

## BALANCING AN OHIO WORKS FIRST BUDGET

In This activity we will assume that you are the single mother of two children, aged 1 years old and 3 years old.

### Assistance

To help provide for yourself and your family, you enroll in the Ohio Works First program. The program requires you to work 30 hours each week. You work full time at minimum wage (\$7.70) earning \$1,334 per month. In addition you only receive \$10 a month from Ohio Works First, but remain eligible for supportive services such as Medicaid and childcare. You also receive \$315 a month in food stamps -- the average food stamp amount in 2011 was \$105 per person. Remember, your food stamps cannot be used to purchase soap, cleaning supplies, tobacco, liquor products, pet foods, paper goods such as toilet paper, or other things you don't eat.

The Home Energy Assistance Program (HEAP) will help with your heating bill for the months of December, January and February. You are eligible for one-time assistance of up to \$320. HEAP benefits may be applied only to your primary source.

You do not receive a housing subsidy, as like most recipients, this subsidy is not available. Medicaid will cover most of your medical costs. The Ohio Works First Program will also cover most childcare expenses.

| <b>BALANCING AN OHIO WORKS FIRST BUDGET</b>       |              |                         |              |
|---|--------------|-------------------------|--------------|
| <b>MONTHLY BUDGET    \$1,344 CASH, \$315 FOOD</b> |              |                         |              |
| <b>Rent/ Mortgage</b>                             | _____        | <b>Household</b>        | _____        |
| <b>Food</b>                                       | <b>\$315</b> |                         |              |
| Additional food                                   | _____        | Soaps                   | _____        |
|   |              | Bedding                 | _____        |
| <b>Utilities</b>                                  |              | Cleaning Supplies       | _____        |
| Gas   | _____        | Furniture               | _____        |
| Electricity                                       | _____        |                         |              |
| Phone   | _____        | <b>Transportation</b>   | _____        |
| <b>Clothing</b>                                   |              |                         |              |
| Dresses-skirts/blouses                            | _____        | <b>School</b>           |              |
| Shirts/slacks                                     | _____        | Books/supplies          | _____        |
| Underwear   | _____        | Activities              | _____        |
| Shoes/boots                                       | _____        |                         |              |
| Socks/hose  | _____        | <b>Child Support</b>    | <b>\$ 0</b>  |
| Coats/raincoats                                   | _____        | <b>Church/Synagogue</b> | _____        |
| Gloves, etc.                                      | _____        |                         |              |
| Diapers   | _____        |                         |              |
| <b>Child Care</b>                                 | <b>\$ 0</b>  |                         |              |
| <b>Personal</b>                                   |              | <b>Insurance</b>        |              |
| Toiletries  | _____        | Car                     | _____        |
| Haircuts  | _____        | Health                  | <b>\$0</b>   |
| Entertainment                                     | _____        |                         |              |
| Bandages, aspirin, etc.                           | _____        | <b>TOTAL</b>            | <b>=====</b> |

**FOLLOW-UP**  
**BALANCING AN OHIO WORKS FIRST BUDGET 2012**

How did you do? Do you feel that you are adequately cared for through this budget?

**Value of a Job and Child Care**

Ohio’s welfare reform program, Ohio Works First, seeks to provide childcare for such a mother. There are not enough childcare slots available and accessible to all in the program. If this mother were not receiving assistance she would be paying between \$210 to \$122 per child, per week for day care (average cost is \$146 per person, per week, more for infants, less for school age).

In order to maintain assistance, she will have to work at least 30 hours per week, 10 hours of which may be in an educational or skills development program. She will also become eligible for the Federal Earned Income Tax Credit. (Depending upon individual factors a family with more than one child could receive up to \$4000, most receive around \$1500).

**Time Limits**

Ohio’s welfare reform is time-limited. After three years, this mother is ineligible for the cash assistance portion of the Ohio works First program. She **may** be allowed to resume after two years, if she can show “good cause.” She may not, however, be on the Ohio Works First Cash Assistance Program for more than 5 years in her lifetime. Depending upon income she may remain eligible for childcare and Medicaid.

| <u>Housing Costs (Rent)</u> | <u>1BR</u> | <u>2BR</u>                       | <u>3BR</u> |
|-----------------------------|------------|----------------------------------|------------|
| Columbus                    | \$616      | \$779 (\$31,160 yr; \$14.98 hr.) | \$980      |
| Ohio                        | \$566      | \$704 (\$28,150 yr; \$13.53 hr.) | \$907      |

**Go back and redo the exercise based upon a family size (3), working full-time at \$17.81 per hour, or \$3,088 per month (\$37,060 per year) or 200% of poverty.**

**Childcare Costs:** \$593 per month, per infant. \$487 per month, per child aged 4.

**Insurance Costs:** **Car:** Basic plan: \$750 per year (\$138 per month)  
**Health:** Family Plan: \$800 per month, \$9,600 per year.  
 Single Plan: \$117 per month