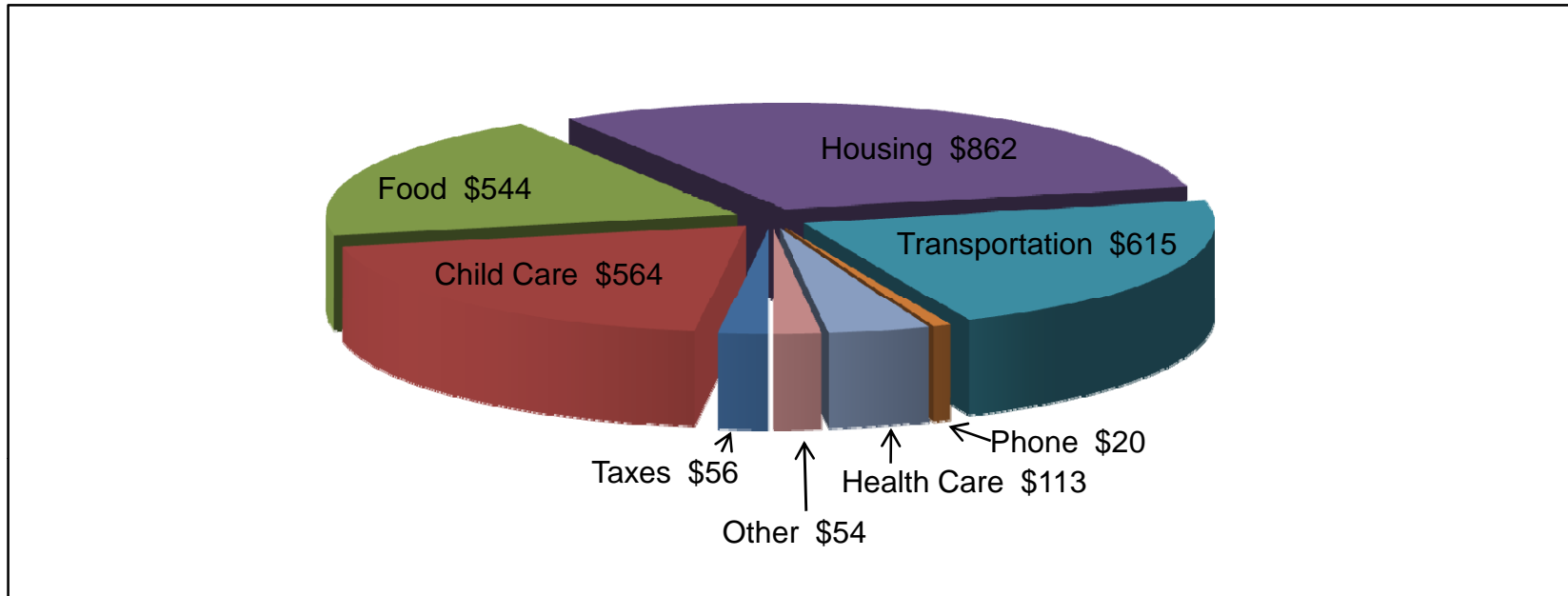


## Many Working Families Struggle to Afford the Basics

**MONTHLY EXPENSES FOR A MARRIED COUPLE WITH 2 CHILDREN -- AN INFANT AND A 4 YEAR OLD  
EACH PARENT WORKS FULL TIME AND EARNS \$8.15 PER HOUR FOR  
AN ANNUAL HOUSEHOLD INCOME OF APPROXIMATELY \$33,920**



**This family participates in KidsCare, KidsCare Parents and Child Care Assistance**

**Other..... Only \$54 of monthly earnings remain to pay for diapers, clothing, personal items, school supplies, haircuts, etc.**

**Earnings.....** Earnings are approximately **\$2,826** placing this family at about 160% of the federal poverty level.

**Taxes.....** Taxes consume **2%** of monthly earnings including federal income taxes, Social Security, Medicare, and Arizona's income & sales taxes - less the Earned Income Tax Credit, Child Tax Credit, and Child Care Tax Credit.

**Child Care.....** Child care costs **20%** of monthly earnings for full time care in a child care center in Maricopa County for both children. This amount is based on the *Child Care Market Rate Survey, 2006, Maricopa County Office of Research and Reporting*, with a small inflation factor adjusted to reflect 2008 dollars. In addition to the copays the family must pay the difference between the cost of care and what DES reimburses, which is based on the cost in 2000.

**Food.....** Food consumes **19%** of monthly earnings based on the U.S. Department of Agriculture's Cost of Food at Home for February 2008. The estimates are for the Low Cost Plan for the children and the Thrifty Plan for the parents.

**Housing.....** Based on the median rent for the Phoenix-Mesa Metropolitan Statistical Area for 2008, the family would pay \$862 to rent a two bedroom apartment. This consumes **31%** of their monthly earnings. (HUD)

**Transportation.....** Transportation costs **22%** of monthly earnings. This assumes two vehicles for the family as both parents work. The costs are based on the Self Sufficiency Standard in 2002, updated for inflation using the Consumer Price Index for Urban Consumers (CPI-U) for transportation.