

**Financial Consequences of Marriage Decisions:  
Net Income After Taxes and Transfers Under 3 Living Arrangements,  
Selected Family Characteristics**

**Net Income for All States and Details for 3 Selected States\***

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\*For each scenario, the three state-specific tables highlight states with particularly high marriage bonuses (or small penalties), moderate or average penalties (or bonuses) and particularly low bonuses (or high penalties). The penalties (bonuses) reflect relative differences in income when a couple that lives apart decides to marry.

Tables use 11/22/2006 version of the Calculator and Database

**Table I: Base Scenario: Woman Not Employed, Man Employed Full Time and Father to All Children<sup>1</sup>**

| State                | Total Disposable Income per Month (\$) |     |                  |                           |                               |         | Relative Disposable Income (\$) |  |                           |                           |   |  |
|----------------------|--|-----|------------------|---------------------------|-------------------------------|---------|---------------------------------|--|---------------------------|---------------------------|---|--|
|                      | Live Apart                             |     |                  | Cohabit                   |                               | Married | Married                         |  |                           | Live Apart                |   | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                      | Woman                                  | Man | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs |         | Married versus Cohabit          | Married versus Cohabit Not Reported to Govt Programs | Reported to Govt Programs | Live Apart versus Cohabit | Live Apart versus Cohabit Not Reported to Govt Programs |  |
| Alabama              | 1111                                   | 824 | 1935             | 1493                      | 1935                          | 1946    | 11                              | 454  | 11                        | 442                       | 0   | 442  |
| Alaska               | 1804                                   | 864 | 2669             | 1944                      | 2669                          | 2385    | -284                            | 441  | -284                      | 724                       | 0   | 724  |
| Arizona              | 1412                                   | 844 | 2257             | 1762                      | 2257                          | 2222    | -34                             | 461  | -34                       | 495                       | 0   | 495  |
| Arkansas             | 1086                                   | 836 | 1922             | 1483                      | 1922                          | 1952    | 30                              | 469  | 30                        | 438                       | 0   | 438  |
| California           | 1736                                   | 857 | 2593             | 2073                      | 2593                          | 2521    | -72                             | 448  | -72                       | 520                       | 0   | 520  |
| Colorado             | 1555                                   | 838 | 2394             | 1895                      | 2394                          | 2361    | -32                             | 467  | -32                       | 499                       | 0   | 499  |
| Connecticut          | 1538                                   | 863 | 2401             | 2043                      | 2401                          | 2485    | 84                              | 442  | 84                        | 358                       | 0   | 358  |
| Delaware             | 1435                                   | 846 | 2281             | 1790                      | 2281                          | 2248    | -33                             | 458  | -33                       | 492                       | 0   | 492  |
| District of Columbia | 1773                                   | 815 | 2588             | 2081                      | 2588                          | 2628    | 40                              | 548  | 40                        | 508                       | 0   | 508  |
| Florida              | 1402                                   | 864 | 2266             | 1789                      | 2266                          | 2229    | -37                             | 441  | -37                       | 477                       | 0   | 477  |
| Georgia              | 1571                                   | 833 | 2404             | 1878                      | 2404                          | 2346    | -58                             | 468  | -58                       | 526                       | 0   | 526  |
| Hawaii               | 1813                                   | 819 | 2632             | 2274                      | 2632                          | 2742    | 110                             | 468  | 110                       | 358                       | 0   | 358  |
| Idaho                | 1171                                   | 840 | 2011             | 1531                      | 2011                          | 1996    | -15                             | 465  | -15                       | 480                       | 0   | 480  |
| Illinois             | 1574                                   | 833 | 2407             | 1885                      | 2407                          | 2358    | -49                             | 473  | -49                       | 522                       | 0   | 522  |
| Indiana              | 1171                                   | 826 | 1997             | 1525                      | 1997                          | 2004    | 7                               | 479  | 7                         | 471                       | 0   | 471  |
| Iowa                 | 1287                                   | 828 | 2115             | 1589                      | 2115                          | 2065    | -50                             | 476  | -50                       | 527                       | 0   | 527  |
| Kansas               | 1257                                   | 837 | 2094             | 1566                      | 2094                          | 2075    | -20                             | 508  | -20                       | 528                       | 0   | 528  |
| Kentucky             | 1153                                   | 831 | 1984             | 1523                      | 1984                          | 1969    | -15                             | 445  | -15                       | 461                       | 0   | 461  |
| Louisiana            | 1223                                   | 846 | 2069             | 1653                      | 2069                          | 2111    | 43                              | 458  | 43                        | 416                       | 0   | 416  |
| Maine                | 1587                                   | 847 | 2434             | 1803                      | 2434                          | 2261    | -172                            | 458  | -172                      | 630                       | 0   | 630  |
| Maryland             | 1811                                   | 828 | 2639             | 2094                      | 2639                          | 2626    | -13                             | 533  | -13                       | 545                       | 0   | 545  |
| Massachusetts        | 2084                                   | 814 | 2898             | 2335                      | 2898                          | 2878    | -20                             | 543  | -20                       | 563                       | 0   | 563  |
| Michigan             | 1442                                   | 826 | 2268             | 1708                      | 2268                          | 2180    | -88                             | 472  | -88                       | 560                       | 0   | 560  |
| Minnesota            | 1654                                   | 834 | 2488             | 1858                      | 2488                          | 2448    | -40                             | 590  | -40                       | 630                       | 0   | 630  |
| Mississippi          | 1136                                   | 847 | 1983             | 1546                      | 1983                          | 2003    | 20                              | 457  | 20                        | 437                       | 0   | 437  |
| Missouri             | 1275                                   | 844 | 2119             | 1657                      | 2119                          | 2118    | -1                              | 461  | -1                        | 462                       | 0   | 462  |
| Montana              | 1224                                   | 836 | 2060             | 1501                      | 2060                          | 1961    | -100                            | 459  | -100                      | 559                       | 0   | 559  |
| Nebraska             | 1234                                   | 845 | 2080             | 1578                      | 2080                          | 2037    | -42                             | 459  | -42                       | 502                       | 0   | 502  |
| Nevada               | 1464                                   | 864 | 2328             | 1803                      | 2328                          | 2243    | -85                             | 441  | -85                       | 525                       | 0   | 525  |
| New Hampshire        | 1681                                   | 864 | 2545             | 1939                      | 2545                          | 2379    | -166                            | 440  | -166                      | 606                       | 0   | 606  |
| New Jersey           | 1747                                   | 848 | 2596             | 2050                      | 2596                          | 2565    | -31                             | 515  | -31                       | 546                       | 0   | 546  |
| New Mexico           | 1314                                   | 853 | 2167             | 1635                      | 2167                          | 2087    | -80                             | 452  | -80                       | 532                       | 0   | 532  |
| New York             | 1749                                   | 844 | 2594             | 2041                      | 2594                          | 2607    | 13                              | 565  | 13                        | 552                       | 0   | 552  |
| North Carolina       | 1271                                   | 819 | 2090             | 1625                      | 2090                          | 2111    | 21                              | 486  | 21                        | 465                       | 0   | 465  |
| North Dakota         | 1267                                   | 852 | 2120             | 1573                      | 2120                          | 2025    | -95                             | 452  | -95                       | 547                       | 0   | 547  |
| Ohio                 | 1365                                   | 848 | 2213             | 1708                      | 2213                          | 2162    | -51                             | 454  | -51                       | 505                       | 0   | 505  |
| Oklahoma             | 1165                                   | 826 | 1992             | 1519                      | 1992                          | 2005    | 13                              | 486  | 13                        | 473                       | 0   | 473  |
| Oregon               | 1423                                   | 795 | 2217             | 1677                      | 2217                          | 2187    | -30                             | 510  | -30                       | 540                       | 0   | 540  |
| Pennsylvania         | 1520                                   | 830 | 2350             | 1813                      | 2350                          | 2253    | -97                             | 440  | -97                       | 537                       | 0   | 537  |
| Rhode Island         | 1376                                   | 843 | 2219             | 1666                      | 2219                          | 2128    | -91                             | 462  | -91                       | 553                       | 0   | 553  |
| South Carolina       | 1199                                   | 847 | 2045             | 1586                      | 2045                          | 2044    | -1                              | 458  | -1                        | 459                       | 0   | 459  |
| South Dakota         | 1320                                   | 864 | 2184             | 1631                      | 2184                          | 2071    | -113                            | 441  | -113                      | 553                       | 0   | 553  |
| Tennessee            | 1246                                   | 864 | 2110             | 1600                      | 2110                          | 2040    | -70                             | 440  | -70                       | 510                       | 0   | 510  |
| Texas                | 1320                                   | 864 | 2184             | 1723                      | 2184                          | 2163    | -21                             | 441  | -21                       | 461                       | 0   | 461  |
| Utah                 | 1401                                   | 830 | 2232             | 1686                      | 2232                          | 2160    | -71                             | 474  | -71                       | 546                       | 0   | 546  |
| Vermont              | 1579                                   | 844 | 2423             | 1791                      | 2423                          | 2364    | -59                             | 573  | -59                       | 632                       | 0   | 632  |
| Virginia             | 1359                                   | 830 | 2189             | 1837                      | 2189                          | 2296    | 107                             | 459  | 107                       | 351                       | 0   | 351  |
| Washington           | 1585                                   | 864 | 2449             | 1889                      | 2449                          | 2329    | -120                            | 440  | -120                      | 560                       | 0   | 560  |
| West Virginia        | 1196                                   | 831 | 2027             | 1469                      | 2027                          | 1927    | -100                            | 458  | -100                      | 557                       | 0   | 557  |
| Wisconsin            | 1469                                   | 839 | 2308             | 1621                      | 2308                          | 2135    | -173                            | 514  | -173                      | 687                       | 0   | 687  |
| Wyoming              | 1266                                   | 864 | 2130             | 1638                      | 2130                          | 2078    | -52                             | 441  | -52                       | 492                       | 0   | 492  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |     |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|-----|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |     |
| Woman  | 0                      | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$200     | \$0 |
| Man  | 40hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |     |
|  | Father to all children |        |         |          |  |          |               |           |     |

