

# Bridging the Gaps

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**Deanna Schexnayder**  
**University of Texas at Austin**

**Heather Boushey**  
**Center for Economic and Policy Research**

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# Purpose of Research Project

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- To assess the *hardships gap* between resources and living costs for families over many income ranges
- To examine the *eligibility gap* by measuring the actual use of benefits among eligible families
- To engage potential partners to discuss outreach strategies and possible uses of this information

# Scope of Project - Phase 1

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- Analyze state and local program policies, resources and living expenses (using Family Resource Simulator\* data) to assess differences across states and communities
- Analyze Census SIPP data to determine utilization of benefit programs in state and local areas

\* The Family Resource Simulator (FRS) was developed by the National Center for Children in Poverty ([www.nccp.org](http://www.nccp.org)).

# Scope of Project - Phase 1

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- Engage local and state program practitioners and advocates to determine usefulness of analysis in their work
- Develop plans and partnerships for future phases of this work

# RMC Role in BTG Project

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- Analyze Texas benefit program policies (2004) for use in Texas FRS simulations and SIPP program utilization calculations
- Analyze FRS simulations for a hypothetical family in four Texas communities --  
Dallas, Houston, Laredo and San Antonio
- Organize brown bags to discuss presentation and possible uses of findings (with CPPP)
- Write Texas report on Phase 1 work

# Texas Children - Demographics

- 50% of Texas children live in low-income families (200% of poverty level or ~ \$40K for a family of 4)
- 24% live in poor families (~\$20K for family of 4)

## Characteristics

	Low-Income	Poor
Employed parent	86%	76%
Single parent	43%	52%
Immigrant parents	33%	38%
Percent Latino	58%	70%

- Source: NCCP analysis of U.S. Current Population Survey Data (2003-05) with additional RMC calculations

# Simulation Details

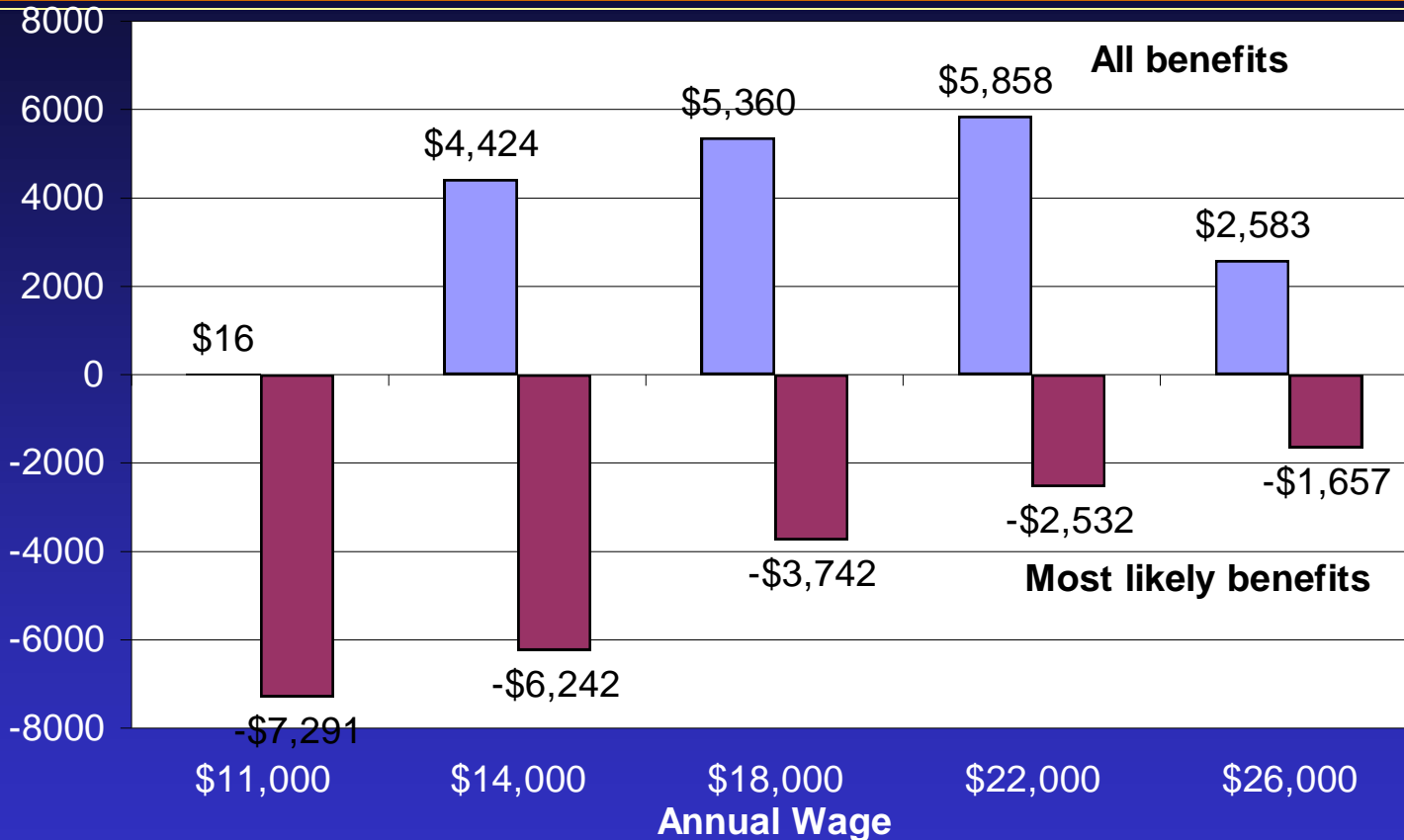
- Single parent with 2 children ages 3 & 8
- Parent works 40 hours per week
- Receives all tax benefits (e.g., EITC, Child Tax Credit)
- Uses family homes for child care, regardless of subsidy
- Assumes use of Medicaid and CHIP when eligible, otherwise employer-based insurance
- Assumes no child support
- No savings, own car worth \$2,000, no car debt

