vehicle per household if used for employment or training

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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 Mailman School of Public Health
 Columbia University



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

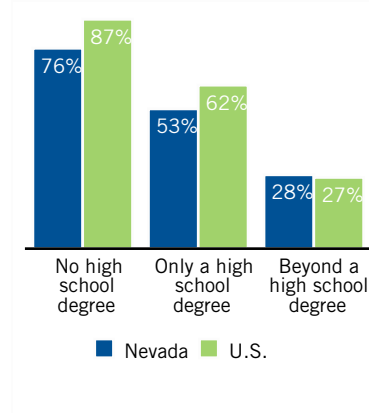
In Nevada, there are 336,954 families, with 666,078 children. Among these children, 42 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Nevada, the figure is 49 percent.

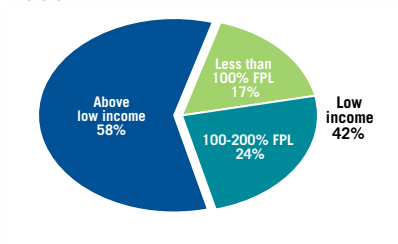
Parents without a college education often struggle to earn enough to support a family, but only 21 percent of adults in Nevada have a bachelor’s degree. A substantial portion of children in Nevada whose parents only have a high school diploma--53 percent--are low income.

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

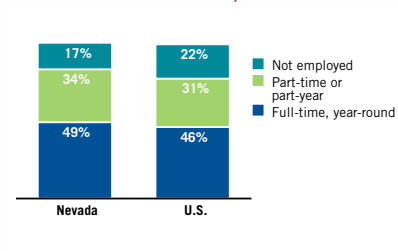
Percent of children who are low-income by parental education, 2009¹



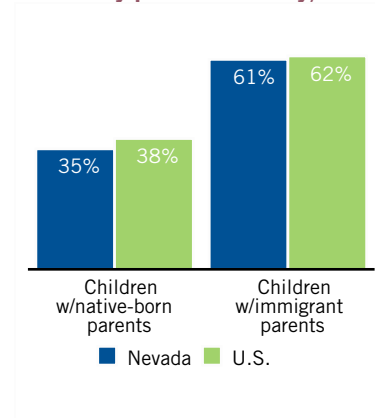
Children in Nevada by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



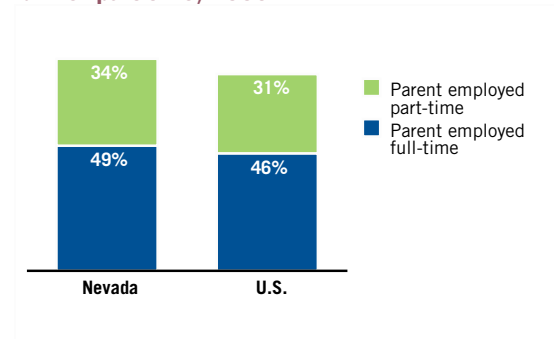
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$38,124/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	10%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

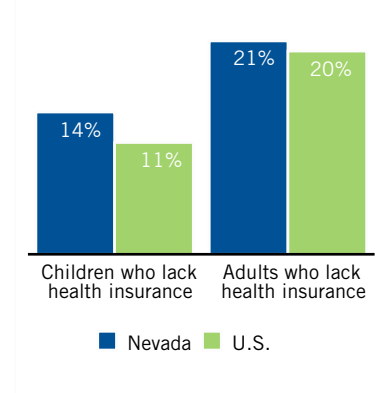
Applicant earnings limit for single parent with 2 children ⁷	\$35,200/year ¹⁰⁶
Parents eligible up to same limit as children, single parent with 2 children ⁸	No ¹⁰⁶
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No ¹⁰⁶
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No ¹⁰⁶

Public Health Insurance for Children

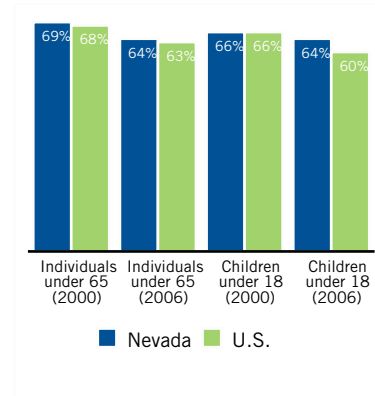
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	200%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴

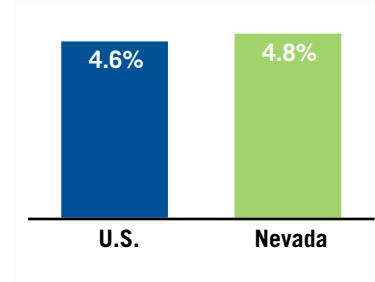


State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

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

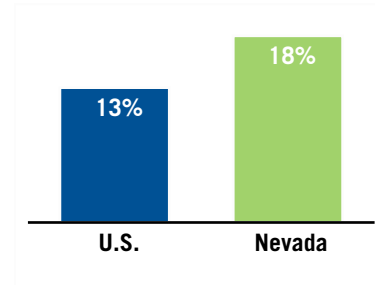
Official unemployment rate, 2007¹⁹



Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$14,220/year
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Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

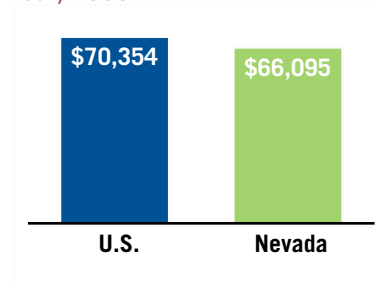
Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Yes

State Earned Income Tax Credit

Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

Median annual household income for family of four, 2006²⁴

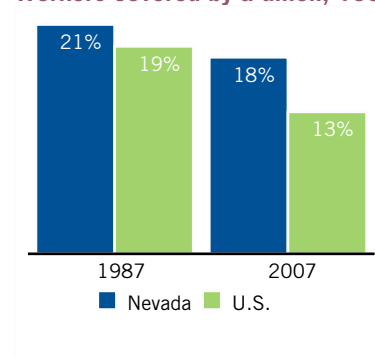


State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	No state income tax
Income tax threshold for two-parent family of 4 ²³	No state income tax
Income tax burden for single-parent family of 3 at 100% FPL ²³	No state income tax
Income tax burden for two-parent family of 4 at 100% FPL ²³	No state income tax

Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

Minimum weekly benefit (no dependents)²⁷ \$16/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 12 - 26 weeks

Food Stamps

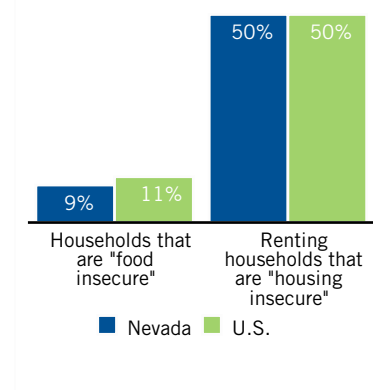
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$4,176/year

Treatment of child support income³² No pass-through or disregard

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$2,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

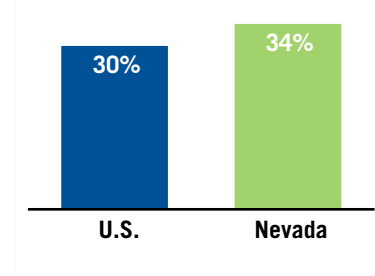
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

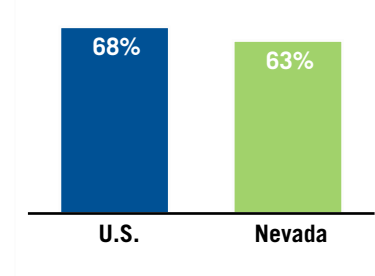
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes value of 1 vehicle per household

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





National Center for Children in Poverty
 Mailman School of Public Health
 Columbia University



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

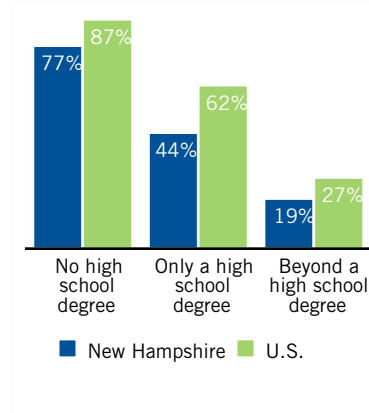
In New Hampshire, there are 157,075 families, with 281,185 children. Among these children, 26 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

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

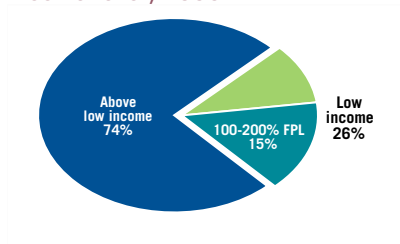
Parents without a college education often struggle to earn enough to support a family, but only 32 percent of adults in New Hampshire have a bachelor’s degree. A substantial portion of children in New Hampshire whose parents only have a high school diploma--44 percent--are low income.

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

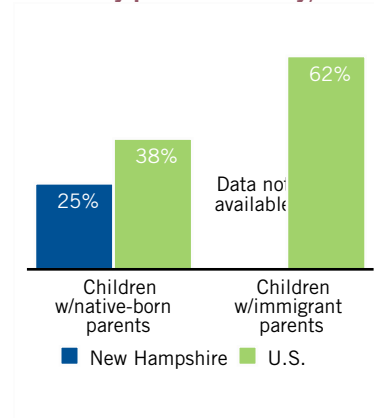
Percent of children who are low-income by parental education, 2009¹



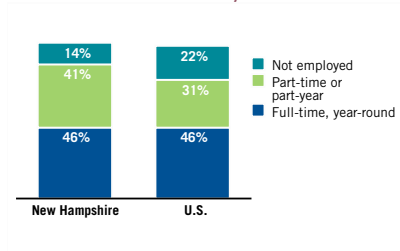
Children in New Hampshire by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



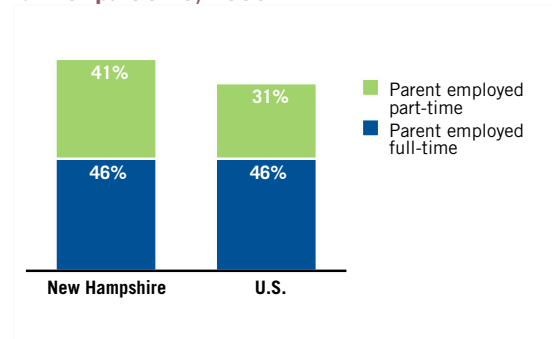
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$31,548/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	<1%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

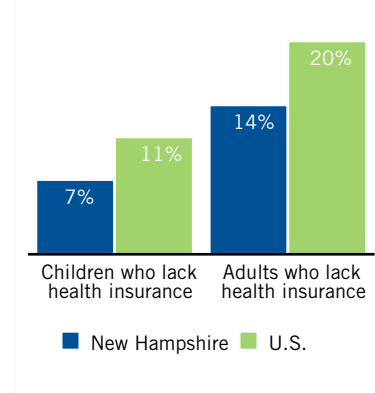
Applicant earnings limit for single parent with 2 children ⁷	\$9,000/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No

Public Health Insurance for Children

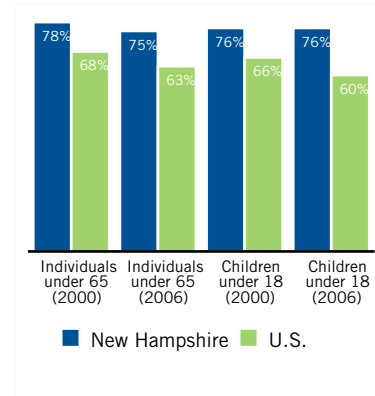
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	185%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	185%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	300%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

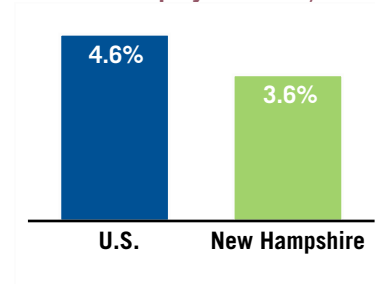
Unemployment Insurance

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

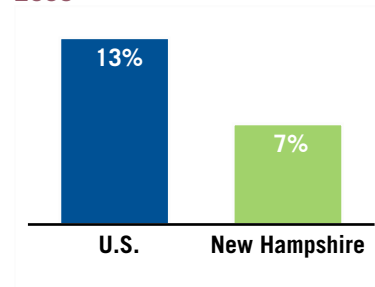
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$9,372/year
--	--------------

Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

12	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

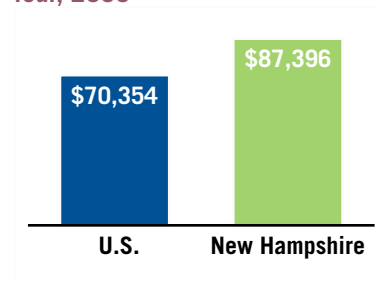
Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

State Choices to Reduce Tax Burdens

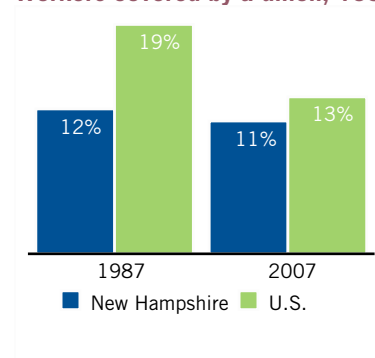
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	No state income tax
Income tax threshold for two-parent family of 4 ²³	No state income tax
Income tax burden for single-parent family of 3 at 100% FPL ²³	No state income tax
Income tax burden for two-parent family of 4 at 100% FPL ²³	No state income tax

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

Minimum weekly benefit (no dependents)²⁷ \$32/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ No

Potential duration of benefits²⁹ 26 weeks

Food Stamps

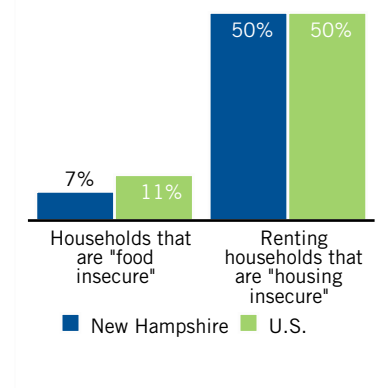
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$7,500/year

Treatment of child support income³² No pass-through or disregard

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$1,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

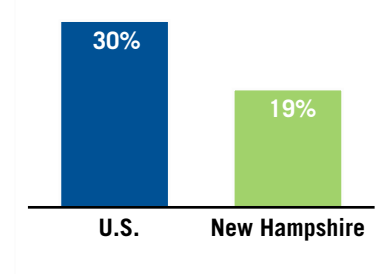
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

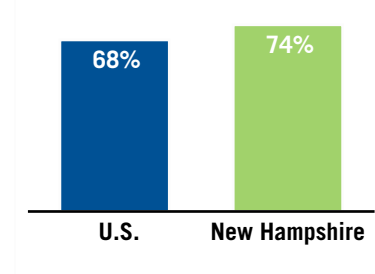
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes value of 1 vehicle per licensed driver

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





National Center for Children in Poverty
 Mailman School of Public Health
 Columbia University

**NEW JERSEY
 FAMILY
 ECONOMIC
 SECURITY PROFILE**

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

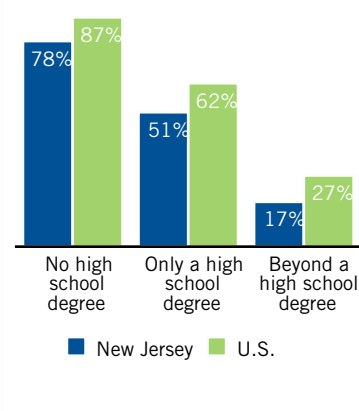
In New Jersey, there are 1,110,520 families, with 2,019,987 children. Among these children, 29 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

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

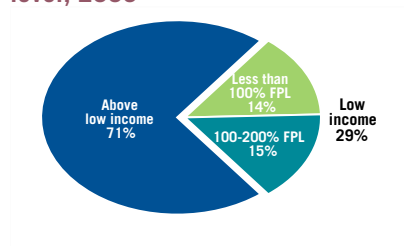
Parents without a college education often struggle to earn enough to support a family, but only 33 percent of adults in New Jersey have a bachelor’s degree. A substantial portion of children in New Jersey whose parents only have a high school diploma--51 percent--are low income.

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

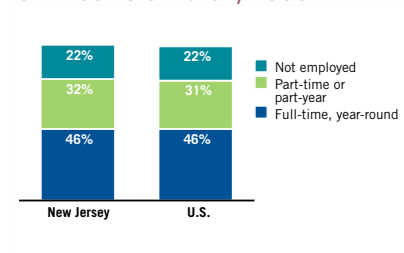
Percent of children who are low-income by parental education, 2009¹



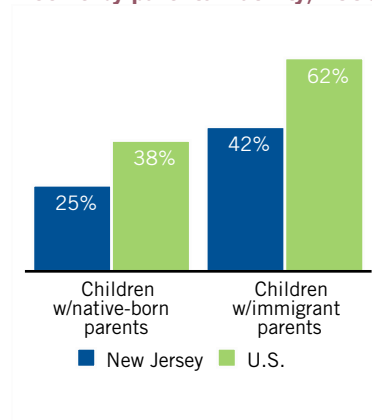
Children in New Jersey by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



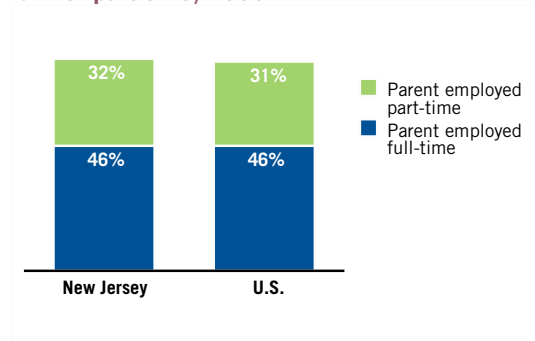
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$33,200/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	7%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

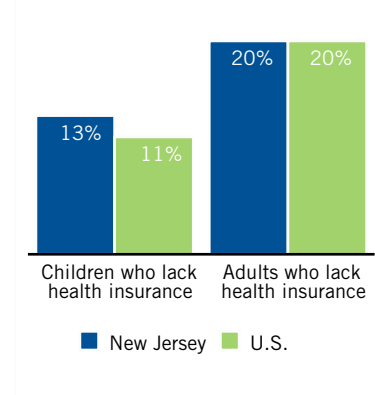
Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children ⁷	\$35,200/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	Yes
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	Yes (no immigration test) ¹⁰⁷

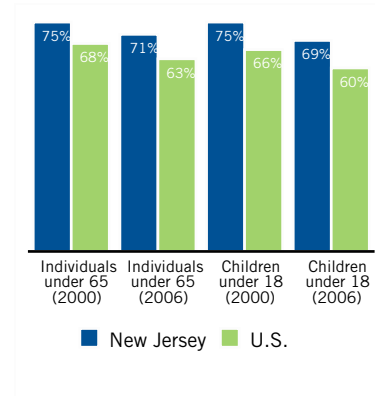
Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	133%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	350%

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

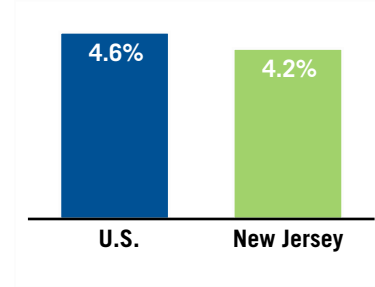
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	Yes
Eligible if seeking part-time work ¹⁶	Yes, in some cases ⁴⁴
State has general provision recognizing "good cause" for quitting work ¹⁷	No ⁴⁴

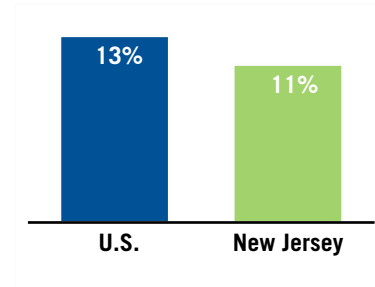
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$7,632/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

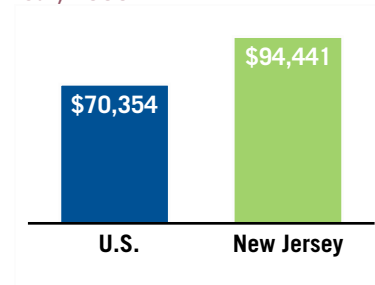
Refundable credit available ²²	Yes
Percent of federal EITC ²²	25%

State Choices to Reduce Tax Burdens

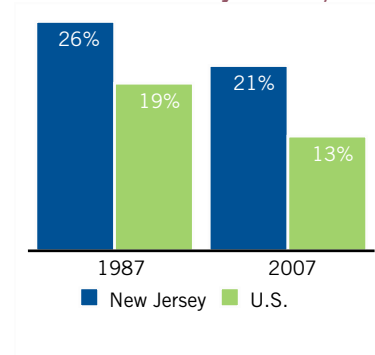
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$29,100/year
Income tax threshold for two-parent family of 4 ²³	\$30,800/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$-895/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$-554/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶

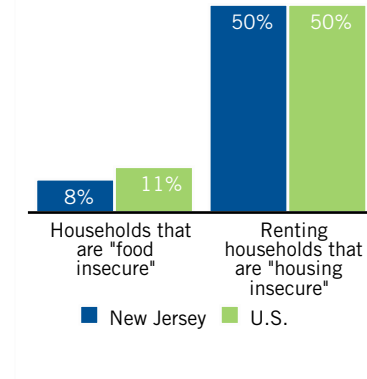
Employees who are temporarily disabled for medical reasons, including pregnancy and childbirth, can receive partial wage replacement through state temporary disability insurance.¹⁰⁸

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

Unemployment Insurance

Minimum weekly benefit (no dependents) ²⁷	\$73/week
Additional dependent allowance provided ²⁷	Yes
Weekly benefit amount is indexed to average weekly wage ²⁸	Yes
Potential duration of benefits ²⁹	1 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal ³⁰	No
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Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3 ¹⁸	\$5,088/year
Treatment of child support income ³²	Up to \$50 passed through. Amount disregarded for purposes of eligibility and benefits.

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

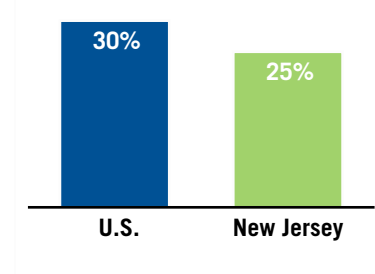
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

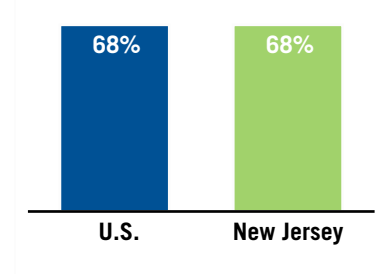
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Counts fair market value in excess of \$9,500¹⁰⁹

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





National Center for Children in Poverty
 Mailman School of Public Health
 Columbia University



**NEW MEXICO
 FAMILY
 ECONOMIC
 SECURITY PROFILE**

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

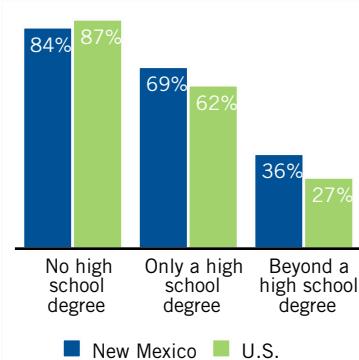
In New Mexico, there are 255,470 families, with 500,101 children. Among these children, 52 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in New Mexico, the figure is 52 percent.

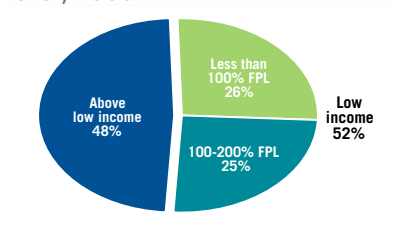
Parents without a college education often struggle to earn enough to support a family, but only 25 percent of adults in New Mexico have a bachelor’s degree. A substantial portion of children in New Mexico whose parents only have a high school diploma--69 percent--are low income.