**Table I Detail: Hawaii<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |      |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           |      | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |      |  |
| Earnings                        | 0                                      | 1213   | 1213             | 1213                      | 1213                          | 1213    | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |      |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56    | -56              | -56                       | -56                           | 34      | 90   | 90   | 90  | 0   | 0         | 0    |  |
| Federal EITC                    | 0                                      | 0      | 0                | 0                         | 0                             | 350     | 350  | 350  | 350   | 0   | 0         | 0    |  |
| Payroll Tax                     | 0                                      | -93    | -93              | -93                       | -93                           | -93     | 0  | 0  | 0   | 0   | 0         | 0    |  |
| State Income Tax                | 9                                      | -45    | -37              | -37                       | -37                           | -9      | 27   | 27   | 27  | 0   | 0         | 0    |  |
| Total Taxes                     | 9                                      | -195   | -186             | -186                      | -186                          | 282     | 468  | 468  | 468   | 0   | 0         | 0    |  |
| TANF                            | 712                                    | 0      | 712              | 581                       | 712                           | 581     | -131   | 0  | -131  | 131   | 0         | 131  |  |
| Food Stamps                     | 400                                    | 0      | 400              | 298                       | 400                           | 298     | -102   | 0  | -102  | 102   | 0         | 102  |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Housing Subsidy                 | 654                                    | 0      | 654              | 330                       | 654                           | 330     | -325   | 0  | -325  | 325   | 0         | 325  |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Child Support                   | 0                                      | -200   | -200             | 0                         | -200                          | 0       | 200  | 0  | 200   | -200  | 0         | -200 |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 4 of 4                    | 3 of 4                        | 4 of 4  | Gain   | No Change  | Gain  | Lose  | No Change | Lose |  |
| Total Income                    | 1813                                   | 819    | 2632             | 2274                      | 2632                          | 2742    | 110  | 468  | 110   | 358   | 0         | 358  |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 0                      | \$0    | \$0     |          | F, age 1   | M, age 5 | \$200         | \$0       |
| Man  | 40hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I Detail: Florida<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |      |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           |      | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |      |  |
| Earnings                        | 0                                      | 1213   | 1213             | 1213                      | 1213                          | 1213    | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |      |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56    | -56              | -56                       | -56                           | 34      | 90   | 90   | 90  | 0   | 0         | 0    |  |
| Federal EITC                    | 0                                      | 0      | 0                | 0                         | 0                             | 350     | 350  | 350  | 350   | 0   | 0         | 0    |  |
| Payroll Tax                     | 0                                      | -93    | -93              | -93                       | -93                           | -93     | 0  | 0  | 0   | 0   | 0         | 0    |  |
| State Income Tax                | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Total Taxes                     | 0                                      | -149   | -149             | -149                      | -149                          | 291     | 440  | 440  | 440   | 0   | 0         | 0    |  |
| TANF                            | 303                                    | 0      | 303              | 0                         | 303                           | 0       | -303   | 0  | -303  | 303   | 0         | 303  |  |
| Food Stamps                     | 315                                    | 0      | 315              | 214                       | 315                           | 214     | -101   | 0  | -101  | 101   | 0         | 101  |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Housing Subsidy                 | 746                                    | 0      | 746              | 473                       | 746                           | 473     | -273   | 0  | -273  | 273   | 0         | 273  |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Child Support                   | 0                                      | -200   | -200             | 0                         | -200                          | 0       | 200  | 0  | 200   | -200  | 0         | -200 |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 2 of 4                    | 3 of 4                        | 2 of 4  | Lose   | No Change  | Lose  | Gain  | No Change | Gain |  |
| Total Income                    | 1402                                   | 864    | 2266             | 1789                      | 2266                          | 2229    | -37  | 441  | -37   | 477   | 0         | 477  |  |

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Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 0                      | \$0    | \$0     |          | F, age 1   | M, age 5 | \$200         | \$0       |
| Man  | 40hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I Detail: Washington<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |      |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           |      | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |      |  |
| Earnings                        | 0                                      | 1213   | 1213             | 1213                      | 1213                          | 1213    | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |      |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56    | -56              | -56                       | -56                           | 34      | 90   | 90   | 90  | 0   | 0         | 0    |  |
| Federal EITC                    | 0                                      | 0      | 0                | 0                         | 0                             | 350     | 350  | 350  | 350   | 0   | 0         | 0    |  |
| Payroll Tax                     | 0                                      | -93    | -93              | -93                       | -93                           | -93     | 0  | 0  | 0   | 0   | 0         | 0    |  |
| State Income Tax                | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Total Taxes                     | 0                                      | -149   | -149             | -149                      | -149                          | 291     | 440  | 440  | 440   | 0   | 0         | 0    |  |
| TANF                            | 546                                    | 0      | 546              | 35                        | 546                           | 35      | -511   | 0  | -511  | 511   | 0         | 511  |  |
| Food Stamps                     | 242                                    | 0      | 242              | 203                       | 242                           | 203     | -39  | 0  | -39   | 39  | 0         | 39   |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Housing Subsidy                 | 759                                    | 0      | 759              | 548                       | 759                           | 548     | -211   | 0  | -211  | 211   | 0         | 211  |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Child Support                   | 0                                      | -200   | -200             | 0                         | -200                          | 0       | 200  | 0  | 200   | -200  | 0         | -200 |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 4 of 4                    | 3 of 4                        | 4 of 4  | Gain   | No Change  | Gain  | Lose  | No Change | Lose |  |
| Total Income                    | 1585                                   | 864    | 2449             | 1889                      | 2449                          | 2329    | -120   | 440  | -120  | 560   | 0         | 560  |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 0                      | \$0    | \$0     |          | F, age 1   | M, age 5 | \$200         | \$0       |
| Man  | 40hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.A: Base Scenario, Woman Employed Part Time<sup>1</sup>**

