

Supported Employment Benefits Counseling

Employee's Name:

Date completed:

Number of people in household:	3	3
Children in daycare:	1	1

INCOME & BENEFITS		Current	Proposed
a)	Hours per week	40	40
b)	Hourly wage	\$11.50	\$12.00
c)	Monthly gross earned income (a*b*52/12)	1,993.33	2,080.00
d)	less monthly payroll deductions (10%)	-199.33	-208.00
e)	Monthly net earned income (c-d)	1,794.00	1,872.00
	Monthly public assistance (\$)		
f)	Food Stamps	78.20	57.40
g)	TANF	0.00	0.00
h)	SSI for yourself/child(ren)	0.00	0.00
i)	Child Support	0.00	0.00
j)	Eligible for child care assistance?	Yes	No
k)	TOTAL INCOME/BENEFITS (e thru j)	1,872.20	1,929.40
EXPENSES (Monthly)			
l)	Employment expenses (gas, bus, etc)	160.00	160.00
m)	Garnishments/judgments	0.00	0.00
n)	Rent	556.00	581.00
o)	Food	511.00	511.00
p)	Child care	108.00	845.00
q)	TOTAL EXPENSES (l thru p)	1,335.00	2,097.00
NET MONTHLY GAIN/LOSS (k-q)		\$537.20	-\$167.60

Jane cannot afford to accept a 50 cent raise. For the \$80 increase in net income per month, her food stamps decrease and her rent increases to net her \$30 more per month. But the loss of child care assistance makes that 50 cent per hour raise unfeasible.

Supported Employment Benefits Counseling

Employee's Name:

Date completed:

Number of people in household:	<input type="text" value="3"/>	<input type="text" value="4"/>
Children in daycare:	<input type="text" value="1"/>	<input type="text" value="2"/>

INCOME & BENEFITS		Current	Proposed
a)	Hours per week	40	40
b)	Hourly wage	\$11.50	\$12.00
c)	Monthly gross earned income (a*b*52/12)	1,993.33	2,080.00
d)	less monthly payroll deductions (10%)	-199.33	-208.00
e)	Monthly net earned income (c-d)	1,794.00	1,872.00
	Monthly public assistance (\$)		
f)	Food Stamps	78.20	199.30
g)	TANF	0.00	0.00
h)	SSI for yourself/child(ren)	0.00	0.00
i)	Child Support	0.00	0.00
j)	Eligible for child care assistance?	Yes	Yes
k)	TOTAL INCOME/BENEFITS (e thru j)	1,872.20	2,071.30
EXPENSES (Monthly)			
l)	Employment expenses (gas, bus, etc)	160.00	160.00
m)	Garnishments/judgments	0.00	0.00
n)	Rent	556.00	569.00
o)	Food	511.00	649.00
p)	Child care	108.00	217.00
q)	TOTAL EXPENSES (l thru p)	1,335.00	1,595.00
NET MONTHLY GAIN/LOSS (k-q)		\$537.20	\$476.30

The way Jane can accept a 60 cent raise and net about the same per month is to have another child.

Supported Employment Benefits Counseling

Employee's Name:

Date completed:

Number of people in household:	3	3
Children in daycare:	1	1

INCOME & BENEFITS		Current	Proposed
a)	Hours per week	40	40
b)	Hourly wage	\$11.50	\$19.50
c)	Monthly gross earned income (a*b*52/12)	1,993.33	3,380.00
d)	less monthly payroll deductions (10%)	-199.33	-507.00
e)	Monthly net earned income (c-d)	1,794.00	2,873.00
	Monthly public assistance (\$)		
f)	Food Stamps	78.20	0.00
g)	TANF	0.00	0.00
h)	SSI for yourself/child(ren)	0.00	0.00
i)	Child Support	0.00	0.00
j)	Eligible for child care assistance?	Yes	No
k)	TOTAL INCOME/BENEFITS (e thru j)	1,872.20	2,873.00
EXPENSES (Monthly)			
l)	Employment expenses (gas, bus, etc)	160.00	160.00
m)	Garnishments/judgments	0.00	0.00
n)	Rent	556.00	804.00
o)	Food	511.00	511.00
p)	Child care	108.00	845.00
q)	TOTAL EXPENSES (l thru p)	1,335.00	2,320.00
NET MONTHLY GAIN/LOSS (k-q)		\$537.20	\$553.00

The hourly rate Jane would have to make to net about the same amount per month without any public assistance is \$19.50, the living wage calculation for one adult and two children living in Jackson County.