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

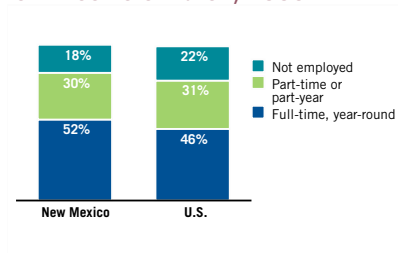
Percent of children who are low-income by parental education, 2009¹



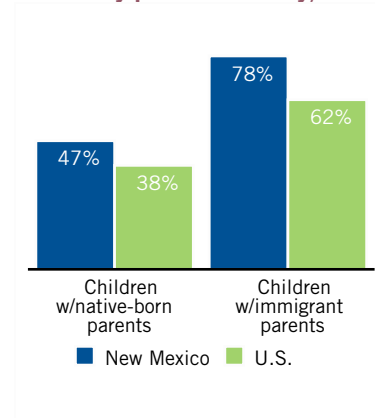
Children in New Mexico by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



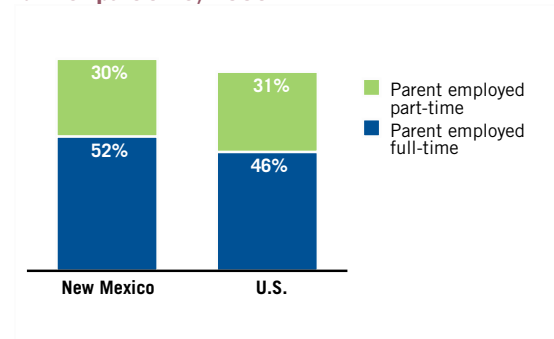
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$25,730/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	6%
Providers prohibited from charging additional fees ⁴	Yes
Provider payment rates at least 75th percentile of market rate ⁵	No ¹¹⁰

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



State Child and Dependent Care Tax Credit

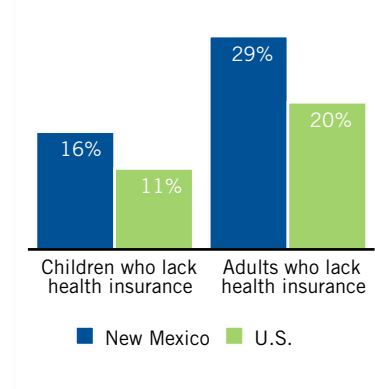
Refundable credit available ⁶	Yes
Benefit structure ⁶	Credit of 40% of eligible expenses, reduced by amount of federal credit used to offset federal tax liability (w/ max credit of \$480 for 1 child, \$960 for 2, \$1,200 for 3 or more)
Max benefit for family with 2 qualifying children ⁶	\$960/year ¹¹¹

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children ⁷	\$12,228/year ¹¹²
Parents eligible up to same limit as children, single parent with 2 children ⁸	No ¹¹²
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	Only if victims of domestic violence ¹¹²
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No ¹¹²

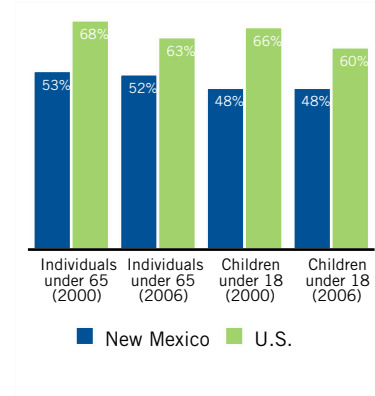
Health insurance status by age, 2007¹³



Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	235%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	235%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	No separate SCHIP

Employer-based health insurance coverage, 2000 and 2006¹⁴

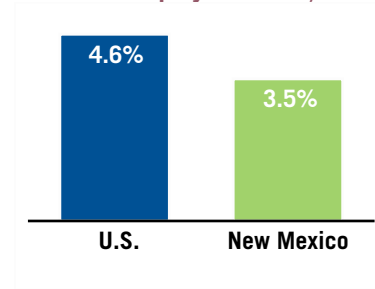


State Choices to Promote Access to Benefits for the Under- and Unemployed

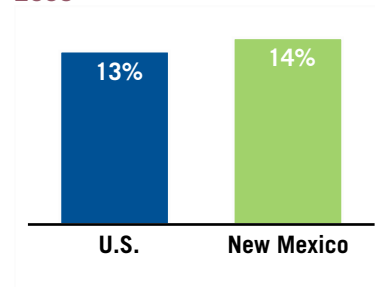
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	Yes
Eligible if seeking part-time work ¹⁶	Yes, on same basis as those seeking full-time work
State has general provision recognizing "good cause" for quitting work ¹⁷	No

Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$12,672/year ¹¹³
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INCOME ADEQUACY

State Choices to Increase and Supplement Wages

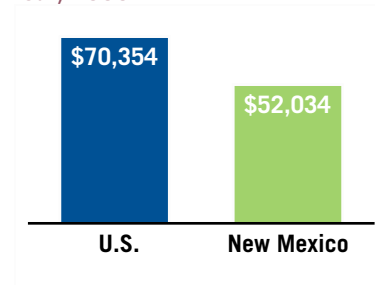
Minimum Wage Standards

¹²	
Indexed to inflation ²¹	No

State Earned Income Tax Credit

Refundable credit available ²²	Yes
Percent of federal EITC ²²	10%

Median annual household income for family of four, 2006²⁴

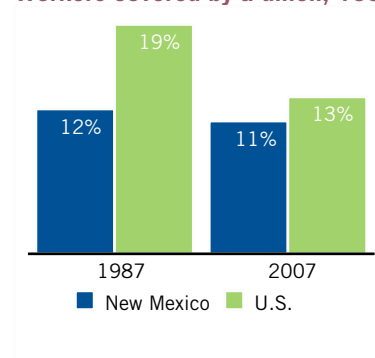


State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$31,400/year
Income tax threshold for two-parent family of 4 ²³	\$35,900/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$-423/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$-348/year

Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None⁹⁵

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

Unemployment Insurance

Minimum weekly benefit (no dependents)²⁷ \$65/week

Additional dependent allowance provided²⁷ Yes

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 15 - 26 weeks

Food Stamps

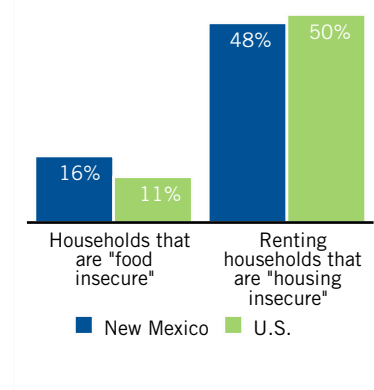
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$4,668/year

Treatment of child support income³² Up to \$50 passed-through. Amount disregarded for purposes of eligibility and benefits.

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ No separate SCHIP

Food Stamps

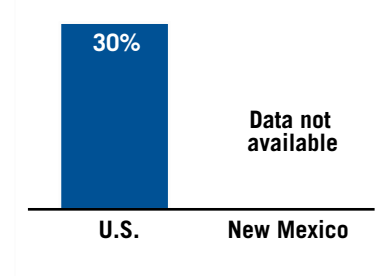
Treatment of vehicles in asset test³⁴ Aligned to TANF child care assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

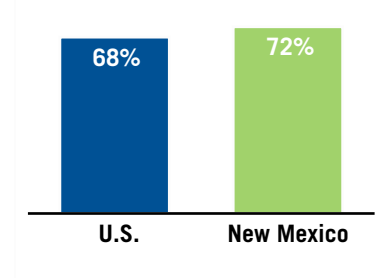
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes all vehicles owned by household

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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**NEW YORK
 FAMILY
 ECONOMIC
 SECURITY PROFILE**

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

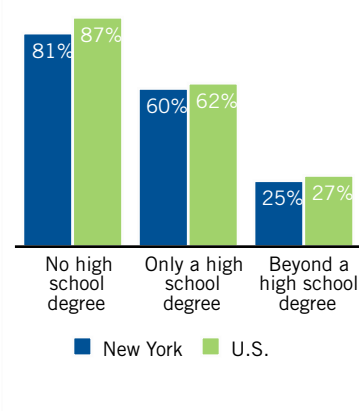
In New York, there are 2,342,814 families, with 4,334,358 children. Among these children, 39 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

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

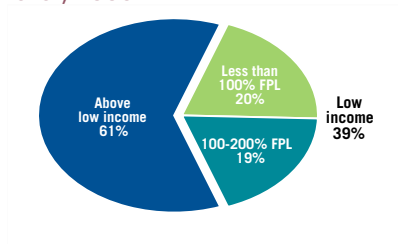
Parents without a college education often struggle to earn enough to support a family, but only 31 percent of adults in New York have a bachelor’s degree. A substantial portion of children in New York whose parents only have a high school diploma--60 percent--are low income.

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

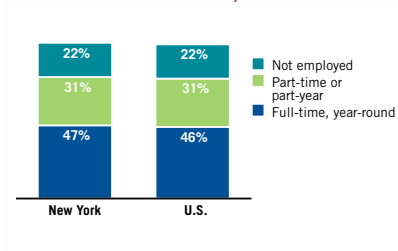
Percent of children who are low-income by parental education, 2009¹



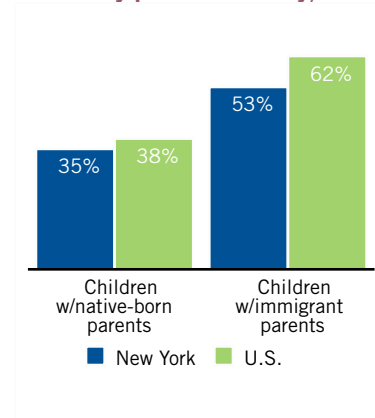
Children in New York by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



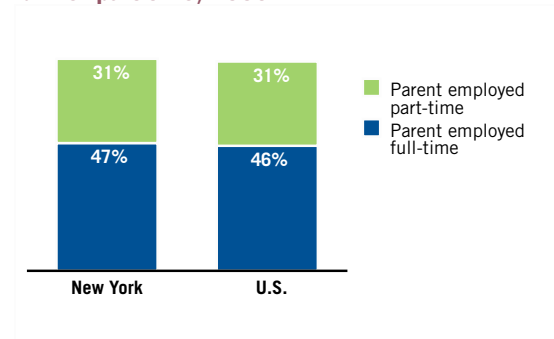
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$33,200/year ¹¹⁴
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	12% ¹¹⁵
Providers prohibited from charging additional fees ⁴	No ⁶⁷
Provider payment rates at least 75th percentile of market rate ⁵	Yes ⁶⁷

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	Yes
Benefit structure ⁶	Credit of 20-110% of federal credit, depending on income
Max benefit for family with 2 qualifying children ⁶	\$2,310/year

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

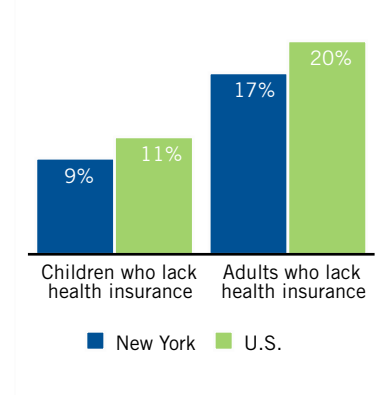
Applicant earnings limit for single parent with 2 children ⁷	\$26,400/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	Yes
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	Yes (no immigration test)

Public Health Insurance for Children

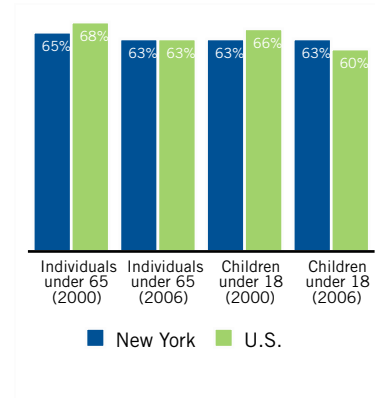
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	250%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

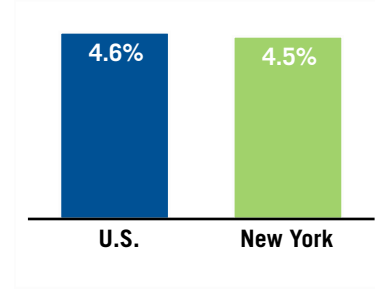
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	Yes
Eligible if seeking part-time work ¹⁶	Yes, in some cases ⁴⁴
State has general provision recognizing "good cause" for quitting work ¹⁷	Yes ⁴⁴

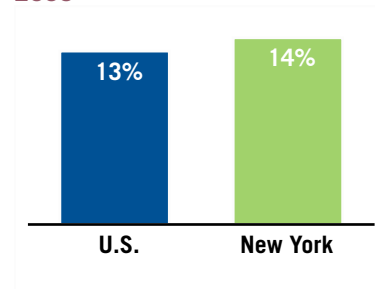
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$8,004/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

12	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

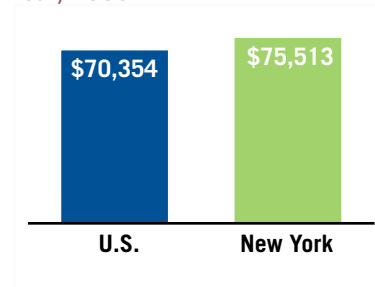
Refundable credit available ²²	Yes
Percent of federal EITC ²²	30%

State Choices to Reduce Tax Burdens

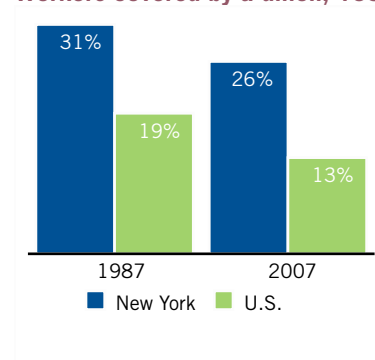
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$33,300/year
Income tax threshold for two-parent family of 4 ²³	\$37,200/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$-1,419/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$-1,471/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶

Employees who are temporarily disabled for medical reasons, including pregnancy and childbirth, can receive partial wage replacement through state temporary disability insurance.⁶²

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

Unemployment Insurance

Minimum weekly benefit (no dependents)²⁷ \$40/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ No

Potential duration of benefits²⁹ 26 weeks

Food Stamps

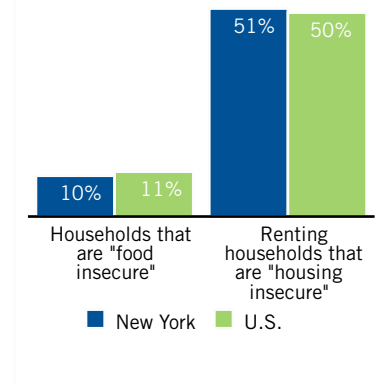
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$6,924/year

Treatment of child support income³² Up to \$50 passed through. Amount disregarded for purposes of eligibility and benefits.

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$6,600)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

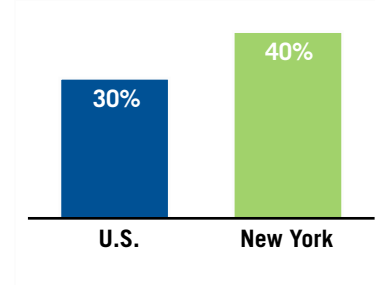
Treatment of vehicles in asset test³⁴ Aligned to TANF-funded non-cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

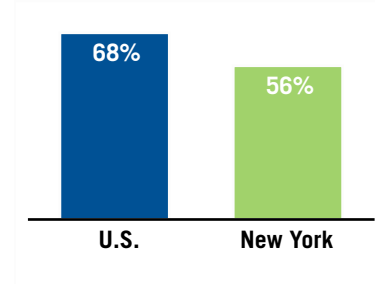
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Counts fair market value in excess of \$9,300¹¹⁶

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





National Center for Children in Poverty
 Mailman School of Public Health
 Columbia University



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

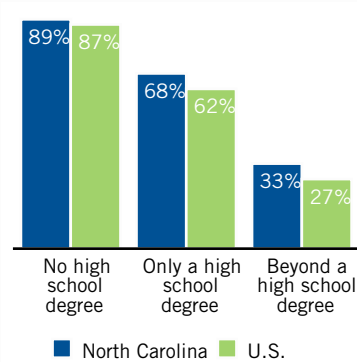
In North Carolina, there are 1,214,672 families, with 2,227,476 children. Among these children, 46 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

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

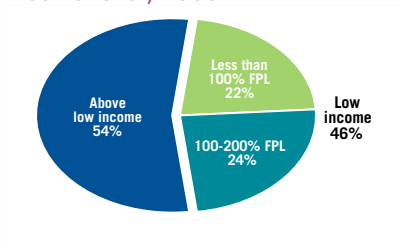
Parents without a college education often struggle to earn enough to support a family, but only 25 percent of adults in North Carolina have a bachelor’s degree. A substantial portion of children in North Carolina whose parents only have a high school diploma--68 percent--are low income.

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

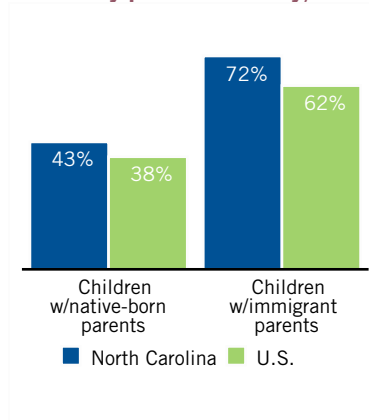
Percent of children who are low-income by parental education, 2009¹



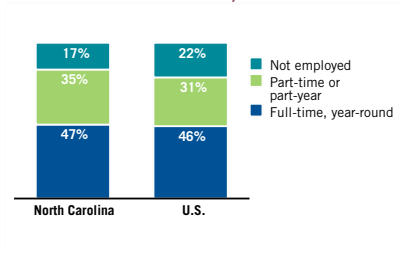
Children in North Carolina by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



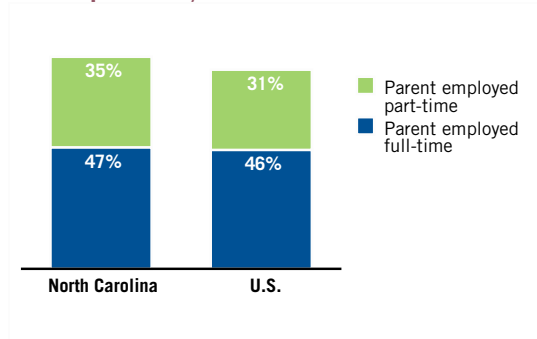
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$35,592/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	10%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	Yes

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	No
Benefit structure ⁶	Credit of 7-13% of eligible expenses, depending on age of child in care and income and filing status of claimant
Max benefit for family with 2 qualifying children ⁶	\$780/year ⁵⁵

State Choices to Promote Access to Health Insurance

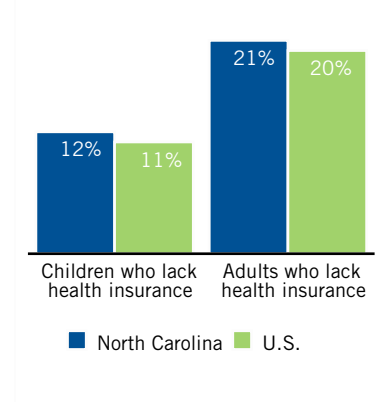
Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children ⁷	\$9,000/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No

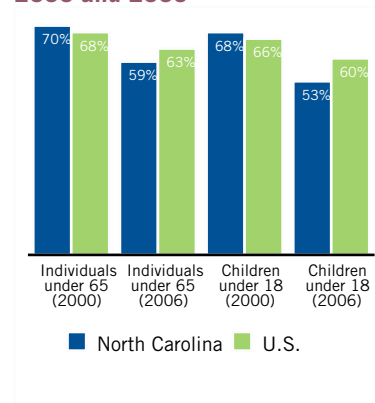
Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	200%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	200%

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

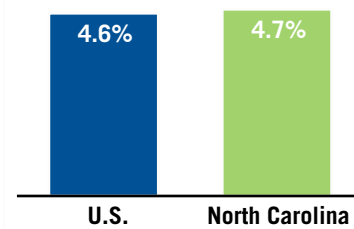
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	Yes
Eligible if seeking part-time work ¹⁶	Yes, in some cases ⁴⁴
State has general provision recognizing "good cause" for quitting work ¹⁷	No ⁴⁴

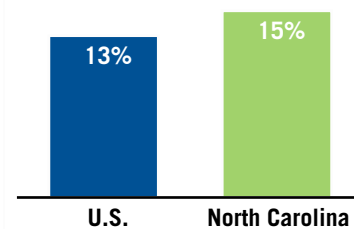
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$8,172/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

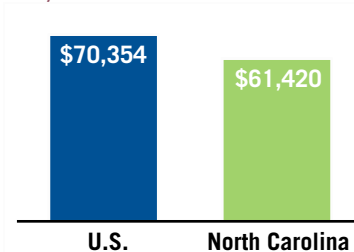
Refundable credit available ²²	Yes
Percent of federal EITC ²²	5%

State Choices to Reduce Tax Burdens

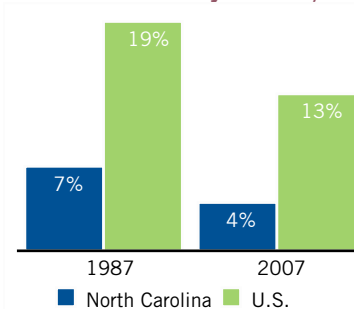
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$15,300/year
Income tax threshold for two-parent family of 4 ²³	\$19,400/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$78/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$114/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

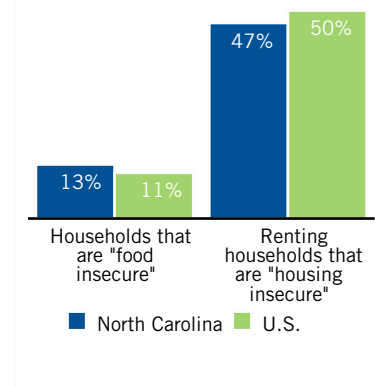
Minimum weekly benefit (no dependents)²⁷ \$39/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 13 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$3,264/year

Treatment of child support income³² No pass-through or disregard

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$3,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

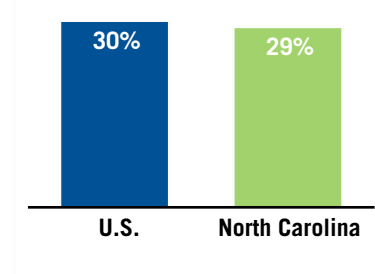
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

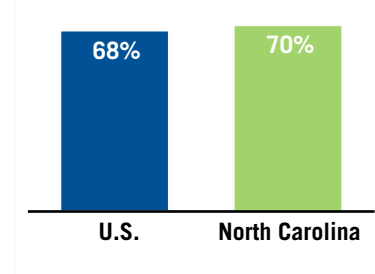
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes value of 1 vehicle per adult

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





National Center for Children in Poverty
 Mailman School of Public Health
 Columbia University



NORTH DAKOTA FAMILY ECONOMIC SECURITY PROFILE

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

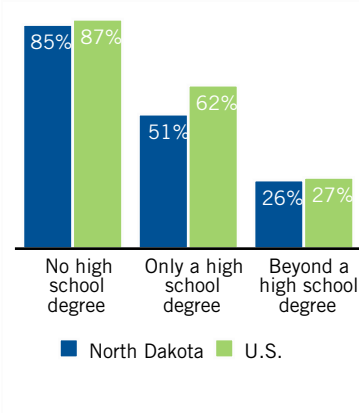
In North Dakota, there are 75,439 families, with 140,379 children. Among these children, 30 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in North Dakota, the figure is 57 percent.

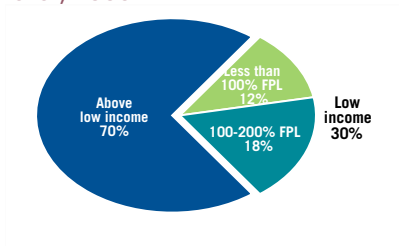
Parents without a college education often struggle to earn enough to support a family, but only 26 percent of adults in North Dakota have a bachelor’s degree. A substantial portion of children in North Dakota whose parents only have a high school diploma--51 percent--are low income.

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

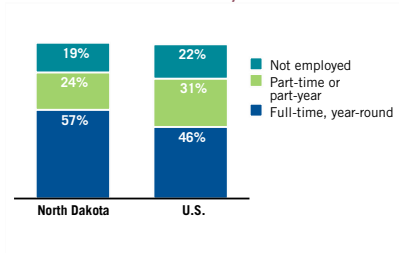
Percent of children who are low-income by parental education, 2009¹



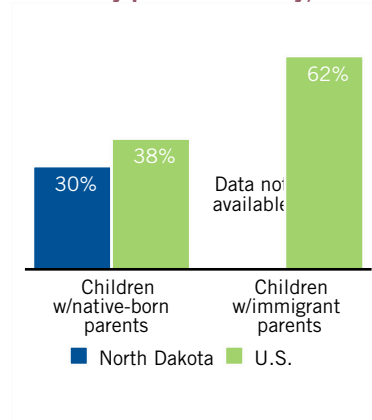
Children in North Dakota by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



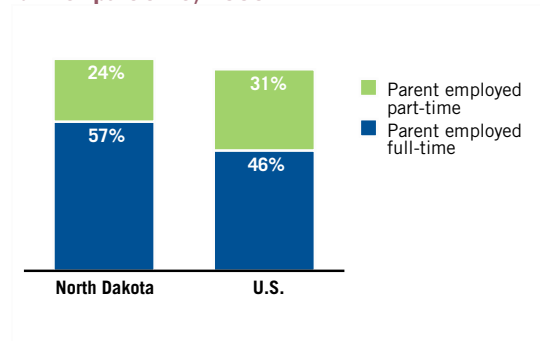
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$29,556/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	15%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

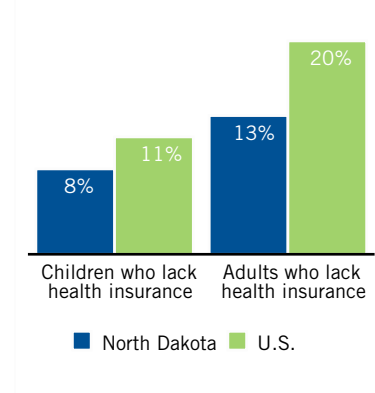
Applicant earnings limit for single parent with 2 children ⁷	\$10,848/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No

Public Health Insurance for Children

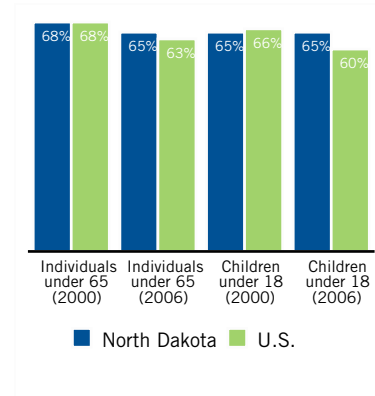
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	150%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

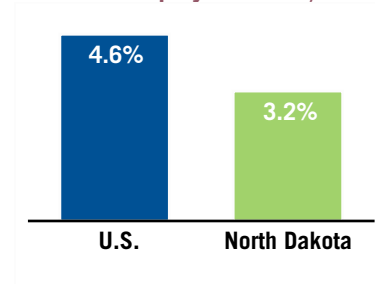
Unemployment Insurance

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

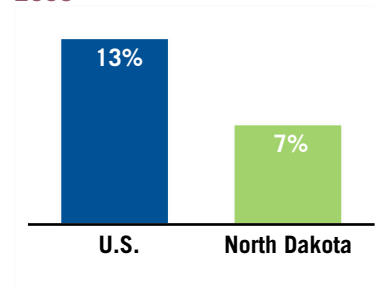
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$15,024/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

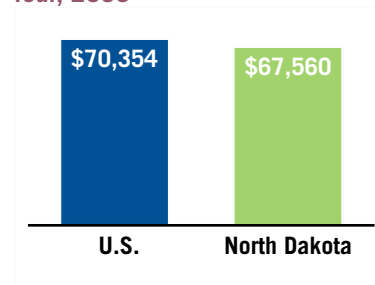
Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

State Choices to Reduce Tax Burdens

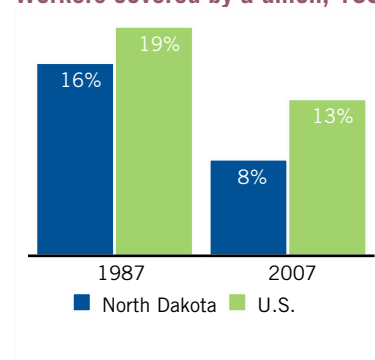
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$18,500/year
Income tax threshold for two-parent family of 4 ²³	\$24,800/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$0/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$0/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

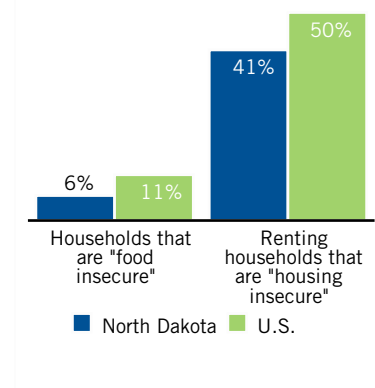
Minimum weekly benefit (no dependents)²⁷ \$43/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 12 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$5,724/year

Treatment of child support income³² No pass-through or disregard

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

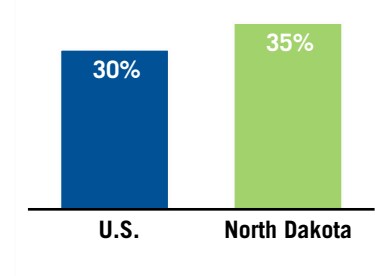
Treatment of vehicles in asset test³⁴ Categorical eligibility⁵⁸

Temporary Assistance for Needy Families (TANF) Cash Assistance

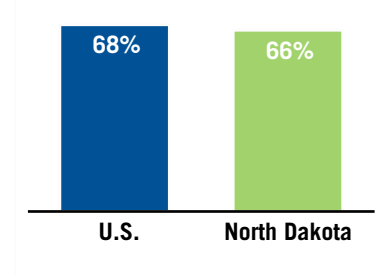
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes value of 1 vehicle per household

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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

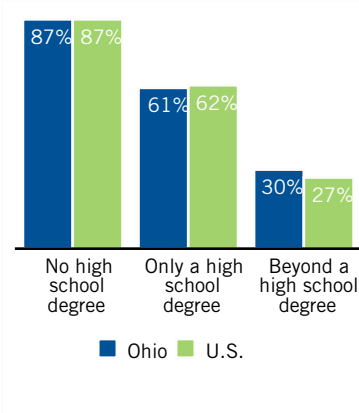
In Ohio, there are 1,434,886 families, with 2,663,750 children. Among these children, 42 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Ohio, the figure is 44 percent.