| State                | Total Disposable Income per Month (\$) |     |                  |                           |                               |         | Relative Disposable Income (\$) |  |                           |   |   |  |
|----------------------|--|-----|------------------|---------------------------|-------------------------------|---------|---------------------------------|--|---------------------------|---|---|--|
|                      | Live Apart                             |     |                  | Cohabit                   |                               |         | Married                         |  |                           | Live Apart  |   | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                      | Woman                                  | Man | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit          | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit | Live Apart versus Cohabit Not Reported to Govt Programs |   |  |
| Alabama              | 1573                                   | 824 | 2398             | 1961                      | 2398                          | 2089    | -309                            | 128  | -309                      | 436   | 0 | 436  |
| Alaska               | 2187                                   | 864 | 3051             | 2419                      | 3051                          | 2553    | -498                            | 134  | -498                      | 632   | 0 | 632  |
| Arizona              | 1829                                   | 844 | 2673             | 2237                      | 2673                          | 2391    | -282                            | 154  | -282                      | 436   | 0 | 436  |
| Arkansas             | 1559                                   | 836 | 2395             | 1959                      | 2395                          | 2090    | -305                            | 132  | -305                      | 436   | 0 | 436  |
| California           | 2135                                   | 857 | 2992             | 2427                      | 2992                          | 2568    | -424                            | 141  | -424                      | 565   | 0 | 565  |
| Colorado             | 1968                                   | 838 | 2806             | 2370                      | 2806                          | 2529    | -277                            | 159  | -277                      | 436   | 0 | 436  |
| Connecticut          | 2013                                   | 863 | 2876             | 2263                      | 2876                          | 2398    | -478                            | 135  | -478                      | 613   | 0 | 613  |
| Delaware             | 1898                                   | 846 | 2744             | 2185                      | 2744                          | 2337    | -407                            | 152  | -407                      | 559   | 0 | 559  |
| District of Columbia | 2249                                   | 815 | 3064             | 2617                      | 3064                          | 2734    | -330                            | 117  | -330                      | 447   | 0 | 447  |
| Florida              | 1836                                   | 864 | 2700             | 2264                      | 2700                          | 2398    | -302                            | 134  | -302                      | 436   | 0 | 436  |
| Georgia              | 1955                                   | 833 | 2788             | 2352                      | 2788                          | 2494    | -294                            | 142  | -294                      | 436   | 0 | 436  |
| Hawaii               | 2283                                   | 819 | 3102             | 2622                      | 3102                          | 2744    | -358                            | 122  | -358                      | 480   | 0 | 480  |
| Idaho                | 1603                                   | 840 | 2443             | 2006                      | 2443                          | 2171    | -271                            | 165  | -271                      | 436   | 0 | 436  |
| Illinois             | 1978                                   | 833 | 2810             | 2356                      | 2810                          | 2489    | -321                            | 133  | -321                      | 454   | 0 | 454  |
| Indiana              | 1622                                   | 826 | 2448             | 2011                      | 2448                          | 2144    | -304                            | 133  | -304                      | 436   | 0 | 436  |
| Iowa                 | 1672                                   | 828 | 2500             | 2064                      | 2500                          | 2217    | -284                            | 152  | -284                      | 436   | 0 | 436  |
| Kansas               | 1677                                   | 837 | 2514             | 2078                      | 2514                          | 2205    | -310                            | 126  | -310                      | 436   | 0 | 436  |
| Kentucky             | 1603                                   | 831 | 2433             | 1997                      | 2433                          | 2108    | -326                            | 111  | -326                      | 436   | 0 | 436  |
| Louisiana            | 1698                                   | 846 | 2544             | 2092                      | 2544                          | 2226    | -319                            | 134  | -319                      | 452   | 0 | 452  |
| Maine                | 2016                                   | 847 | 2863             | 2279                      | 2863                          | 2430    | -433                            | 151  | -433                      | 584   | 0 | 584  |
| Maryland             | 2221                                   | 828 | 3049             | 2613                      | 3049                          | 2748    | -301                            | 135  | -301                      | 436   | 0 | 436  |
| Massachusetts        | 2464                                   | 814 | 3279             | 2780                      | 3279                          | 2903    | -376                            | 123  | -376                      | 499   | 0 | 499  |
| Michigan             | 1794                                   | 826 | 2620             | 2184                      | 2620                          | 2324    | -296                            | 140  | -296                      | 436   | 0 | 436  |
| Minnesota            | 2063                                   | 834 | 2897             | 2393                      | 2897                          | 2606    | -291                            | 213  | -291                      | 503   | 0 | 503  |
| Mississippi          | 1610                                   | 847 | 2457             | 2021                      | 2457                          | 2166    | -291                            | 145  | -291                      | 436   | 0 | 436  |
| Missouri             | 1714                                   | 844 | 2558             | 2122                      | 2558                          | 2263    | -295                            | 141  | -295                      | 436   | 0 | 436  |
| Montana              | 1578                                   | 836 | 2414             | 1977                      | 2414                          | 2112    | -302                            | 135  | -302                      | 437   | 0 | 437  |
| Nebraska             | 1644                                   | 845 | 2489             | 2053                      | 2489                          | 2201    | -289                            | 148  | -289                      | 436   | 0 | 436  |
| Nevada               | 1850                                   | 864 | 2714             | 2278                      | 2714                          | 2412    | -302                            | 134  | -302                      | 436   | 0 | 436  |
| New Hampshire        | 2035                                   | 864 | 2899             | 2414                      | 2899                          | 2548    | -351                            | 134  | -351                      | 485   | 0 | 485  |
| New Jersey           | 2158                                   | 848 | 3006             | 2570                      | 3006                          | 2700    | -306                            | 130  | -306                      | 436   | 0 | 436  |
| New Mexico           | 1694                                   | 853 | 2547             | 2111                      | 2547                          | 2255    | -292                            | 145  | -292                      | 436   | 0 | 436  |
| New York             | 2196                                   | 844 | 3041             | 2535                      | 3041                          | 2671    | -370                            | 136  | -370                      | 506   | 0 | 506  |
| North Carolina       | 1718                                   | 819 | 2537             | 2101                      | 2537                          | 2260    | -276                            | 160  | -276                      | 436   | 0 | 436  |
| North Dakota         | 1693                                   | 852 | 2546             | 2048                      | 2546                          | 2193    | -352                            | 145  | -352                      | 498   | 0 | 498  |
| Ohio                 | 1771                                   | 848 | 2619             | 2183                      | 2619                          | 2316    | -303                            | 133  | -303                      | 436   | 0 | 436  |
| Oklahoma             | 1614                                   | 826 | 2441             | 2004                      | 2441                          | 2140    | -301                            | 135  | -301                      | 436   | 0 | 436  |
| Oregon               | 1794                                   | 795 | 2589             | 2152                      | 2589                          | 2307    | -282                            | 155  | -282                      | 436   | 0 | 436  |
| Pennsylvania         | 1877                                   | 830 | 2707             | 2271                      | 2707                          | 2405    | -302                            | 134  | -302                      | 436   | 0 | 436  |
| Rhode Island         | 1764                                   | 843 | 2607             | 2097                      | 2607                          | 2252    | -356                            | 155  | -356                      | 510   | 0 | 510  |
| South Carolina       | 1641                                   | 847 | 2487             | 2003                      | 2487                          | 2154    | -334                            | 151  | -334                      | 485   | 0 | 485  |
| South Dakota         | 1678                                   | 864 | 2542             | 2106                      | 2542                          | 2240    | -302                            | 134  | -302                      | 436   | 0 | 436  |
| Tennessee            | 1721                                   | 864 | 2585             | 2075                      | 2585                          | 2209    | -376                            | 134  | -376                      | 510   | 0 | 510  |
| Texas                | 1770                                   | 864 | 2634             | 2198                      | 2634                          | 2332    | -302                            | 134  | -302                      | 436   | 0 | 436  |
| Utah                 | 1775                                   | 830 | 2606             | 2161                      | 2606                          | 2321    | -284                            | 160  | -284                      | 444   | 0 | 444  |
| Vermont              | 1995                                   | 844 | 2839             | 2344                      | 2839                          | 2492    | -347                            | 148  | -347                      | 495   | 0 | 495  |
| Virginia             | 1831                                   | 830 | 2661             | 2157                      | 2661                          | 2289    | -372                            | 133  | -372                      | 504   | 0 | 504  |
| Washington           | 1939                                   | 864 | 2803             | 2350                      | 2803                          | 2484    | -320                            | 134  | -320                      | 453   | 0 | 453  |
| West Virginia        | 1550                                   | 831 | 2381             | 1944                      | 2381                          | 2074    | -307                            | 129  | -307                      | 436   | 0 | 436  |
| Wisconsin            | 1727                                   | 839 | 2566             | 2130                      | 2566                          | 2281    | -286                            | 151  | -286                      | 436   | 0 | 436  |
| Wyoming              | 1685                                   | 864 | 2549             | 2113                      | 2549                          | 2247    | -302                            | 134  | -302                      | 436   | 0 | 436  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 20hr/wk @ \$7/hr       | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$200     |
| Man  | 40hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.A Detail: Colorado<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |  |
| Earnings                        | 607                                    | 1213   | 1820             | 1820                      | 1820                          | 1820    | 0  | 0  | 0   | 0   | 0         | 0  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56    | -56              | -56                       | -56                           | 94      | 151  | 151  | 151   | 0   | 0         | 0  |
| Federal EITC                    | 243                                    | 0      | 243              | 243                       | 243                           | 226     | -17  | -17  | -17   | 0   | 0         | 0  |
| Payroll Tax                     | -46                                    | -93    | -139             | -139                      | -139                          | -139    | 0  | 0  | 0   | 0   | 0         | 0  |
| State Income Tax                | 0                                      | -26    | -26              | -26                       | -26                           | -1      | 26   | 26   | 26  | 0   | 0         | 0  |
| Total Taxes                     | 196                                    | -175   | 21               | 21                        | 21                            | 180     | 159  | 159  | 159   | 0   | 0         | 0  |
| TANF                            | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0  |
| Food Stamps                     | 201                                    | 0      | 201              | 68                        | 201                           | 68      | -132   | 0  | -132  | 132   | 0         | 132  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0  |
| Housing Subsidy                 | 727                                    | 0      | 727              | 423                       | 727                           | 423     | -304   | 0  | -304  | 304   | 0         | 304  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0  |
| Child Support                   | 200                                    | -200   | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0  |
| Medicaid/SCHIP                  | 2 of 3                                 | 0 of 1 | 2 of 4           | 2 of 4                    | 2 of 4                        | 2 of 4  | No Change  | No Change  | No Change   | No Change   | No Change | No Change  |
| Total Income                    | 1968                                   | 838    | 2806             | 2370                      | 2806                          | 2529    | -277   | 159  | -277  | 436   | 0         | 436  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 20hr/wk @ \$7/hr       | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$200     |
| Man  | 40hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.A Detail: Alabama<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$) |                        |  |                           |   |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|---------------------------------|------------------------|--|---------------------------|---|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               | Married | Married                         |                        |  | Live Apart                |   | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs |         | Married versus Live Apart       | Married versus Cohabit | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit | Live Apart versus Cohabit Not Reported to Govt Programs |  |
| Earnings                        | 607                                    | 1213   | 1820             | 1820                      | 1820                          | 1820    | 0                               | 0                      | 0  | 0                         | 0   | 0  |
| Taxes                           |  |        |                  |                           |                               |         |                                 |                        |  |                           |   |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56    | -56              | -56                       | -56                           | 94      | 151                             | 151                    | 151  | 0                         | 0   | 0  |
| Federal EITC                    | 243                                    | 0      | 243              | 243                       | 243                           | 226     | -17                             | -17                    | -17  | 0                         | 0   | 0  |
| Payroll Tax                     | -46                                    | -93    | -139             | -139                      | -139                          | -139    | 0                               | 0                      | 0  | 0                         | 0   | 0  |
| State Income Tax                | -7                                     | -40    | -47              | -47                       | -47                           | -53     | -6                              | -6                     | -6   | 0                         | 0   | 0  |
| Total Taxes                     | 190                                    | -189   | 1                | 1                         | 1                             | 128     | 128                             | 128                    | 128  | 0                         | 0   | 0  |
| TANF                            | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0                               | 0                      | 0  | 0                         | 0   | 0  |
| Food Stamps                     | 201                                    | 0      | 201              | 68                        | 201                           | 68      | -132                            | 0                      | -132   | 132                       | 0   | 132  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0                               | 0                      | 0  | 0                         | 0   | 0  |
| Housing Subsidy                 | 339                                    | 0      | 339              | 35                        | 339                           | 35      | -304                            | 0                      | -304   | 304                       | 0   | 304  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0                               | 0                      | 0  | 0                         | 0   | 0  |
| Child Support                   | 200                                    | -200   | 0                | 0                         | 0                             | 0       | 0                               | 0                      | 0  | 0                         | 0   | 0  |
| Medicaid/SCHIP                  | 2 of 3                                 | 0 of 1 | 2 of 4           | 2 of 4                    | 2 of 4                        | 2 of 4  | No Change                       | No Change              | No Change  | No Change                 | No Change   | No Change  |
| Total Income                    | 1573                                   | 824    | 2398             | 1961                      | 2398                          | 2089    | -309                            | 128                    | -309   | 436                       | 0   | 436  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 20hr/wk @ \$7/hr       | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$200     |
| Man  | 40hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.A Detail: Delaware<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |           |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|-----------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           |           | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |           |  |
| Earnings                        | 607                                    | 1213   | 1820             | 1820                      | 1820                          | 1820    | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |           |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56    | -56              | -56                       | -56                           | 94      | 151  | 151  | 151   | 0   | 0         | 0         |  |
| Federal EITC                    | 243                                    | 0      | 243              | 243                       | 243                           | 226     | -17  | -17  | -17   | 0   | 0         | 0         |  |
| Payroll Tax                     | -46                                    | -93    | -139             | -139                      | -139                          | -139    | 0  | 0  | 0   | 0   | 0         | 0         |  |
| State Income Tax                | 0                                      | -18    | -18              | -18                       | -18                           | 0       | 18   | 18   | 18  | 0   | 0         | 0         |  |
| Total Taxes                     | 196                                    | -167   | 29               | 29                        | 29                            | 181     | 152  | 152  | 152   | 0   | 0         | 0         |  |
| TANF                            | 306                                    | 0      | 306              | 0                         | 306                           | 0       | -306   | 0  | -306  | 306   | 0         | 306       |  |
| Food Stamps                     | 109                                    | 0      | 109              | 68                        | 109                           | 68      | -40  | 0  | -40   | 40  | 0         | 40        |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Housing Subsidy                 | 442                                    | 0      | 442              | 230                       | 442                           | 230     | -212   | 0  | -212  | 212   | 0         | 212       |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Child Support                   | 200                                    | -200   | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 3 of 4                    | 3 of 4                        | 2 of 4  | Lose   | Lose   | Lose  | No Change   | No Change | No Change |  |
| Total Income                    | 1898                                   | 846    | 2744             | 2185                      | 2744                          | 2337    | -407   | 152  | -407  | 559   | 0         | 559       |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |                  |         |          |  |         |               |           |
|--|------------------------|------------------|---------|----------|--|---------|---------------|-----------|
|  | Work                   | Assets           | Vehicle | Children | Child 1  | Child 2 | Child Support | Childcare |
|  | Woman                  | 20hr/wk @ \$7/hr | \$0     |          | \$0  |         | F, age 1      | M, age 5  |
| Man  | 40hr/wk @ \$7/hr       | \$0              | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |         |               |           |
|  | Father to all children |                  |         |          |  |         |               |           |

