

**The effects of work supports on family resources and expenses, assuming full receipt:  
Single mother of two with full-time employment at \$8 an hour, Chicago**

	<b>Employment alone (no work support)</b>	<b>Employment plus: EITCs</b>	<b>Employment plus: EITCs food stamps public health insurance</b>	<b>Employment plus: EITCs food stamps public health insurance child care subsidy</b>	<b>Employment plus: EITCs food stamps public health insurance child care subsidy housing voucher</b>
<b>Annual resources</b>					
<i>Earnings</i>	\$16,640	\$16,640	\$16,640	\$16,640	\$16,640
<i>Federal EITC</i>	0	4,158	4,158	4,158	4,158
<i>State EITC</i>	0	208	208	208	208
<i>Food stamps</i>	0	0	3,977	3,005	2,355
<b>Total resources</b>	\$16,640	\$21,006	\$24,983	\$24,011	\$23,361
<b>Annual expenses</b>					
<i>Rent and utilities*</i>	\$10,812	\$10,812	\$10,812	\$10,812	\$4,415
<i>Food</i>	5,302	5,302	5,302	5,302	5,302
<i>Child care*</i>	9,924	9,924	9,924	962	962
<i>Health insurance*</i>	2,212	2,212	0	0	0
<i>Transportation</i>	900	900	900	900	900
<i>Other necessities</i>	4,351	4,351	4,351	4,351	4,351
<i>Payroll and income taxes</i>	791	791	791	791	791
<b>Total expenses</b>	\$34,292	\$34,292	\$32,080	\$23,118	\$16,721
<b>Net resources</b>					
<i>(Resources minus expenses)</i>	-\$17,652	-\$13,286	-\$7,097	\$893	\$6,640

\* This chart shows income and expenses from the perspective of the family. Because health insurance, child care, and housing benefits are paid directly to the provider, families experience them as reduced expenses rather than increased income.

Source: Nancy Cauthen (2007).

Table 6.11 from: Mishel, Lawrence, Jared Bernstein, and Heidi Shierholz, *The State of Working America* 2008/2009. An Economic Policy Institute Book. Ithaca, N.Y.: ILR Press, an imprint of Cornell University Press, 2009.