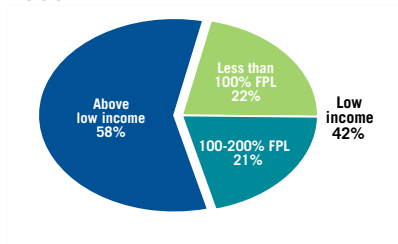
Parents without a college education often struggle to earn enough to support a family, but only 23 percent of adults in Ohio have a bachelor’s degree. A substantial portion of children in Ohio whose parents only have a high school diploma--61 percent--are low income.

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

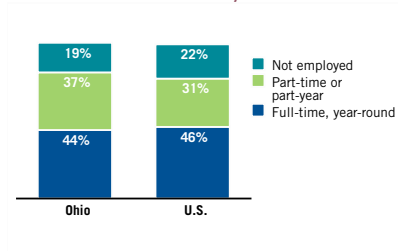
Percent of children who are low-income by parental education, 2009¹



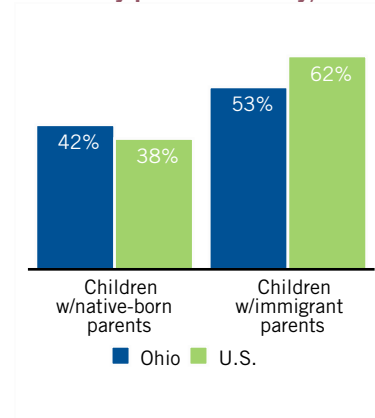
Children in Ohio by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



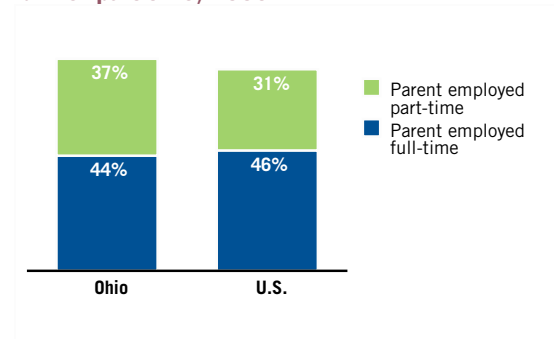
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$31,764/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	9%
Providers prohibited from charging additional fees ⁴	Yes
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	No
Benefit structure ⁶	Credit of 25 or 100% of federal credit, depending on income
Max benefit for family with 2 qualifying children ⁶	\$2,100/year ⁵⁵

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

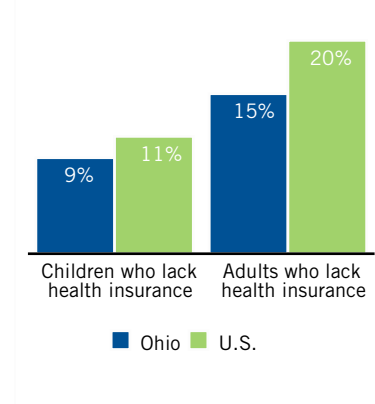
Applicant earnings limit for single parent with 2 children ⁷	\$15,840/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No ¹¹⁷
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No ¹¹⁷

Public Health Insurance for Children

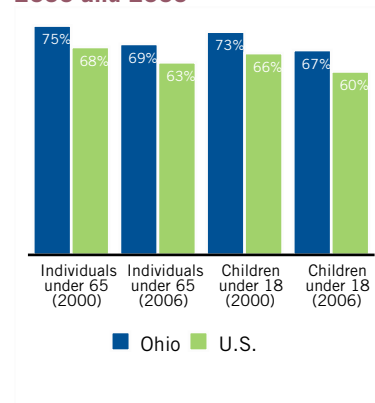
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	200%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	200%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	No separate SCHIP

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴

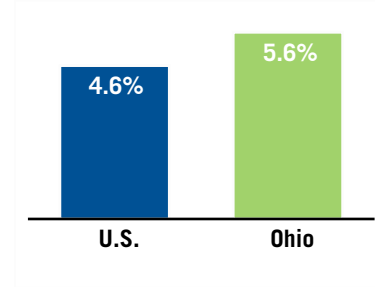


State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

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

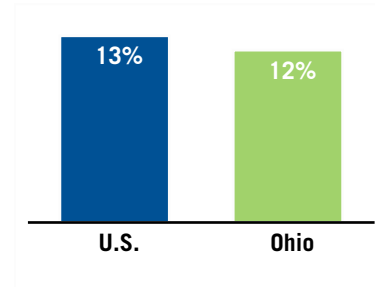
Official unemployment rate, 2007¹⁹



Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$11,760/year
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Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

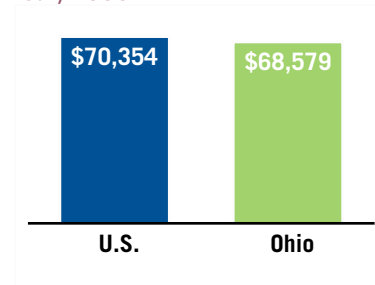
Minimum Wage Standards

Indexed to inflation ²¹	No
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State Earned Income Tax Credit

Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

Median annual household income for family of four, 2006²⁴

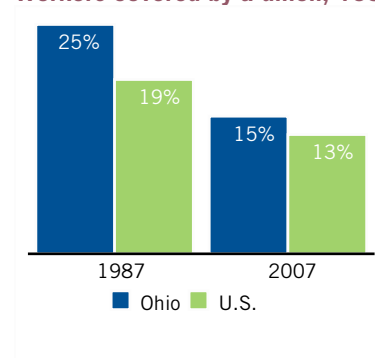


State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$14,400/year
Income tax threshold for two-parent family of 4 ²³	\$15,800/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$94/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$161/year

Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

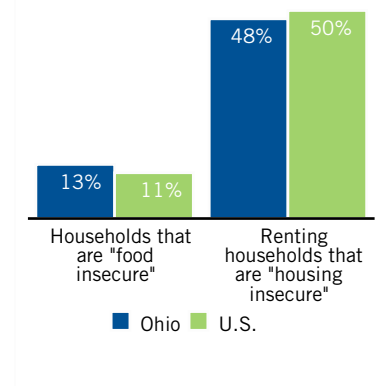
Minimum weekly benefit (no dependents)²⁷ \$100/week

Additional dependent allowance provided²⁷ Yes

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 20 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$4,476/year

Treatment of child support income³² No pass-through or disregard

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ No separate SCHIP

Food Stamps

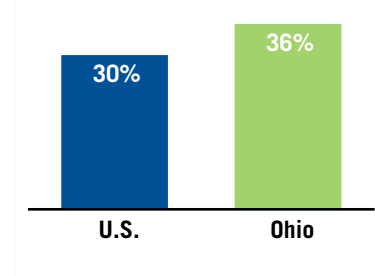
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

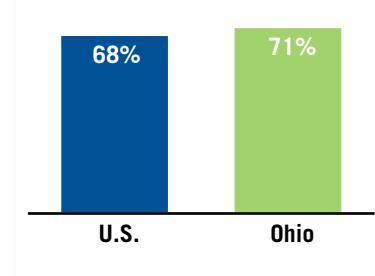
Assets disregarded for eligibility determination¹⁸ Yes

Treatment of vehicles in asset test¹⁸ Not applicable¹¹⁸

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





National Center for Children in Poverty
 Mailman School of Public Health
 Columbia University



**OKLAHOMA
 FAMILY
 ECONOMIC
 SECURITY PROFILE**

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

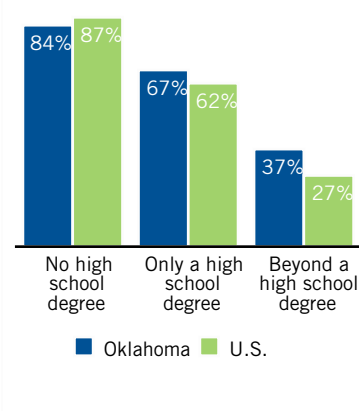
In Oklahoma, there are 486,522 families, with 898,078 children. Among these children, 49 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Oklahoma, the figure is 57 percent.

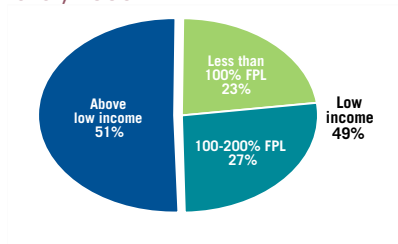
Parents without a college education often struggle to earn enough to support a family, but only 22 percent of adults in Oklahoma have a bachelor’s degree. A substantial portion of children in Oklahoma whose parents only have a high school diploma--67 percent--are low income.

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

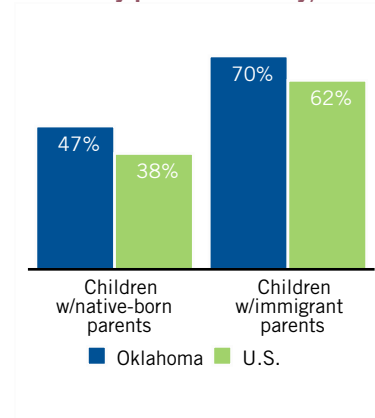
Percent of children who are low-income by parental education, 2009¹



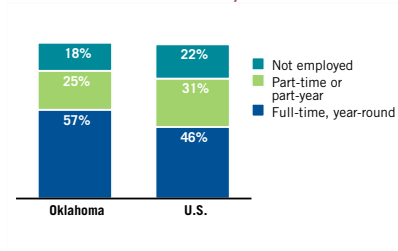
Children in Oklahoma by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



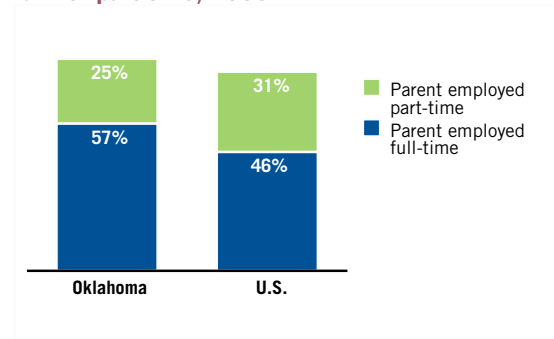
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$29,100/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	8%
Providers prohibited from charging additional fees ⁴	Yes
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	No
Benefit structure ⁶	Credit of 20% of federal credit
Max benefit for family with 2 qualifying children ⁶	\$420/year ⁵⁵

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

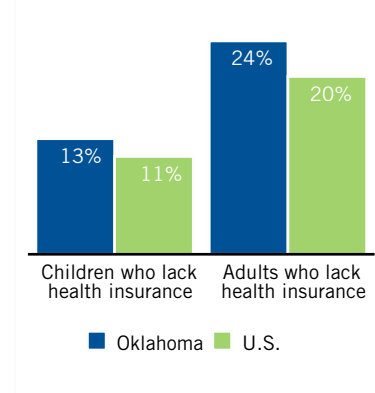
Applicant earnings limit for single parent with 2 children ⁷	\$35,200/year ¹¹⁹
Parents eligible up to same limit as children, single parent with 2 children ⁸	No ¹¹⁹
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No ¹¹⁹
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No ¹²⁰

Public Health Insurance for Children

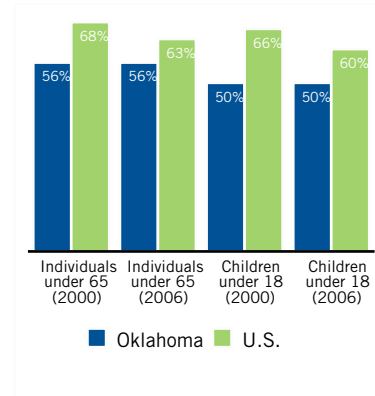
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	185%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	185%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	No separate SCHIP

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

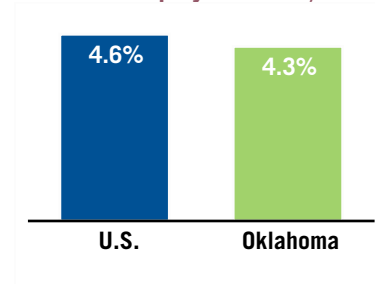
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	Yes ¹²¹
Eligible if seeking part-time work ¹⁶	Yes, in some cases ⁴⁴
State has general provision recognizing "good cause" for quitting work ¹⁷	No ⁴⁴

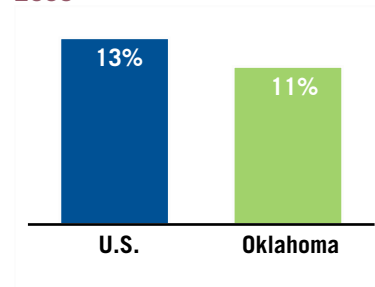
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$8,448/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

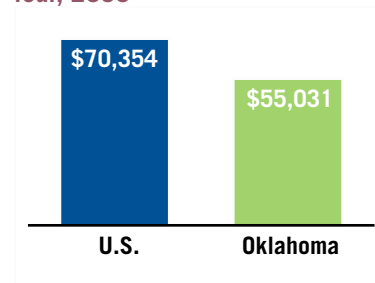
Refundable credit available ²²	Yes
Percent of federal EITC ²²	5%

State Choices to Reduce Tax Burdens

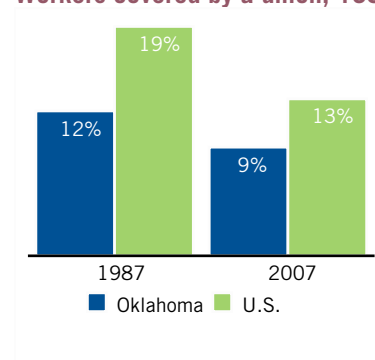
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$18,100/year
Income tax threshold for two-parent family of 4 ²³	\$20,500/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$-76/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$41/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

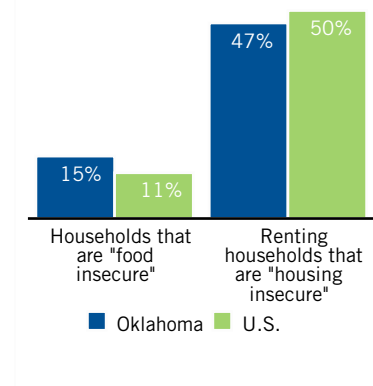
Minimum weekly benefit (no dependents)²⁷ \$16/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 22 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$3,504/year

Treatment of child support income³² No pass-through or disregard

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ No separate SCHIP

Food Stamps

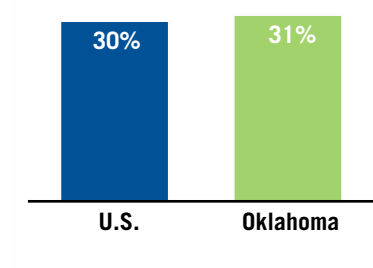
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

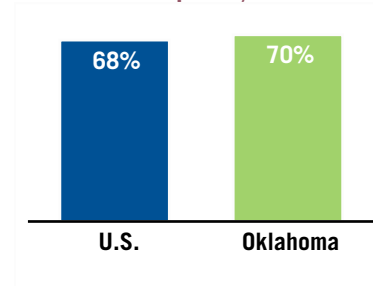
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Counts equity value in excess of \$5,000⁵⁴

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





National Center for Children in Poverty
 Mailman School of Public Health
 Columbia University



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

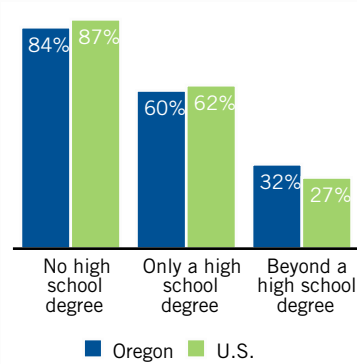
In Oregon, there are 452,296 families, with 854,041 children. Among these children, 43 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

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

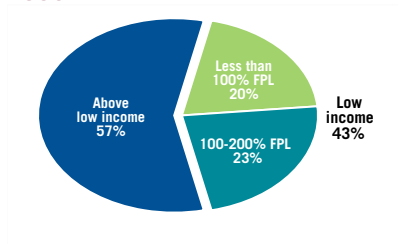
Parents without a college education often struggle to earn enough to support a family, but only 28 percent of adults in Oregon have a bachelor’s degree. A substantial portion of children in Oregon whose parents only have a high school diploma--60 percent--are low income.

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

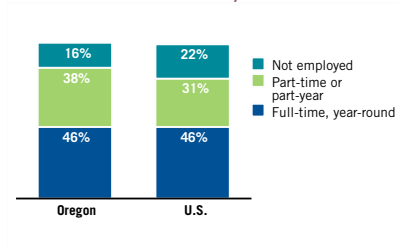
Percent of children who are low-income by parental education, 2009¹



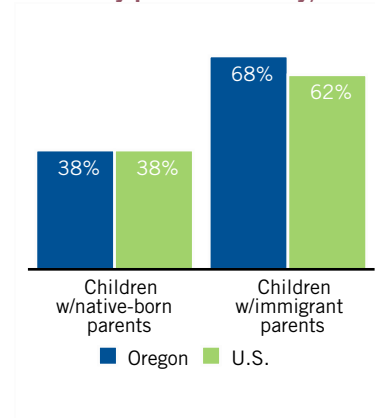
Children in Oregon by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



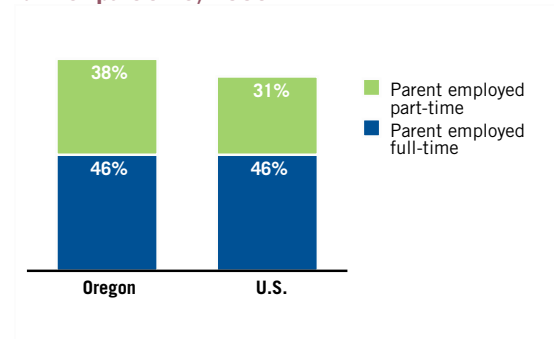
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$25,764/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	27%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	Yes
Benefit structure ⁶	Credit of 8-40% of eligible expenses, depending on income
Max benefit for family with 2 qualifying children ⁶	None

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

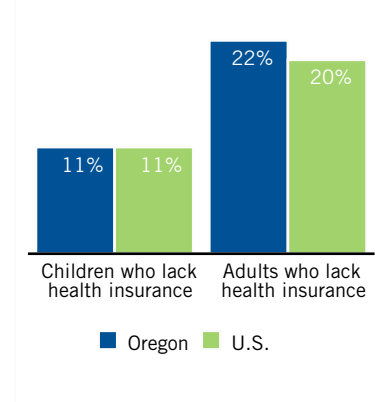
Applicant earnings limit for single parent with 2 children ⁷	\$17,600/year ¹²²
Parents eligible up to same limit as children, single parent with 2 children ⁸	No ¹²²
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No ¹²²
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No ¹²²

Public Health Insurance for Children

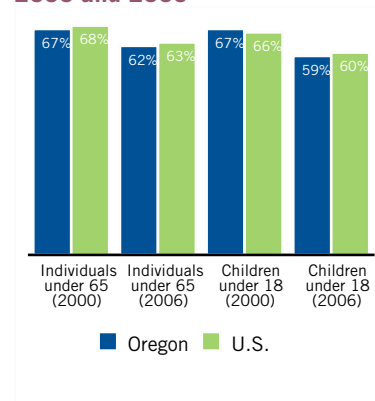
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	185%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

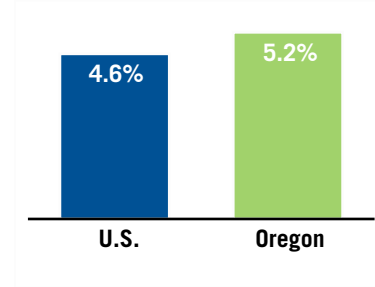
Unemployment Insurance

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

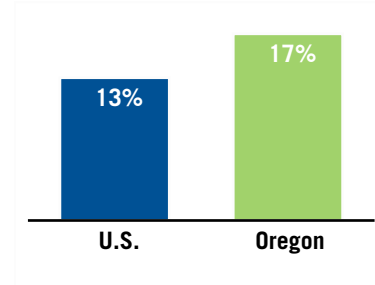
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$7,392/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Yes

State Earned Income Tax Credit

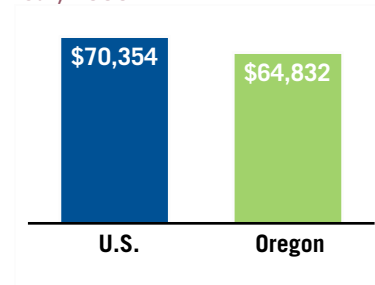
Refundable credit available ²²	Yes
Percent of federal EITC ²²	6%

State Choices to Reduce Tax Burdens

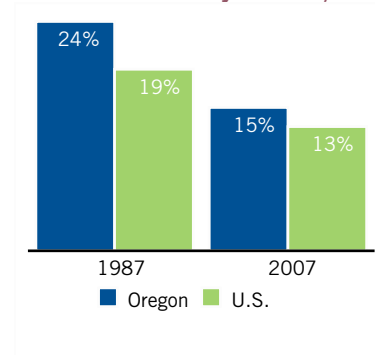
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$15,000/year
Income tax threshold for two-parent family of 4 ²³	\$18,000/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$116/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$325/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

Minimum weekly benefit (no dependents)²⁷ \$104/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 3 - 26 weeks

Food Stamps

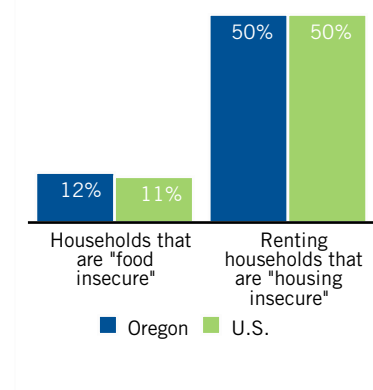
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$6,036/year

Treatment of child support income³² No pass-through or disregard

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$2,500)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ No (\$10,000)

Food Stamps

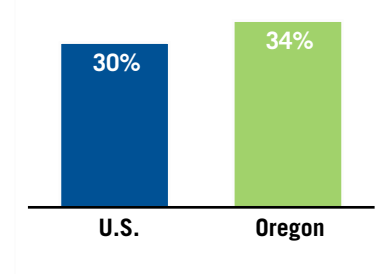
Treatment of vehicles in asset test³⁴ Categorical eligibility⁵⁸

Temporary Assistance for Needy Families (TANF) Cash Assistance

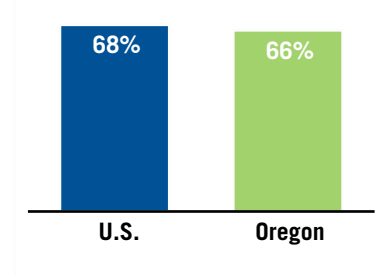
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Counts equity value in excess of \$10,000⁵⁴

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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**PENNSYLVANIA
 FAMILY
 ECONOMIC
 SECURITY PROFILE**

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

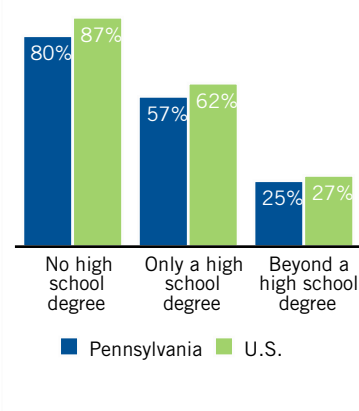
In Pennsylvania, there are 1,484,042 families, with 2,713,554 children. Among these children, 37 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

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

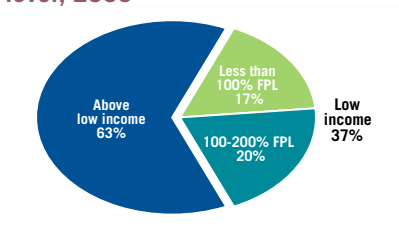
Parents without a college education often struggle to earn enough to support a family, but only 25 percent of adults in Pennsylvania have a bachelor’s degree. A substantial portion of children in Pennsylvania whose parents only have a high school diploma--57 percent--are low income.