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Employee's Name:

Date completed:

Number of people in household:	<input type="text" value="2"/>	<input type="text" value="5"/>
Children in daycare:	<input type="text" value="0"/>	<input type="text" value="0"/>

INCOME & BENEFITS		Current	Proposed
a)	Hours per week	20	20
b)	Hourly wage	\$9.50	\$9.50
c)	Monthly gross earned income (a*b*52/12)	823.33	823.33
d)	less monthly payroll deductions (10%)	-82.33	-82.33
e)	Monthly net earned income (c-d)	741.00	741.00
	Monthly public assistance (\$)		
f)	Food Stamps	205.00	622.90
g)	TANF	0.00	0.00
h)	SSI for yourself/child(ren)	0.00	0.00
i)	Child Support	0.00	0.00
j)	Eligible for child care assistance?	NA	NA
k)	TOTAL INCOME/BENEFITS (e thru j)	946.00	1,363.90
EXPENSES (Monthly)			
l)	Employment expenses (gas, bus, etc)	0.00	0.00
m)	Garnishments/judgments	0.00	0.00
n)	Rent	228.00	192.00
o)	Food	357.00	771.00
p)	Child care	0.00	0.00
q)	TOTAL EXPENSES (l thru p)	585.00	963.00
NET MONTHLY GAIN/LOSS (k-q)		\$361.00	\$400.90

Libby has a two bedroom apartment and one child. Denise has a three bedroom apartment and four children. Denise will pay less rent, even though she has a larger apartment, because the calculation includes a deduction for number in household. Recipients of Section 8 Housing and Shelter Plus Care funding are eligible for more housing at lower rents as their number of children increases.

Supported Employment Benefits Counseling

Employee's Name:

Date completed:

Number of people in household:	3	3
Children in daycare:	2	2

INCOME & BENEFITS		Current	Proposed
a)	Hours per week	20	30
b)	Hourly wage	\$7.25	\$10.00
c)	Monthly gross earned income (a*b*52/12)	628.33	1,300.00
d)	less monthly payroll deductions (10%)	-62.83	-130.00
e)	Monthly net earned income (c-d)	565.50	1,170.00
	Monthly public assistance (\$)		
f)	Food Stamps	405.80	244.60
g)	TANF	234.00	0.00
h)	SSI for yourself/child(ren)	0.00	0.00
i)	Child Support	0.00	0.00
j)	Eligible for child care assistance?	Yes	Yes
k)	TOTAL INCOME/BENEFITS (e thru j)	1,205.30	1,414.60
EXPENSES (Monthly)			
l)	Employment expenses (gas, bus, etc)	0.00	0.00
m)	Garnishments/judgments	0.00	0.00
n)	Rent	229.00	354.00
o)	Food	511.00	511.00
p)	Child care	43.00	130.00
q)	TOTAL EXPENSES (l thru p)	783.00	995.00
NET MONTHLY GAIN/LOSS (k-q)		\$422.30	\$419.60

Jane is currently making minimum wage and working 20 hours per week. If she is given a raise to \$10 per hour, she will need to work 30 hours per week to net the same amount as when she worked 20 hours per week, due to the loss in food stamps, TANF, and rent assistance.