## Notes:

\$11,000 = minimum wage of \$5.15

\$26,000 = Texas median wage (per BLS)

# Simulation: Houston, TX

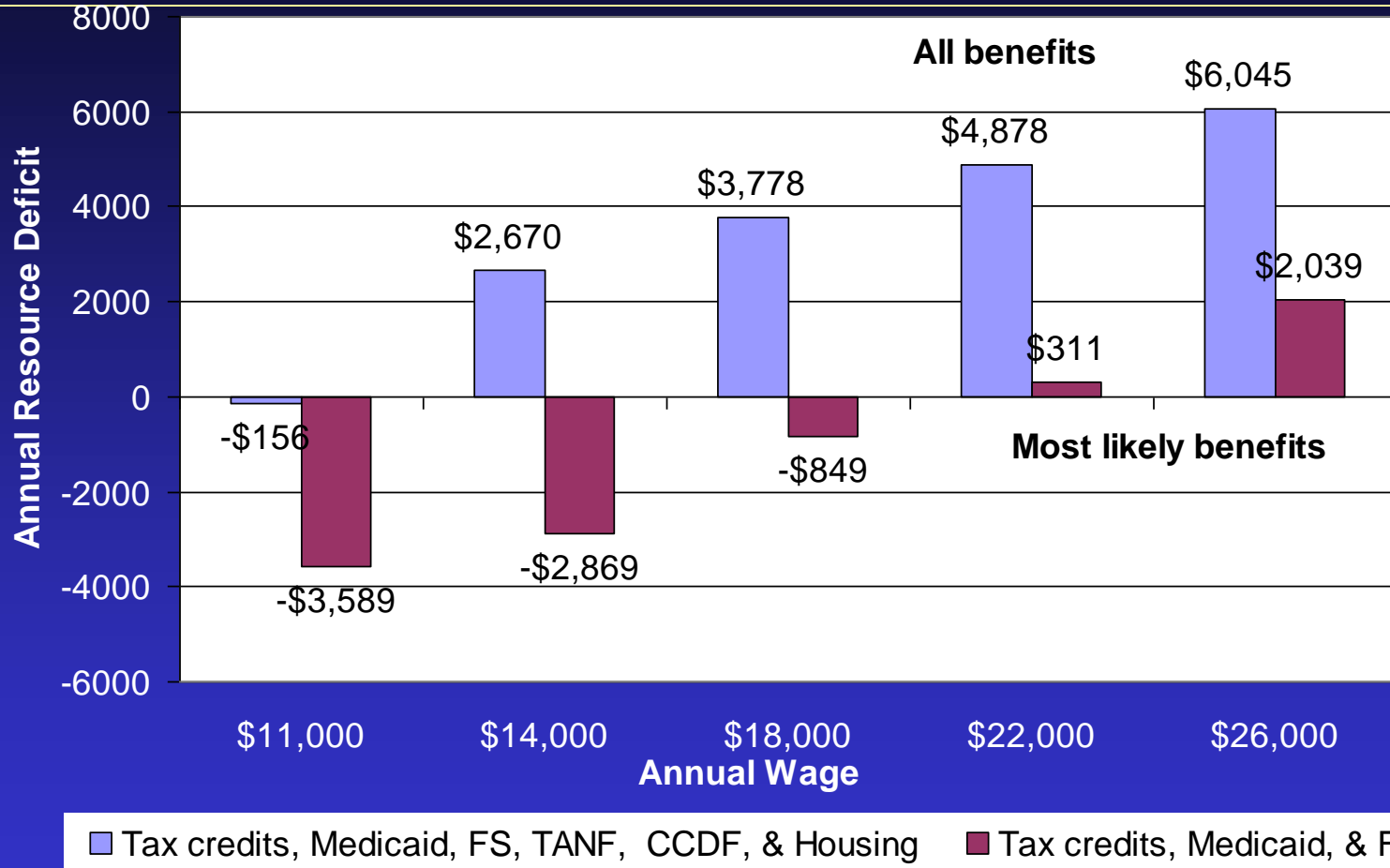


■ Tax credits, Medicaid, FS, TANF, CCDF, & Housing
 ■ Tax credits, Medicaid, & FS

Data Source: National Center for Children in Poverty, Family Resource Simulator: Texas 2004, ([www.nccp.org/modeler/modeler.cgi](http://www.nccp.org/modeler/modeler.cgi)).