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

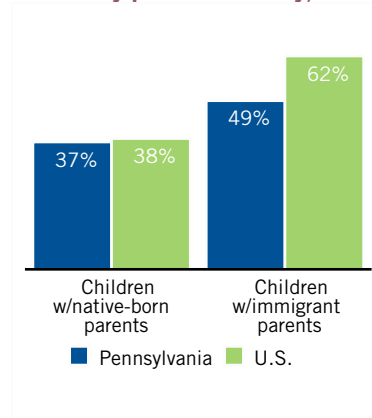
Percent of children who are low-income by parental education, 2009¹



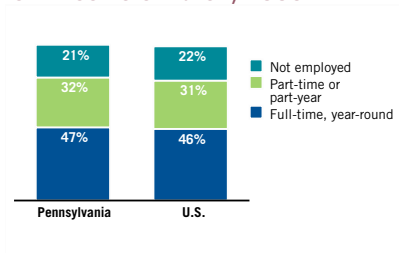
Children in Pennsylvania by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



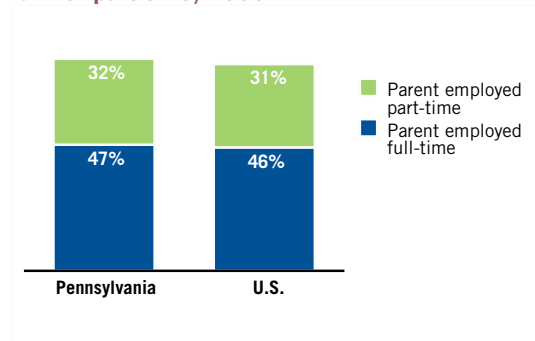
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$33,200/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	8%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

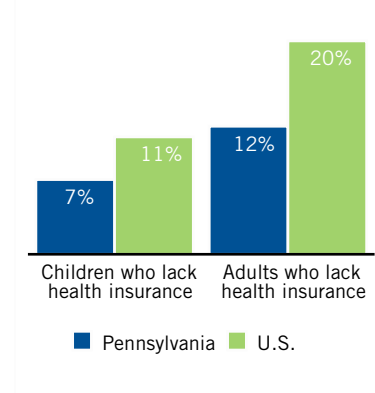
Applicant earnings limit for single parent with 2 children ⁷	\$6,276/year ¹²³
Parents eligible up to same limit as children, single parent with 2 children ⁸	No ¹²³
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	Yes ¹²³
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No ¹²³

Public Health Insurance for Children

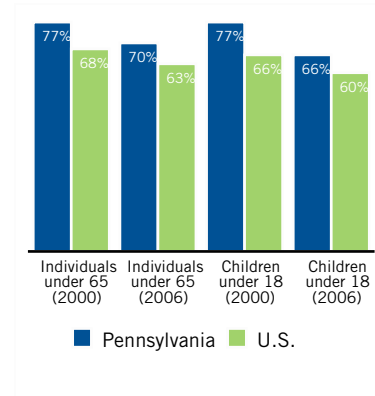
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	300%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴

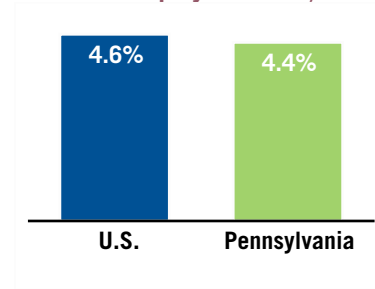


State Choices to Promote Access to Benefits for the Under- and Unemployed

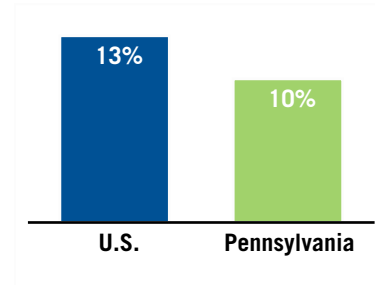
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	No
Eligible if seeking part-time work ¹⁶	Yes, on same basis as those seeking full-time work
State has general provision recognizing "good cause" for quitting work ¹⁷	Yes

Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$8,124/year
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INCOME ADEQUACY

State Choices to Increase and Supplement Wages

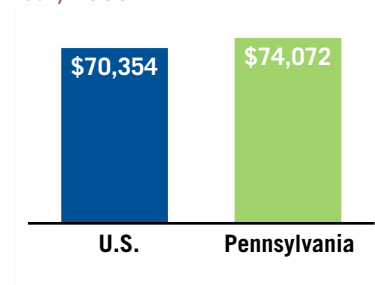
Minimum Wage Standards

Indexed to inflation ²¹	Not applicable
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State Earned Income Tax Credit

Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

Median annual household income for family of four, 2006²⁴

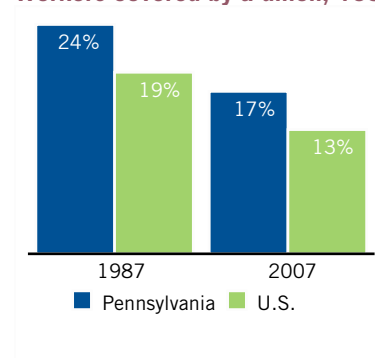


State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$25,500/year
Income tax threshold for two-parent family of 4 ²³	\$32,000/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$0/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$0/year

Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

Minimum weekly benefit (no dependents)²⁷ \$35/week

Additional dependent allowance provided²⁷ Yes

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 16 - 26 weeks

Food Stamps

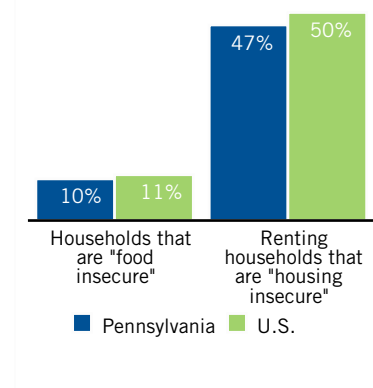
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$4,836/year

Treatment of child support income³² Up to \$50 passed through. Amount disregarded for purposes of eligibility and benefits.

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

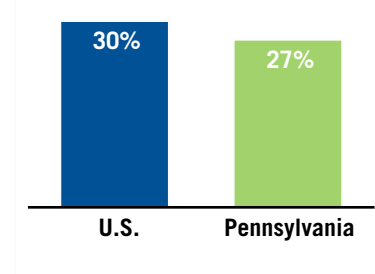
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

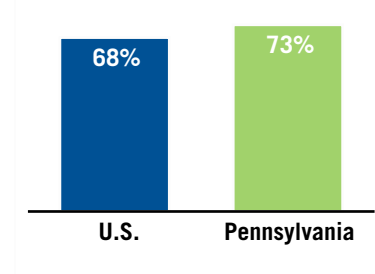
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes value of 1 vehicle per household

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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**RHODE ISLAND
 FAMILY
 ECONOMIC
 SECURITY PROFILE**

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

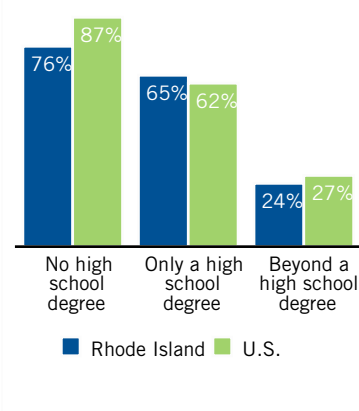
In Rhode Island, there are 125,236 families, with 222,459 children. Among these children, 37 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

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

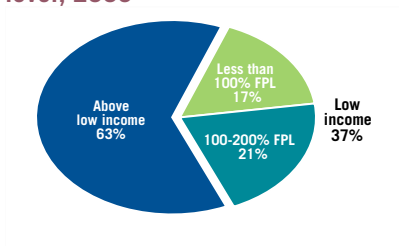
Parents without a college education often struggle to earn enough to support a family, but only 30 percent of adults in Rhode Island have a bachelor’s degree. A substantial portion of children in Rhode Island whose parents only have a high school diploma--65 percent--are low income.

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

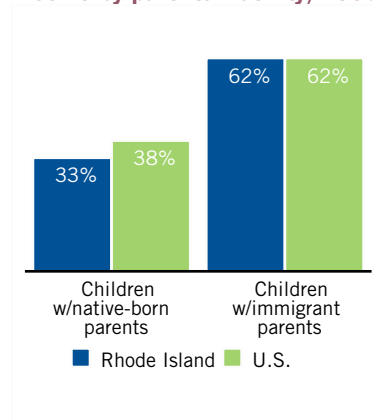
Percent of children who are low-income by parental education, 2009¹



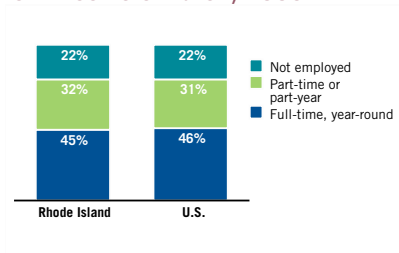
Children in Rhode Island by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



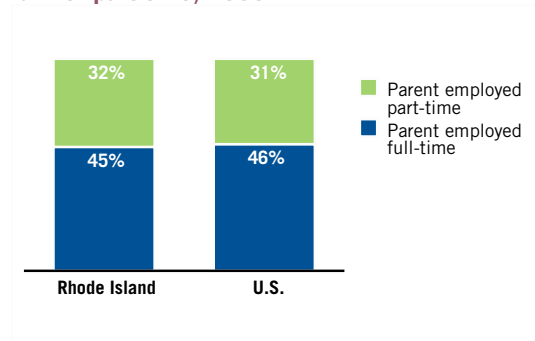
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$37,350/year ¹²⁴
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	7% ¹²⁵
Providers prohibited from charging additional fees ⁴	Yes ¹²⁵
Provider payment rates at least 75th percentile of market rate ⁵	No ¹²⁵

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	No
Benefit structure ⁶	Credit of 25% of federal credit
Max benefit for family with 2 qualifying children ⁶	\$525/year ⁵⁵

State Choices to Promote Access to Health Insurance

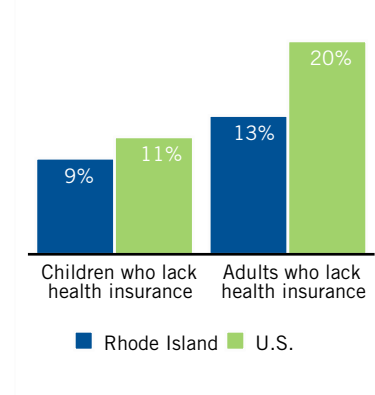
Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children ⁷	\$31,872/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No ¹²⁶
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	Yes (no immigration test) ¹²⁶

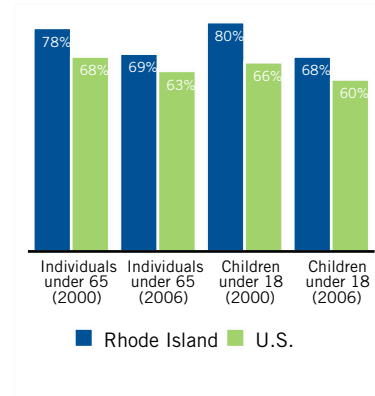
Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	250%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	250%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	No separate SCHIP

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

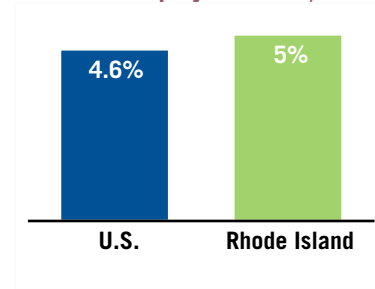
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	Yes
Eligible if seeking part-time work ¹⁶	Yes, in some cases ⁴⁴
State has general provision recognizing "good cause" for quitting work ¹⁷	Yes ⁴⁴

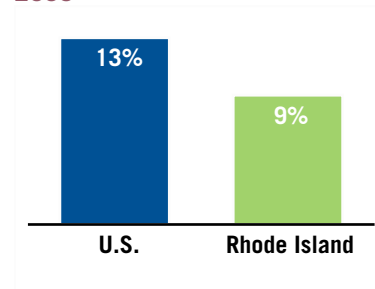
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$15,336/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	No

State Earned Income Tax Credit

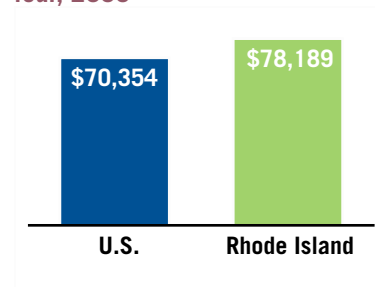
Refundable credit available ²²	15% refundable
Percent of federal EITC ²²	25% ¹²⁷

State Choices to Reduce Tax Burdens

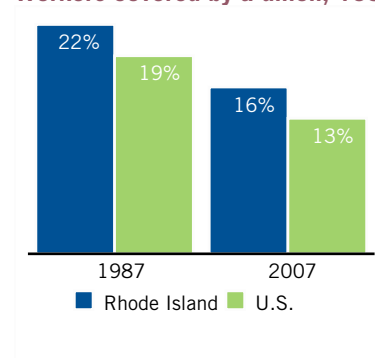
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$29,600/year
Income tax threshold for two-parent family of 4 ²³	\$32,600/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$-168/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$-147/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶

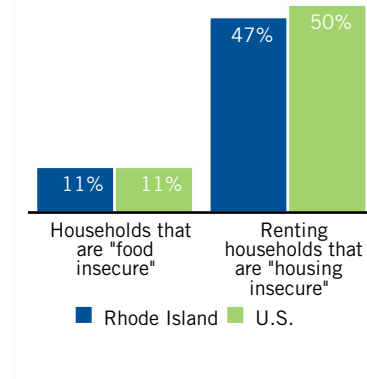
Employees who are temporarily disabled for medical reasons, including pregnancy and childbirth, can receive partial wage replacement through state temporary disability insurance.¹²⁸

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

Unemployment Insurance

Minimum weekly benefit (no dependents) ²⁷	\$65/week
Additional dependent allowance provided ²⁷	Yes
Weekly benefit amount is indexed to average weekly wage ²⁸	Yes
Potential duration of benefits ²⁹	8 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal ³⁰	No
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Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3 ¹⁸	\$6,648/year
Treatment of child support income ³²	Up to \$50 passed through. Amount disregarded for purposes of eligibility and benefits.

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ No separate SCHIP

Food Stamps

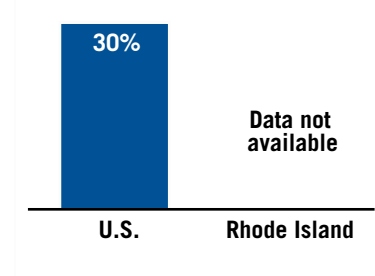
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

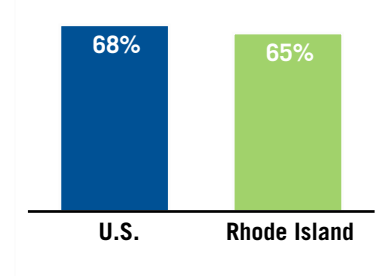
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes value of 1 vehicle per adult¹²⁹

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





National Center for Children in Poverty
 Mailman School of Public Health
 Columbia University



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

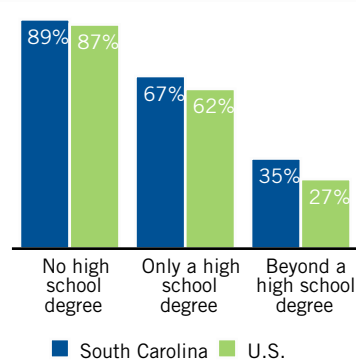
In South Carolina, there are 568,026 families, with 1,053,762 children. Among these children, 49 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

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

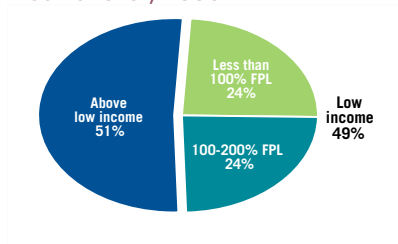
Parents without a college education often struggle to earn enough to support a family, but only 23 percent of adults in South Carolina have a bachelor’s degree. A substantial portion of children in South Carolina whose parents only have a high school diploma--67 percent--are low income.

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

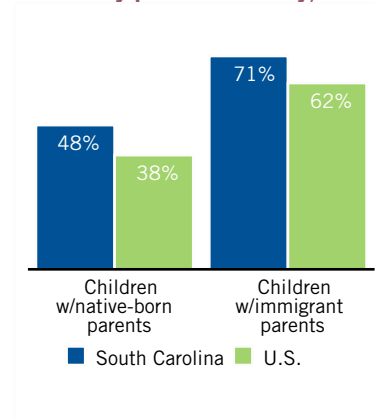
Percent of children who are low-income by parental education, 2009¹



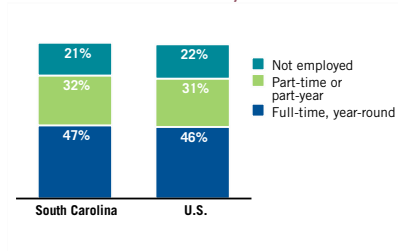
Children in South Carolina by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



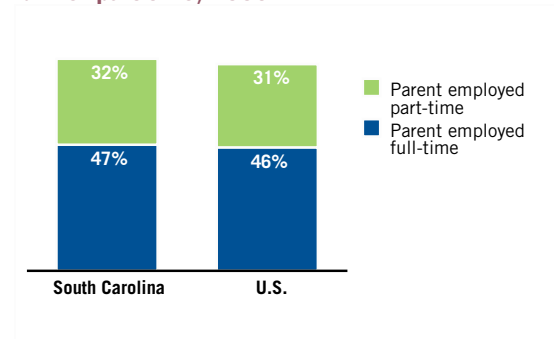
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$24,900/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	3%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	No
Benefit structure ⁶	Credit of 7% of eligible expenses
Max benefit for family with 2 qualifying children ⁶	\$420/year ⁵⁵

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

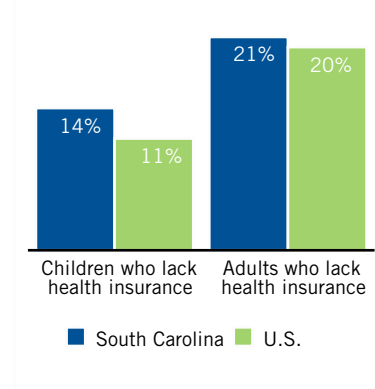
Applicant earnings limit for single parent with 2 children ⁷	\$15,864/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No

Public Health Insurance for Children

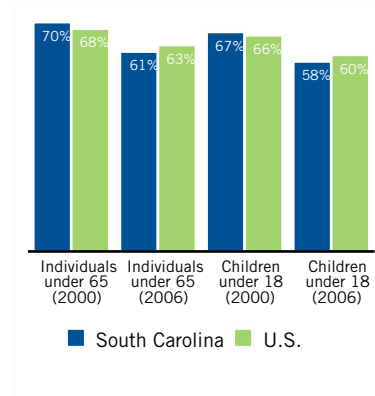
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	150%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	150%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	200%

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Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴

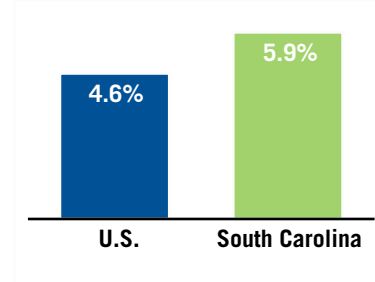


State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

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

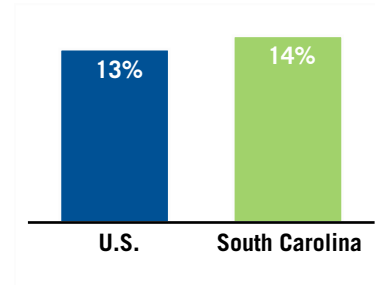
Official unemployment rate, 2007¹⁹



Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$7,824/year
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Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

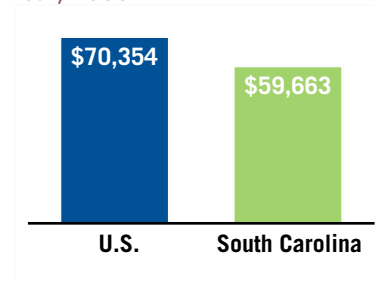
Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

Median annual household income for family of four, 2006²⁴

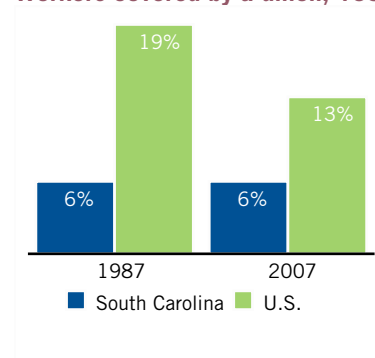


State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$24,100/year
Income tax threshold for two-parent family of 4 ²³	\$30,400/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$0/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$0/year

Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

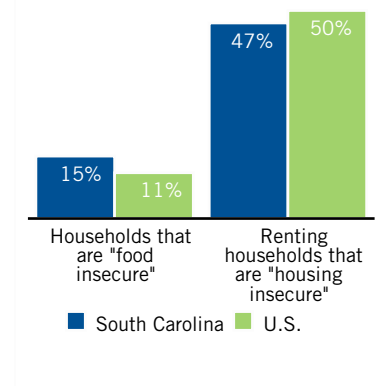
Minimum weekly benefit (no dependents)²⁷ \$20/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 15 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$2,880/year

Treatment of child support income³² State passes through and disregards some or all support for purposes of fill-the-gap budgeting.

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$30,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ No (\$30,000)

Assets disregarded for SCHIP (separate program) eligibility¹¹ No (\$30,000)

Food Stamps

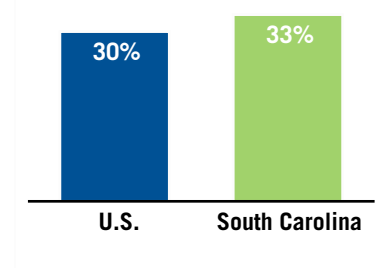
Treatment of vehicles in asset test³⁴ Categorical eligibility and aligned to TANF cash assistance rules⁵⁸

Temporary Assistance for Needy Families (TANF) Cash Assistance

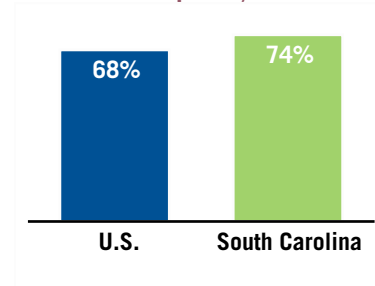
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes value of 1 vehicle per licensed driver

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





National Center for Children in Poverty
 Mailman School of Public Health
 Columbia University

SOUTH DAKOTA FAMILY ECONOMIC SECURITY PROFILE

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

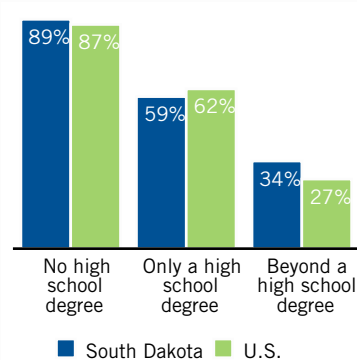
In South Dakota, there are 102,855 families, with 193,556 children. Among these children, 42 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in South Dakota, the figure is 57 percent.

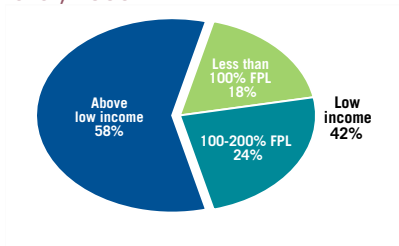
Parents without a college education often struggle to earn enough to support a family, but only 25 percent of adults in South Dakota have a bachelor’s degree. A substantial portion of children in South Dakota whose parents only have a high school diploma--59 percent--are low income.