Supported Employment Benefits Counseling

Employee's Name:

Date completed:

Number of people in household:	3	3
Children in daycare:	2	2

INCOME & BENEFITS		Current	Proposed
a)	Hours per week	40	40
b)	Hourly wage	\$7.25	\$10.00
c)	Monthly gross earned income (a*b*52/12)	1,256.67	1,733.33
d)	less monthly payroll deductions (10%)	-125.67	-173.33
e)	Monthly net earned income (c-d)	1,131.00	1,560.00
	Monthly public assistance (\$)		
f)	Food Stamps	255.00	140.60
g)	TANF	0.00	0.00
h)	SSI for yourself/child(ren)	0.00	0.00
i)	Child Support	0.00	0.00
j)	Eligible for child care assistance?	Yes	Yes
k)	TOTAL INCOME/BENEFITS (e thru j)	1,386.00	1,700.60
EXPENSES (Monthly)			
l)	Employment expenses (gas, bus, etc)	0.00	0.00
m)	Garnishments/judgments	0.00	0.00
n)	Rent	342.00	480.00
o)	Food	511.00	511.00
p)	Child care	130.00	217.00
q)	TOTAL EXPENSES (l thru p)	983.00	1,208.00
NET MONTHLY GAIN/LOSS (k-q)		\$403.00	\$492.60

Working full time at minimum wage Jane nets \$403 per month. With a raise to \$10 per hour, she will net \$90 more per month. That is an effective increase of only 50 cents per hour, after the loss of food stamps and housing assistance. A \$2.75 hourly wage increase yields her only 50 cents.

Supported Employment Benefits Counseling

Employee's Name:

Date completed:

Number of people in household:	<input type="text" value="3"/>	<input type="text" value="3"/>
Children in daycare:	<input type="text" value="1"/>	<input type="text" value="1"/>

INCOME & BENEFITS		Current	Proposed
a)	Hours per week	30	30
b)	Hourly wage	\$9.25	\$10.75
c)	Monthly gross earned income (a*b*52/12)	1,202.50	1,397.50
d)	less monthly payroll deductions (10%)	-120.25	-139.75
e)	Monthly net earned income (c-d)	1,082.25	1,257.75
	Monthly public assistance (\$)		
f)	Food Stamps	268.00	221.20
g)	TANF	0.00	0.00
h)	SSI for yourself/child(ren)	0.00	0.00
i)	Child Support	0.00	0.00
j)	Eligible for child care assistance?	Yes	Yes
k)	TOTAL INCOME/BENEFITS (e thru j)	1,350.25	1,478.95
EXPENSES (Monthly)			
l)	Employment expenses (gas, bus, etc)	0.00	0.00
m)	Garnishments/judgments	0.00	0.00
n)	Rent	326.00	383.00
o)	Food	511.00	511.00
p)	Child care	43.00	87.00
q)	TOTAL EXPENSES (l thru p)	880.00	981.00
NET MONTHLY GAIN/LOSS (k-q)		\$470.25	\$497.95

Teresa's boss wants to give her a \$1.50 per hour raise. Her gross pay will increase about \$200 per month. But after a small increase in taxes and much larger changes in her public assistance, Teresa will net only about \$25 per month. The government will net \$175 more in the form of higher taxes (\$20) and payout of fewer benefits (\$150). And will net an additional amount from her employer from their share of payroll taxes and unemployment insurance.

Supported Employment Benefits Counseling

Employee's Name:

Date completed:

Number of people in household:	<input type="text" value="3"/>	<input type="text" value="3"/>
Children in daycare:	<input type="text" value="2"/>	<input type="text" value="2"/>

INCOME & BENEFITS		Current	Proposed
a)	Hours per week	0	35
b)	Hourly wage	\$10.00	\$10.00
c)	Monthly gross earned income (a*b*52/12)	0.00	1,516.67
d)	less monthly payroll deductions (10%)	0.00	-151.67
e)	Monthly net earned income (c-d)	0.00	1,365.00
	Monthly public assistance (\$)		
f)	Food Stamps	511.00	192.60
g)	TANF	293.00	0.00
h)	SSI for yourself/child(ren)	0.00	0.00
i)	Child Support	0.00	0.00
j)	Eligible for child care assistance?	Yes	Yes
k)	TOTAL INCOME/BENEFITS (e thru j)	804.00	1,557.60
EXPENSES (Monthly)			
l)	Employment expenses (gas, bus, etc)	0.00	160.00
m)	Garnishments/judgments	0.00	0.00
n)	Rent	64.00	417.00
o)	Food	511.00	511.00
p)	Child care	0.00	217.00
q)	TOTAL EXPENSES (l thru p)	575.00	1,305.00
NET MONTHLY GAIN/LOSS (k-q)		\$229.00	\$252.60