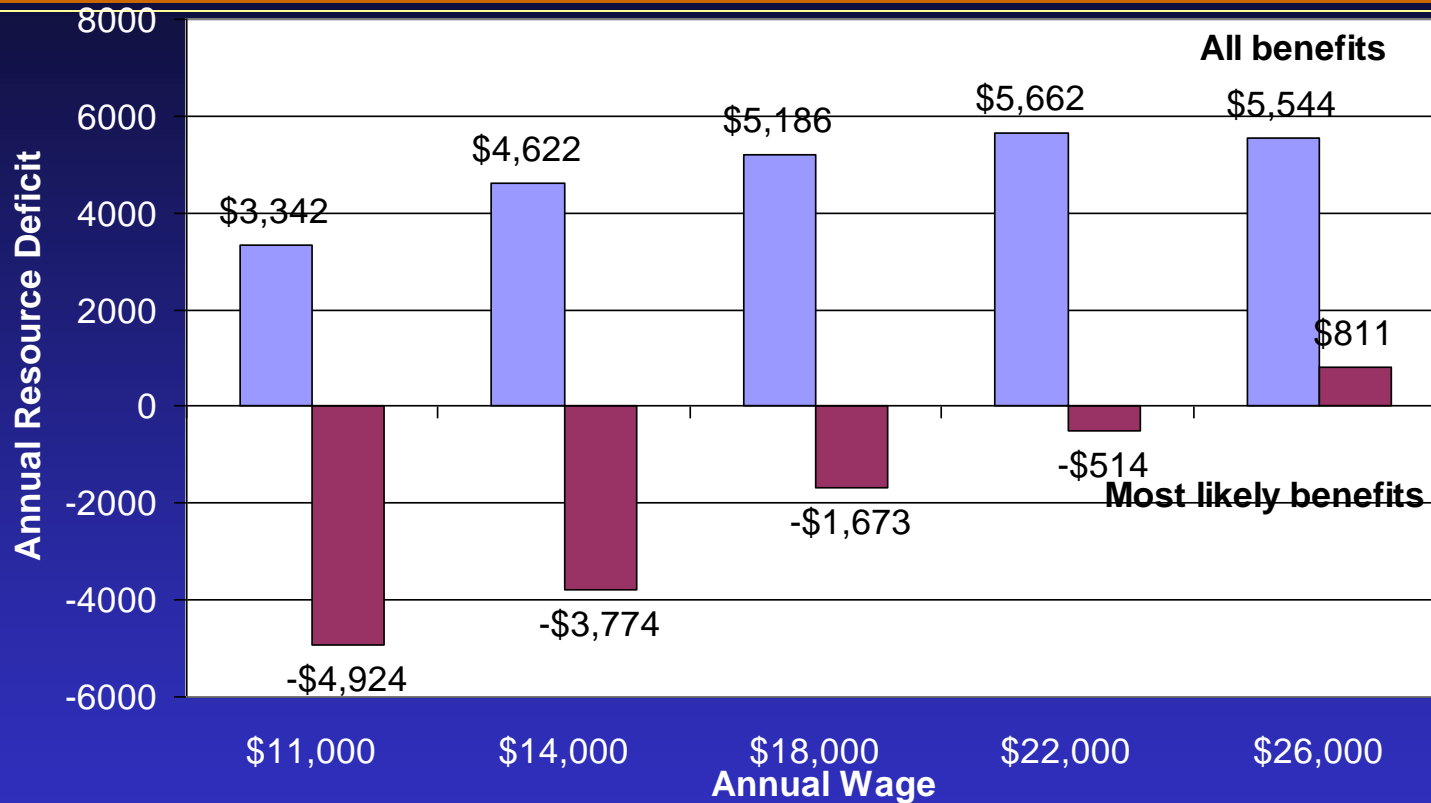


# Simulation: Laredo, TX



Data Source: National Center for Children in Poverty, Family Resource Simulator: Texas 2004, ([www.nccp.org/modeler/modeler.cgi](