**Table I.A.1: Base Scenario, Woman Employed Part Time with Child Care Costs<sup>1</sup>**

| State                     | Total Disposable Income per Month (\$) |     |                  |                               |                           |         | Relative Disposable Income (\$) |                        |                        |                           |                           |                           |  |
|---------------------------|--|-----|------------------|-------------------------------|---------------------------|---------|---------------------------------|------------------------|------------------------|---------------------------|---------------------------|---------------------------|--|
|                           | Live Apart                             |     |                  | Cohabit                       |                           |         | Married                         |                        |                        | Live Apart                |                           |                           | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                           | Woman                                  | Man | Total Live Apart | Not Reported to Govt Programs | Reported to Govt Programs | Married | Married versus Cohabit          | Married versus Cohabit | Married versus Cohabit | Live Apart versus Cohabit | Live Apart versus Cohabit |                           |  |
| Reported to Govt Programs |  |     |                  |                               |                           |         |                                 |                        |                        |                           |                           | Reported to Govt Programs |  |
| Alabama                   | 1756                                   | 824 | 2580             | 2092                          | 2580                      | 2220    | -361                            | 128                    | -361                   | 488                       | 0                         | 488                       |  |
| Alaska                    | 2387                                   | 864 | 3251             | 2612                          | 3251                      | 2746    | -505                            | 134                    | -505                   | 639                       | 0                         | 639                       |  |
| Arizona                   | 2022                                   | 844 | 2867             | 2417                          | 2867                      | 2571    | -295                            | 154                    | -295                   | 449                       | 0                         | 449                       |  |
| Arkansas                  | 1679                                   | 836 | 2515             | 2079                          | 2515                      | 2223    | -292                            | 144                    | -292                   | 436                       | 0                         | 436                       |  |
| California                | 2335                                   | 857 | 3192             | 2627                          | 3192                      | 2763    | -429                            | 136                    | -429                   | 565                       | 0                         | 565                       |  |
| Colorado                  | 2163                                   | 838 | 3002             | 2547                          | 3002                      | 2705    | -297                            | 157                    | -297                   | 454                       | 0                         | 454                       |  |
| Connecticut               | 2213                                   | 863 | 3076             | 2443                          | 3076                      | 2578    | -498                            | 135                    | -498                   | 633                       | 0                         | 633                       |  |
| Delaware                  | 2098                                   | 846 | 2944             | 2365                          | 2944                      | 2517    | -427                            | 152                    | -427                   | 579                       | 0                         | 579                       |  |
| District of Columbia      | 2449                                   | 815 | 3264             | 2779                          | 3264                      | 2906    | -358                            | 126                    | -358                   | 484                       | 0                         | 484                       |  |
| Florida                   | 2010                                   | 864 | 2874             | 2412                          | 2874                      | 2546    | -328                            | 134                    | -328                   | 462                       | 0                         | 462                       |  |
| Georgia                   | 2075                                   | 833 | 2908             | 2472                          | 2908                      | 2614    | -294                            | 142                    | -294                   | 436                       | 0                         | 436                       |  |
| Hawaii                    | 2483                                   | 819 | 3302             | 2822                          | 3302                      | 2944    | -358                            | 122                    | -358                   | 480                       | 0                         | 480                       |  |
| Idaho                     | 1794                                   | 840 | 2634             | 2178                          | 2634                      | 2342    | -291                            | 165                    | -291                   | 456                       | 0                         | 456                       |  |
| Illinois                  | 2172                                   | 833 | 3005             | 2517                          | 3005                      | 2650    | -355                            | 133                    | -355                   | 488                       | 0                         | 488                       |  |
| Indiana                   | 1822                                   | 826 | 2648             | 2211                          | 2648                      | 2293    | -354                            | 82                     | -354                   | 436                       | 0                         | 436                       |  |
| Iowa                      | 1844                                   | 828 | 2673             | 2237                          | 2673                      | 2371    | -302                            | 134                    | -302                   | 436                       | 0                         | 436                       |  |
| Kansas                    | 1877                                   | 837 | 2714             | 2240                          | 2714                      | 2374    | -340                            | 134                    | -340                   | 474                       | 0                         | 474                       |  |
| Kentucky                  | 1803                                   | 831 | 2633             | 2125                          | 2633                      | 2246    | -388                            | 121                    | -388                   | 508                       | 0                         | 508                       |  |
| Louisiana                 | 1853                                   | 846 | 2699             | 2247                          | 2699                      | 2377    | -323                            | 130                    | -323                   | 452                       | 0                         | 452                       |  |
| Maine                     | 2220                                   | 847 | 3067             | 2426                          | 3067                      | 2575    | -492                            | 150                    | -492                   | 641                       | 0                         | 641                       |  |
| Maryland                  | 2419                                   | 828 | 3247             | 2771                          | 3247                      | 2917    | -330                            | 146                    | -330                   | 476                       | 0                         | 476                       |  |
| Massachusetts             | 2665                                   | 814 | 3480             | 2901                          | 3480                      | 3034    | -446                            | 133                    | -446                   | 579                       | 0                         | 579                       |  |
| Michigan                  | 1990                                   | 826 | 2816             | 2380                          | 2816                      | 2520    | -296                            | 140                    | -296                   | 436                       | 0                         | 436                       |  |
| Minnesota                 | 2263                                   | 834 | 3097             | 2591                          | 3097                      | 2802    | -295                            | 211                    | -295                   | 506                       | 0                         | 506                       |  |
| Mississippi               | 1730                                   | 847 | 2577             | 2141                          | 2577                      | 2286    | -291                            | 145                    | -291                   | 436                       | 0                         | 436                       |  |
| Missouri                  | 1914                                   | 844 | 2757             | 2251                          | 2757                      | 2392    | -365                            | 141                    | -365                   | 506                       | 0                         | 506                       |  |
| Montana                   | 1778                                   | 836 | 2614             | 2111                          | 2614                      | 2247    | -367                            | 135                    | -367                   | 502                       | 0                         | 502                       |  |
| Nebraska                  | 1844                                   | 845 | 2689             | 2243                          | 2689                      | 2383    | -307                            | 140                    | -307                   | 446                       | 0                         | 446                       |  |
| Nevada                    | 2046                                   | 864 | 2910             | 2458                          | 2910                      | 2592    | -318                            | 134                    | -318                   | 452                       | 0                         | 452                       |  |
| New Hampshire             | 2235                                   | 864 | 3099             | 2614                          | 3099                      | 2747    | -352                            | 134                    | -352                   | 485                       | 0                         | 485                       |  |
| New Jersey                | 2346                                   | 848 | 3194             | 2690                          | 3194                      | 2820    | -374                            | 130                    | -374                   | 504                       | 0                         | 504                       |  |
| New Mexico                | 1894                                   | 853 | 2747             | 2311                          | 2747                      | 2454    | -293                            | 144                    | -293                   | 436                       | 0                         | 436                       |  |
| New York                  | 2396                                   | 844 | 3241             | 2730                          | 3241                      | 2863    | -378                            | 132                    | -378                   | 510                       | 0                         | 510                       |  |
| North Carolina            | 1838                                   | 819 | 2657             | 2221                          | 2657                      | 2394    | -263                            | 173                    | -263                   | 436                       | 0                         | 436                       |  |
| North Dakota              | 1893                                   | 852 | 2746             | 2200                          | 2746                      | 2345    | -400                            | 145                    | -400                   | 546                       | 0                         | 546                       |  |
| Ohio                      | 1969                                   | 848 | 2817             | 2303                          | 2817                      | 2449    | -369                            | 145                    | -369                   | 514                       | 0                         | 514                       |  |
| Oklahoma                  | 1814                                   | 826 | 2641             | 2137                          | 2641                      | 2281    | -360                            | 144                    | -360                   | 504                       | 0                         | 504                       |  |
| Oregon                    | 1994                                   | 795 | 2789             | 2352                          | 2789                      | 2556    | -233                            | 203                    | -233                   | 436                       | 0                         | 436                       |  |
| Pennsylvania              | 1997                                   | 830 | 2827             | 2391                          | 2827                      | 2525    | -302                            | 134                    | -302                   | 436                       | 0                         | 436                       |  |
| Rhode Island              | 1964                                   | 843 | 2807             | 2297                          | 2807                      | 2444    | -363                            | 148                    | -363                   | 510                       | 0                         | 510                       |  |
| South Carolina            | 1841                                   | 847 | 2687             | 2178                          | 2687                      | 2329    | -358                            | 151                    | -358                   | 509                       | 0                         | 509                       |  |
| South Dakota              | 1878                                   | 864 | 2742             | 2306                          | 2742                      | 2360    | -382                            | 54                     | -382                   | 436                       | 0                         | 436                       |  |
| Tennessee                 | 1841                                   | 864 | 2705             | 2195                          | 2705                      | 2329    | -376                            | 134                    | -376                   | 510                       | 0                         | 510                       |  |
| Texas                     | 1915                                   | 864 | 2779             | 2318                          | 2779                      | 2452    | -328                            | 134                    | -328                   | 461                       | 0                         | 461                       |  |
| Utah                      | 1975                                   | 830 | 2806             | 2332                          | 2806                      | 2492    | -314                            | 160                    | -314                   | 474                       | 0                         | 474                       |  |
| Vermont                   | 2195                                   | 844 | 3039             | 2544                          | 3039                      | 2659    | -380                            | 115                    | -380                   | 495                       | 0                         | 495                       |  |
| Virginia                  | 2031                                   | 830 | 2861             | 2284                          | 2861                      | 2417    | -444                            | 133                    | -444                   | 577                       | 0                         | 577                       |  |
| Washington                | 2139                                   | 864 | 3003             | 2530                          | 3003                      | 2664    | -340                            | 134                    | -340                   | 473                       | 0                         | 473                       |  |
| West Virginia             | 1737                                   | 831 | 2568             | 2097                          | 2568                      | 2226    | -341                            | 129                    | -341                   | 471                       | 0                         | 471                       |  |
| Wisconsin                 | 1917                                   | 839 | 2757             | 2257                          | 2757                      | 2408    | -349                            | 151                    | -349                   | 499                       | 0                         | 499                       |  |
| Wyoming                   | 1881                                   | 864 | 2745             | 2296                          | 2745                      | 2429    | -315                            | 134                    | -315                   | 449                       | 0                         | 449                       |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|---|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|   | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman   | 20hr/wk @ \$7/hr       | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$200     |
| Man   | 40hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing, Child Care |          |               |           |
|   | Father to all children |        |         |          |  |          |               |           |

