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THE 2010 RHODE ISLAND STANDARD OF NEED



The Rhode Island Standard of Need shows what it costs to live in Rhode Island and how work supports help families meet basic needs.





The Poverty Institute
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THE 2010 RHODE ISLAND STANDARD OF NEED

EVERY TWO YEARS, The Poverty Institute publishes *The Rhode Island Standard of Need (RISN)* to answer two fundamental questions:

What is the cost of meeting basic needs for families and individuals in Rhode Island?

How do state and federal work supports help households meet the cost of basic needs?

The RISN calculates a no-frills budget for families with two young children, and for single adults. This budget includes the costs of housing, food, transportation, health care, child care and other basic necessities. The RISN also demonstrates how food assistance, tax credits and subsidies for child care and health care help close the gap between income and basic-need expenses.

The RISN provides a more realistic measure of economic well-being than the federal poverty level (FPL), which experts recognize as being outdated for families' current budget realities. The federal poverty level was developed in the 1960's and measures poverty based on the cost of food. At that time, food costs represented a third of a family's budget. The RISN shows that food costs now consume a smaller percentage of a family's budget than the cost for housing or child care *(see Chart 1)*. In addition, the federal poverty level does not reflect that living costs vary by region, nor does it take into account tax credits and other work support programs that help families meet basic needs.

Chart 2 highlights the inadequacy of using the federal poverty level as a measure of whether families have sufficient income to meet basic needs.

Chart 1

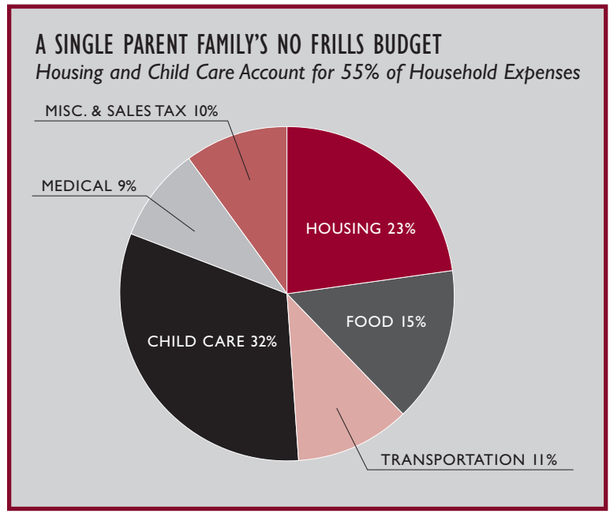
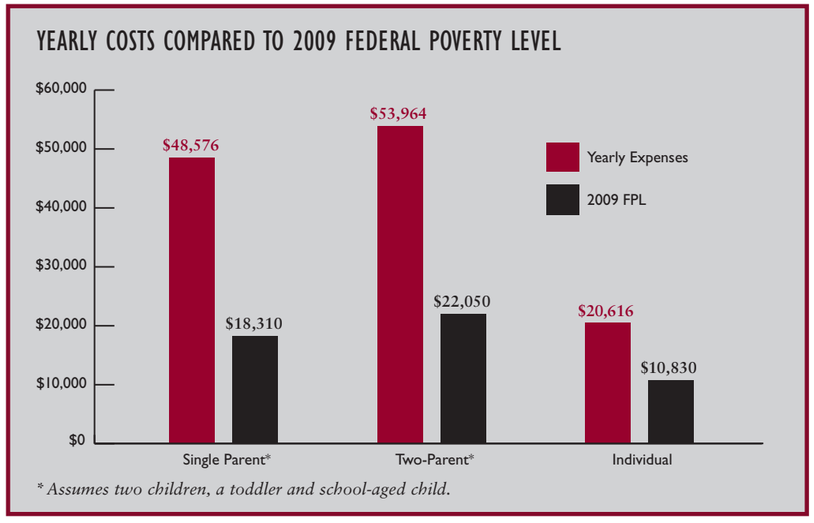


