

Section Two: Poverty's Impact

Does Work Pay Enough?  
A Monthly Analysis of Poverty Despite Work in Delaware

Family of Three in Delaware's A Better Chance Welfare Reform Program and Three Common Work Scenarios (2001)

<b>PRE WORK</b>	*Income	TANF Grant	\$338
		Earnings	\$0
		Food Stamps	\$366
		<b>TOTAL</b>	<b>\$704</b>
		<i>% of Poverty (\$1157)</i>	<i>61%</i>
	**Expenses	Housing	\$636
		Food	\$300
		Transport	\$349
		Child Care	\$60
		Health Care	\$88
Personal Products		\$29	
Apparel and Services		\$0	
<b>TOTAL</b>	<b>\$1,462</b>		
<b>Household Deficit</b>			<b>(\$758)</b>

		<u>Scenario 1</u> P/T 25 hrs @ \$6.82/hr	<u>Scenario 2</u> 30 hrs @ \$7.11/hr	<u>Scenario 3</u> F/T 40 hrs @ \$7.39/hr	
<b>DURING WORK</b>	*Income	TANF Grant	\$56	\$28	\$0
		Earnings	\$682	\$853	\$1,182
		Food Stamps	\$336	\$235	\$133
		<b>TOTAL</b>	<b>\$1,074</b>	<b>\$1,116</b>	<b>\$1,315</b>
		<i>% of Poverty (\$1157)</i>	<i>93%</i>	<i>96%</i>	<i>114%</i>
	**Expenses	Housing	\$702	\$702	\$702
		Food	\$263	\$263	\$263
		Transport	\$349	\$349	\$349
		Child Care	\$100	\$140	\$180
		Health Care	\$102	\$102	\$102
Personal Products		\$36	\$36	\$36	
Apparel and Services		\$107	\$125	\$150	
<b>TOTAL</b>	<b>\$1,659</b>	<b>\$1,717</b>	<b>\$1,782</b>		
<b>Household Deficit</b>		<b>(\$585)</b>	<b>(\$601)</b>	<b>(\$467)</b>	

The family above: prepares all meals at home, does not make any long distance calls, has no money for life insurance, retirement, holidays, birthday presents, savings for the children's college education, vacations, or payment on credit card or other consumer debt.

(Analysis by Jay Lockaby and Cara Armbrister)