**Table I.A.1 Detail: North Carolina<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |  |
| Earnings                        | 607                                    | 1213   | 1820             | 1820                      | 1820                          | 1820    | 0  | 0  | 0   | 0   | 0         | 0  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56    | -56              | -56                       | -56                           | 94      | 151  | 151  | 151   | 0   | 0         | 0  |
| Federal EITC                    | 243                                    | 0      | 243              | 243                       | 243                           | 226     | -17  | -17  | -17   | 0   | 0         | 0  |
| Payroll Tax                     | -46                                    | -93    | -139             | -139                      | -139                          | -139    | 0  | 0  | 0   | 0   | 0         | 0  |
| State Income Tax                | 0                                      | -45    | -45              | -45                       | -45                           | -6      | 40   | 40   | 40  | 0   | 0         | 0  |
| Total Taxes                     | 196                                    | -194   | 2                | 2                         | 2                             | 175     | 173  | 173  | 173   | 0   | 0         | 0  |
| TANF                            | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0  |
| Food Stamps                     | 261                                    | 0      | 261              | 128                       | 261                           | 128     | -132   | 0  | -132  | 132   | 0         | 132  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0  |
| Housing Subsidy                 | 537                                    | 0      | 537              | 233                       | 537                           | 233     | -304   | 0  | -304  | 304   | 0         | 304  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0  |
| Child Support                   | 200                                    | -200   | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 2 of 4                    | 3 of 4                        | 2 of 4  | Lose   | No Change  | Lose  | Gain  | No Change | Gain   |
| Total Income                    | 1838                                   | 819    | 2657             | 2221                      | 2657                          | 2394    | -263   | 173  | -263  | 436   | 0         | 436  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 20hr/wk @ \$7/hr       | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$200     |
| Man  | 40hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing, Child Care |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.A.1 Detail: Indiana<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |                           |   |           |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---------------------------|---|-----------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |                           | Live Apart  |           | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |  |
| Earnings                        | 607                                    | 1213   | 1820             | 1820                      | 1820                          | 1820    | 0  | 0  | 0                         | 0   | 0         | 0  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |                           |   |           |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56    | -56              | -56                       | -56                           | 94      | 151  | 151  | 151                       | 0   | 0         | 0  |
| Federal EITC                    | 243                                    | 0      | 243              | 243                       | 243                           | 226     | -17  | -17  | -17                       | 0   | 0         | 0  |
| Payroll Tax                     | -46                                    | -93    | -139             | -139                      | -139                          | -139    | 0  | 0  | 0                         | 0   | 0         | 0  |
| State Income Tax                | 11                                     | -38    | -27              | -27                       | -27                           | -29     | -1   | -1   | -1                        | 0   | 0         | 0  |
| Total Taxes                     | 207                                    | -188   | 20               | 20                        | 20                            | 152     | 133  | 133  | 133                       | 0   | 0         | 0  |
| TANF                            | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0                         | 0   | 0         | 0  |
| Food Stamps                     | 201                                    | 0      | 201              | 68                        | 201                           | 107     | -94  | 38   | -94                       | 132   | 0         | 132  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0                         | 0   | 0         | 0  |
| Housing Subsidy                 | 370                                    | 0      | 370              | 66                        | 370                           | 104     | -266   | 38   | -266                      | 304   | 0         | 304  |
| Child Care Subsidy              | 200                                    | 0      | 200              | 200                       | 200                           | 73      | -127   | -127   | -127                      | 0   | 0         | 0  |
| Child Support                   | 200                                    | -200   | 0                | 0                         | 0                             | 0       | 0  | 0  | 0                         | 0   | 0         | 0  |
| Medicaid/SCHIP                  | 2 of 3                                 | 0 of 1 | 2 of 4           | 2 of 4                    | 2 of 4                        | 2 of 4  | No Change  | No Change  | No Change                 | No Change   | No Change | No Change  |
| Total Income                    | 1822                                   | 826    | 2648             | 2211                      | 2648                          | 2293    | -354   | 82   | -354                      | 436   | 0         | 436  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 20hr/wk @ \$7/hr       | \$0    | \$0     |          | F, age 1   | M, age 5 | \$200         | \$200     |
| Man  | 40hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing, Child Care |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.A.1 Detail: Massachusetts<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |      |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           |      | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |      |  |
| Earnings                        | 607                                    | 1213   | 1820             | 1820                      | 1820                          | 1820    | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |      |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56    | -56              | -56                       | -56                           | 94      | 151  | 151  | 151   | 0   | 0         | 0    |  |
| Federal EITC                    | 243                                    | 0      | 243              | 243                       | 243                           | 226     | -17  | -17  | -17   | 0   | 0         | 0    |  |
| Payroll Tax                     | -46                                    | -93    | -139             | -139                      | -139                          | -139    | 0  | 0  | 0   | 0   | 0         | 0    |  |
| State Income Tax                | 36                                     | -50    | -13              | -13                       | -13                           | -14     | -1   | -1   | -1  | 0   | 0         | 0    |  |
| Total Taxes                     | 233                                    | -199   | 34               | 34                        | 34                            | 167     | 133  | 133  | 133   | 0   | 0         | 0    |  |
| TANF                            | 507                                    | 0      | 507              | 0                         | 507                           | 0       | -507   | 0  | -507  | 507   | 0         | 507  |  |
| Food Stamps                     | 154                                    | 0      | 154              | 128                       | 154                           | 128     | -25  | 0  | -25   | 25  | 0         | 25   |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Housing Subsidy                 | 1078                                   | 0      | 1078             | 881                       | 1078                          | 881     | -197   | 0  | -197  | 197   | 0         | 197  |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Child Support                   | 50                                     | -200   | -150             | 0                         | -150                          | 0       | 150  | 0  | 150   | -150  | 0         | -150 |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 4 of 4                    | 3 of 4                        | 4 of 4  | Gain   | No Change  | Gain  | Lose  | No Change | Lose |  |
| Total Income                    | 2665                                   | 814    | 3480             | 2901                      | 3480                          | 3034    | -446   | 133  | -446  | 579   | 0         | 579  |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 20hr/wk @ \$7/hr       | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$200     |
| Man  | 40hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing, Child Care |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.B: Base Scenario, Woman Employed Full Time<sup>1</sup>**

| State                  | Total Disposable Income per Month (\$) |     |                  |                           |                               |         | Relative Disposable Income (\$) |  |                           |   |  |                           |  |
|------------------------|--|-----|------------------|---------------------------|-------------------------------|---------|---------------------------------|--|---------------------------|---|--|---------------------------|--|
|                        | Live Apart                             |     |                  | Cohabit                   |                               |         | Married                         |  |                           | Live Apart  |  |                           | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                        | Woman                                  | Man | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit          | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit | Live Apart versus Cohabit Not Reported to Govt Programs |  |                           |  |
| Married versus Cohabit |  |     |                  |                           |                               |         |                                 |  |                           |   | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit |  |
| Alabama                | 1906                                   | 824 | 2730             | 2518                      | 2730                          | 2398    | -332                            | -120   | -332                      | 212   | 0  | 212                       |  |
| Alaska                 | 2330                                   | 864 | 3194             | 2779                      | 3194                          | 2668    | -526                            | -111   | -526                      | 415   | 0  | 415                       |  |
| Arizona                | 2189                                   | 844 | 3033             | 2674                      | 3033                          | 2559    | -474                            | -115   | -474                      | 359   | 0  | 359                       |  |
| Arkansas               | 1894                                   | 836 | 2729             | 2538                      | 2729                          | 2428    | -302                            | -111   | -302                      | 191   | 0  | 191                       |  |
| California             | 2374                                   | 857 | 3230             | 2847                      | 3230                          | 2744    | -486                            | -103   | -486                      | 383   | 0  | 383                       |  |
| Colorado               | 2328                                   | 838 | 3166             | 2807                      | 3166                          | 2693    | -472                            | -113   | -472                      | 359   | 0  | 359                       |  |
| Connecticut            | 2451                                   | 863 | 3314             | 2699                      | 3314                          | 2587    | -727                            | -113   | -727                      | 614   | 0  | 614                       |  |
| Delaware               | 2135                                   | 846 | 2981             | 2622                      | 2981                          | 2512    | -469                            | -110   | -469                      | 359   | 0  | 359                       |  |
| District of Columbia   | 2591                                   | 815 | 3406             | 3047                      | 3406                          | 2862    | -544                            | -185   | -544                      | 359   | 0  | 359                       |  |
| Florida                | 2196                                   | 864 | 3060             | 2701                      | 3060                          | 2590    | -470                            | -111   | -470                      | 359   | 0  | 359                       |  |
| Georgia                | 2306                                   | 833 | 3139             | 2780                      | 3139                          | 2652    | -487                            | -128   | -487                      | 359   | 0  | 359                       |  |
| Hawaii                 | 2490                                   | 819 | 3309             | 2664                      | 3309                          | 2531    | -778                            | -132   | -778                      | 645   | 0  | 645                       |  |
| Idaho                  | 1968                                   | 840 | 2807             | 2572                      | 2807                          | 2467    | -340                            | -105   | -340                      | 235   | 0  | 235                       |  |
| Illinois               | 2306                                   | 833 | 3139             | 2780                      | 3139                          | 2652    | -487                            | -128   | -487                      | 359   | 0  | 359                       |  |
| Indiana                | 1966                                   | 826 | 2792             | 2549                      | 2792                          | 2424    | -368                            | -125   | -368                      | 243   | 0  | 243                       |  |
| Iowa                   | 2032                                   | 828 | 2860             | 2556                      | 2860                          | 2426    | -434                            | -130   | -434                      | 304   | 0  | 304                       |  |
| Kansas                 | 2036                                   | 837 | 2873             | 2624                      | 2873                          | 2455    | -418                            | -169   | -418                      | 249   | 0  | 249                       |  |
| Kentucky               | 1933                                   | 831 | 2764             | 2528                      | 2764                          | 2385    | -379                            | -143   | -379                      | 236   | 0  | 236                       |  |
| Louisiana              | 2032                                   | 846 | 2878             | 2564                      | 2878                          | 2444    | -434                            | -120   | -434                      | 314   | 0  | 314                       |  |
| Maine                  | 2228                                   | 847 | 3074             | 2715                      | 3074                          | 2608    | -467                            | -108   | -467                      | 359   | 0  | 359                       |  |
| Maryland               | 2581                                   | 828 | 3409             | 3050                      | 3409                          | 2923    | -486                            | -127   | -486                      | 359   | 0  | 359                       |  |
| Massachusetts          | 2743                                   | 814 | 3557             | 3198                      | 3557                          | 3044    | -513                            | -154   | -513                      | 359   | 0  | 359                       |  |
| Michigan               | 2136                                   | 826 | 2962             | 2603                      | 2962                          | 2492    | -470                            | -111   | -470                      | 359   | 0  | 359                       |  |
| Minnesota              | 2382                                   | 834 | 3216             | 2857                      | 3216                          | 2703    | -513                            | -154   | -513                      | 359   | 0  | 359                       |  |
| Mississippi            | 1969                                   | 847 | 2817             | 2575                      | 2817                          | 2457    | -359                            | -117   | -359                      | 242   | 0  | 242                       |  |
| Missouri               | 2071                                   | 844 | 2915             | 2569                      | 2915                          | 2450    | -465                            | -119   | -465                      | 346   | 0  | 346                       |  |
| Montana                | 1921                                   | 836 | 2757             | 2548                      | 2757                          | 2438    | -319                            | -110   | -319                      | 209   | 0  | 209                       |  |
| Nebraska               | 2004                                   | 845 | 2849             | 2573                      | 2849                          | 2454    | -394                            | -118   | -394                      | 276   | 0  | 276                       |  |
| Nevada                 | 2210                                   | 864 | 3074             | 2715                      | 3074                          | 2604    | -470                            | -111   | -470                      | 359   | 0  | 359                       |  |
| New Hampshire          | 2346                                   | 864 | 3210             | 2851                      | 3210                          | 2740    | -470                            | -111   | -470                      | 359   | 0  | 359                       |  |
| New Jersey             | 2527                                   | 848 | 3376             | 3017                      | 3376                          | 2857    | -518                            | -159   | -518                      | 359   | 0  | 359                       |  |
| New Mexico             | 2054                                   | 853 | 2907             | 2581                      | 2907                          | 2471    | -436                            | -110   | -436                      | 326   | 0  | 326                       |  |
| New York               | 2514                                   | 844 | 3359             | 3000                      | 3359                          | 2797    | -561                            | -202   | -561                      | 359   | 0  | 359                       |  |
| North Carolina         | 2064                                   | 819 | 2883             | 2533                      | 2883                          | 2425    | -458                            | -108   | -458                      | 350   | 0  | 350                       |  |
| North Dakota           | 1992                                   | 852 | 2844             | 2580                      | 2844                          | 2468    | -376                            | -112   | -376                      | 264   | 0  | 264                       |  |
| Ohio                   | 2124                                   | 848 | 2973             | 2614                      | 2973                          | 2488    | -484                            | -125   | -484                      | 359   | 0  | 359                       |  |
| Oklahoma               | 1968                                   | 826 | 2794             | 2558                      | 2794                          | 2411    | -383                            | -147   | -383                      | 236   | 0  | 236                       |  |
| Oregon                 | 2146                                   | 795 | 2941             | 2582                      | 2941                          | 2438    | -503                            | -144   | -503                      | 359   | 0  | 359                       |  |
| Pennsylvania           | 2220                                   | 830 | 3050             | 2691                      | 3050                          | 2580    | -470                            | -111   | -470                      | 359   | 0  | 359                       |  |
| Rhode Island           | 2050                                   | 843 | 2893             | 2571                      | 2893                          | 2478    | -415                            | -93  | -415                      | 322   | 0  | 322                       |  |
| South Carolina         | 1952                                   | 847 | 2798             | 2574                      | 2798                          | 2481    | -317                            | -93  | -317                      | 224   | 0  | 224                       |  |
| South Dakota           | 2038                                   | 864 | 2902             | 2592                      | 2902                          | 2481    | -421                            | -111   | -421                      | 310   | 0  | 310                       |  |
| Tennessee              | 2007                                   | 864 | 2871             | 2592                      | 2871                          | 2481    | -390                            | -111   | -390                      | 279   | 0  | 279                       |  |
| Texas                  | 2130                                   | 864 | 2994             | 2635                      | 2994                          | 2524    | -470                            | -111   | -470                      | 359   | 0  | 359                       |  |
| Utah                   | 2125                                   | 830 | 2956             | 2597                      | 2956                          | 2480    | -475                            | -116   | -475                      | 359   | 0  | 359                       |  |
| Vermont                | 2326                                   | 844 | 3170             | 2811                      | 3170                          | 2622    | -548                            | -189   | -548                      | 359   | 0  | 359                       |  |
| Virginia               | 2166                                   | 830 | 2996             | 2569                      | 2996                          | 2455    | -542                            | -115   | -542                      | 427   | 0  | 427                       |  |
| Washington             | 2282                                   | 864 | 3146             | 2787                      | 3146                          | 2676    | -470                            | -111   | -470                      | 359   | 0  | 359                       |  |
| West Virginia          | 1888                                   | 831 | 2719             | 2537                      | 2719                          | 2419    | -300                            | -118   | -300                      | 182   | 0  | 182                       |  |
| Wisconsin              | 2087                                   | 839 | 2927             | 2602                      | 2927                          | 2469    | -458                            | -133   | -458                      | 325   | 0  | 325                       |  |
| Wyoming                | 2045                                   | 864 | 2909             | 2592                      | 2909                          | 2481    | -428                            | -111   | -428                      | 317   | 0  | 317                       |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|---|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|   | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman   | 40hr/wk @ \$7/hr       | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$200     |
| Man   | 40hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|   | Father to all children |        |         |          |  |          |               |           |