Chart 2



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2010 KEY FINDINGS

1. The Costs of Meeting Basic Needs Are Significant for Families and Individuals

The 2010 RISN calculates the cost of living for three different types of households: a single parent family with two young children, a two-parent family with two young children, and a single adult. As illustrated in Table 1, it costs a single parent family $48,576, and a two-parent family $53,964, to raise two children. It costs an individual $20,616 to meet basic needs. Table 2 shows the gross earnings needed to have enough after-tax income to meet basic needs. Over 80 percent of Rhode Island single parent families, 30 percent of two-parent families and over 50 percent of individuals make less than the amounts required to make ends meet without work supports.[1]

Table 1

THE COST OF MEETING BASIC NEEDS

	Single Parent*	Two-Parent*	Individual
Housing	$963	$963	$836
Food	$594	$837	$302
Transportation	$426	$588	$294
Child Care	$1,321	$1,321	$0
Medical	$359	$359	$121
Misc. + Sales Tax	$385	$429	$165
Total	**$4,048**	**$4,497**	**$1,718**
YEARLY	**$48,576**	**$53,964**	**$20,616**

** Assumes two children, a toddler and school-aged child.*

Table 2

EARNINGS NEEDED FOR FAMILIES AND INDIVIDUALS TO MAKE ENDS MEET

	Single Parent	Two-Parent	Individual
YEARLY	**$58,200**	**$66,400**	**$26,010**
Monthly	$4,850	$5,533	$2,168
Hourly	$27.98	$31.92	$12.50

[1] *Economic Policy Institute's analysis of American Community Survey, 2007 and 2008.*

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2. Work Supports Help Close the Gap Between Earnings and Expenses

The RISN demonstrates how work supports, including tax credits, food assistance, subsidized child care and health care, help narrow the gap between earnings and the cost of meeting basic needs for families. Consider the following two examples:

Carla, a certified nursing assistant with two young children, starts her career earning near poverty-level wages of $11.00/hour ($22,888/year). Carla's yearly take-home pay is supplemented by tax credits and food assistance (SNAP and WIC). She is eligible for RIte Care health insurance at no cost and for child care assistance with a small co-payment of $38 a month ($456/year). Because of these work supports, Carla is able to meet her family's basic needs, despite her low earnings. *See Chart 3.*

