



# Federal Poverty Level

Based on cash resources. The minimum income you can earn to qualify for various government benefits and programs.

2024 POVERTY GUIDELINES FOR THE 48 CONTIGUOUS STATES AND THE DISTRICT OF COLUMBIA	
Persons in family/household	Poverty guideline
1	\$15,060
2	\$20,440
3	\$25,820
4	\$31,200
5	\$36,580
6	\$41,960
7	\$47,340
8	\$52,720
For families/households with more than 8 persons, add \$5,380 for each additional person.	

Alternative measure, Supplemental Poverty Measure.

Poverty guidelines are used as an eligibility criterion by a number of federal programs listed below:

**\*\*Bold indicates open-ended or entitlement programs**

Department	Programs
HHS	Community Services Block Grant Head Start Low-Income Home Energy Assistance Program (LIHEAP) <b>PARTS of Medicaid</b> Hill-Burton Uncompensated Services Program AIDS Drug Assistance Program Children's Health Insurance Program <b>Medicare – Prescription Drug Coverage (subsidized portion only)</b> Community Health Centers Migrant Health Centers Family Planning Services Health Professions Student Loans – Loans for Disadvantaged Students Health Careers Opportunity Program Scholarships for Health Professions Students from Disadvantaged Backgrounds Job Opportunities for Low-Income Individuals Low-Income Household Water Assistance Program
Department of Agriculture	<b>Supplemental Nutrition Assistance Program (SNAP)</b> Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) <b>National School Lunch Program</b> School Breakfast Program Child and Adult Care Food Program Expanded Food and Nutrition Education Program
Department of Labor	Job Corps National Farmworker Jobs Program Senior Community Service Employment Program Workforce Investment Act Youth Activities

Also includes: Weatherization Assistance for Low-Income Persons, Low-Income Taxpayer Clinics, Foster Grandparents Program, Senior Companion Program, Legal Services for the Poor



# SNAP

To help households with the greatest need, the SNAP benefit formula enables households with the lowest incomes to receive larger benefits than households closer to the poverty line.

Household income before any of the program’s deductions are applied – generally must be below 165 percent of the poverty line.

Household Size	Gross monthly income (130 percent of poverty)	Net monthly income (100 percent of poverty)
1	\$1,580	\$1,215
2	\$2,137	\$1,644
3	\$2,694	\$2,072
4	\$3,250	\$2,500
5	\$3,807	\$2,929
6	\$4,364	\$3,357
7	\$4,921	\$3,785
8	\$5,478	\$4,214
Each additional member	+\$557	+\$429

Income limits for categorically eligible households.

To qualify, households must meet:

- (1) Gross Income
- (2) Net Income
- (3) **Asset Test**

Total household resources in Texas **cannot exceed \$5,000**, including liquid resources and excess vehicle value.

Asset limits trap people in a state of economic precarity. SNAP and similar benefits programs can **cap people at JUST ENOUGH by impeding wealth building and limiting people’s ability to prepare for financial crises.**

Forced to compromise their long-term economic security by depleting existing savings to attain the immediate and life-sustaining relief these benefits programs provide.



# ALICE

Earning just above the Federal Poverty Level but less than what it costs to make ends meet in the communities where they live.

Mismatch between cost of living and what jobs pay.

**Survival** - minimum cost of basics necessary to live and work in the current economy.

Household Survival Budget, Texas, 2021								
Monthly Costs and Credits	Single Adult	One Adult, One Child	One Adult, One In Child Care	Two Adults	Two Adults Two Children	Two Adults, Two In Child Care	Single Senior	Two Seniors
Housing - Rent	\$502	\$485	\$485	\$485	\$603	\$603	\$502	\$485
Housing - Utilities	\$154	\$239	\$239	\$239	\$292	\$292	\$154	\$239
Child Care	\$0	\$217	\$580	\$0	\$435	\$1,236	\$0	\$0
Food	\$374	\$635	\$570	\$686	\$1,119	\$1,020	\$345	\$633
Transportation	\$342	\$440	\$440	\$518	\$819	\$819	\$295	\$424
Health Care	\$211	\$565	\$565	\$565	\$882	\$882	\$553	\$1,105
Technology	\$75	\$75	\$75	\$110	\$110	\$110	\$75	\$110
Miscellaneous	\$166	\$266	\$295	\$260	\$426	\$496	\$192	\$300
Tax Payments	\$220	\$364	\$428	\$299	\$640	\$792	\$276	\$507
Tax Credits	\$0	(\$359)	(\$584)	\$0	(\$717)	(\$1,195)	\$0	\$0
Monthly Total	\$2,044	\$2,927	\$3,093	\$3,162	\$4,609	\$5,055	\$2,392	\$3,803
ANNUAL TOTAL	\$24,528	\$35,124	\$37,116	\$37,944	\$55,308	\$60,660	\$28,704	\$45,636
Hourly Wage	\$12.26	\$17.56	\$18.56	\$18.97	\$27.65	\$30.33	\$14.35	\$22.82