**Table I.B Detail: South Carolina<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |           |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|-----------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           |           | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |           |  |
| Earnings                        | 1213                                   | 1213   | 2427             | 2427                      | 2427                          | 2427    | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |           |  |
| Federal Income Tax (excl. EITC) | 34                                     | -56    | -22              | -22                       | -22                           | 105     | 127  | 127  | 127   | 0   | 0         | 0         |  |
| Federal EITC                    | 336                                    | 0      | 336              | 336                       | 336                           | 98      | -238   | -238   | -238  | 0   | 0         | 0         |  |
| Payroll Tax                     | -93                                    | -93    | -186             | -186                      | -186                          | -186    | 0  | 0  | 0   | 0   | 0         | 0         |  |
| State Income Tax                | 0                                      | -17    | -17              | -17                       | -17                           | 0       | 17   | 17   | 17  | 0   | 0         | 0         |  |
| Total Taxes                     | 277                                    | -167   | 110              | 110                       | 110                           | 17      | -93  | -93  | -93   | 0   | 0         | 0         |  |
| TANF                            | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Food Stamps                     | 55                                     | 0      | 55               | 0                         | 55                            | 0       | -55  | 0  | -55   | 55  | 0         | 55        |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Housing Subsidy                 | 169                                    | 0      | 169              | 0                         | 169                           | 0       | -169   | 0  | -169  | 169   | 0         | 169       |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Child Support                   | 200                                    | -200   | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Medicaid/SCHIP                  | 2 of 3                                 | 0 of 1 | 2 of 4           | 2 of 4                    | 2 of 4                        | 2 of 4  | No Change  | No Change  | No Change   | No Change   | No Change | No Change |  |
| Total Income                    | 1952                                   | 847    | 2798             | 2574                      | 2798                          | 2481    | -317   | -93  | -317  | 224   | 0         | 224       |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |     |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|-----|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |     |
| Woman  | 40hr/wk @ \$7/hr       | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$200     | \$0 |
| Man  | 40hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |     |
|  | Father to all children |        |         |          |  |          |               |           |     |

**Table I.B Detail: Michigan<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |           |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|-----------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           |           | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |           |  |
| Earnings                        | 1213                                   | 1213   | 2427             | 2427                      | 2427                          | 2427    | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |           |  |
| Federal Income Tax (excl. EITC) | 34                                     | -56    | -22              | -22                       | -22                           | 105     | 127  | 127  | 127   | 0   | 0         | 0         |  |
| Federal EITC                    | 336                                    | 0      | 336              | 336                       | 336                           | 98      | -238   | -238   | -238  | 0   | 0         | 0         |  |
| Payroll Tax                     | -93                                    | -93    | -186             | -186                      | -186                          | -186    | 0  | 0  | 0   | 0   | 0         | 0         |  |
| State Income Tax                | -18                                    | -38    | -56              | -56                       | -56                           | -56     | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Total Taxes                     | 259                                    | -187   | 72               | 72                        | 72                            | -39     | -111   | -111   | -111  | 0   | 0         | 0         |  |
| TANF                            | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Food Stamps                     | 55                                     | 0      | 55               | 0                         | 55                            | 0       | -55  | 0  | -55   | 55  | 0         | 55        |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Housing Subsidy                 | 371                                    | 0      | 371              | 67                        | 371                           | 67      | -304   | 0  | -304  | 304   | 0         | 304       |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Child Support                   | 200                                    | -200   | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Medicaid/SCHIP                  | 2 of 3                                 | 0 of 1 | 2 of 4           | 2 of 4                    | 2 of 4                        | 2 of 4  | No Change  | No Change  | No Change   | No Change   | No Change | No Change |  |
| Total Income                    | 2136                                   | 826    | 2962             | 2603                      | 2962                          | 2492    | -470   | -111   | -470  | 359   | 0         | 359       |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 40hr/wk @ \$7/hr       | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$200     |
| Man  | 40hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.B Detail: Vermont<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |           |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|-----------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           |           | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |           |  |
| Earnings                        | 1213                                   | 1213   | 2427             | 2427                      | 2427                          | 2427    | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |           |  |
| Federal Income Tax (excl. EITC) | 34                                     | -56    | -22              | -22                       | -22                           | 105     | 127  | 127  | 127   | 0   | 0         | 0         |  |
| Federal EITC                    | 336                                    | 0      | 336              | 336                       | 336                           | 98      | -238   | -238   | -238  | 0   | 0         | 0         |  |
| Payroll Tax                     | -93                                    | -93    | -186             | -186                      | -186                          | -186    | 0  | 0  | 0   | 0   | 0         | 0         |  |
| State Income Tax                | 107                                    | -20    | 87               | 87                        | 87                            | 9       | -78  | -78  | -78   | 0   | 0         | 0         |  |
| Total Taxes                     | 384                                    | -169   | 215              | 215                       | 215                           | 26      | -189   | -189   | -189  | 0   | 0         | 0         |  |
| TANF                            | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Food Stamps                     | 55                                     | 0      | 55               | 0                         | 55                            | 0       | -55  | 0  | -55   | 55  | 0         | 55        |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Housing Subsidy                 | 436                                    | 0      | 436              | 132                       | 436                           | 132     | -304   | 0  | -304  | 304   | 0         | 304       |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Child Support                   | 200                                    | -200   | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 3 of 4                    | 3 of 4                        | 4 of 4  | Gain   | Gain   | Gain  | No Change   | No Change | No Change |  |
| Total Income                    | 2326                                   | 844    | 3170             | 2811                      | 3170                          | 2622    | -548   | -189   | -548  | 359   | 0         | 359       |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 40hr/wk @ \$7/hr       | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$200     |
| Man  | 40hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.C: Base Scenario, Participating in TANF, Food Stamps, and Medicaid<sup>1</sup>**