Chart 3

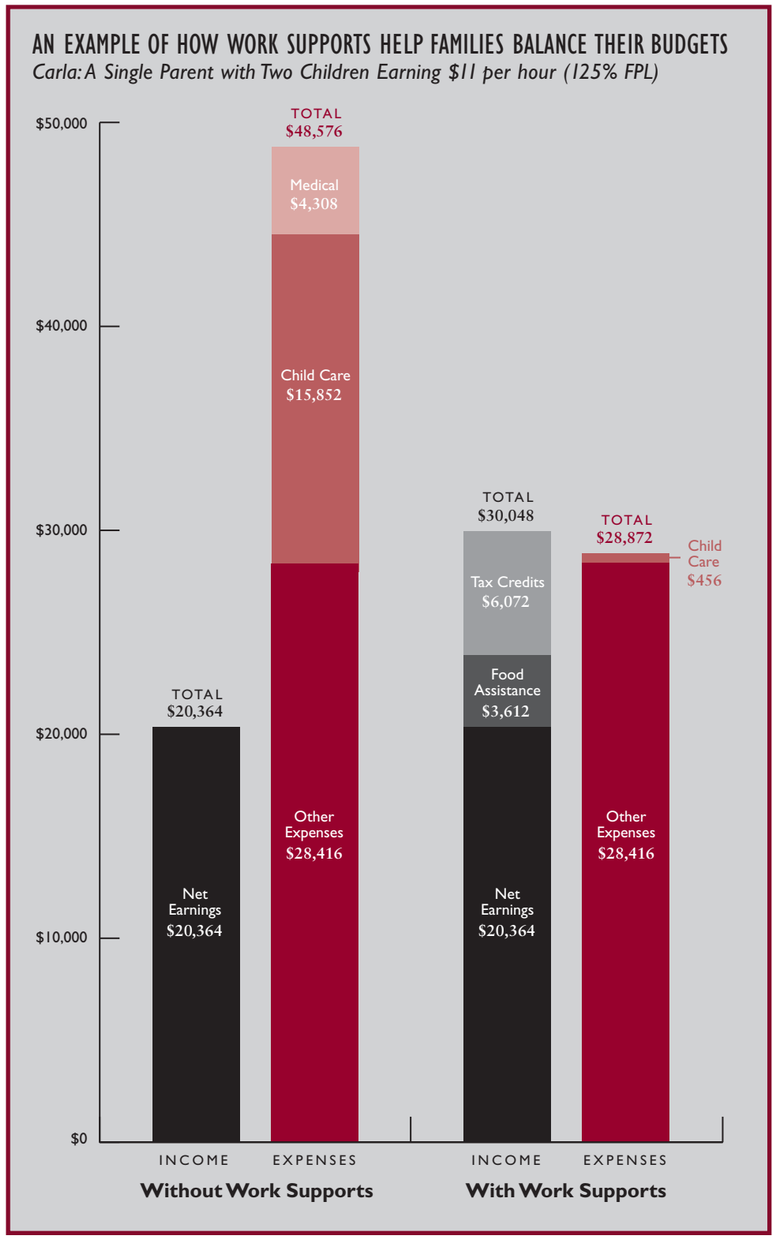


Table 3

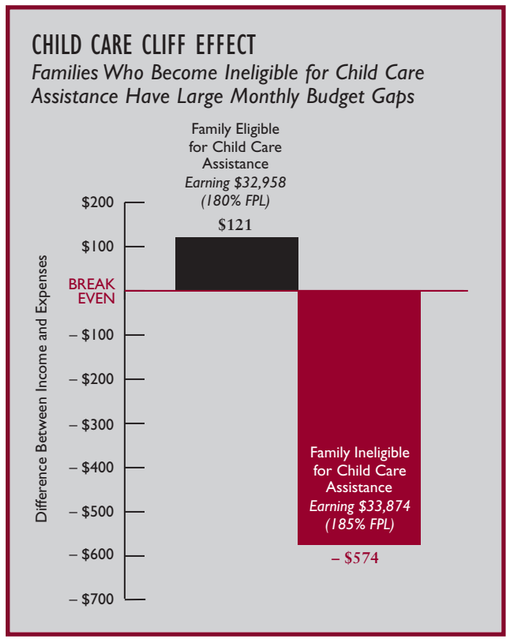
AN EXAMPLE OF HOW CHILD CARE ASSISTANCE AND RITE CARE HELP FAMILIES MEET BASIC NEEDS

Meredith: A Single Parent with Two Children with Gross Earnings of $32,043 (175% FPL)

	With Subsidies	Without Subsidies
Housing	$963	$963
Food	$594	$594
Transportation	$426	$426
Child Care	$214	$1,321
Medical	$61	$359
Misc. & Sales Tax	$385	$385
Total Expenses	$2,643	$4,048
Income*	$2,864	$2,864
Difference Between Total Monthly Income & Expenses	**$221**	**– $1,184**

**Income includes food assistance and tax credits.*

Chart 4



Meredith, a veterinarian technician, earns $15.41/hour ($32,043/year). Like Carla, she receives tax credits and food assistance that supplement her take-home pay. Meredith is eligible for subsidized child care and health care. Based on her earnings, she pays $214/month for child care and $61/month for RIte Care. With these supports, Meredith has $221 left over after paying all her expenses each month. Without these two subsidies, Meredith's family would have a monthly budget deficit of $1,184. *See Table 3 above.*

3. Families Who Lose Child Care Assistance Face Significant Monthly Shortfalls

A single parent with two children (a toddler and school-aged child) who earns one dollar over the child care program income limit will have child care costs jump from $220/month to $1,321/month as a result of losing this subsidy. As Chart 4 illustrates, families who face this "cliff effect" have a significant gap between income and expenses.