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

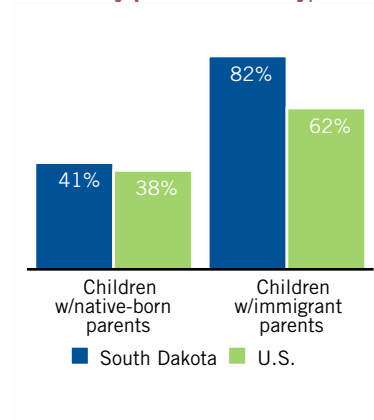
Percent of children who are low-income by parental education, 2009¹



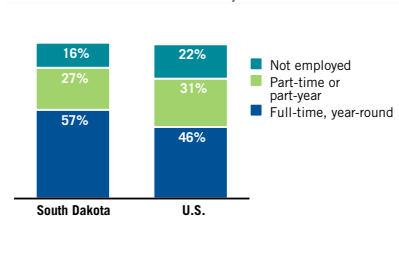
Children in South Dakota by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



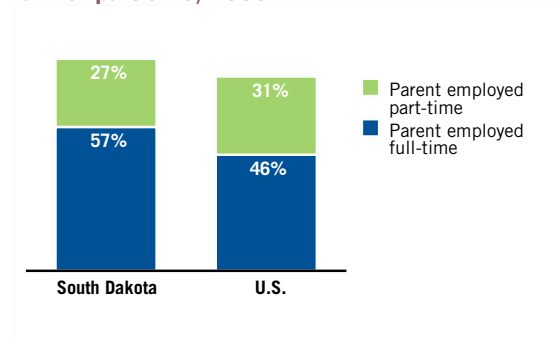
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$34,575/year ¹³⁰
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	15% ¹³⁰
Providers prohibited from charging additional fees ⁴	No ¹³⁰
Provider payment rates at least 75th percentile of market rate ⁵	Yes ¹³⁰

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

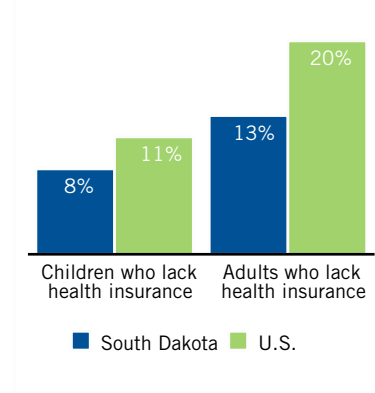
Applicant earnings limit for single parent with 2 children ⁷	\$9,552/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No

Public Health Insurance for Children

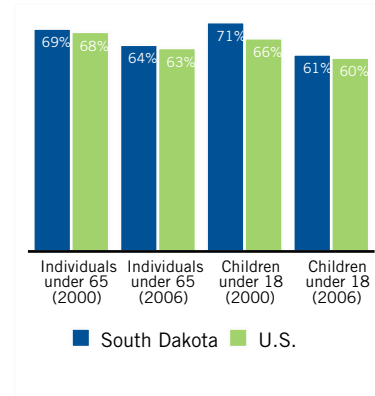
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	140%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	140%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	200%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴

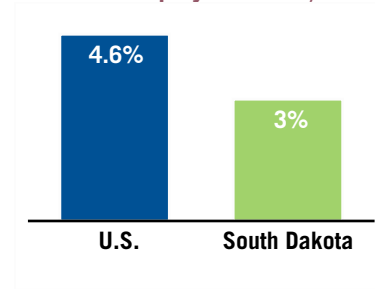


State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	No
Eligible if seeking part-time work ¹⁶	Yes, on same basis as those seeking full-time work
State has general provision recognizing "good cause" for quitting work ¹⁷	No

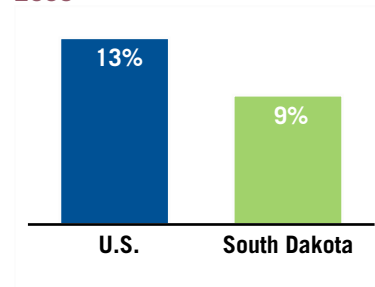
Official unemployment rate, 2007¹⁹



Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$8,688/year
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Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

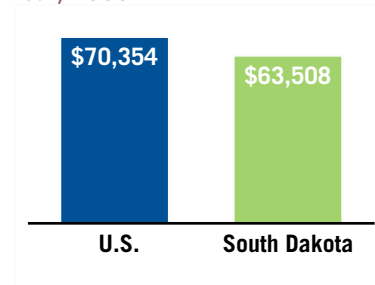
Minimum Wage Standards

12	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

Median annual household income for family of four, 2006²⁴

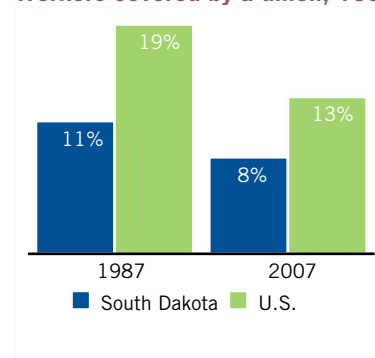


State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	No state income tax
Income tax threshold for two-parent family of 4 ²³	No state income tax
Income tax burden for single-parent family of 3 at 100% FPL ²³	No state income tax
Income tax burden for two-parent family of 4 at 100% FPL ²³	No state income tax

Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

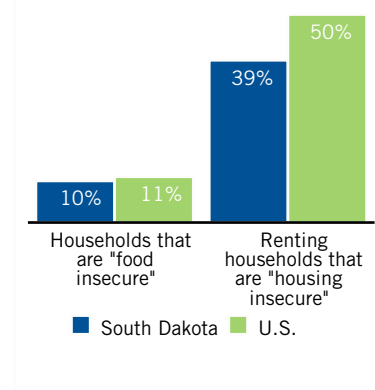
Minimum weekly benefit (no dependents)²⁷ \$28/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 15 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$6,096/year

Treatment of child support income³² No pass-through or disregard

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$2,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

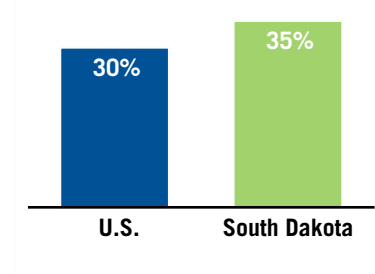
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

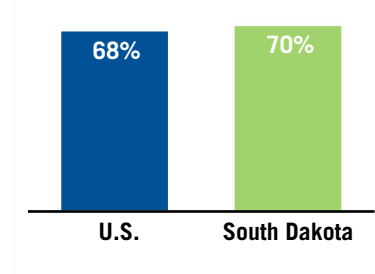
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes value of 1 vehicle per household; also excludes \$4,650 of the fair market value of other vehicles used to commute to school or work

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





National Center for Children in Poverty
Mailman School of Public Health
Columbia University

TENNESSEE FAMILY ECONOMIC SECURITY PROFILE

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

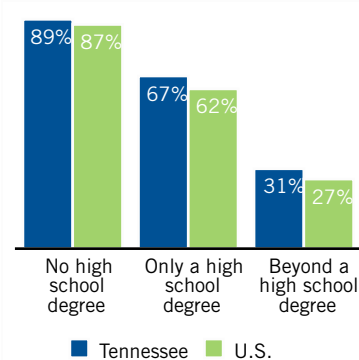
In Tennessee, there are 816,721 families, with 1,458,317 children. Among these children, 47 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

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

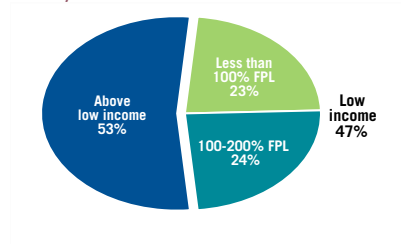
Parents without a college education often struggle to earn enough to support a family, but only 22 percent of adults in Tennessee have a bachelor's degree. A substantial portion of children in Tennessee whose parents only have a high school diploma--67 percent--are low income.

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

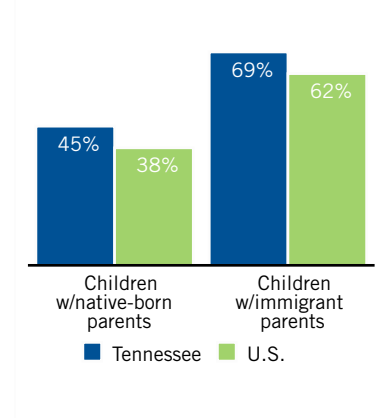
Percent of children who are low-income by parental education, 2009¹



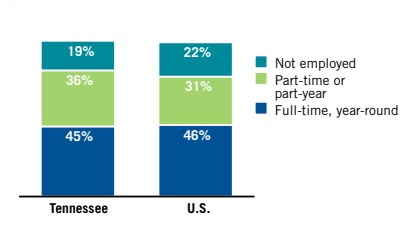
Children in Tennessee by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



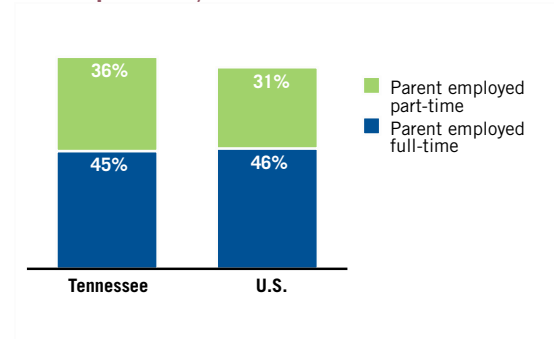
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$29,016/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	8%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children ⁷	\$23,628/year ¹³¹
Parents eligible up to same limit as children, single parent with 2 children ⁸	No ¹³¹
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No ¹³¹
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No ¹³¹

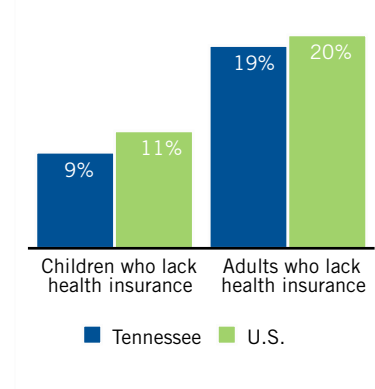
Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133% ¹³²
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	100% ¹³²
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	250% ¹³²

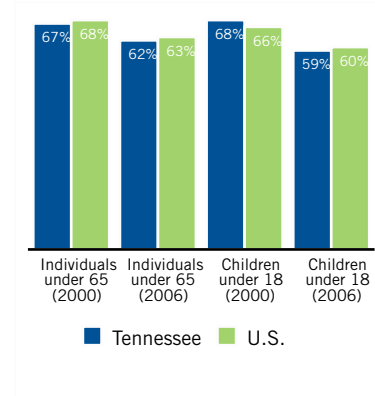
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132

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴

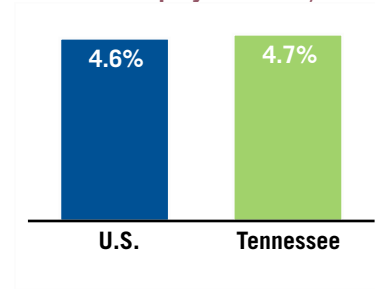


State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

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

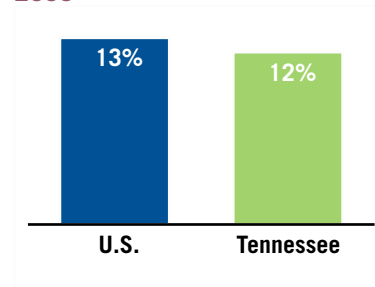
Official unemployment rate, 2007¹⁹



Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$13,092/year
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Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

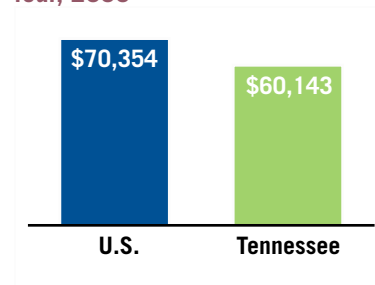
Minimum Wage Standards

12	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

Median annual household income for family of four, 2006²⁴

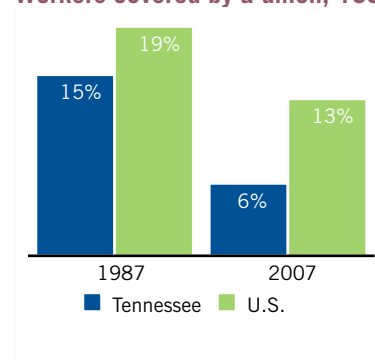


State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	No state income tax
Income tax threshold for two-parent family of 4 ²³	No state income tax
Income tax burden for single-parent family of 3 at 100% FPL ²³	No state income tax
Income tax burden for two-parent family of 4 at 100% FPL ²³	No state income tax

Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

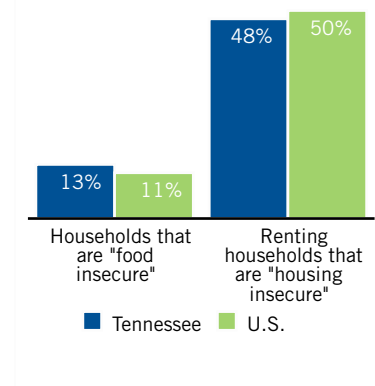
Minimum weekly benefit (no dependents)²⁷ \$30/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ No

Potential duration of benefits²⁹ 13 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$2,220/year

Treatment of child support income³² State passes through and disregards some or all support for purposes of fill-the-gap budgeting.

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$2,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

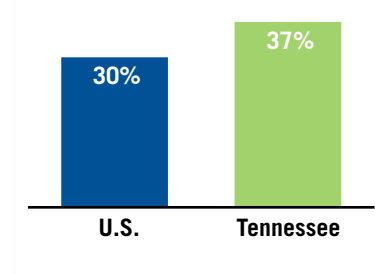
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

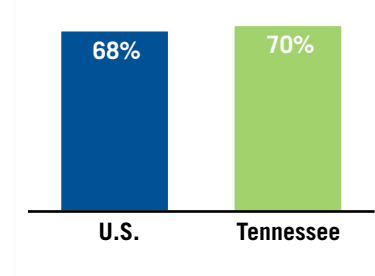
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Counts equity value in excess of \$4,600⁵⁴

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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

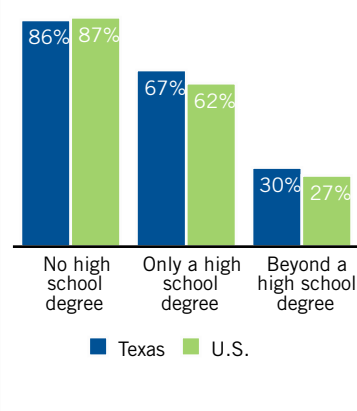
In Texas, there are 3,380,911 families, with 6,769,552 children. Among these children, 49 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Texas, the figure is 56 percent.

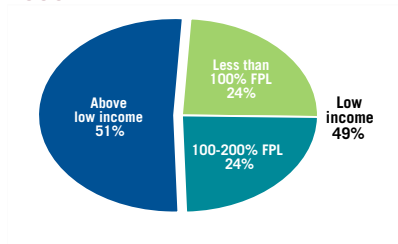
Parents without a college education often struggle to earn enough to support a family, but only 25 percent of adults in Texas have a bachelor’s degree. A substantial portion of children in Texas whose parents only have a high school diploma--67 percent--are low income.

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

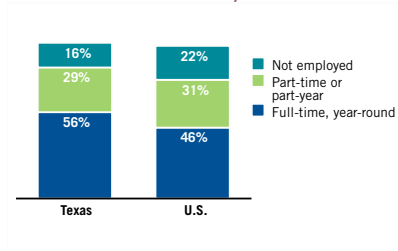
Percent of children who are low-income by parental education, 2009¹



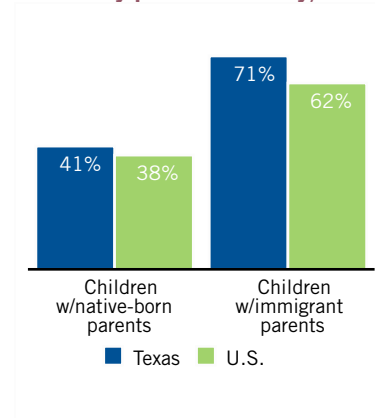
Children in Texas by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



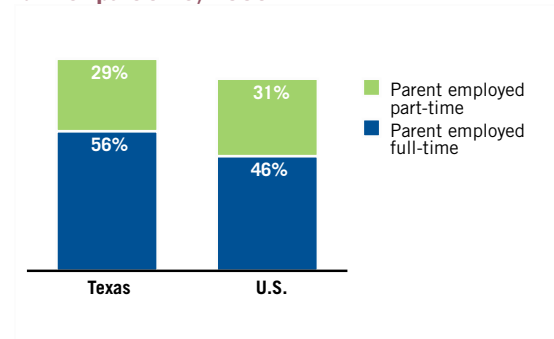
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$24,900-\$40,347/year ⁴⁸
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	9-11% ¹³³
Providers prohibited from charging additional fees ⁴	No ¹³³
Provider payment rates at least 75th percentile of market rate ⁵	No ¹³³

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

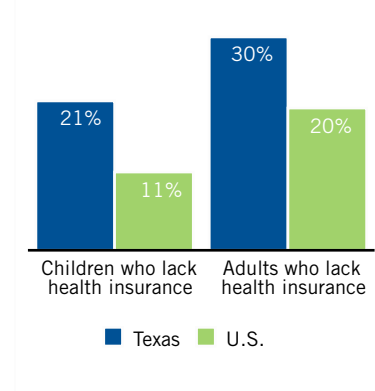
Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children ⁷	\$4,824/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No ¹³⁴
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	Yes (no immigration test) ¹³⁴

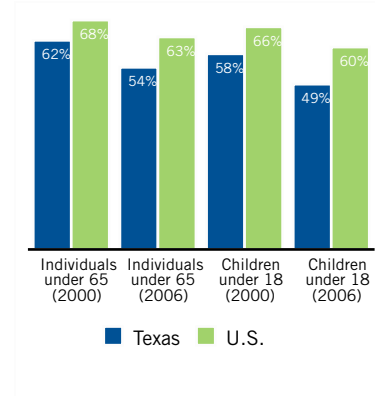
Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	200%

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴

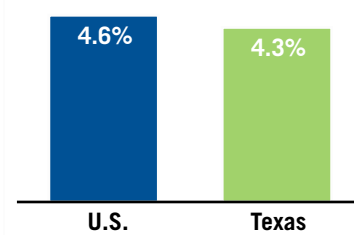


State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

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

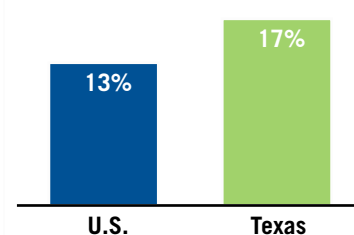
Official unemployment rate, 2007¹⁹



Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$4,812/year
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Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

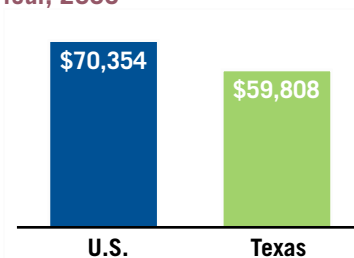
Minimum Wage Standards

12	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

Median annual household income for family of four, 2006²⁴

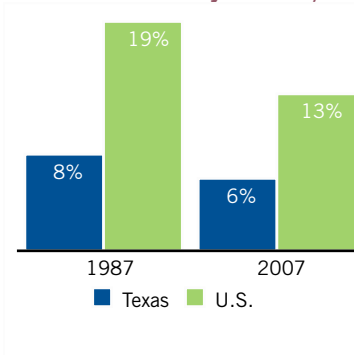


State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	No state income tax
Income tax threshold for two-parent family of 4 ²³	No state income tax
Income tax burden for single-parent family of 3 at 100% FPL ²³	No state income tax
Income tax burden for two-parent family of 4 at 100% FPL ²³	No state income tax

Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

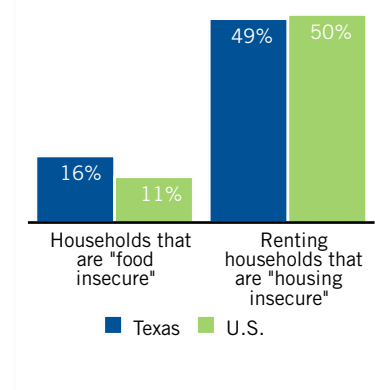
Minimum weekly benefit (no dependents)²⁷ \$56/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ No

Potential duration of benefits²⁹ 10 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$2,676/year

Treatment of child support income³² State retains all support collected. However, TANF grant for those on whose behalf current support is collected is increased by up to \$50 a month.

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$2,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ No (\$2,000)

Assets disregarded for SCHIP (separate program) eligibility¹¹ No (\$10,000)¹³⁵

Food Stamps

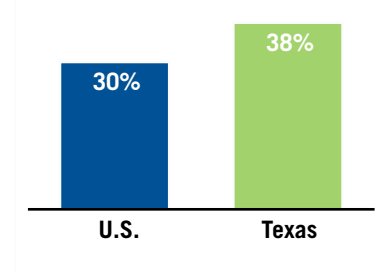
Treatment of vehicles in asset test³⁴ Categorical eligibility⁵⁸

Temporary Assistance for Needy Families (TANF) Cash Assistance

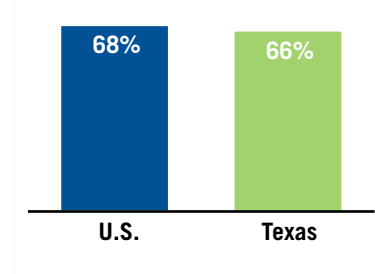
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Counts fair market value in excess of \$4,650 of each vehicle

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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

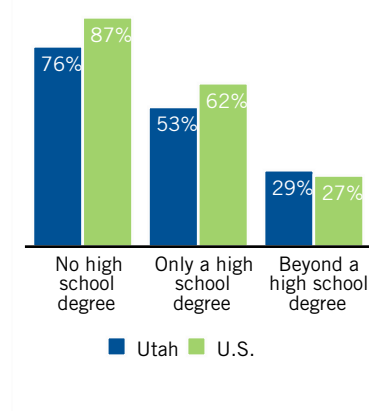
In Utah, there are 376,049 families, with 855,061 children. Among these children, 36 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Utah, the figure is 64 percent.

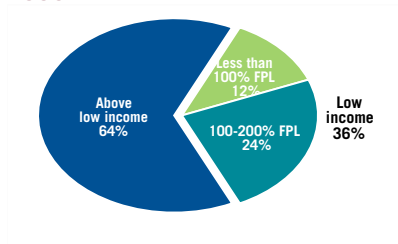
Parents without a college education often struggle to earn enough to support a family, but only 29 percent of adults in Utah have a bachelor’s degree. A substantial portion of children in Utah whose parents only have a high school diploma--53 percent--are low income.

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

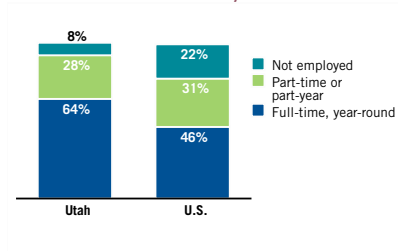
Percent of children who are low-income by parental education, 2009¹



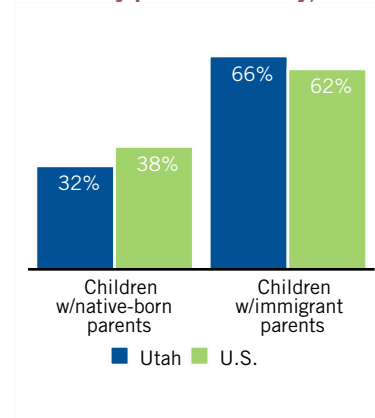
Children in Utah by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



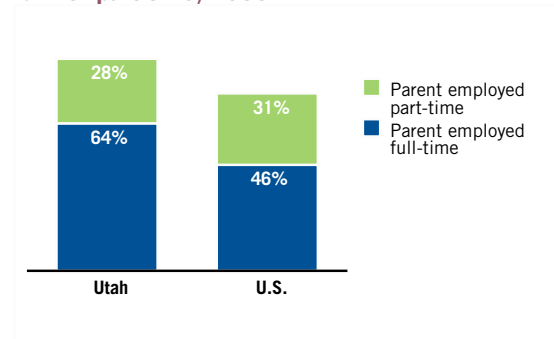
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$30,948/year ¹³⁶
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	7% ¹³⁶
Providers prohibited from charging additional fees ⁴	No ¹³⁶
Provider payment rates at least 75th percentile of market rate ⁵	No ¹³⁶

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

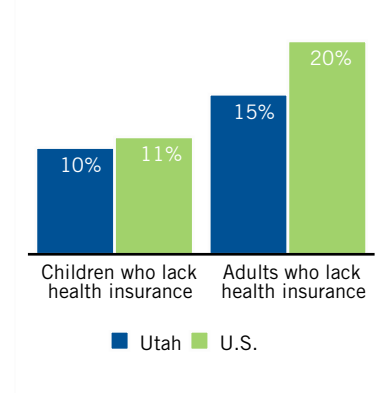
Applicant earnings limit for single parent with 2 children ⁷	\$11,928/year ¹³⁷
Parents eligible up to same limit as children, single parent with 2 children ⁸	No ¹³⁷
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No ¹³⁷
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No ¹³⁷

Public Health Insurance for Children

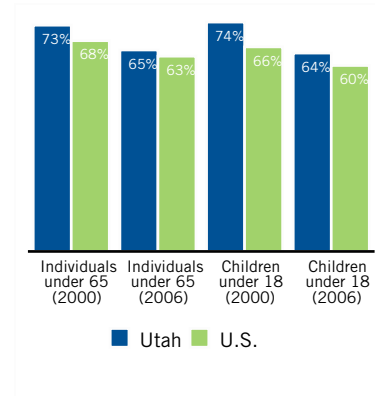
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	200%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

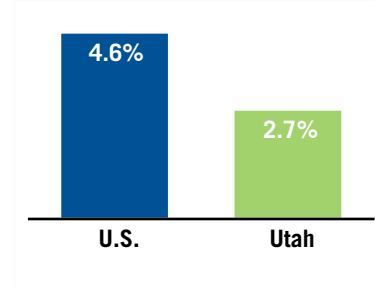
Unemployment Insurance

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

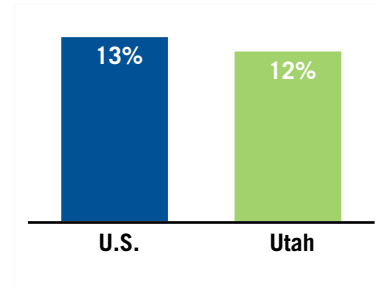
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$6,876/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

12	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

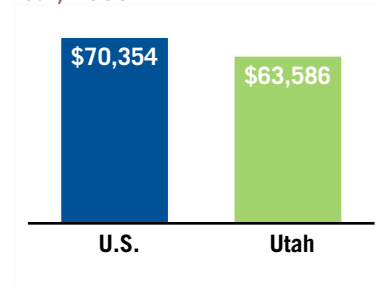
Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

State Choices to Reduce Tax Burdens

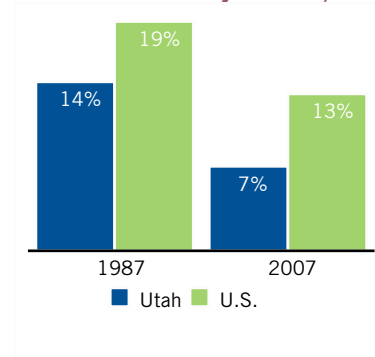
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$18,100/year
Income tax threshold for two-parent family of 4 ²³	\$24,300/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$0/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$0/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

Minimum weekly benefit (no dependents)²⁷ \$26/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 10 - 26 weeks

Food Stamps

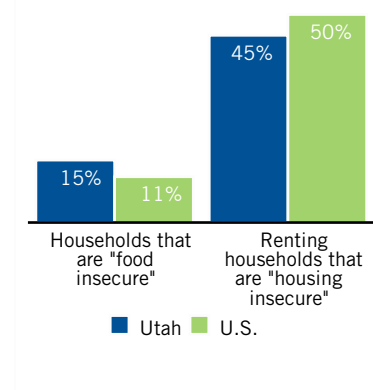
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$5,688/year

Treatment of child support income³² No pass-through or disregard

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$3,025)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ No (\$3,025)¹³⁸

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes¹³⁸

Food Stamps

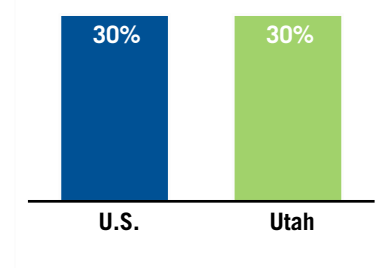
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

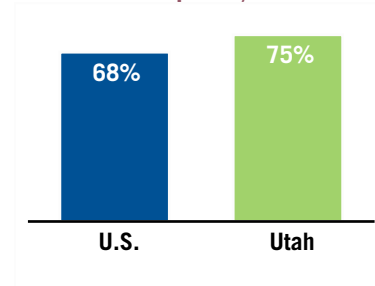
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Counts equity value in excess of \$8,000⁵⁴

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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

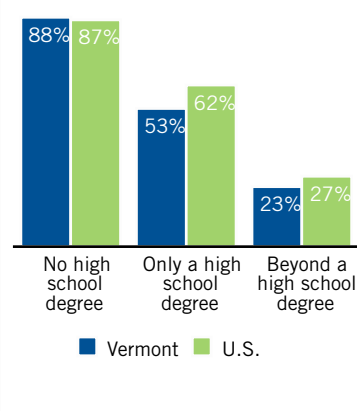
In Vermont, there are 73,825 families, with 124,606 children. Among these children, 32 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

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

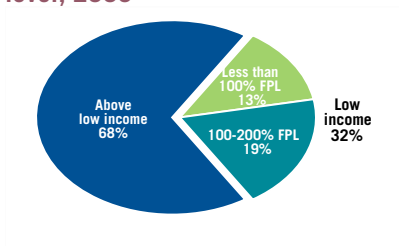
Parents without a college education often struggle to earn enough to support a family, but only 32 percent of adults in Vermont have a bachelor’s degree. A substantial portion of children in Vermont whose parents only have a high school diploma--53 percent--are low income.