Becky found a job working 6:30 to 2:30 five days a week, 35 hours per week. She plans to drop her children off with a friend at 5:45 every morning and pay her to take her children to day care once it opens. After her loss in benefits and increase in rent and employment expenses, Becky will *net* \$24 more a month compared to not working at all. She will also lose her health insurance: she cannot earn more than \$3,711 to qualify for Medicaid in Missouri and she must earn at least \$26,953 to qualify for market place subsidies since Missouri did not implement Medicaid expansion. With gross annual income of \$18,200 she does qualify for a Federal earned income tax credit at the time she files taxes equal to about \$4,500, lump sum, the equivalent of an additional \$375 per month. Her *effective* hourly net pay *including the EITC* is \$2.30.

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Employee's Name:

Date completed:

Number of people in household:	<input type="text" value="3"/>	<input type="text" value="3"/>
Children in daycare:	<input type="text" value="1"/>	<input type="text" value="1"/>

INCOME & BENEFITS		Current	Proposed
a)	Hours per week	0	40
b)	Hourly wage	\$10.00	\$10.00
c)	Monthly gross earned income (a*b*52/12)	0.00	1,733.33
d)	less monthly payroll deductions (10%)	0.00	-173.33
e)	Monthly net earned income (c-d)	0.00	1,560.00
	Monthly public assistance (\$)		
f)	Food Stamps	511.00	140.60
g)	TANF	0.00	0.00
h)	SSI for yourself/child(ren)	0.00	0.00
i)	Child Support	0.00	0.00
j)	Eligible for child care assistance?	Yes	Yes
k)	TOTAL INCOME/BENEFITS (e thru j)	511.00	1,700.60
EXPENSES (Monthly)			
l)	Employment expenses (gas, bus, etc)	0.00	0.00
m)	Garnishments/judgments	0.00	117.00
n)	Rent	0.00	480.00
o)	Food	511.00	511.00
p)	Child care	0.00	108.00
q)	TOTAL EXPENSES (l thru p)	511.00	1,216.00
NET MONTHLY GAIN/LOSS (k-q)		\$0.00	\$484.60

Heather's pay will be garnished for back child support. However, public benefits are based on gross pay and does not consider any expenses in the calculation. After the garnishment and change in benefits, Heather's effective hourly rate is \$2.80. She also loses health care coverage.

Supported Employment Benefits Counseling

Employee's Name:

Date completed:

Number of people in household:	3	3
Children in daycare:	0	0

INCOME & BENEFITS		Current	Proposed
a)	Hours per week	0	20
b)	Hourly wage	\$0.00	\$7.25
c)	Monthly gross earned income (a*b*52/12)	0.00	628.33
d)	less monthly payroll deductions (15%)	0.00	-94.25
e)	Monthly net earned income (c-d)	0.00	534.08
	Monthly public assistance (\$)		
f)	Food Stamps	447.30	352.62
g)	TANF	0.00	0.00
h)	SSI for yourself/child(ren)	0.00	0.00
i)	Child Support	379.00	379.00
j)	Eligible for child care assistance?	NA	NA
k)	TOTAL INCOME/BENEFITS (e thru j)	826.30	1,265.70
EXPENSES (Monthly)			
l)	Employment expenses (gas, bus, etc)	0.00	50.00
m)	Garnishments/judgments	0.00	0.00
n)	Rent	90.00	273.00
o)	Food	447.30	447.30
p)	Child care	0.00	0.00
q)	TOTAL EXPENSES (l thru p)	537.30	770.30
NET MONTHLY GAIN/LOSS (k-q)		\$289.00	\$495.40

Sarah wanted to work part time between school semesters but even for a temporary job, she is required to report earnings to the housing and food stamp offices. She nets \$200 but also the time commitment related to adjusting her benefits twice--once up and then again proving she no longer worked. Federal Disability has a provision allowing you to work and make up to \$12,000 per year before adjusting benefits, because that program has as its specific goal to move people to recovery whenever possible. Supporting a mom going to school and allowing her to work part time without penalty should be a goal of all public benefits.