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4. Changes to the SNAP and RIte Care Programs are Helping More Rhode Islanders Meet Basic Needs

As a result of federal and state changes enacted in 2009, more families and individuals are eligible for SNAP food assistance. Actual out-of-pocket child care expenses (instead of a capped amount) are used to calculate the amount of SNAP benefits and the gross income limit has been increased. Because of these changes, many working families became eligible for SNAP assistance.

For example, a family in which both parents work and have combined earnings of $33,075 would not have been eligible for SNAP benefits under the prior rules. Because of the new higher income limit, the family is now eligible for $232/month in SNAP benefits, which closes the gap between their income and expenses.

In addition, the amount of SNAP benefits for all participants increased by nearly 14 percent, due to the federal American Recovery and Reinvestment Act (ARRA).

The ARRA requirements also resulted in positive changes to the RIte Care program. Increased premiums that state policymakers enacted in 2008 were reversed. As a result, lower-income families were no longer required to pay a premium, and other families saw their monthly premium amounts reduced by an average of $25/month.

As reflected in the RISN, the result of these state and federal changes is that more low- and moderate-income families are able to make ends meet.

DETAILED CHARTS AND METHODOLOGY

The following three charts on pages 6 through 10 show the work supports available for families and individuals at different earning levels. The methodology for the 2010 Standard of Need begins on page 10.

MEETING BASIC NEEDS FOR A SINGLE PARENT FAMILY

PERCENT OF 2009 FEDERAL POVERTY LEVEL	RI Works Cash Assistance (36% FPL)	Minimum Wage ($7.40/hr) (84% FPL)	100%	125%	133%	150%	175%	180%	185%	200%	225%	250%	275%	300%	325%	350%
INCOME																
Yearly Income	$6,648	$15,392	$18,310	$22,888	$24,352	$27,465	$32,043	$32,958	$33,874	$36,620	$41,198	$45,775	$50,353	$54,930	$59,508	$64,085
Hourly Wage	$0	$7.40	$8.80	$11.00	$11.71	$13.20	$15.41	$15.85	$16.29	$17.61	$19.81	$22.01	$24.21	$26.41	$28.61	$30.81
Monthly Income	$554	$1,283	$1,526	$1,907	$2,029	$2,289	$2,670	$2,747	$2,823	$3,052	$3,433	$3,815	$4,196	$4,578	$4,959	$5,340
(Minus) Monthly Taxes	$0	$114	$135	$210	$238	$296	$385	$407	$428	$491	$596	$702	$807	$912	$1,016	$1,116
Net Monthly Earnings	$554	$1,169	$1,391	$1,697	$1,791	$1,993	$2,285	$2,340	$2,395	$2,561	$2,837	$3,113	$3,389	$3,666	$3,943	$4,224
SNAP	$526	$398	$340	$260	$249	$191	$129	$113	$425	$0	$0	$0	$0	$0	$0	$0
WIC	$41	$41	$41	$41	$41	$41	$41	$41	$41	$41	$41	$41	$0	$0	$0	$0
EITC	$0	$435	$400	$324	$297	$248	$173	$158	$129	$81	$0	$0	$0	$0	$0	$0
Child Care Tax Credit	$0	$0	$0	$15	$38	$40	$69	$72	$156	$150	$131	$125	$125	$125	$125	$125
Child Tax Credit	$0	$155	$167	$167	$167	$167	$167	$167	$167	$167	$167	$167	$167	$167	$167	$167
Total Monthly Income	$1,121	$2,198	$2,339	$2,504	$2,583	$2,680	$2,864	$2,891	$3,313	$3,000	$3,176	$3,446	$3,681	$3,958	$4,235	$4,516
MONTHLY EXPENSES																
Housing	$963	$963	$963	$963	$963	$963	$963	$963	$963	$963	$963	$963	$963	$963	$963	$963
Food	$594	$594	$594	$594	$594	$594	$594	$594	$594	$594	$594	$594	$594	$594	$594	$594
Transportation	$0	$426	$426	$426	$426	$426	$426	$426	$426	$426	$426	$426	$426	$426	$426	$426
Child Care	$0	$0	$0	$38	$101	$114	$214	$220	$1,321	$1,321	$1,321	$1,321	$1,321	$1,321	$1,321	$1,321
Medical	$0	$0	$0	$0	$0	$61	$61	$182	$198	$213	$213	$213	$359	$359	$359	$359
Miscellaneous	$360	$360	$360	$360	$360	$360	$360	$360	$360	$360	$360	$360	$360	$360	$360	$360
Sales Tax	$25	$25	$25	$25	$25	$25	$25	$25	$25	$25	$25	$25	$25	$25	$25	$25
Total Monthly Expenses	$1,942	$2,368	$2,368	$2,406	$2,469	$2,543	$2,643	$2,770	$3,887	$3,902	$3,902	$3,902	$4,048	$4,048	$4,048	$4,048
Difference Between Total Monthly Income and Expenses	– $821	– $170	– $29	$98	$114	$137	$221	$121	– $574	– $902	– $726	– $456	– $367	– $90	$187	$468