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

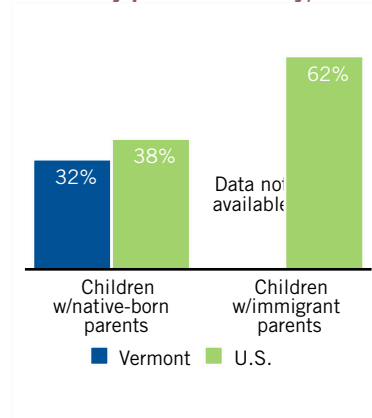
Percent of children who are low-income by parental education, 2009¹



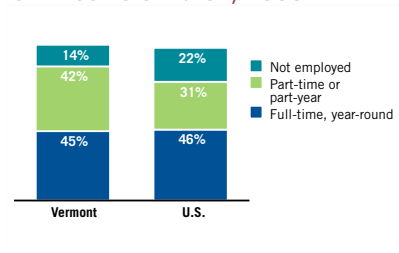
Children in Vermont by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



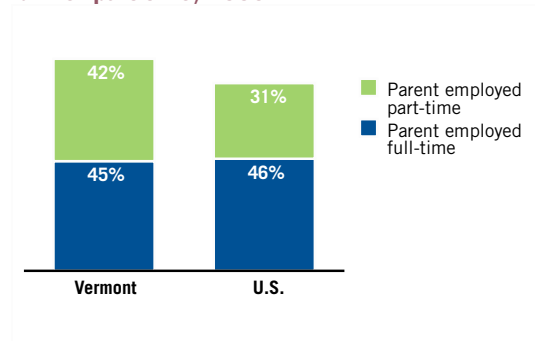
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$31,032/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	15%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	No ¹³⁹

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	Yes ¹⁴⁰
Benefit structure ⁶	Vermont offers 2 credits: a refundable credit of 50% of the federal credit; and a nonrefundable credit of 24% of the federal ¹⁴⁰
Max benefit for family with 2 qualifying children ⁶	\$1,050/year ¹⁴⁰

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

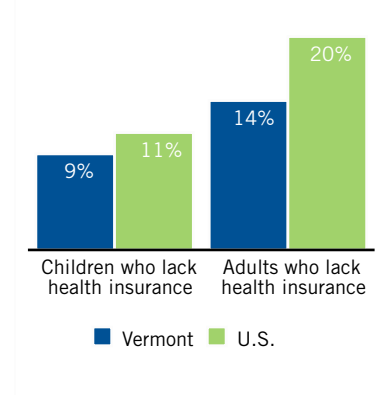
Applicant earnings limit for single parent with 2 children ⁷	\$33,636/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No

Public Health Insurance for Children

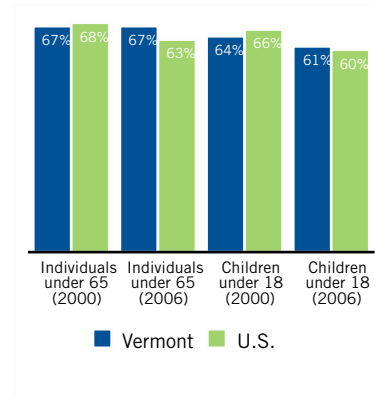
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	300%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	300%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	300%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴

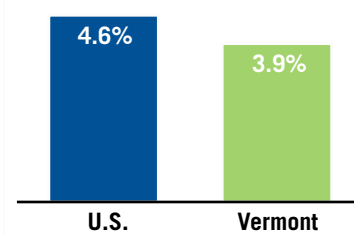


State Choices to Promote Access to Benefits for the Under- and Unemployed

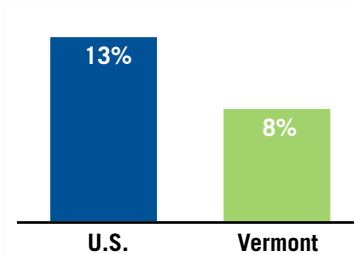
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	Yes
Eligible if seeking part-time work ¹⁶	Yes, on same basis as those seeking full-time work
State has general provision recognizing "good cause" for quitting work ¹⁷	No

Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$12,036/year
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INCOME ADEQUACY

State Choices to Increase and Supplement Wages

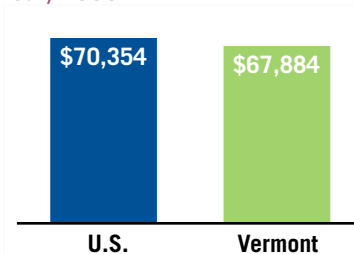
Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Yes

State Earned Income Tax Credit

Refundable credit available ²²	Yes
Percent of federal EITC ²²	32%

Median annual household income for family of four, 2006²⁴

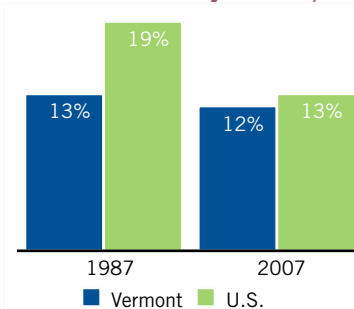


State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$30,900/year
Income tax threshold for two-parent family of 4 ²³	\$34,400/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$-1,433/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$-1,251/year

Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

Minimum weekly benefit (no dependents)²⁷ \$59/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 26 weeks

Food Stamps

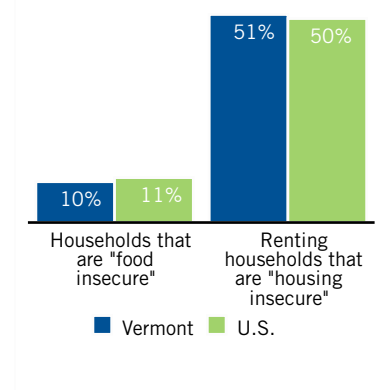
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$7,680/year

Treatment of child support income³² State passes through all current support. The first \$50 is disregarded.

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$3,150)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

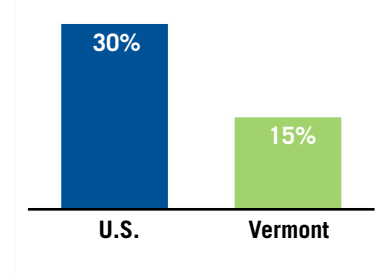
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

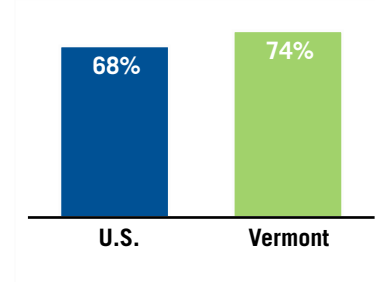
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes value of 1 vehicle per adult

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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

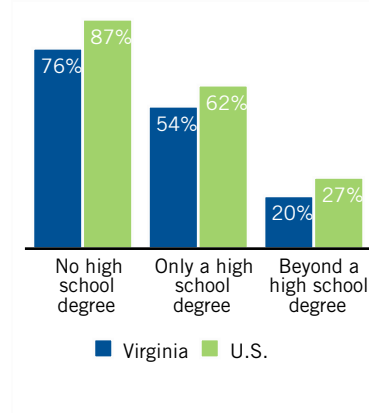
In Virginia, there are 1,000,621 families, with 1,811,054 children. Among these children, 31 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

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

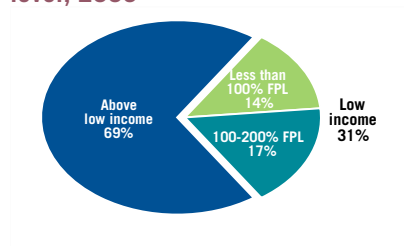
Parents without a college education often struggle to earn enough to support a family, but only 33 percent of adults in Virginia have a bachelor’s degree. A substantial portion of children in Virginia whose parents only have a high school diploma--54 percent--are low income.

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

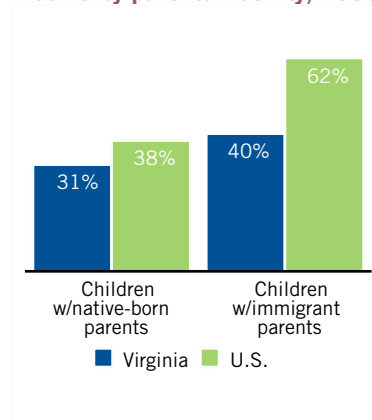
Percent of children who are low-income by parental education, 2009¹



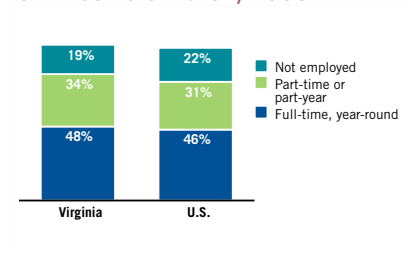
Children in Virginia by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



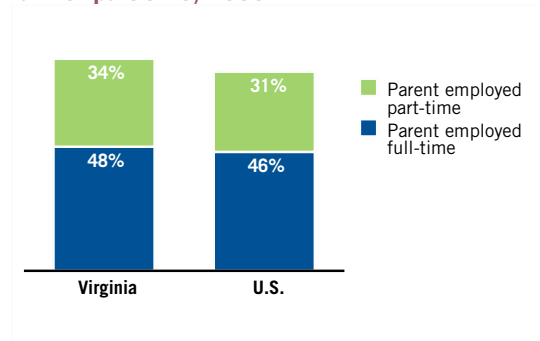
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$24,900-\$41,508/year ⁴⁸
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	10% ⁴⁸
Providers prohibited from charging additional fees ⁴	No ⁴⁸
Provider payment rates at least 75th percentile of market rate ⁵	No ⁴⁸

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



State Child and Dependent Care Tax Credit

Refundable credit available ⁶	No
Benefit structure ⁶	Deduction of eligible expenses ¹⁴¹
Max benefit for family with 2 qualifying children ⁶	\$345/year ⁵⁵

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

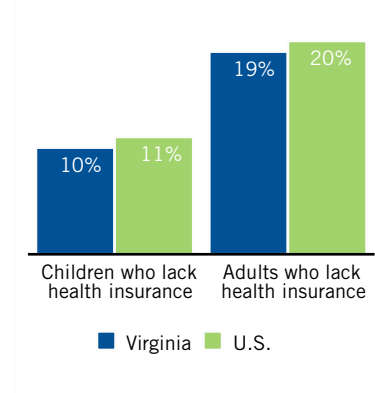
Applicant earnings limit for single parent with 2 children ⁷	\$5,352/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No

Public Health Insurance for Children

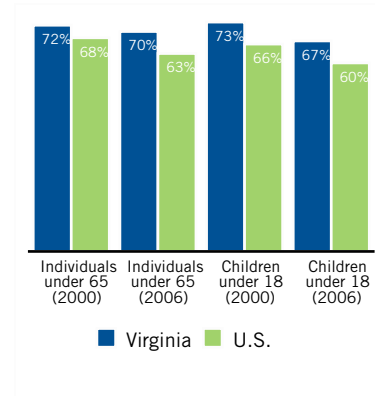
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	133%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	200%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

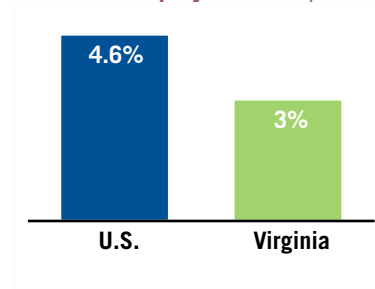
Unemployment Insurance

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

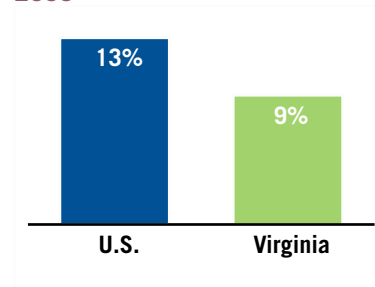
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$16,092/year ¹⁴²
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

Indexed to inflation ²¹	Not applicable
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State Earned Income Tax Credit

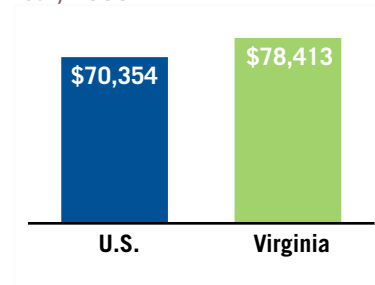
Refundable credit available ²²	No
Percent of federal EITC ²²	20% ⁵⁵

State Choices to Reduce Tax Burdens

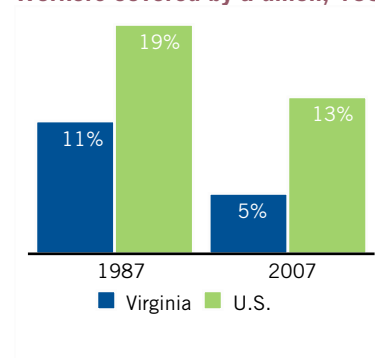
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$21,800/year
Income tax threshold for two-parent family of 4 ²³	\$24,800/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$0/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$0/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

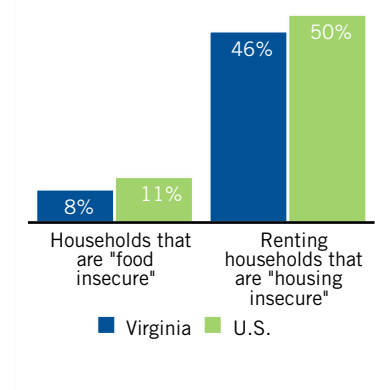
Minimum weekly benefit (no dependents)²⁷ \$54/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ No

Potential duration of benefits²⁹ 12 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$3,840/year

Treatment of child support income³² Up to \$50 passed through. In addition, the monthly TANF payment is increased by the amount of child support collected, less any support passed to the family.

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

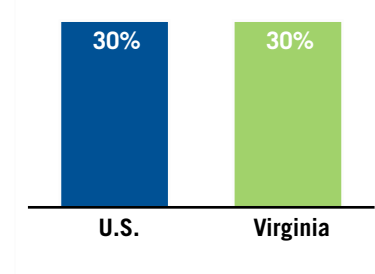
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

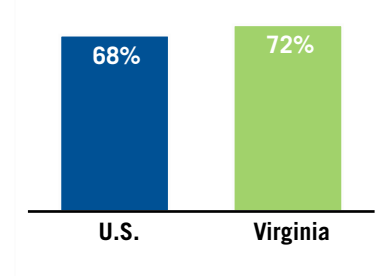
Assets disregarded for eligibility determination¹⁸ Yes

Treatment of vehicles in asset test¹⁸ Not applicable¹⁴³

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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WASHINGTON FAMILY ECONOMIC SECURITY PROFILE

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

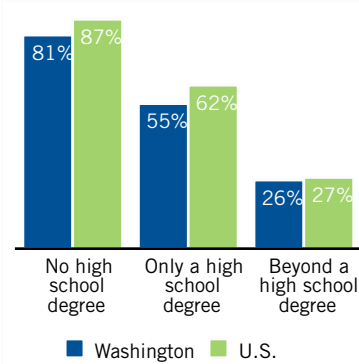
In Washington, there are 818,433 families, with 1,539,822 children. Among these children, 37 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

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

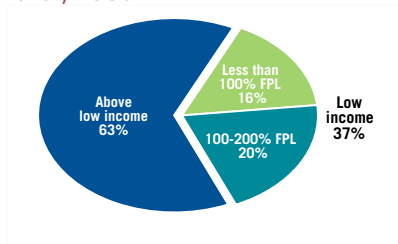
Parents without a college education often struggle to earn enough to support a family, but only 30 percent of adults in Washington have a bachelor’s degree. A substantial portion of children in Washington whose parents only have a high school diploma--55 percent--are low income.

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

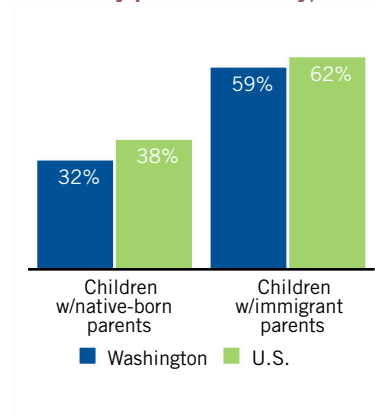
Percent of children who are low-income by parental education, 2009¹



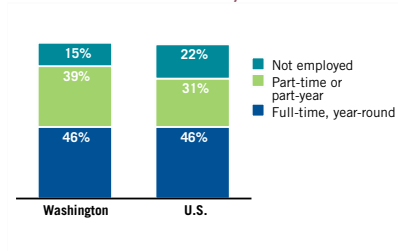
Children in Washington by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



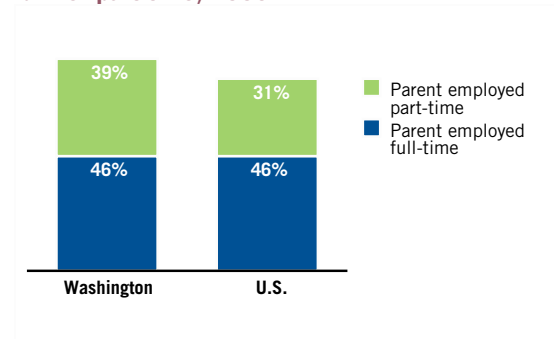
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$33,192/year ¹⁴⁴
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	7% ¹⁴⁴
Providers prohibited from charging additional fees ⁴	Yes ¹⁴⁴
Provider payment rates at least 75th percentile of market rate ⁵	No ¹⁴⁴

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

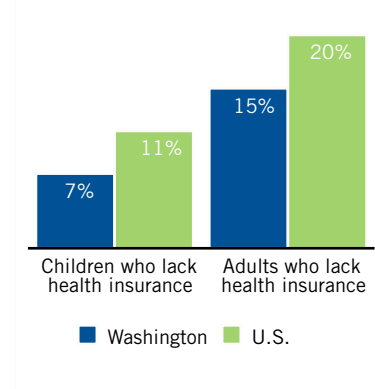
Public Health Insurance for Parents

Applicant earnings limit for single parent with 2 children ⁷	\$13,488/year ¹⁴⁵
Parents eligible up to same limit as children, single parent with 2 children ⁸	No ¹⁴⁵
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No ¹⁴⁵
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	Yes (no immigration test) ¹⁴⁵

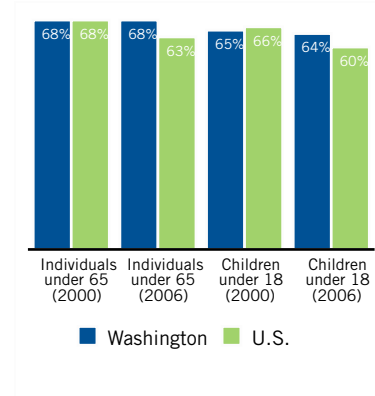
Public Health Insurance for Children

Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	200%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	200%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	250%

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

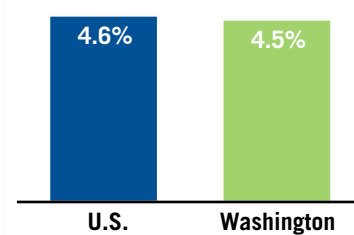
Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	Yes
Eligible if seeking part-time work ¹⁶	Yes, in some cases ⁴⁴
State has general provision recognizing "good cause" for quitting work ¹⁷	No ⁴⁴

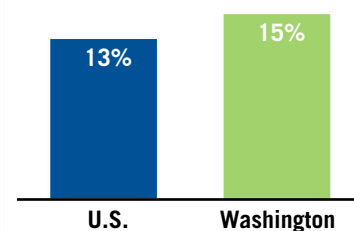
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$13,080/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Yes

State Earned Income Tax Credit

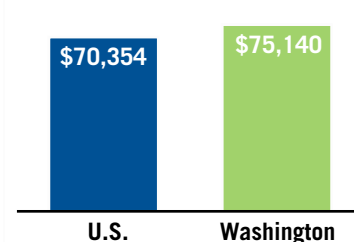
Refundable credit available ²²	Yes
Percent of federal EITC ²²	5%

State Choices to Reduce Tax Burdens

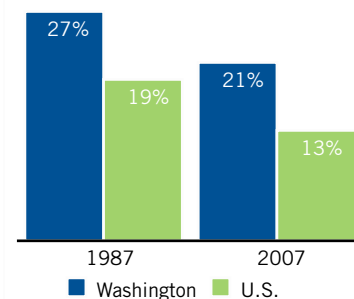
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	No state income tax
Income tax threshold for two-parent family of 4 ²³	No state income tax
Income tax burden for single-parent family of 3 at 100% FPL ²³	No state income tax
Income tax burden for two-parent family of 4 at 100% FPL ²³	No state income tax

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None¹⁴⁶

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

Unemployment Insurance

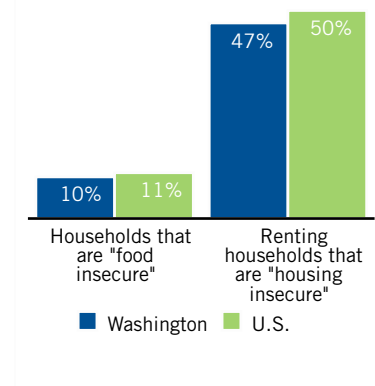
Minimum weekly benefit (no dependents)²⁷ \$116/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 1 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ Yes; eligibility may be affected by deeming⁴⁶

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$6,552/year

Treatment of child support income³² No pass-through or disregard

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ Yes

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$1,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

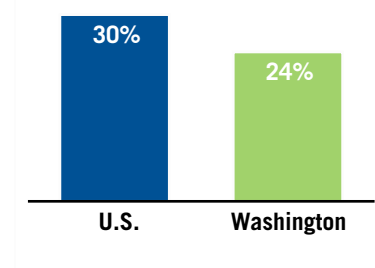
Treatment of vehicles in asset test³⁴ Categorical eligibility⁵⁸

Temporary Assistance for Needy Families (TANF) Cash Assistance

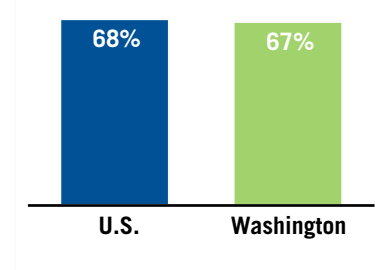
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Counts equity value in excess of \$5,000⁵⁴

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





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WEST VIRGINIA FAMILY ECONOMIC SECURITY PROFILE

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

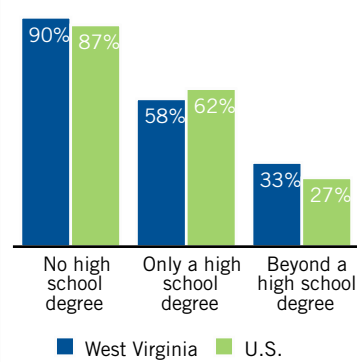
In West Virginia, there are 212,663 families, with 372,925 children. Among these children, 45 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

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

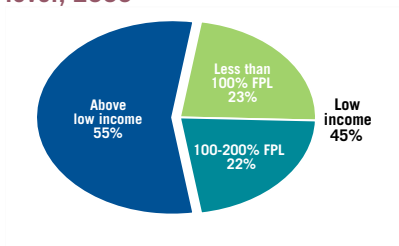
Parents without a college education often struggle to earn enough to support a family, but only 17 percent of adults in West Virginia have a bachelor’s degree. A substantial portion of children in West Virginia whose parents only have a high school diploma--58 percent--are low income.