Source: <https://www.unitedforalice.org/household-budgets/texas>

\*\* Available by county

Six essential areas of a household budget affect the financial decision making:

1. Housing
2. Childcare
3. Education
4. Food
5. Transportation
6. Health care
7. Technology

**Stability** - higher costs for maintaining a more financially stable household over time.

Monthly Costs and Credits	Single Adult	Two Adults	Two Adults Two Children	Two Adults, Two In Child Care
Housing - Rent	\$751	\$880	\$1,279	\$1,279
Housing - Utilities	\$154	\$239	\$292	\$292
Child Care	\$0	\$0	\$505	\$1,443
Food	\$565	\$1,051	\$1,865	\$1,617
Transportation	\$893	\$1,093	\$1,356	\$1,356
Health Care	\$185	\$480	\$770	\$770
Technology	\$125	\$160	\$160	\$160
Miscellaneous	\$267	\$390	\$623	\$692
Savings	\$267	\$390	\$623	\$692
Tax Payments	\$437	\$563	\$1,065	\$1,217
Tax Credits	\$0	\$0	(\$752)	(\$1,247)
Monthly Total	\$3,644	\$5,246	\$7,786	\$8,271
ANNUAL TOTAL	\$43,728	\$62,952	\$93,432	\$99,252
Hourly Wage	\$21.86	\$31.48	\$46.72	\$49.63

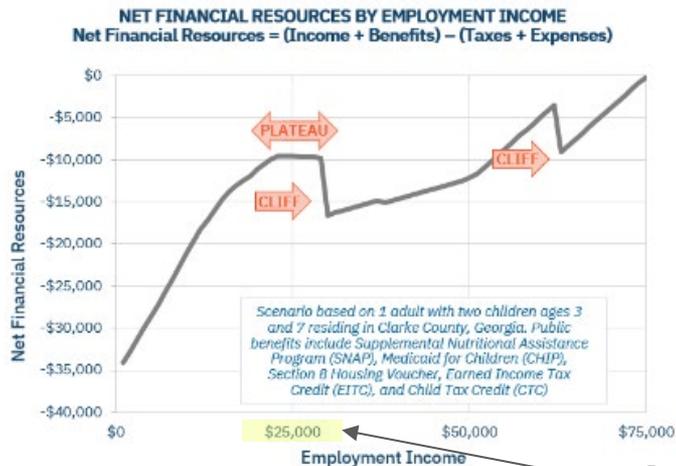
Source: <https://www.unitedforalice.org/household-budgets-mobile/texas>



# BENEFITS CLIFFS/PLATEAU

Career enhancement/income growth puts a family above the income-eligibility threshold for public assistance programs.

The gradual or sudden loss of these programs may result in a family being financially worse off (benefits cliff) or no better off (a benefits plateau)



Source: Atlanta Fed's Policy Rules Database Dashboard

Benefits cliff is particularly likely for people making between \$13 and \$17 per hour.

Source: <https://www.unitedforalice.org/household-budgets/texas>

\*\* Available by county

Federal Reserve Bank of Atlanta

State: [dropdown]  
 County: [dropdown]  
 Family type: [dropdown]  
 Public assistance: [dropdown]  
 Specify target Occupation: [dropdown]  
 Broad occupation group: [dropdown]  
 Duration of education or training program: [dropdown]  
 Specify Occupation for Comparison: [radio buttons]  
 Fill in all inputs to continue

Welcome | Results | For Policymakers | Methodology

This dashboard gives you information about which in-demand careers are likely to help you overcome a loss of public assistance and leave you in a better position financially. The dashboard also shows how long it will take to achieve financial stability on a career path.