| State                | Total Disposable Income per Month (\$) |     |                  |                           |                               |         | Relative Disposable Income (\$) |  |                        |                           |   |     |  |
|----------------------|--|-----|------------------|---------------------------|-------------------------------|---------|---------------------------------|--|------------------------|---------------------------|---|-----|--|
|                      | Live Apart                             |     |                  | Cohabit                   |                               |         | Married                         |  |                        | Live Apart                |   |     | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                      | Woman                                  | Man | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit          | Married versus Cohabit Not Reported to Govt Programs | Married versus Cohabit | Live Apart versus Cohabit | Live Apart versus Cohabit Not Reported to Govt Programs |     |  |
|                      |  |     |                  |                           |                               |         |                                 |  |                        |                           |   |     |  |
| Alabama              | 581                                    | 824 | 1405             | 1280                      | 1405                          | 1733    | 328                             | 454  | 328                    | 125                       | 0   | 125 |  |
| Alaska               | 1300                                   | 864 | 2164             | 1546                      | 2164                          | 1987    | -178                            | 440  | -178                   | 618                       | 0   | 618 |  |
| Arizona              | 695                                    | 844 | 1539             | 1368                      | 1539                          | 1829    | 289                             | 461  | 289                    | 171                       | 0   | 171 |  |
| Arkansas             | 570                                    | 836 | 1406             | 1285                      | 1406                          | 1754    | 348                             | 469  | 348                    | 121                       | 0   | 121 |  |
| California           | 1011                                   | 857 | 1867             | 1622                      | 1867                          | 2070    | 203                             | 448  | 203                    | 245                       | 0   | 245 |  |
| Colorado             | 703                                    | 838 | 1541             | 1362                      | 1541                          | 1829    | 288                             | 467  | 288                    | 179                       | 0   | 179 |  |
| Connecticut          | 925                                    | 863 | 1788             | 1747                      | 1788                          | 2189    | 401                             | 442  | 401                    | 41                        | 0   | 41  |  |
| Delaware             | 843                                    | 846 | 1690             | 1470                      | 1690                          | 1928    | 239                             | 458  | 239                    | 220                       | 0   | 220 |  |
| District of Columbia | 720                                    | 815 | 1535             | 1339                      | 1535                          | 1887    | 352                             | 548  | 352                    | 196                       | 0   | 196 |  |
| Florida              | 661                                    | 864 | 1525             | 1388                      | 1525                          | 1829    | 303                             | 441  | 303                    | 137                       | 0   | 137 |  |
| Georgia              | 761                                    | 833 | 1594             | 1363                      | 1594                          | 1831    | 237                             | 468  | 237                    | 231                       | 0   | 231 |  |
| Hawaii               | 1203                                   | 819 | 2021             | 1955                      | 2021                          | 2423    | 402                             | 468  | 402                    | 66                        | 0   | 66  |  |
| Idaho                | 666                                    | 840 | 1505             | 1302                      | 1505                          | 1767    | 262                             | 465  | 262                    | 203                       | 0   | 203 |  |
| Illinois             | 772                                    | 833 | 1605             | 1379                      | 1605                          | 1852    | 247                             | 473  | 247                    | 226                       | 0   | 226 |  |
| Indiana              | 650                                    | 826 | 1475             | 1291                      | 1475                          | 1769    | 294                             | 479  | 294                    | 185                       | 0   | 185 |  |
| Iowa                 | 756                                    | 828 | 1585             | 1312                      | 1585                          | 1788    | 203                             | 476  | 203                    | 273                       | 0   | 273 |  |
| Kansas               | 783                                    | 837 | 1620             | 1328                      | 1620                          | 1836    | 216                             | 508  | 216                    | 292                       | 0   | 292 |  |
| Kentucky             | 628                                    | 831 | 1459             | 1293                      | 1459                          | 1739    | 280                             | 445  | 280                    | 165                       | 0   | 165 |  |
| Louisiana            | 606                                    | 846 | 1452             | 1382                      | 1452                          | 1841    | 389                             | 458  | 389                    | 70                        | 0   | 70  |  |
| Maine                | 957                                    | 847 | 1804             | 1371                      | 1804                          | 1829    | 25                              | 458  | 25                     | 433                       | 0   | 433 |  |
| Maryland             | 793                                    | 828 | 1621             | 1352                      | 1621                          | 1885    | 264                             | 533  | 264                    | 269                       | 0   | 269 |  |
| Massachusetts        | 956                                    | 814 | 1770             | 1455                      | 1770                          | 1998    | 228                             | 543  | 228                    | 315                       | 0   | 315 |  |
| Michigan             | 821                                    | 826 | 1647             | 1346                      | 1647                          | 1817    | 171                             | 472  | 171                    | 301                       | 0   | 301 |  |
| Minnesota            | 844                                    | 834 | 1678             | 1358                      | 1678                          | 1916    | 238                             | 558  | 238                    | 320                       | 0   | 320 |  |
| Mississippi          | 566                                    | 847 | 1413             | 1312                      | 1413                          | 1769    | 356                             | 457  | 356                    | 101                       | 0   | 101 |  |
| Missouri             | 653                                    | 844 | 1496             | 1354                      | 1496                          | 1815    | 319                             | 461  | 319                    | 142                       | 0   | 142 |  |
| Montana              | 819                                    | 836 | 1655             | 1291                      | 1655                          | 1750    | 95                              | 459  | 95                     | 365                       | 0   | 365 |  |
| Nebraska             | 708                                    | 845 | 1554             | 1320                      | 1554                          | 1779    | 226                             | 459  | 226                    | 234                       | 0   | 234 |  |
| Nevada               | 754                                    | 864 | 1618             | 1388                      | 1618                          | 1829    | 210                             | 441  | 210                    | 230                       | 0   | 230 |  |
| New Hampshire        | 911                                    | 864 | 1775             | 1388                      | 1775                          | 1829    | 54                              | 441  | 54                     | 387                       | 0   | 387 |  |
| New Jersey           | 794                                    | 848 | 1642             | 1372                      | 1642                          | 1888    | 246                             | 515  | 246                    | 270                       | 0   | 270 |  |
| New Mexico           | 767                                    | 853 | 1620             | 1343                      | 1620                          | 1794    | 175                             | 452  | 175                    | 277                       | 0   | 277 |  |
| New York             | 912                                    | 844 | 1757             | 1464                      | 1757                          | 2029    | 275                             | 565  | 273                    | 293                       | 0   | 293 |  |
| North Carolina       | 637                                    | 819 | 1456             | 1316                      | 1456                          | 1802    | 346                             | 486  | 346                    | 140                       | 0   | 140 |  |
| North Dakota         | 796                                    | 852 | 1648             | 1324                      | 1648                          | 1776    | 128                             | 452  | 128                    | 325                       | 0   | 325 |  |
| Ohio                 | 715                                    | 848 | 1564             | 1361                      | 1564                          | 1815    | 252                             | 454  | 252                    | 202                       | 0   | 202 |  |
| Oklahoma             | 653                                    | 826 | 1479             | 1289                      | 1479                          | 1775    | 296                             | 486  | 296                    | 190                       | 0   | 190 |  |
| Oregon               | 783                                    | 795 | 1577             | 1314                      | 1577                          | 1824    | 247                             | 510  | 247                    | 263                       | 0   | 263 |  |
| Pennsylvania         | 777                                    | 830 | 1608             | 1354                      | 1608                          | 1795    | 187                             | 441  | 187                    | 253                       | 0   | 253 |  |
| Rhode Island         | 894                                    | 843 | 1737             | 1393                      | 1737                          | 1855    | 118                             | 462  | 118                    | 344                       | 0   | 344 |  |
| South Carolina       | 740                                    | 847 | 1587             | 1387                      | 1587                          | 1845    | 258                             | 458  | 258                    | 200                       | 0   | 200 |  |
| South Dakota         | 808                                    | 864 | 1673             | 1349                      | 1673                          | 1790    | 117                             | 441  | 117                    | 323                       | 0   | 323 |  |
| Tennessee            | 725                                    | 864 | 1589             | 1340                      | 1589                          | 1780    | 192                             | 441  | 192                    | 249                       | 0   | 249 |  |
| Texas                | 629                                    | 864 | 1493             | 1377                      | 1493                          | 1817    | 324                             | 440  | 324                    | 116                       | 0   | 116 |  |
| Utah                 | 794                                    | 830 | 1624             | 1342                      | 1624                          | 1816    | 192                             | 474  | 192                    | 282                       | 0   | 282 |  |
| Vermont              | 960                                    | 844 | 1804             | 1368                      | 1804                          | 1941    | 137                             | 573  | 137                    | 436                       | 0   | 436 |  |
| Virginia             | 713                                    | 830 | 1543             | 1552                      | 1543                          | 2011    | 467                             | 459  | 467                    | -8                        | 0   | -8  |  |
| Washington           | 849                                    | 864 | 1714             | 1413                      | 1714                          | 1854    | 140                             | 440  | 140                    | 301                       | 0   | 301 |  |
| West Virginia        | 816                                    | 831 | 1647             | 1277                      | 1647                          | 1735    | 88                              | 458  | 88                     | 370                       | 0   | 370 |  |
| Wisconsin            | 1469                                   | 839 | 2308             | 1621                      | 2308                          | 2135    | -173                            | 514  | -173                   | 687                       | 0   | 687 |  |
| Wyoming              | 690                                    | 864 | 1554             | 1351                      | 1554                          | 1792    | 238                             | 440  | 238                    | 203                       | 0   | 203 |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|---|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|   | Work                   | Assets | Vehicle | Children | Child 1                                | Child 2  | Child Support | Childcare |
| Woman   | 0                      | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$200     |
| Man   | 40hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps |          |               |           |
|   | Father to all children |        |         |          |  |          |               |           |