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

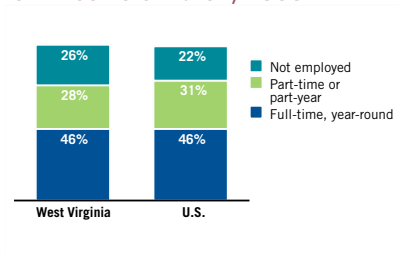
Percent of children who are low-income by parental education, 2009¹



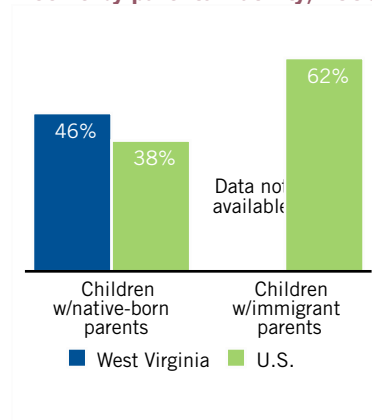
Children in West Virginia by income level, 2009¹



Employment status of parents of low-income children, 2009¹



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



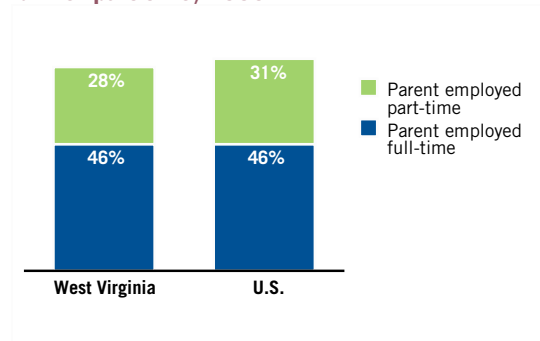
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$24,144/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	5%
Providers prohibited from charging additional fees ⁴	Yes
Provider payment rates at least 75th percentile of market rate ⁵	No

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

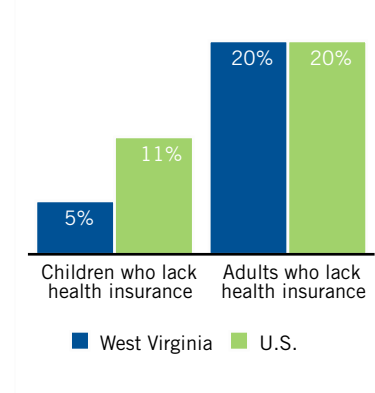
Applicant earnings limit for single parent with 2 children ⁷	\$5,988/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No

Public Health Insurance for Children

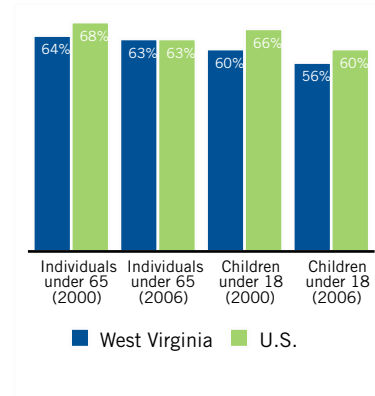
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	220%

12

Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴



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

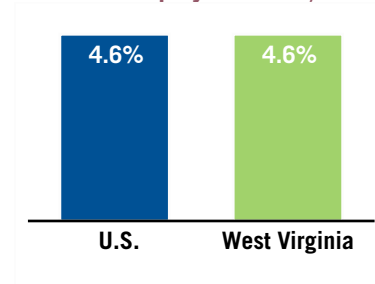
Unemployment Insurance

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

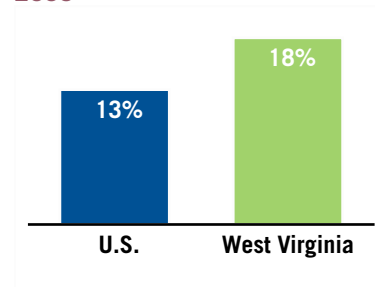
Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$6,780/year
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Official unemployment rate, 2007¹⁹



Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

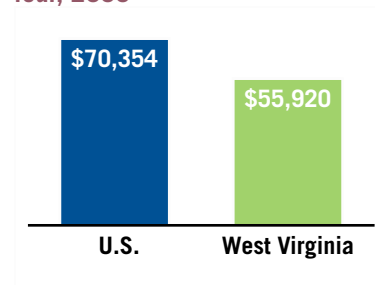
Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

State Choices to Reduce Tax Burdens

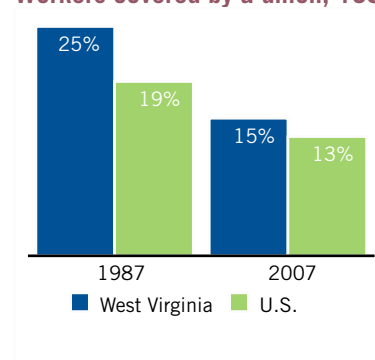
Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$10,000/year
Income tax threshold for two-parent family of 4 ²³	\$10,000/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$161/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$258/year

Median annual household income for family of four, 2006²⁴



Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

Minimum weekly benefit (no dependents)²⁷ \$24/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 26 weeks

Food Stamps

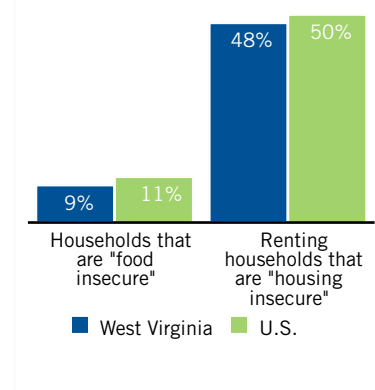
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$4,080/year

Treatment of child support income³² State retains all support collected. TANF grant for those on whose behalf current support is collected is increased by up to \$25 a month.

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ No (\$1,000)

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

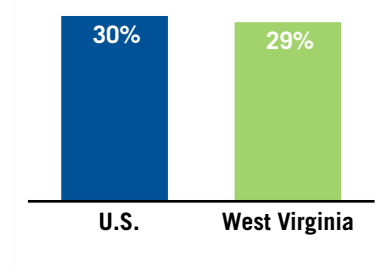
Treatment of vehicles in asset test³⁴ Aligned to TANF child care assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

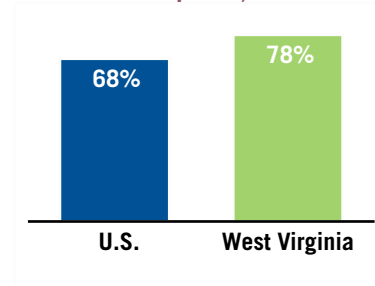
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Excludes value of 1 vehicle per household

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





National Center for Children in Poverty
 Mailman School of Public Health
 Columbia University



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

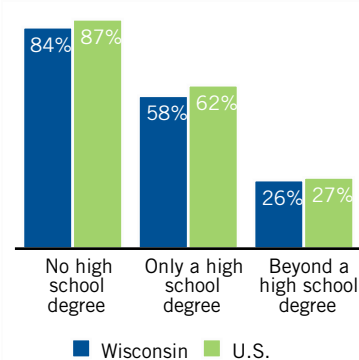
In Wisconsin, there are 718,362 families, with 1,278,845 children. Among these children, 37 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Wisconsin, the figure is 49 percent.

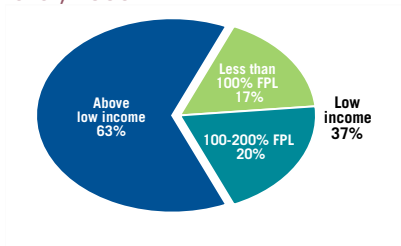
Parents without a college education often struggle to earn enough to support a family, but only 25 percent of adults in Wisconsin have a bachelor’s degree. A substantial portion of children in Wisconsin whose parents only have a high school diploma--58 percent--are low income.

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

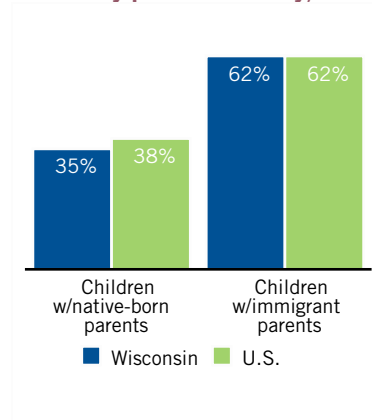
Percent of children who are low-income by parental education, 2009¹



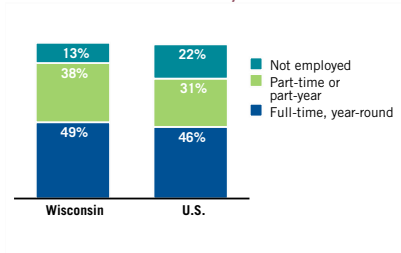
Children in Wisconsin by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



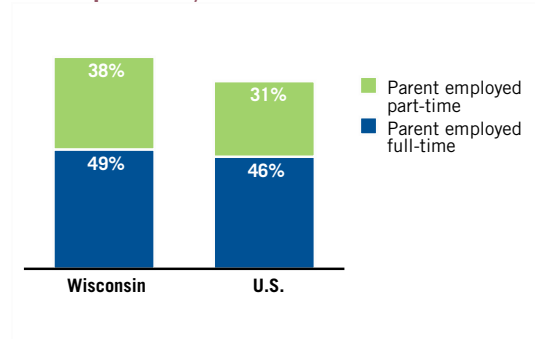
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$31,765/year
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	9%
Providers prohibited from charging additional fees ⁴	No
Provider payment rates at least 75th percentile of market rate ⁵	Yes

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

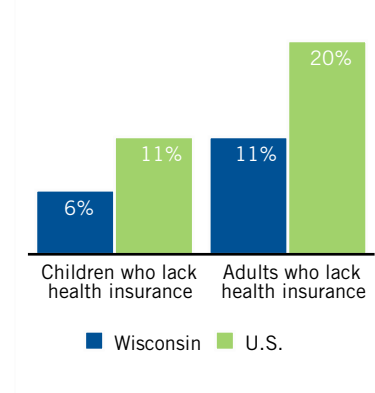
Applicant earnings limit for single parent with 2 children ⁷	\$35,200/year
Parents eligible up to same limit as children, single parent with 2 children ⁸	No
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	No
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	Yes (no immigration test)

Public Health Insurance for Children

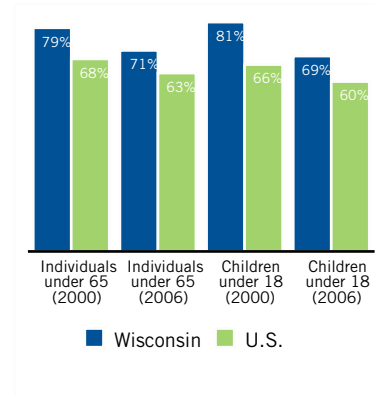
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	250%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	250%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	No separate SCHIP

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Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴

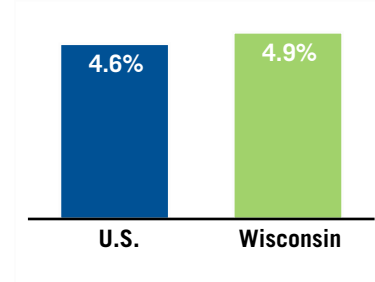


State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

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

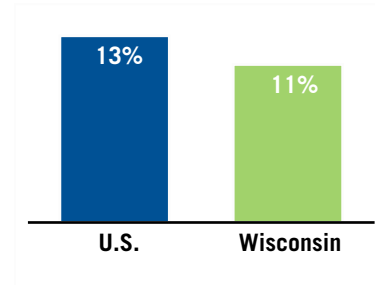
Official unemployment rate, 2007¹⁹



Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	Not applicable ¹⁴⁷
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Part-time workers who want full-time work, 2003²⁰



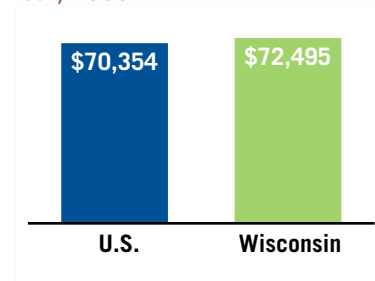
INCOME ADEQUACY

State Choices to Increase and Supplement Wages

Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Not applicable

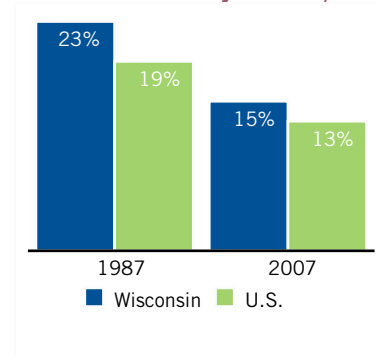
Median annual household income for family of four, 2006²⁴



State Earned Income Tax Credit

Refundable credit available ²²	Yes
Percent of federal EITC ²²	1 child: 4%; 2 children: 14%; 3 or more children: 43%

Workers covered by a union, 1987 and 2007²⁵



State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	\$21,600/year
Income tax threshold for two-parent family of 4 ²³	\$26,000/year
Income tax burden for single-parent family of 3 at 100% FPL ²³	\$-445/year
Income tax burden for two-parent family of 4 at 100% FPL ²³	\$-398/year

State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

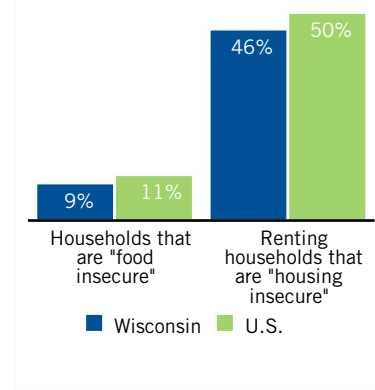
Minimum weekly benefit (no dependents)²⁷ \$53/week

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ No

Potential duration of benefits²⁹ 12 - 26 weeks

Households facing hardships, 2006³¹



Food Stamps

Legal immigrants eligible for state-funded benefits when barred from federal³⁰ Yes; eligibility may be affected by deeming⁴⁶

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$8,076/year¹⁴⁸

Treatment of child support income³² State's share of assigned collections is passed through; full amount is disregarded for purposes of eligibility and benefits.¹⁴⁸

ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ No separate SCHIP

Food Stamps

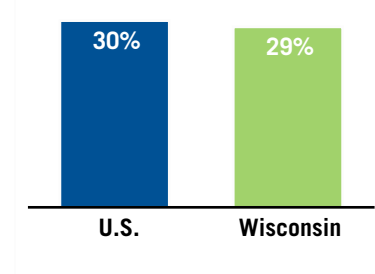
Treatment of vehicles in asset test³⁴ Aligned to TANF child care assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

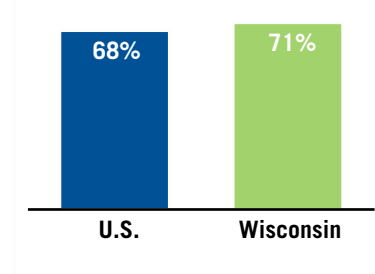
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Counts equity value in excess of \$10,000⁵⁴

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶





National Center for Children in Poverty
 Mailman School of Public Health
 Columbia University



**WYOMING
 FAMILY
 ECONOMIC
 SECURITY PROFILE**

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

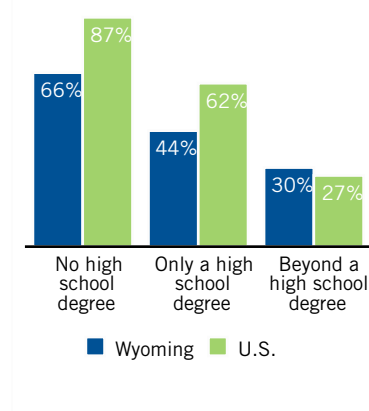
In Wyoming, there are 66,917 families, with 126,316 children. Among these children, 35 percent live in families that are low-income, defined as income below twice the federal poverty level (nationally, 42 percent of children live in low-income families). Young children are particularly likely to live in low-income families.

Low wages and a lack of higher education contribute to families having insufficient incomes. Nationally, 46 percent of low-income children have at least one parent who works full-time, year-round; in Wyoming, the figure is 61 percent.

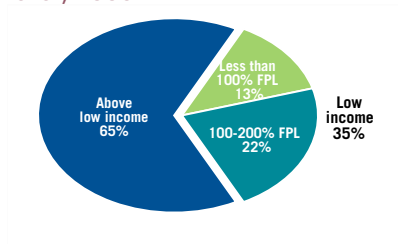
Parents without a college education often struggle to earn enough to support a family, but only 23 percent of adults in Wyoming have a bachelor’s degree. A substantial portion of children in Wyoming whose parents only have a high school diploma--44 percent--are low income.

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

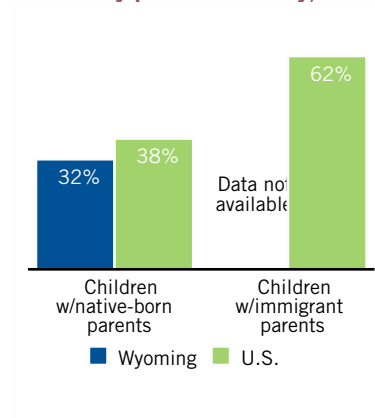
Percent of children who are low-income by parental education, 2009¹



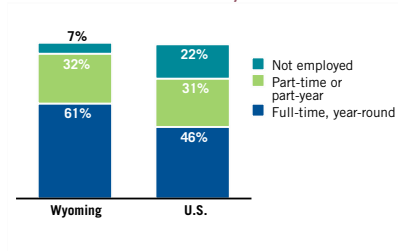
Children in Wyoming by income level, 2009¹



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



Employment status of parents of low-income children, 2009¹



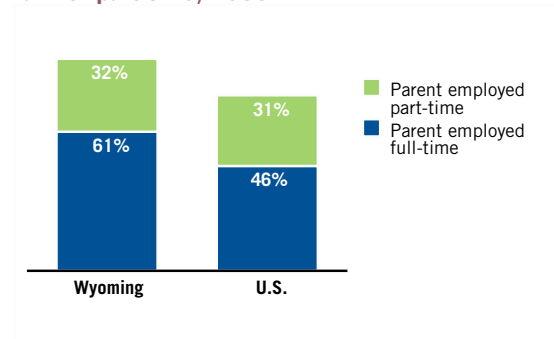
WORK ATTACHMENT AND ADVANCEMENT

State Choices to Promote Child Care Affordability and Access

Child Care and Development Fund (CCDF) Subsidies

Earnings limit for a single-parent family of 3 ²	\$33,120/year ¹⁴⁹
Co-payment as percent of income for family of 3 at 150% FPL, 1 child in care ³	2% ¹⁴⁹
Providers prohibited from charging additional fees ⁴	No ¹⁴⁹
Provider payment rates at least 75th percentile of market rate ⁵	No ¹³⁹

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



State Child and Dependent Care Tax Credit

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

State Choices to Promote Access to Health Insurance

Public Health Insurance for Parents

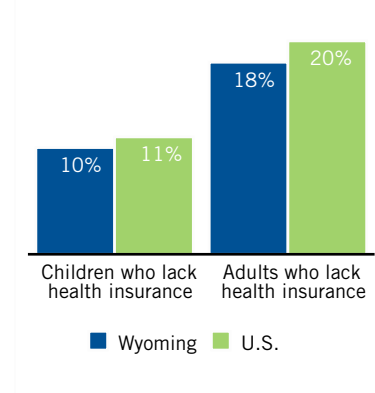
Applicant earnings limit for single parent with 2 children ⁷	\$9,480/year ¹⁵⁰
Parents eligible up to same limit as children, single parent with 2 children ⁸	No ¹⁵⁰
Legal immigrants eligible for state-funded benefits when barred from federal ⁹	Only if victims of domestic violence ¹⁵⁰
Legal immigrants otherwise barred from benefits eligible for prenatal care ¹⁰	No ¹⁵⁰

Public Health Insurance for Children

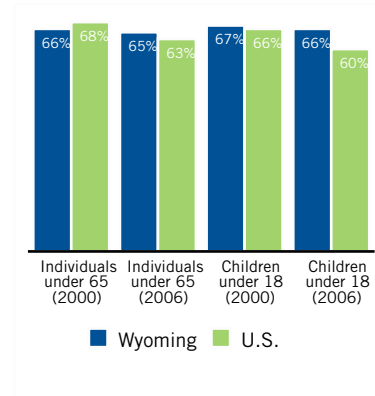
Medicaid income eligibility limit as % of FPL for children ages 1-5 in family of 3 ³⁸	133%
Medicaid income eligibility limit as % of FPL for children ages 6-19 in family of 3 ³⁸	100%
SCHIP (separate program) income eligibility as % of FPL for children in family of 3 ¹¹	200%

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Health insurance status by age, 2007¹³



Employer-based health insurance coverage, 2000 and 2006¹⁴

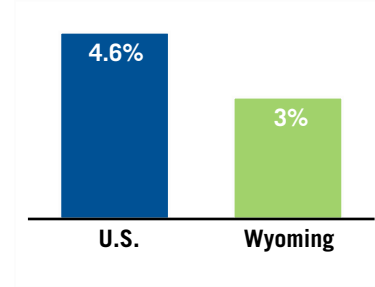


State Choices to Promote Access to Benefits for the Under- and Unemployed

Unemployment Insurance

State counts most recent earnings when determining eligibility ¹⁵	No
Eligible if seeking part-time work ¹⁶	Yes, on same basis as those seeking full-time work
State has general provision recognizing "good cause" for quitting work ¹⁷	No

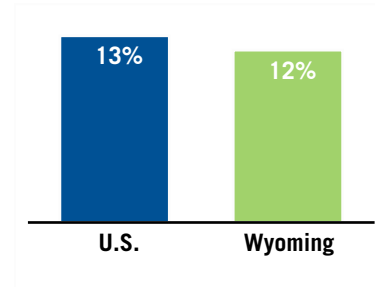
Official unemployment rate, 2007¹⁹



Temporary Assistance for Needy Families (TANF) Cash Assistance

Earnings limit for a single-parent family of 3 ¹⁸	\$6,480/year
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Part-time workers who want full-time work, 2003²⁰



INCOME ADEQUACY

State Choices to Increase and Supplement Wages

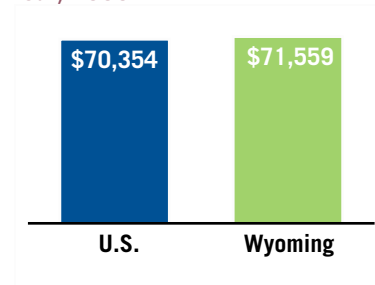
Minimum Wage Standards

¹²	
Indexed to inflation ²¹	Not applicable

State Earned Income Tax Credit

Refundable credit available ²²	No state credit
Percent of federal EITC ²²	No state credit

Median annual household income for family of four, 2006²⁴

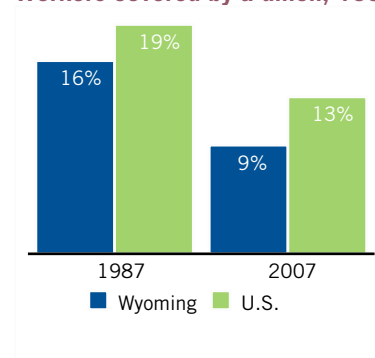


State Choices to Reduce Tax Burdens

Income Tax Liability

Income tax threshold for single-parent family of 3 ²³	No state income tax
Income tax threshold for two-parent family of 4 ²³	No state income tax
Income tax burden for single-parent family of 3 at 100% FPL ²³	No state income tax
Income tax burden for two-parent family of 4 at 100% FPL ²³	No state income tax

Workers covered by a union, 1987 and 2007²⁵



State Choices to Promote Access to Paid Leave

Family and Medical Leave

State provisions for paid leave²⁶ None

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

Unemployment Insurance

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

Additional dependent allowance provided²⁷ No

Weekly benefit amount is indexed to average weekly wage²⁸ Yes

Potential duration of benefits²⁹ 11 - 26 weeks

Food Stamps

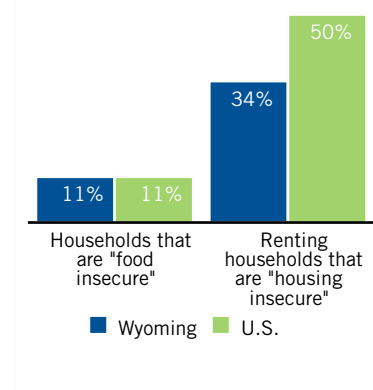
Legal immigrants eligible for state-funded benefits when barred from federal³⁰ No

Temporary Assistance for Needy Families (TANF) Cash Assistance

Annual maximum benefit for family of 3¹⁸ \$4,080/year

Treatment of child support income³² No pass-through or disregard

Households facing hardships, 2006³¹



ASSET DEVELOPMENT AND PROTECTION

State Policy Choices to Promote Asset Development

Individual Development Accounts

State-supported IDA program in operation³³ No

State Choices to Promote Asset Protection

Public Health Insurance for Parents

Assets disregarded for eligibility determination¹¹ Yes

Public Health Insurance for Children

Assets disregarded for Medicaid eligibility³⁹ Yes

Assets disregarded for SCHIP (separate program) eligibility¹¹ Yes

Food Stamps

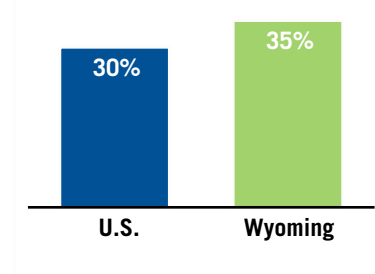
Treatment of vehicles in asset test³⁴ Aligned to TANF cash assistance rules

Temporary Assistance for Needy Families (TANF) Cash Assistance

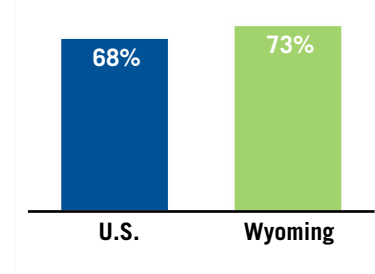
Assets disregarded for eligibility determination¹⁸ No

Treatment of vehicles in asset test¹⁸ Counts fair market value in excess of \$15,000¹⁵¹

