



A FAMILY OF FOUR

*THE IMPACT
BETWEEN
SUBSIDY AND
NO- SUBSIDY ON
WORKING
FAMILIES*

How do we make a make child care
affordable for every working family?

Family of 4 with Subsidy
2 working parents / 2 children in care

Parent A \$22.00 per hour **High School Teacher**

Parent B \$24.69 per hour **Plumber**

Parents Combined gross monthly Income **\$8,094.00**

Less payroll taxes **-\$1,861.62**

Less child care costs after subsidy **-\$800.00**

Less Rent (2 Bedroom Apartment) **-\$953.00**

Less Car Payment(2) Hyundai Accent new **-\$848.00**

Less Phone **-\$100.00**

Less lights / Utilities **-\$198.00**

Less Groceries **-\$1,341.20**

Gas / Car Insurance **-\$431.94**

Left over at end of month

\$1,560.24

*Qualified to receive State Child Care Financial Assistance - Family Share per week for childcare (1) full time infant per week and (1) full time toddler



Family of 4 with No Subsidy
2 working parents / 2 children in care

Parent A \$19.00 per hour **LNA**

Parent B \$27.70 per hour **IT Technician**

Parents Combined gross monthly Income **\$8,095.00**

Less payroll taxes **-\$1,861.85**

Less child care costs after no subsidy **-\$2,933.67**

Less Rent (2 bedroom Apartment) **-\$953.00**

Less Car Payment(2) Hyundai Accent new **-\$848.00**

Less Phone **-\$100.00**

Less lights / Utilities **-\$198.00**

Less Groceries **-\$1,341.20**

Gas / Car Insurance **-\$431.94**

Left over at the end of month

-\$572.66

January 2023



A FAMILY OF FOUR

THE IMPACT BETWEEN SUBSIDY AND ONE WORKING PARENT FAMILIES

How do we make a make child care affordable for every working family?

Family of 4 with Subsidy
2 working parents / 2 children in care

Parent A \$22.00 per hour **High School Teacher**
 Parent B \$24.69 per hour **Plumber**

5 STAR
 Center
 based
 child care

Family of 4 with
One parent out of workforce to take care of children
1 working parent / No children in care
Parent A \$25.00 per hour

Parents Combined gross monthly Income	\$8,094.00
Less payroll taxes	- \$1,861.62
Less child care costs after subsidy	-\$800.00
Less Rent (2 Bedroom Apartment)	- \$953.00
Less Car Payment(2) Hyundai Accent new	- \$848.00
Less Phone	- \$100.00
Less lights / Utilities	- \$198.00
Less Groceries	- \$1,341.20
Gas / Car Insurance	- \$431.94

Left over at end of month

\$1,540.94

*Qualified to receive State Child Care Financial Assistance - Family Share per week for childcare (1) full time infant per week and (1) full time toddler



Parent gross monthly Income	\$4,333.33
Less payroll taxes(Fed., SS, Medicare, State)	-\$527.34
Less child care costs(No Children in Childcare)	-\$0.00
Less Rent (2 bedroom Apartment)	-\$953.00
Less Car Payment(2) Hyundai Accent new	-\$848.00
Less Phone	-\$100.00
Less lights / Utilities	-\$198.00
Less Groceries	-\$1,362.50
Gas / Car Insurance	-\$331.94

Left over at the end of month

\$12.55

*Parent out of workforce -

January 2023

SOURCES BASED ON 2023 INFORMATION

RENT

<https://www.rentdata.org/orleans-county-vt/2023>

VEHICLES

<https://www.kbb.com/new-cars/total-cost-of-ownership/>

CELL PHONES

<https://www.consumerreports.org/cell-phone-service-providers/best-low-cost-cell-phone-plans>

UTILITIES

<https://www.apartmentlist.com/renter-life/estimating-apartment-utilities-cost>

GROCERIES

<https://www.fns.usda.gov/cnpp/usda-food-plans-cost-food-reports-monthly-reports>.
Publication January 2023 for Month Decembers 2022

FUEL

<https://www.kbb.com/new-cars/total-cost-of-ownership/>