

# Low-income in the States <sup>[1]</sup>

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## AVAILABILITY

See below.

Excerpts from the NCCP's project description:

About 85 percent of low-income children have parents who work, and most have at least one parent working full-time, year-round. Nonetheless, many of these parents are unable to afford basic necessities for their families, such as food, housing, and stable child care. Even a full-time job is not always enough to make ends meet, and many parents cannot get ahead simply by working more.

As earnings increase-particularly as they rise above the official poverty level-families begin to lose eligibility for work supports. At the same time, work-related expenses, such as child care and transportation, increase. This means that parents may earn more without a family experiencing more financial security. In some cases, earning more actually leaves a family with fewer resources after the bills are paid.

The National Center for Children in Poverty at the Columbia University has developed a web-based tool called the **Family Resource Simulator** <sup>[2]</sup> that allows users to calculate the work supports potentially available to families as parents increase their earnings. In calculating family resources and basic expenses, the Simulator takes into account earnings, payroll and income taxes, tax credits, cash assistance, food stamps, child care subsidies, public health insurance, and housing vouchers. Users can specify family characteristics, income and assets, benefit participation, and child care and health insurance decisions.

The Simulator addresses questions such as:

- What is the impact of different combinations of work and income supports on family resources?
- How much do parents need to earn to provide for basic family expenses?
- How does family structure affect family resources?
- Do increases in earnings always increase total family resources?

In addition, the NCCP is preparing a series of reports that use the Simulator to chart the progress of hypothetical families living in different states.

Currently the following reports are available online:

Low-income families in Connecticut: Working more yet struggling to get ahead <sup>[3]</sup>

Low-income families in Georgia: When a full-time job isn't enough <sup>[4]</sup>

Low-income families in Pennsylvania: The cost of higher earnings <sup>[5]</sup>

**Region:** United States <sup>[6]</sup>

**Tags:** subsidy <sup>[7]</sup>

poverty <sup>[8]</sup>

funding <sup>[9]</sup>

**Source URL (modified on 27 Jan 2022):** <https://childcarecanada.org/documents/research-policy-practice/04/08/low-income-states>  
**Links**

<sup>[1]</sup> <https://childcarecanada.org/documents/research-policy-practice/04/08/low-income-states> <sup>[2]</sup> <https://www.nccp.org/modeler/modeler.cgi> <sup>[3]</sup> [http://www.nccp.org/pub\\_frs04a.html](http://www.nccp.org/pub_frs04a.html) <sup>[4]</sup> [http://www.nccp.org/pub\\_frs04b.html](http://www.nccp.org/pub_frs04b.html) <sup>[5]</sup> [http://www.nccp.org/pub\\_frs04c.html](http://www.nccp.org/pub_frs04c.html) <sup>[6]</sup> <https://childcarecanada.org/taxonomy/term/7865> <sup>[7]</sup> <https://childcarecanada.org/category/tags/subsidy> <sup>[8]</sup>