Children who are "asset poor," 2004³⁵



Homeownership rate, 2007³⁶



DATA NOTES AND SOURCES

1. National data were calculated from the Annual Social and Economic Supplement (the March supplement) of the Current Population Survey from 2010, representing information from the previous calendar year. State data were calculated from the 2009 American Community Survey, representing information from 2009.
2. Karen Schulman and Helen Blank, *State Child Care Assistance Policies 2007: Some Steps Forward, More Progress Needed*, National Women's Law Center, September 2007.
3. If the state calculates co-payments based on the cost of care, figure reflects the co-payment for a 4-year-old in licensed, nonaccredited center care at the maximum state payment rate.
Karen Schulman and Helen Blank, *State Child Care Assistance Policies 2007: Some Steps Forward, More Progress Needed*, National Women's Law Center, September 2007.
4. Karen Schulman and Helen Blank, *Child Care Assistance Policies 2005: States Fail to Make up Lost Ground, Families Continue to Lack Critical Supports*, National Women's Law Center, September 2005.
5. States were asked to report state reimbursement rates and the 75th percentile of market rates for their state's most populous city, country, or region. Data reflect basic provider payment rates (higher rates may be available for particular types of care). Rates are considered below the 75th percentile if they are based on an out-dated market rate survey (more than 2 years old).
Karen Schulman and Helen Blank, *State Child Care Assistance Policies 2007: Some Steps Forward, More Progress Needed*, National Women's Law Center, September 2007.
6. Nancy Duff Campbell, Joan Entmacher, Amy K. Matsui, Cristina Martin Firvida, and Christie Love. 2006. *Making Care Less Taxing: Improving State Child and Dependent Care Tax Provisions*, with updates from National Women's Law Center, 2009 Supplement to *Making Care Less Taxing*. Washington, DC: National Women's Law Center.
7. Figure reflects limit under Medicaid plan with highest income eligibility limit for parents, taking into account the value of earnings disregards (which may be time-limited in some cases).
Donna Cohen Ross and Caryn Marks. 2009. *Challenges of Providing Health Coverage of Children and Parents in a Recession: A 50-State Update on Eligibility Rules, Enrollment and Renewal Procedures, and Cost-Sharing Practices in Medicaid and SCHIP in 2009*, Kaiser Commission on Medicaid and the Uninsured. <http://www.kff.org> (accessed February 16, 2009).
8. Value reflects comparison of applicant earnings limit for a single parent with 2 children to the highest Medicaid or SCHIP program eligibility limit for children ages 6-19.
Donna Cohen Ross and Caryn Marks. 2009. *Challenges of Providing Health Coverage of Children and Parents in a Recession: A 50-State Update on Eligibility Rules, Enrollment and Renewal Procedures, and Cost-Sharing Practices in Medicaid and SCHIP in 2009*, Kaiser Commission on Medicaid and the Uninsured. <http://www.kff.org> (accessed February 16, 2009).
9. Lawful permanent residents (LPRs) are generally barred from federal benefits during their first 5 years as LPRs, unless they entered the U.S. before 8/22/96. Exceptions include refugees and U.S. veterans (and their families). See data source for more details.
National Immigration Law Center, *Guide to Immigrant Eligibility for Federal Programs, Fourth Edition*, 2002; with updates from Update Page, www.nilc.org/pubs/Guide_update.htm (accessed October 17, 2008).
10. States have the option of using federal State Children's Health Insurance Program (SCHIP) funds to provide prenatal care to women regardless of immigration status. They can also extend prenatal care to immigrant women using state funds.
National Immigration Law Center, *Guide to Immigrant Eligibility for Federal Programs, Fourth Edition*, 2002; with updates from Update Page, www.nilc.org/pubs/Guide_update.htm (accessed October 17, 2008).
11. Donna Cohen Ross and Caryn Marks. 2009. *Challenges of Providing Health Coverage of Children and Parents in a Recession: A 50-State Update on Eligibility Rules, Enrollment and Renewal Procedures, and Cost-Sharing Practices in Medicaid and SCHIP in 2009*, Kaiser Commission on Medicaid and the Uninsured. <http://www.kff.org> (accessed February 16, 2009).
- 12.
13. Figures reflect the percent of children (under age 18) and adults (ages 18-64) who did not have health insurance coverage at any point during the year.
Current Population Survey, 2008 Annual Social and Economic Supplement, "Health Insurance Coverage Status and Type of Coverage by State and Age for All People" <http://pubdb3.census.gov> (accessed September 3, 2008).
14. 2000:
Figures reflect the percent of children under age 18 and the percent of adults under 65 who were covered by employer-based health insurance during at least part of the year.
Current Population Survey, 2001 Annual Social and Economic Supplement, "Health Insurance Coverage Status and Type of Coverage by State and Age for All People," <http://pubdb3.census.gov> (accessed March 5, 2008).
2006:
Figures reflect the percent of children under age 18 and the percent of adults under 65 who were covered by employer-based health insurance during at least part of the year.
Current Population Survey, 2007 Annual Social and Economic Supplement, "Health Insurance Coverage Status and Type of Coverage by State and Age for All People," <http://pubdb3.census.gov> (accessed March 5, 2008).
15. In most states, the base period consists of the first 4 of the 5 most recently completed quarters. Some states allow claimants to use an alternative base period that includes more recent earnings.
U.S. Department of Labor, Office of Workforce Security, *Comparison of State UI Laws, 2006*, <http://www.ows.doleta.gov> (accessed July 11, 2007).
16. Rick McHugh and Andrew Stettner, *How Much Does Unemployment Insurance for Jobless Part Time Workers Cost?*, National Employment Law Project, May 2005, <http://www.nelp.org> (accessed July 13, 2005).
17. A general "good cause" provision extends eligibility to persons who leave their jobs for "personal emergencies" or "compelling circumstances", which should include--among others--child care conflicts, illness, domestic violence, and spousal relocation. Eligibility determinations, however, may vary in practice. States may also specifically recognize certain reasons as "good cause"; for more information see Appendix B in Rebecca Smith, Rick McHugh, Andrew Stettner, and Nancy Segal, *Between a Rock and a Hard Place: Confronting the Failure of State Unemployment Insurance Systems to Serve Women and Working Families*, National Employment Law Project, 2003.
Rebecca Smith, Rick McHugh, Andrew Stettner, and Nancy Segal, *Between a Rock and a Hard Place: Confronting the Failure of State Unemployment Insurance Systems to Serve Women and Working Families*, National Employment Law Project, July 2003.
18. Gretchen Rowe with Jeffrey Versteeg, *The Welfare Rules Databook: State Policies as of July 2005*, Assessing the New Federalism, The Urban Institute, 2006.

19. Figure reflects the percent of people age 16 and above who do not have a job but are available for and actively seeking work. U.S. Department of Labor, Bureau of Labor Statistics, "Unemployment Rates for States, Annual Average Rankings, 2007," <http://www.bls.gov> (accessed March 14, 2008).
20. Figure reflects the percent of part-time workers who are available to work full-time, but usually work less than 35 hours per week due to slack work or unfavorable business conditions, inability to find full-time work, or seasonal declines in demand. U.S. Department of Labor, Bureau of Labor Statistics, *Geographic Profile of Employment and Unemployment, 2003*, "Estimates for States, Table 16: Employed and Unemployed Persons by Full- and Part-Time Status, Sex, Age, Race, and Hispanic or Latino Ethnicity," <http://www.bls.gov> (accessed March 14, 2008).
21. U.S. Department of Labor, Employment Standards Administration. 2011. *Minimum Wage Laws in the States, January 2011*. <http://www.dol.gov> (accessed March 17, 2011).
22. State EITC Online Resource Center, <http://www.stateeitc.com> (accessed June 3, 2009); with additional information from NCCP.
23. Calculations include income tax credits that are available to all low-income families in the state, such as state earned income tax credits.
Jason A. Levitis and Andrew C. Nicholas, *The Impact of State Income Taxes on Low-Income Families in 2007*, Center on Budget and Policy Priorities, 2008. Available at: <http://www.cbpp.org> (Accessed March 19, 2009).
24. U.S. Department of Health and Human Services, Administration for Children and Families, "State Median Income," <http://www.acf.hhs.gov> (accessed March 13, 2008).
25. Percent of employed workers who are covered by a collective bargaining agreement.
Union Membership and Coverage Database, "Union Membership, Coverage, Density, and Employment, 1983-2007," www.unionstats.org (accessed March 5, 2008).
26. These reflect provisions for private sector employees; more generous rules may apply for the public sector.
National Conference of State Legislatures, "State Family and Medical Leave Laws" (including external links to individual state statutes), 2006, <http://www.ncsl.org> with additional information from National Partnership for Women and Families, "Expecting Better: A State-by-State Analysis of Parental Leave Programs," 2005, <http://www.nationalpartnership.org> (accessed October 1, 2007); with additional information from NCCP.
27. U.S. Department of Labor, Office of Workforce Security, *Comparison of State UI Laws, 2006*, <http://www.ows.doleta.gov> (accessed July 11, 2007).
28. Andrew Stettner, Rebecca Smith, and Rick McHugh, *Changing Workforce, Changing Economy: State Unemployment Insurance Reforms for the 21st Century*, National Employment Law Project, 2004.
29. Potential duration is the maximum number of weeks of benefits that a claimant is eligible for under the regular state program. In most states, it is determined based on the amount and distribution of the recipient's earnings in the base period; eight states have a uniform potential duration for all claimants.
U.S. Department of Labor, Office of Workforce Security, *Comparison of State UI Laws, 2006*, <http://www.ows.doleta.gov> (accessed July 11, 2007).
30. Adult lawful permanent residents (LPRs) are generally barred from federal benefits during their first 5 years as LPRs. Exceptions include refugees and U.S. veterans (and their families). See data source for more details.
National Immigration Law Center, *Guide to Immigrant Eligibility for Federal Programs, Fourth Edition*, 2002; with updates from Update Page, <http://www.nilc.org> (accessed October 28, 2005).
31. Food Insecurity:
Figure reflects the percent of households forced to reduce food intake, disrupt normal eating patterns, or go hungry because they lack the money or resources to obtain adequate food.
Mark Nord, Margaret Andrews, and Steven Carlson, *Household Food Security in the United States, 2006*, Economic Research Service, United States Department of Agriculture, 2007, <http://www.ers.usda.gov> (accessed March 14, 2008).
Housing Insecurity:
Figure reflects the percent of families living in rental units who pay 30 percent or more of their income on housing.
U.S. Census Bureau, "American Community Survey Custom Tables, 2006: Gross Rent as a Percentage of Household Income in the Past 12 Months," <http://factfinder.census.gov> (accessed March 14, 2008).
32. A child support pass-through is the amount of collected child support that the state gives to families on whose behalf the child support was collected. A child support disregard is the amount of child support that the family can keep without lowering their TANF benefits.
Jan Justice, *State Policy Re Pass-Through and Disregard of Current Month's Child Support Collected for Families Receiving TANF-Funded Cash Assistance*, Center for Law and Social Policy, 2007.
33. Community-based IDA programs are operating in all states but often without state support. Also, in some states without state-supported IDA programs, IDA legislation was passed but never implemented due to lack of state funding, or IDA legislation expired, and no new state support was allocated.
Center for Social Development, Washington University, "Summary Tables: IDA Policy in the States, Table 1," October 2006, <http://gwbweb.wustl.edu>
34. Households in which all members receive TANF cash assistance or SSI benefits do not have to meet gross income or asset eligibility criteria. Most states also waive these criteria for recipients of certain other benefits; some states waive these criteria for nearly all applicants.
Center on Budget and Policy Priorities, "States' Vehicle Asset Policies in the Food Stamp Program," November 2006.
35. Figure reflects the percent of children in households that have insufficient net worth to subsist at the federal poverty level for three months in the absence of income.
Corporation for Enterprise Development, *Assets and Opportunity Scorecard*, <http://www.cfed.org> (accessed February 25, 2008).
36. Figure reflects the percent of households who are homeowners.
U.S. Census Bureau, "Housing Vacancies and Homeownership, Annual Statistics 2007, Table 13," <http://www.census.gov> (March 14, 2008).
37. Rates vary based on locality, but all areas set rates below the 75 percentile.
38. Limit includes SCHIP-funded Medicaid expansions, where applicable.
Donna Cohen Ross and Caryn Marks. 2009. *Challenges of Providing Health Coverage of Children and Parents in a Recession: A 50-State Update on Eligibility Rules, Enrollment and Renewal Procedures, and Cost-Sharing Practices in Medicaid and SCHIP in 2009*, Kaiser Commission on Medicaid and the Uninsured. <http://www.kff.org> (accessed February 16, 2009).
39. Rule applies to SCHIP-funded Medicaid expansions, where applicable.
Donna Cohen Ross and Caryn Marks. 2009. *Challenges of Providing Health Coverage of Children and Parents in a Recession: A 50-State Update on Eligibility Rules, Enrollment and Renewal Procedures, and Cost-Sharing Practices in Medicaid and SCHIP in 2009*, Kaiser Commission on Medicaid and the Uninsured. <http://www.kff.org> (accessed February 16, 2009).

40. Rates vary based on locality and age of child. The percentile at which state rates are set ranges from the zero percentile to the 100th percentile.
41. Figure reflects \$100 per month deduction for each working parent.
42. Only refundable for care of children under age 6 in an "appropriate early childhood program" approved by the Department of Education.
43. Figure reflects limit for Arkansas' waiver program, which offers a limited benefit package with premiums and co-payments. The "regular" Medicaid program's income limit is \$3,113.
44. State extends eligibility to persons seeking part-time work only if they have a history of part-time work or meet other limited criteria.
45. Domestic partners are included in the definition of family members. California's State Disability Insurance program is employee-funded and covers all employees, including temporary and part-time employees, who pay into the disability fund.
46. Deeming refers to adding the income and/or resources of the immigrant's sponsor to that of the immigrant's in determining eligibility.
47. Figure reflects maximum benefit for "nonexempt" recipients. The maximum benefit for recipients who are exempt from certain program requirements for reasons such as disability is \$9,432 per year.
48. Limit varies by locality.
49. Percentage may be increased to 70 percent of federal credit for all eligible income levels if there are excess state revenues (this occurred in tax year 2001).
50. Figure reflects the maximum benefit at 50 percent of federal credit; credit may be increased to 70 percent of federal credit if there are excess state revenues (this occurred in tax year 2001).
51. Figure reflects limit for Connecticut's state-funded program, which offers a limited benefit package with premiums and co-payments. The "regular" Medicaid program's income limit is \$34,972.
52. Immigrants who entered the U.S. on or after 4/1/98 must meet a 6-month residency requirement.
53. If the child support exceeds the TANF benefit by more than \$50, the family receives the entire amount of child support and the support is fully counted as income.
54. The equity value equals the fair market value minus the amount still owed on the vehicle.
55. The benefit cannot exceed the claimant's tax liability.
56. Delaware also has a state-funded program with an eligibility limit of \$18,672 per year, but it offers a limited benefit package with premiums and co-payments.
57. Coverage for "qualified" immigrants is subject to availability of funds.
58. Virtually all food stamp households in the state are authorized to receive a TANF-funded benefit that makes them categorically eligible for food stamps and thus exempt from the gross income and asset tests.
59. Co-payments vary by locality. This figure reflects the maximum amount permitted by the state.
60. This rule is applied if the vehicle is used to look for work or to travel to work or education; otherwise, equity value in excess of \$1,500 is counted. The equity value equals the fair market value minus the amount still owed on the vehicle.
61. Figure applies to recipients who have received assistance for no more than two months in a lifetime. For households applying for their third and subsequent months of benefits, the eligibility limit is \$16,356 per year.
62. The maximum benefit period is 26 weeks.
63. Figure applies to recipients who have already received benefits in at least two prior months (in their lifetime). The maximum benefit for recipients in their first and second months of benefits is \$8,544 per year.
64. Tax deductions are subtracted from a claimant's income before calculating taxes, while credits are subtracted from the claimant's tax liability after taxes are calculated. Idaho's top tax rate is 7.8 percent.
65. Federal food stamp rules exclude the first \$4,650 in fair market value of 1 vehicle per adult household member. Vehicles that meet certain criteria are excluded entirely.
66. In addition, all vehicles with a fair market value of under \$1,500 are excluded.
67. Additional fees are allowed for vouchers, but not for contracted slots.
68. Illinois also provides state-funded coverage to all children regardless of family income.
69. Claimants are eligible for the lesser of 26 weeks of benefits or their total base period wages.
70. When there is more than one vehicle, the equity value of the vehicle of greater value is exempt.
71. Figure reflects limit for Indiana's waiver program, which offers a limited benefit package with premiums and co-payments. The "regular" Medicaid program's income limit is \$4,761.
72. If using special needs care, the earnings limit for a one-parent family of three is \$33,200 per year.
73. If using special needs care, a family of three at 150 percent of poverty would be eligible, with a co-payment that is \$198 per month, \$2,376 per year, and 9 percent of their income.
74. Figure reflects limit for Iowa's waiver program, which offers a limited benefit package with premiums and co-payments. The "regular" Medicaid program's income limit is \$15,747.
75. Additionally, \$4,164 of the equity value of an additional vehicle is exempt for each adult and working teenager whose resources must be considered in determining eligibility. The equity value equals the fair market value minus the amount still owed on the vehicle.
76. As of April 1, 2007, the income limit to qualify for assistance in 2007 was increased to \$25,764 to adjust for the 2007 federal poverty level.
77. Only for tax filers with income of \$25,000 per year or less.
78. This rule applies to child care expenses; a nonrefundable credit of 100 percent of the federal credit is allowed for expenses for dependents physically or mentally incapable of self-care.
79. Figure reflects the maximum benefit for child care expenses; the maximum benefit for care of dependents physically or mentally incapable of self-care is \$1,050 per year for one dependent (\$2,100 for two or more).
80. Maine's credit is refundable up to \$500 per year.
81. The refundable benefit is limited to \$500 per year.
82. Maine's asset rules exempt \$12,000 in certain savings, including retirement savings, for a household of 2 or more.
83. Co-payments are based on the maximum state reimbursement rates in the region where the family lives. This figure reflects the copayments in the region of the state with the highest provider rates.
84. Maryland offers a child care deduction and a child care credit (some tax filers may claim both). Both follow federal rules regarding eligible child care expenses and are nonrefundable.
85. Tax deductions are subtracted from a claimant's income before calculating taxes, while credits are subtracted from the claimant's tax liability after taxes are calculated. Maryland's top tax rate is 4.75 percent.

86. Figure reflects the maximum benefit for tax filers claiming both the maximum deduction (\$143 per year for one child, \$285 per year for two or more) and the max credit (\$341 per year for one child, \$683 per year for two or more); the benefit cannot exceed the claimant's tax liability.
87. Value reflects state's refundable credit; filers may claim either the refundable credit or a nonrefundable credit of 50 percent of the federal EITC.
88. Tax deductions are subtracted from a claimant's income before calculating taxes, while credits are subtracted from the claimant's tax liability after taxes are calculated. Massachusetts' top tax rate is 5.3 percent.
89. Massachusetts also provides state-funded coverage to children in families with income up to 400 percent of the poverty level (\$73,240 per year for a family of 3). In some cases, family income may exceed this limit.
90. Figure reflects limit for "nonexempt" recipients. The limit for recipients who are exempt from work requirements and time limits due to reasons such as disability, or caring for a child under the age of two is \$8,676 per year.
91. Figure reflects maximum benefit for "nonexempt" recipients. The maximum benefit for recipients who are exempt from work requirements and time limits due to reasons such as disability or caring for a child under age two is \$7,596 per year.
92. If a child is excluded from grant by family cap, then all child support collected is passed through and \$90 is disregarded.
93. The income limit under "regular" Medicaid in Minnesota is 150 percent of the poverty level for children ages 2 through 19. Children up to age 21 are covered through a Section 1115 waiver program that is subject to cost-sharing and reduced benefits; income limits for this program are between 150 and 275 percent of the federal poverty level.
94. The exact percentage depends on income and number of children.
95. Parents who meet income requirements may receive some income replacement to care for infants through At-Home Infant Care (AHIC) program.
96. The equity value in Minnesota equals the loan value of vehicle listed in the current NADA Used Car Guide, Midwest edition minus the amount still owed on the vehicle.
97. Children in families with income above 150 percent of the federal poverty line are subject to a \$250,000 "net worth" test.
98. Tax deductions are subtracted from a claimant's income before calculating taxes, while credits are subtracted from the claimant's tax liability after taxes are calculated. Montana's top tax rate is 6 percent for tax filers with 1 child, 5 percent for filers with 2 children, and 3 percent for filers with 3 or more children.
99. Figure reflects the maximum benefit for a family with two qualifying children; the maximum benefit for a family with three or more children is \$144 per year; the benefit cannot exceed the claimant's tax liability.
100. Parents who meet income requirements may receive some income replacement to care for infants through At-Home Infant Care (AHIC) program. While the Montana AHIC program was established in law in 2003, the program is currently unfunded.
101. In order to qualify for 28 weeks, earnings must be relatively constant throughout the base period year (i.e., high quarter wages cannot account for more than 29 percent of total year earnings).
102. If transitioning off of TANF, the earnings limit for a one-parent family of three is \$30,720 per year.
103. If transitioning off of TANF, a family of three at 150 percent of poverty would be eligible, with a co-payment that is \$166 per month, \$1,992 per year, and 8 percent of their income.
104. Only for tax filers with income of \$29,000 per year or less.
105. For tax filers with income above \$29,000 per year, the benefit cannot exceed the claimant's tax liability.
106. Figure reflects limit for Nevada's waiver program, which offers a limited benefit package with premiums and co-payments. The "regular" Medicaid program's income limit is \$16,662.
107. Limited funds for prenatal services are available to women up to 200% of the federal poverty level, regardless of immigration status.
108. The maximum benefit period is 26 weeks. In addition to the paid medical leave benefits through its temporary disability insurance program, New Jersey recently enacted a paid family leave program that is scheduled to go into effect in 2009.
109. Households with two adults may exempt up to \$4,650 in fair market value of a second vehicle if it is essential for work, training, or used to transport a disabled person.
110. Provider payment rates in New Mexico are not set as a percentile of market rates. However, comparison of the state rates to the market rates show that the majority of areas set rates below the 75th percentile.
111. Figure reflects the maximum benefit for a family with two qualifying children; the maximum benefit for a family with three or more children is \$1,200 per year.
112. New Mexico also has a waiver program with an eligibility limit of \$71,892 per year, but it offers a limited benefit package with premiums and co-payments. New Mexico was not enrolling eligible parents at any time between July 2007 and January 2009.
113. Limit takes into account the value of the state's earned income disregard, assuming that the head of household is working 40 hours per week.
114. New York City has a higher income limit than the rest of the state.
115. Co-payments vary by locality based on a state-specified range. This figure reflects the maximum amount possible within that range.
116. This rule is applied if the vehicle is needed to seek or retain employment; otherwise, fair market value in excess of \$4,650 is counted.
117. Coverage is available to persons who were lawfully residing in the U.S. on August 22, 1996; however, Ohio denies federal Medicaid to most "qualified" immigrants who entered the U.S. on or after August 22, 1996, even after they complete the federal 5-year bar.
118. Ohio has eliminated the asset test.
119. Figure reflects limit for Oklahoma's waiver program, which offers a limited benefit package with premiums and co-payments. The "regular" Medicaid program's income limit is \$8,789.
120. Oklahoma has invoked the prenatal care option but has not yet implemented it.
121. The alternate base period is not in effect in years when the unemployment insurance trust fund balance is too low.
122. Oregon was not enrolling eligible parents at any time between July 2007 and January 2009.
123. Pennsylvania also has a state-funded program with an eligibility limit of \$36,636 per year, but parents may only enroll during open enrollment periods. Pennsylvania was not enrolling eligible parents at any time between July 2007 and January 2009.
124. In March 2007, the income limit was increased to \$38,663 to adjust for the 2007 federal poverty level.
125. As of March 1, 2007, the monthly copayment was \$85 per month, \$1,020 per year, and 4 percent of income.
126. Lawfully residing persons who were in the U.S. before August 22, 1996, and were residents of Rhode Island before July 1, 1997, are covered.
127. 15% of the benefit is refundable; the remaining benefit amount cannot exceed the claimant's tax liability.
128. The maximum benefit period is 30 weeks.
129. Exemptions for adult drivers cannot exceed two vehicles per household.

130. Figure reflects 4 percent disregard of earned income in determining eligibility. The state also increased its stated income limit to \$34,344 as of March 1, 2007 to adjust for the 2007 federal poverty level.
131. Tennessee was not enrolling eligible parents at any time between July 2007 and January 2009.
132. Tennessee also has a Medicaid waiver program, but enrollment is closed to all new applicants.
133. Co-payments are set by localities within state guidelines.
134. Texas denies federal Medicaid to most "qualified" immigrant adults who entered the country on or after August 22, 1996, even after they complete the federal 5-year bar.
135. An asset test applies to families with incomes above 150 percent of the poverty level.
136. Figure reflects monthly standard deduction of \$100 (\$1,200 a year) for each working parent, assuming there is one working parent in the family.
137. Utah also has a waiver program for parents with an eligibility limit of \$26,400 per year, but it offers a limited benefit package with enrollment fees and co-payments and is subject to an enrollment cap. The program is currently only open to parents with children; Utah was not enrolling eligible parents at any time between July 2007 and January 2009.
138. Utah counts assets in determining Medicaid eligibility for children over the age of six.
139. The state planned to implement new rates effective July 2007.
140. Vermont offers two credits (filers may only claim one): a refundable credit with a maximum benefit of \$525 per year for a family with one child (\$1,050 per year for two or more) and a nonrefundable credit with a maximum benefit of \$252 per year for a family with one child (\$504 for two or more).
141. Tax deductions are subtracted from a claimant's income before calculating taxes, while credits are subtracted from the claimant's tax liability after taxes are calculated. Virginia's top tax rate is 5.75 percent.
142. Figure reflects limit for "VIEW" recipients, who are required to participate in work activities. The limit for recipients who are exempt from such activities is \$5,952 per year.
143. Virginia has eliminated the asset test.
144. The state increased its income limit to \$34,344 as of April 1, 2007 to adjust for the federal poverty level.
145. Washington also has a state-funded program with an eligibility limit of \$35,200 per year, but parents who are eligible may have to wait for space to become available before enrolling. Washington was not enrolling eligible parents at any time between July 2007 and January 2009.
146. Washington State has enacted a paid family leave law that is scheduled to go into effect in 2009.
147. Units with earnings at application will not receive a cash benefit in the state. However, applicants may earn up to \$18,504/year and still be eligible for nonfinancial assistance.
148. Figure reflects maximum benefit for recipients in the Community Service Jobs program. The maximum benefit for recipients deemed unable to perform work activities is \$7,536 per year. Recipients in subsidized or unsubsidized employment do not receive cash a
149. Figure reflects a standard deduction of \$200 per month (\$2,400 a year) for each working parent, assuming there is one working parent in the family. The state increased its stated income limit to qualify for assistance to \$31,776, with a new exit eligibility of \$34,344, as of April 1, 2007 to adjust for the 2007 federal poverty level.
150. The earnings disregard in Wyoming is based on marital status and parental employment; this figure reflects the limit for unmarried parents with one parent employed.
151. Married couples may exclude the first \$15,000 in fair market value of two vehicles.