http://www.nccp.org/modeler/modeler.cgi)).

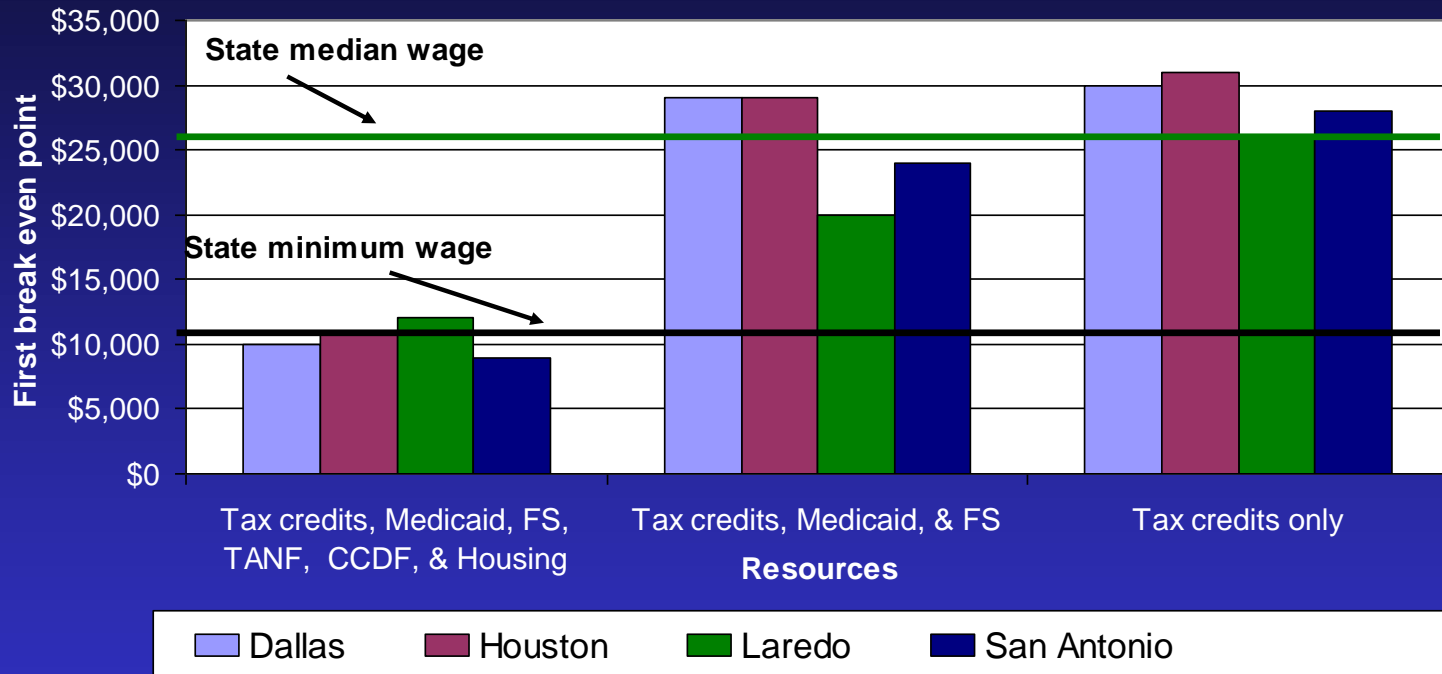
# Simulation: San Antonio, TX



■ Tax credits, Medicaid, FS, TANF, CCDF, & Housing
 ■ Tax credits, Medicaid, & FS