MEETING BASIC NEEDS FOR A TWO-PARENT FAMILY

PERCENT OF 2009 FEDERAL POVERTY LEVEL	RI Works Cash Assistance (34.5% FPL)	133% FPL	Both Parents Minimum Wage (140% FPL)	150%	175%	180%	185%	200%	225%	250%	275%	300%	325%	350%
INCOME														
Yearly Income	$7,608	$29,327	$30,784	$33,075	$38,588	$39,690	$40,793	$44,100	$49,613	$55,125	$60,638	$66,150	$71,663	$77,175
Hourly Wage	$0	$14.10	$14.80	$15.90	$18.55	$19.08	$19.61	$21.20	$23.85	$26.50	$29.15	$31.80	$34.45	$37.10
Monthly Income	$634	$2,444	$2,565	$2,756	$3,216	$3,308	$3,399	$3,675	$4,134	$4,594	$5,053	$5,513	$5,972	$6,431
(Minus) Monthly Taxes	$0	$260	$288	$331	$435	$455	$476	$545	$671	$798	$925	$1,052	$1,179	$1,305
Net Monthly Earnings	$634	$2,184	$2,277	$2,425	$2,781	$2,853	$2,923	$3,130	$3,463	$3,796	$4,128	$4,461	$4,793	$5,126
SNAP	$661	$302	$297	$232	$157	$127	$432	$0	$0	$0	$0	$0	$0	$0
WIC	$41	$41	$41	$41	$41	$41	$41	$0	$0	$0	$0	$0	$0	$0
EITC	$0	$299	$274	$239	$147	$123	$99	$26	$0	$0	$0	$0	$0	$0
Child Care Tax Credit	$0	$35	$50	$43	$74	$73	$138	$125	$125	$125	$125	$125	$125	$125
Child Tax Credit	$0	$167	$167	$167	$167	$167	$167	$167	$167	$167	$167	$167	$167	$167
Total Monthly Income	$1,336	$3,028	$3,106	$3,147	$3,367	$3,384	$3,800	$3,448	$3,755	$4,088	$4,420	$4,753	$5,085	$5,418
MONTHLY EXPENSES														
Housing	$963	$963	$963	$963	$963	$963	$963	$963	$963	$963	$963	$963	$963	$963
Food	$837	$837	$837	$837	$837	$837	$837	$837	$837	$837	$837	$837	$837	$837
Transportation	$0	$588	$588	$588	$588	$588	$588	$588	$588	$588	$588	$588	$588	$588
Child Care	$0	$122	$128	$138	$257	$265	$1,321	$1,321	$1,321	$1,321	$1,321	$1,321	$1,321	$1,321
Medical	$0	$0	$0	$61	$61	$359	$359	$359	$359	$359	$359	$359	$359	$359
Miscellaneous	$401	$401	$401	$401	$401	$401	$401	$401	$401	$401	$401	$401	$401	$401
Sales Tax	$28	$28	$28	$28	$28	$28	$28	$28	$28	$28	$28	$28	$28	$28
Total Monthly Expenses	$2,229	$2,939	$2,945	$3,016	$3,135	$3,441	$4,497	$4,497	$4,497	$4,497	$4,497	$4,497	$4,497	$4,497
Difference Between Total Monthly Income and Expenses	– $893	$89	$161	$131	$232	– $57	– $697	– $1,049	– $742	– $409	– $77	$256	$588	$921