United Way  
 United Ways of Texas

RAISE TEXAS  
 BUILDING FINANCIAL SUCCESS

**Step 1:** Use the navigation pane on the left to select a family type most similar to your own and to identify careers of interest to you.  
**Step 2:** Hit 'Calculate Results' button.  
**Step 3:** Switch to the 'Results' tab at the top of this page to see how much a typical worker in a career you choose in the left pane can expect to earn locally and to pay in taxes, and how much the worker's family can expect to receive in public assistance over time.  
**Step 4:** Use dropdown menus in the navigation pane to customize your results further. Hit 'Recalculate' to update your results.

CLIFF Dashboard: <https://academy-clifftool.thinkific.com/>



# DEFINING STABILITY AND WEALTH

Household financial wellbeing defined as the ability to have both **security** and **freedom of choice**, both in the **present** (stability) and **future** (wealth).

	Present	Future
Security	Control over your day-to-day, month-to-month finances	Capacity to absorb a financial shock
Freedom of choice	Financial freedom to make choices to enjoy life	On track to meet your financial goals



Source: Consumer Financial Protection Bureau

## ELEMENTS:

- Have control over day-to-day, month-to-month finances;
- Have the capacity to absorb a financial shock;
- Are on track to meet your financial goals; and
- Have the financial freedom to make the choices that allow you to enjoy life.

## MEASUREMENT: Financial Well-Being Scale

Questions	Response Options
<b>How well does this statement describe you or your situation?</b>	
<ol style="list-style-type: none"> <li>1. I could handle a major unexpected expense</li> <li>2. I am securing my financial future</li> <li>3. Because of my money situation, I feel like I will never have the things I want in life*</li> <li>4. I can enjoy life because of the way I'm managing my money</li> <li>5. I am just getting by financially*</li> <li>6. I am concerned that the money I have or will save won't last*</li> </ol>	<ul style="list-style-type: none"> <li>• Completely</li> <li>• Very well</li> <li>• Somewhat</li> <li>• Very little</li> <li>• Not at all</li> </ul>
<b>How often does this statement apply to you?</b>	
<ol style="list-style-type: none"> <li>7. Giving a gift for a wedding, birthday or other occasion would put a strain on my finances for the month*</li> <li>8. I have money left over at the end of the month</li> <li>9. I am behind with my finances*</li> <li>10. My finances control my life*</li> </ol>	<ul style="list-style-type: none"> <li>• Always</li> <li>• Often</li> <li>• Sometimes</li> <li>• Rarely</li> <li>• Never</li> </ul>
* Denotes questions for which the response options are "reverse coded"	

# MEASURING STABILITY AND WEALTH

Family Budget Calculator	Living Wage Calculation	Bridge Score	Financial Well-Being Scale
Economic Policy Institute	MIT; Living Wage Institute	EMPath	Consumer Financial Protection Bureau
<i>Measures the income a family needs in order to attain a modest yet adequate standard of living.</i>	<i>The hourly rate that an individual in a household must earn to support themselves and/or their family, working full-time, or 2080 hours per year.</i>	<i>Measure of overall self-sufficiency. Measured across five domains: Family Stability, Well-Being, Financial Management, Education &amp; Training, and Employment &amp; Career)</i>	<i>10 questions to capture how people feel about their financial security. Responses to the questions can be converted into an overall financial well-being "score" (0 and 100).</i>
<a href="https://www.epi.org/resources/budget/">https://www.epi.org/resources/budget/</a>	<a href="https://livingwage.mit.edu/states/48/locations">https://livingwage.mit.edu/states/48/locations</a>	<a href="https://mobilitymentoring.nl/wp-content/uploads/2021/10/EMPath-What-Works-Series-Goals-Matter.pdf">https://mobilitymentoring.nl/wp-content/uploads/2021/10/EMPath-What-Works-Series-Goals-Matter.pdf</a>	<a href="https://www.consumerfinance.gov/data-research/research-reports/financial-well-being-scale/">https://www.consumerfinance.gov/data-research/research-reports/financial-well-being-scale/</a>

Measured by income a family needs to support themselves based on cost of living.

Also can include ALICE Household Stability Budget

Scales based on perception of security/stability and future prospects/savings.

Measure not publicly listed.