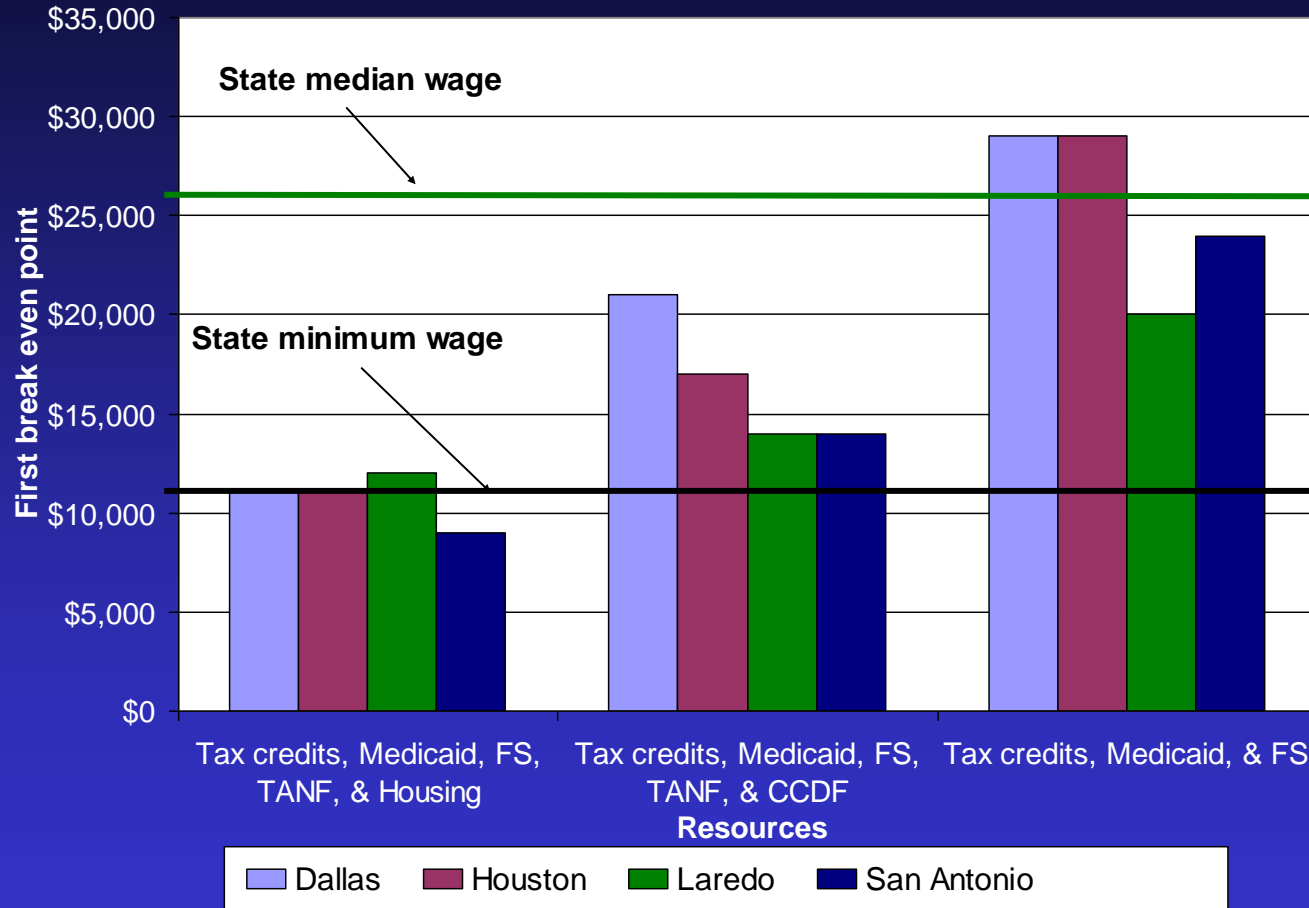
Data Source: National Center for Children in Poverty, Family Resource Simulator: Texas 2004, ([www.nccp.org/modeler/modeler.cgi](http://www.nccp.org/modeler/modeler.cgi)).