MEETING BASIC NEEDS FOR A SINGLE ADULT

PERCENT OF 2009 FEDERAL POVERTY LEVEL	SSI Cash Assistance (79% FPL)	133% FPL	Minimum Wage ($7.40/hr) (142% FPL)	150%	175%	200%	250%	275%
INCOME								
Yearly Income	$8,567	$14,404	$15,392	$16,245	$18,953	$21,660	$27,075	$29,783
Hourly Wage	$0	$6.93	$7.40	$7.81	$9.11	$10.41	$13.02	$14.32
Monthly Income	$714	$1,200	$1,283	$1,354	$1,579	$1,805	$2,256	$2,482
(Minus) Monthly Taxes	$0	$164	$183	$199	$255	$318	$442	$504
Net Monthly Earnings	$714	$1,036	$1,100	$1,155	$1,324	$1,487	$1,814	$1,978
SNAP	$166	$92	$72	$55	$16	$0	$0	$0
EITC	$0	$0	$0	$0	$0	$0	$0	$0
Total Monthly Income	$880	$1,128	$1,172	$1,210	$1,340	$1,487	$1,814	$1,978
MONTHLY EXPENSES								
Housing	$836	$836	$836	$836	$836	$836	$836	$836
Food	$302	$302	$302	$302	$302	$302	$302	$302
Transportation	$159	$294	$294	$294	$294	$294	$294	$294
Medical	$0	$121	$121	$121	$121	$121	$121	$121
Miscellaneous	$154	$154	$154	$154	$154	$154	$154	$154
Sales Tax	$11	$11	$11	$11	$11	$11	$11	$11
Total Monthly Expenses	$1,462	$1,718	$1,718	$1,718	$1,718	$1,718	$1,718	$1,718
Difference Between Total Monthly Income and Expenses	– $582	– $590	– $546	– $508	– $378	– $231	$96	$260

Methodology

Family Composition

The sample families include a toddler and an elementary school-aged child. Since the majority of single parents are women, the RISN assumes a mother and her two children. For the two-parent family, the RISN assumes a mother and father since that represents the majority of two-parent families. The single person is an adult of either gender.

Income / Wages

Wages are based on a 40 hour work week. In the two-parent family, both parents are working full-time.

The Rhode Island Works Program (RI Works) is the state's cash assistance and work-readiness program for families with children established under the federal Temporary Assistance to Needy Families block grant. In 2009, an average of 7,500 families/month participated in the program.

SSI is the Supplemental Security Income Program, the federal cash assistance program for people age 65 and older and people with disabilities. Approximately 32,000 individuals received SSI in Rhode Island in 2009.

While not reflected in the RISN because it is not received by all families, child support is an important source of income for single parent families. In 2009, there were 56,500 child support cases. Of these cases, 85 percent were families that were not receiving cash assistance through RI Works, although over two-thirds had received cash assistance in the past. The average child support order was $357/month. This represents 20 percent of monthly income for a single parent earning $11/hour. Families receiving RI Works cash assistance receive $50 in any month in which a non-custodial parent makes a child support payment. (The balance of the payment is retained by the state to offset the cost of assistance provided to the family.) This "child support pass through" increases the income of a parent with two children from $554 to $604/month. Approximately 13 percent of families receive this payment.

Housing

Costs: Rental costs are based on 2010 U.S. Department of Housing and Urban Development (HUD) Fair Market Rent for the Providence metropolitan area which includes the vast majority of Rhode Island cities and towns. Rent includes all utilities except telephone. The HUD fair market rent is set at the 40th percentile of average rents. The rental costs for the single and two-parent family assumes a two-bedroom apartment. The rental cost for the single adult is for a one-bedroom apartment.

The rental survey conducted by the Rhode Island Housing and Mortgage Finance Corporation shows that rents for available apartments are higher. Newspaper advertisements between January and December 2009 show that the average rental cost statewide for a two-bedroom apartment was $1,170/month (including utilities) and $956/month (including utilities) for a single bedroom apartment.

