

## Current Benefit Package for a Family of Three with Healthcare Deduction from Benefits

*One Parent with 1 infant and 1 preschooler; children enrolled in a Four STAR Licensed Child Care Program*

Monthly Income	No Earned Income Reach Up Work Requirement = 20 hrs/wk
Wages Excludes FICA	\$0
Reach Up	\$684/month
3SquaresVermont	\$505/month
Fuel Assistance	\$68.75 /month
Telephone Lifeline	\$13.10/month
EITC (Federal)	\$0
EITC (State)	\$0
Renter's Rebate	\$217/month
Child Care Assistance	\$1025.29/month
Total Monthly	\$2513.14
<b>Total Annualized</b>	<b>\$30,157.68</b>
HC Premium Expense	\$0
Total Annualized less HC Expense	<b>\$30,157.68</b>
<b>Total as % of FPL</b>	<b>141%</b>

100% Federal Poverty Level for a Family of three in 2019 = \$21,330
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### Family of Two Assumptions/Caveats:

**RU/3SVT:** Benefit calculated using \$1035 for rent\* with no utilities included, no subsidy and living outside Chittenden County. RU: Allows for additional \$90 special housing allowance to be included in budget (because rent is above maximum housing allowance).

\*Rent is not sustainable, and efforts would be made to increase earnings and/or qualify for subsidized housing.

**Fuel:** Rate 32.3% multi family home, 2 bedrooms, not subsidized housing, Oil heat.

**Renter's Rebate:** Calculation is based on non-section 8 housing and utilities not included in the rent.

**Child Care:** Household is eligible for 100% *part-time* subsidy with a Reach Up Child Care Authorization so parent can participate in work activities. Weekly child care copay may be required of household—assume \$0. Available child care slots may require full time child care which would require an increase in subsidy.

**Health Care:** Assumption is that household has no other Minimum Essential Coverage (MEC). HH with income below 138% FPL are assumed to meet all eligibility criteria, therefore will be granted Medicaid and not eligible for any tax credits such as APTC or VPA.

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