# First break-even point for different combinations of earnings/benefits



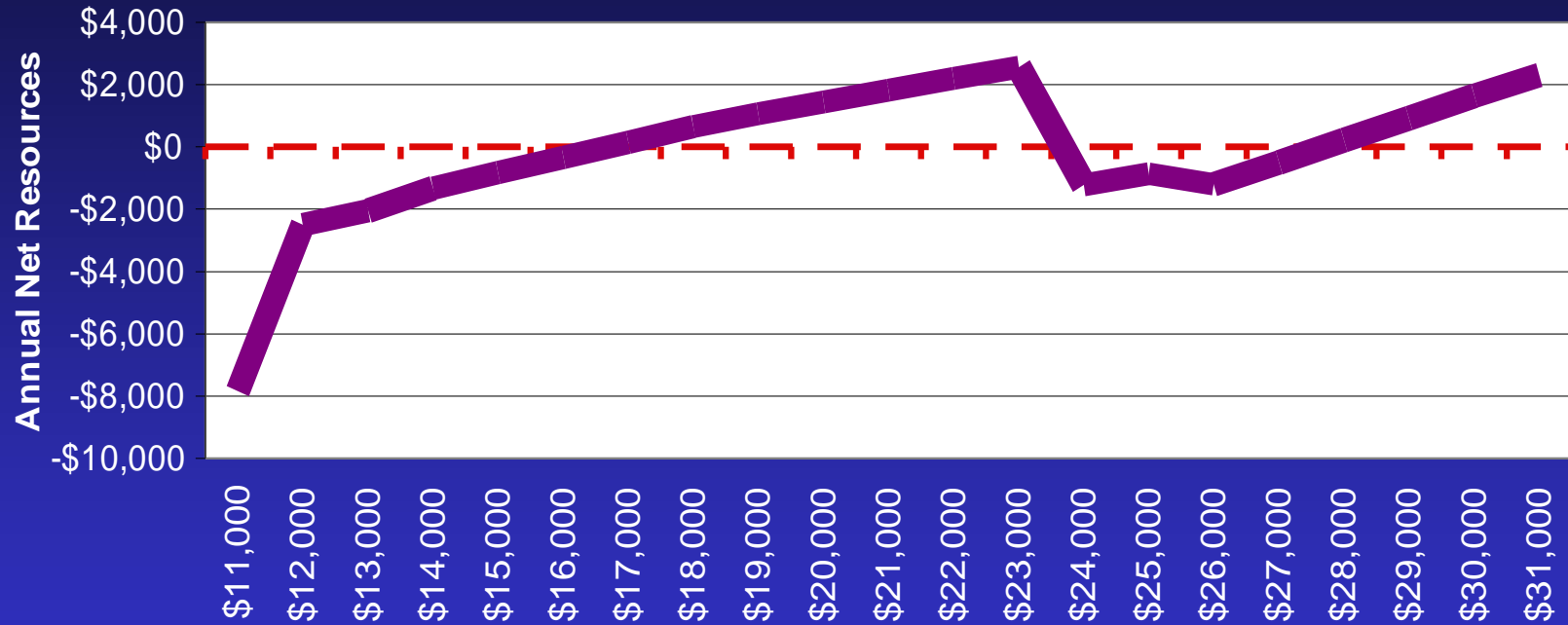
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# First break-even point for different combinations of earnings/benefits



Data Source: National Center for Children in Poverty, Family Resource Simulator: Texas 2004 ([www.nccp.org/modeler/modeler.cgi](http://www.nccp.org/modeler/modeler.cgi)).

# Multiple Break-even Points: Houston, TX



For the following benefits: Tax Credits, Medicaid, FS, TANF, and CCDF

Data Source: National Center for Children in Poverty, Family Resource Simulator: Texas 2004, ([www.nccp.org/modeler/modeler.cgi](http://www.nccp.org/modeler/modeler.cgi)).

# Possible Discussion Topics

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- Usefulness of graph formats
- Inclusion of child support in future simulations
- Simulations for two-parent families
- Implications for children in immigrant families
- How to frame when reaching out to policymakers, the media, and other advocates

# Next Steps

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- **Refine project based on what we learn today**
- **Discuss the usefulness of doing focus groups in Texas with low income families and providers**
- **Develop strategies to outreach to policymakers and media, in both Texas and nationally**

# For More Information

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**Deanna Schexnayder**

**Ray Marshall Center for the Study of Human Resources**

**LBJ School of Public Affairs**

**The University of Texas at Austin**

**512/471-2193**

**[dschex@uts.cc.utexas.edu](mailto:dschex@uts.cc.utexas.edu)**