Subsidy: No subsidy is assumed for housing costs. Housing assistance is not available to the majority of low-income Rhode Islanders.

Food

Costs: Food costs are based on the U.S. Department of Agriculture's Moderate-Cost Plan (June 2010) for the nation. The costs for children are an average of costs for children ages two to eight. For the single adult, the cost is an average of the costs for a male (19-50 years old) ($270.80/month) and a female (19-50 years old) ($231.70/ month). These costs do not account for regional variation, which the Economic Research Service at USDA estimated to be 8 percent higher in the Northeast than the nationwide numbers. Including the adjustment recommended by the USDA, the food costs for a family of three would be $641 per month, for example, compared to the $594 used in the RISN. Food costs do not include the cost of any meals eaten outside the home.

Subsidy: Food subsidies include SNAP benefits (Supplemental Nutrition Assistance Program, formerly "Food Stamps") to which the family is entitled and the value of "WIC" vouchers for the toddler. WIC, the commonly used name for the Supplemental Nutrition Program for Women, Infants, and Children, is a supplemental food program available to children under five and to pregnant and post-partum women. The WIC benefit is the average amount for a child. (Previously the RISN used the average amount for women, infants and children.)

Key Policy Changes Since 2008 RISN – SNAP: Rhode Island increased SNAP income eligibility limits from 133% FPL to 185% FPL and eliminated the asset test. Pursuant to a federal change, families are allowed to deduct the full costs of dependent care expenses (instead of a capped amount). In addition, the American Recovery and Reinvestment Act ("ARRA") provided a temporary increase in SNAP benefits.

Transportation

For Families Receiving RI Works Cash Assistance as Only Income: The RISN assumes the family does not have a car and uses public transportation with a bus pass provided by the state.

For Families with Earnings: ***Costs:*** Costs are based on U.S. Department of Labor, Bureau of Labor Statistics, Consumer Expenditure Survey, 2008 and includes the cost for gas, motor oil and other vehicle expenses, exclusive of purchase. The cost is based on household size and number of earners in the household.

Child Care

Cost: Child care costs are based on the Statewide Survey of Child Care Costs in Rhode Island, 2009, conducted by the Charles Schmidt Jr. Labor Research Center of the University of Rhode Island and co-sponsored by the RI Department of Labor and Training and the RI Department of Human Services. The cost reflects the cost of care at a child care center at the 75th percentile of the market rate.

The toddler is in full-time daycare. The school-aged sibling is in after-school care, plus fourteen weeks of full-time care during school vacation and holidays.

Subsidy: Rhode Island provides a subsidy for child care costs on a sliding scale basis for families with gross income at or below 180% of the federal poverty level. For families with income above 100% FPL, co-payments range from 2% to 8% of gross income (101%–125% FPL = 2% of income; 126%–150% FPL = 5% of income; 151%–180% FPL = 8% of income). The cost of child care shows the parent's co-payment under the subsidized program.

Health Care

Cost: Health care costs include the employee's share of employer-sponsored insurance (ESI) and out-of-pocket expenses. The ESI is based on the US Department of Health and Human Services, Agency for Healthcare and Quality, Medical Expenditure Panel Survey ("MEPS") (2009), which documents the cost of employer-based coverage in Rhode Island as $1,134/month for family coverage and $421/month for individual coverage.

According to the MEPS, Rhode Island employees pay 27% of the cost of family coverage ($306/month) and 24% of individual coverage ($101/month). Out of pocket expenses are based on the 2007 Medical Expenditure Panel Survey for

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the Northeast Region, which documents out-of-pocket expenses for families as $53/month. The individual out-of-pocket expenses are $20/month. Thus, the total health care costs assumed in the RISN are $359 ($306+$53) for a family and $121 ($101+$20) for an individual. This does not include the cost of dental coverage.

Subsidy: The RIte Care / RIte Share program provides low or no-cost health insurance for families with children under age 19. Parents are eligible if family income is no more than 175% of the federal poverty level. Children are eligible if family income is no more than 250% of the federal poverty level. Families in RIte Care enroll in one of two health plans (Neighborhood Health Plan or United Health Care).[11] Under RIte Share, if a parent's employer offers a health insurance plan that meets certain coverage and cost requirements, the family enrolls in the employer-sponsored coverage and the state pays the employee's share of the cost. Families in both RIte Care and RIte Share with income above 150% of the federal poverty level are required to pay a monthly family premium. Premiums range from $61–$92/month: 150%–184% = $61; 185% – 199% = $77; 200%–250% = $92.

For the single parent family, the RISN assumes that when the family's income is above 175% FPL (and the parent is ineligible for RIte Care) the parent purchases individual insurance through her employer ($121/month) and pays the RIte Care premium ($61) to enroll her children in RIte Care. This assures that both the parent and children have health insurance at the most affordable cost.

For the two-parent family, the RISN assumes that the family enrolls in the employer's insurance ($359/month) when the family's income is above 175% FPL (and the parents are ineligible for RIte Care). While RIte Care is still available to the children as long as family income is less than 250% FPL, the only way for both parents to have health insurance is for the parent to enroll in the employer's family coverage.

There is no subsidized medical coverage for able-bodied adults under age 65. Adults who receive SSI benefits receive Medical Assistance coverage.

Key Changes Since 2008 – Health Care: RIte Care/RIte Share premiums were restored to those in effect in July 2008, eliminating the $45 premium for families with income between 133%–150% FPL and reducing the premiums for families with income between 150% and 250% FPL as follows: Income between 150%–184% FPL: premium decreased from $85/month to $61/month; income between 185%–199% FPL: premium decreased from $106 to $77; income between 200%–250% FPL: premium decreased from $114 to $92. This was required under the American Recovery and Reinvestment Act ("ARRA") in order for the state to receive a significant increase in federal matching funds for the Medicaid program.

Miscellaneous

Cost: Miscellaneous expenses include clothing, shoes, paper goods, over-the-counter medications, personal hygiene items, cleaning and household products and telephone. The RISN shows the cost of miscellaneous expenses at 10% of other (unsubsidized) costs.

Taxes and Tax Credits

Taxes include payroll taxes (FICA and TDI) and federal and state income taxes using the 2009 Federal and State 1040 Tax Forms. (The "Making Work Pay" tax credit of $400 per worker made available by the American Reinvestment and Recovery Act is not reflected in the RISN.) Total yearly income taxes were averaged over 12 months.

Sales tax is 7% on non-perishable items. The RISN assumes sales tax in the amount of 7% of the miscellaneous cost.

Earned Income Tax Credit (EITC): The federal EITC is a refundable tax credit available to low wage earners to help reduce taxes and raise income. Part of the payment may be received in the paycheck or the entire amount may be received as a tax refund/credit at the end of the year. The Rhode Island EITC is 25% of the federal EITC, but unlike the federal EITC, is not fully refundable. In 2009 the state refundable portion was 15% of the non-refundable credit. For tax year 2009, single parent families with two children earning $40,295 ($45,295 for married couples) could receive up to $5,028 in federal EITC. Workers without children earning less than $13,440 could receive a maximum of $457. The RISN shows the yearly federal and state EITC the family would receive averaged over 12 months.

Child Care Tax Credit (CCTC): The child care tax credit is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the amount of federal taxes owed. The CCTC is not refundable and cannot be received in the monthly paycheck. The child care tax credit is based on the parent's out-of-pocket expenses. The RISN shows the yearly CCTC averaged over 12 months.

Child Tax Credit: A federal tax credit of up to $1,000 for each child under age 17 is applied against the amount of federal taxes owed. In 2009, this refundable credit was available to workers with taxable earned income above $3,000. The RISN shows the yearly Child Tax Credit averaged over 12 months.

[11] *Blue Cross Blue Shield of RI ended its participation in RIte Care as of August 2010.*

The Poverty Institute develops and promotes public policies that improve the economic security of low- and moderate-income Rhode Islanders and works to ensure that tax and budget policies are fair and adequate to fund public services.

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