**Table I.C Detail: Louisiana<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |      |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           |      | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs |           |      |  |
| Earnings                        | 0                                      | 1213   | 1213             | 1213                      | 1213                          | 1213    | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |      |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56    | -56              | -56                       | -56                           | 34      | 90   | 90   | 90  | 0   | 0         | 0    |  |
| Federal EITC                    | 0                                      | 0      | 0                | 0                         | 0                             | 350     | 350  | 350  | 350   | 0   | 0         | 0    |  |
| Payroll Tax                     | 0                                      | -93    | -93              | -93                       | -93                           | -93     | 0  | 0  | 0   | 0   | 0         | 0    |  |
| State Income Tax                | 0                                      | -18    | -18              | -18                       | -18                           | 0       | 18   | 18   | 18  | 0   | 0         | 0    |  |
| Total Taxes                     | 0                                      | -167   | -167             | -167                      | -167                          | 291     | 458  | 458  | 458   | 0   | 0         | 0    |  |
| TANF                            | 240                                    | 0      | 240              | 91                        | 240                           | 91      | -149   | 0  | -149  | 149   | 0         | 149  |  |
| Food Stamps                     | 366                                    | 0      | 366              | 245                       | 366                           | 245     | -121   | 0  | -121  | 121   | 0         | 121  |  |
| WIC                             | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Housing Subsidy                 | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Child Support                   | 0                                      | -200   | -200             | 0                         | -200                          | 0       | 200  | 0  | 200   | -200  | 0         | -200 |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 4 of 4                    | 3 of 4                        | 4 of 4  | Gain   | No Change  | Gain  | Lose  | No Change | Lose |  |
| Total Income                    | 606                                    | 846    | 1452             | 1382                      | 1452                          | 1841    | 389  | 458  | 389   | 70  | 0         | 70   |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1                                | Child 2  | Child Support | Childcare |
| Woman  | 0                      | \$0    | \$0     |          | F, age 1                               | M, age 5 | \$200         | \$0       |
| Man  | 40hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.C Detail: New Jersey<sup>1</sup>**

| Type of Program                    | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |  |   |   |  |  |
|------------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|--|---|---|--|--|
|                                    | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |  | Live Apart  |   |  | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                    | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs |  |  |
| Married versus Live Apart Programs |  |        |                  |                           |                               |         |  |  |  |   |   | Married versus Cohabit Reported to Govt Programs |  |
| Earnings                           | 0                                      | 1213   | 1213             | 1213                      | 1213                          | 1213    | 0  | 0  | 0  | 0   | 0   | 0  |  |
| Taxes                              |  |        |                  |                           |                               |         |  |  |  |   |   |  |  |
| Federal Income Tax (excl. EITC)    | 0                                      | -56    | -56              | -56                       | -56                           | 34      | 90   | 90   | 90   | 0   | 0   | 0  |  |
| Federal EITC                       | 0                                      | 0      | 0                | 0                         | 0                             | 350     | 350  | 350  | 350  | 0   | 0   | 0  |  |
| Payroll Tax                        | 0                                      | -93    | -93              | -93                       | -93                           | -93     | 0  | 0  | 0  | 0   | 0   | 0  |  |
| State Income Tax                   | 0                                      | -16    | -16              | -16                       | -16                           | 59      | 75   | 75   | 75   | 0   | 0   | 0  |  |
| Total Taxes                        | 0                                      | -165   | -165             | -165                      | -165                          | 350     | 515  | 515  | 515  | 0   | 0   | 0  |  |
| TANF                               | 424                                    | 0      | 424              | 0                         | 424                           | 0       | -424   | 0  | -424   | 424   | 0   | 424  |  |
| Food Stamps                        | 320                                    | 0      | 320              | 324                       | 320                           | 324     | 4  | 0  | 4  | -4  | 0   | -4   |  |
| WIC                                | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0  | 0   | 0   | 0  |  |
| Housing Subsidy                    | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0  | 0   | 0   | 0  |  |
| Child Care Subsidy                 | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0  | 0   | 0   | 0  |  |
| Child Support                      | 50                                     | -200   | -150             | 0                         | -150                          | 0       | 150  | 0  | 150  | -150  | 0   | -150   |  |
| Medicaid/SCHIP                     | 3 of 3                                 | 0 of 1 | 3 of 4           | 3 of 4                    | 3 of 4                        | 4 of 4  | Gain   | Gain   | Gain   | No Change   | No Change   | No Change  |  |
| Total Income                       | 794                                    | 848    | 1642             | 1372                      | 1642                          | 1888    | 246  | 515  | 246  | 270   | 0   | 270  |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1                                | Child 2  | Child Support | Childcare |
| Woman  | 0                      | \$0    | \$0     |          | F, age 1                               | M, age 5 | \$200         | \$0       |
| Man  | 40hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.C Detail: Alaska<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |  |   |   |      |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|--|---|---|------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |  | Live Apart  |   |      | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs |      |  |
| Earnings                        | 0                                      | 1213   | 1213             | 1213                      | 1213                          | 1213    | 0  | 0  | 0  | 0   | 0   | 0    |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |  |   |   |      |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56    | -56              | -56                       | -56                           | 34      | 90   | 90   | 90   | 0   | 0   | 0    |  |
| Federal EITC                    | 0                                      | 0      | 0                | 0                         | 0                             | 350     | 350  | 350  | 350  | 0   | 0   | 0    |  |
| Payroll Tax                     | 0                                      | -93    | -93              | -93                       | -93                           | -93     | 0  | 0  | 0  | 0   | 0   | 0    |  |
| State Income Tax                | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0  | 0   | 0   | 0    |  |
| Total Taxes                     | 0                                      | -149   | -149             | -149                      | -149                          | 291     | 440  | 440  | 440  | 0   | 0   | 0    |  |
| TANF                            | 923                                    | 0      | 923              | 0                         | 923                           | 0       | -923   | 0  | -923   | 923   | 0   | 923  |  |
| Food Stamps                     | 327                                    | 0      | 327              | 482                       | 327                           | 482     | 155  | 0  | 155  | -155  | 0   | -155 |  |
| WIC                             | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0  | 0   | 0   | 0    |  |
| Housing Subsidy                 | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0  | 0   | 0   | 0    |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0  | 0   | 0   | 0    |  |
| Child Support                   | 50                                     | -200   | -150             | 0                         | -150                          | 0       | 150  | 0  | 150  | -150  | 0   | -150 |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 4 of 4                    | 3 of 4                        | 4 of 4  | Gain   | No Change  | Gain   | Lose  | No Change   | Lose |  |
| Total Income                    | 1300                                   | 864    | 2164             | 1546                      | 2164                          | 1987    | -178   | 440  | -178   | 618   | 0   | 618  |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1                                | Child 2  | Child Support | Childcare |
| Woman  | 0                      | \$0    | \$0     |          | F, age 1                               | M, age 5 | \$200         | \$0       |
| Man  | 40hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.D: Base Scenario, Man Owns Vehicle<sup>1</sup>**

| State                | Total Disposable Income per Month (\$) |     |                  |                           |                               |                        | Relative Disposable Income (\$) |                           |  |                           |   |     |  |
|----------------------|--|-----|------------------|---------------------------|-------------------------------|------------------------|---------------------------------|---------------------------|--|---------------------------|---|-----|--|
|                      | Live Apart                             |     |                  | Cohabit                   |                               |                        | Married                         | Married                   |  |                           | Live Apart  |     | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                      | Woman                                  | Man | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married versus Cohabit |                                 | Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |     |  |
| Alabama              | 1111                                   | 824 | 1935             | 1493                      | 1935                          | 1946                   | 11                              | 454                       | 11   | 442                       | 0   | 442 |  |
| Alaska               | 1804                                   | 864 | 2669             | 1944                      | 2669                          | 2385                   | -284                            | 441                       | -284   | 724                       | 0   | 724 |  |
| Arizona              | 1412                                   | 844 | 2257             | 1762                      | 2257                          | 2222                   | -34                             | 461                       | -34  | 495                       | 0   | 495 |  |
| Arkansas             | 1086                                   | 836 | 1922             | 1483                      | 1922                          | 1952                   | 30                              | 469                       | 30   | 438                       | 0   | 438 |  |
| California           | 1736                                   | 857 | 2593             | 1721                      | 2593                          | 2169                   | -424                            | 448                       | -424   | 872                       | 0   | 872 |  |
| Colorado             | 1555                                   | 838 | 2394             | 1895                      | 2394                          | 2361                   | -32                             | 467                       | -32  | 499                       | 0   | 499 |  |
| Connecticut          | 1538                                   | 863 | 2401             | 2043                      | 2401                          | 2485                   | 84                              | 442                       | 84   | 358                       | 0   | 358 |  |
| Delaware             | 1435                                   | 846 | 2281             | 1710                      | 2281                          | 2168                   | -113                            | 458                       | -113   | 571                       | 0   | 571 |  |
| District of Columbia | 1773                                   | 815 | 2588             | 2081                      | 2588                          | 2628                   | 40                              | 548                       | 40   | 508                       | 0   | 508 |  |
| Florida              | 1402                                   | 864 | 2266             | 1789                      | 2266                          | 2229                   | -37                             | 441                       | -37  | 477                       | 0   | 477 |  |
| Georgia              | 1571                                   | 833 | 2404             | 1664                      | 2404                          | 2132                   | -272                            | 468                       | -272   | 740                       | 0   | 740 |  |
| Hawaii               | 1813                                   | 819 | 2632             | 2274                      | 2632                          | 2742                   | 110                             | 468                       | 110  | 358                       | 0   | 358 |  |
| Idaho                | 1171                                   | 840 | 2011             | 1317                      | 2011                          | 1782                   | -229                            | 465                       | -229   | 694                       | 0   | 694 |  |
| Illinois             | 1574                                   | 833 | 2407             | 1885                      | 2407                          | 2358                   | -49                             | 473                       | -49  | 522                       | 0   | 522 |  |
| Indiana              | 1171                                   | 826 | 1997             | 1525                      | 1997                          | 2004                   | 7                               | 479                       | 7  | 471                       | 0   | 471 |  |
| Iowa                 | 1287                                   | 828 | 2115             | 1375                      | 2115                          | 1851                   | -264                            | 476                       | -264   | 741                       | 0   | 741 |  |
| Kansas               | 1257                                   | 837 | 2094             | 1566                      | 2094                          | 2075                   | -20                             | 508                       | -20  | 528                       | 0   | 528 |  |
| Kentucky             | 1153                                   | 831 | 1984             | 1523                      | 1984                          | 1969                   | -15                             | 445                       | -15  | 461                       | 0   | 461 |  |
| Louisiana            | 1223                                   | 846 | 2069             | 1653                      | 2069                          | 2111                   | 43                              | 458                       | 43   | 416                       | 0   | 416 |  |
| Maine                | 1587                                   | 847 | 2434             | 1803                      | 2434                          | 2261                   | -172                            | 458                       | -172   | 630                       | 0   | 630 |  |
| Maryland             | 1811                                   | 828 | 2639             | 2094                      | 2639                          | 2626                   | -13                             | 533                       | -13  | 545                       | 0   | 545 |  |
| Massachusetts        | 2084                                   | 814 | 2898             | 2269                      | 2898                          | 2812                   | -87                             | 543                       | -87  | 629                       | 0   | 629 |  |
| Michigan             | 1442                                   | 826 | 2268             | 1708                      | 2268                          | 2180                   | -88                             | 472                       | -88  | 560                       | 0   | 560 |  |
| Minnesota            | 1654                                   | 834 | 2488             | 1858                      | 2488                          | 2448                   | -40                             | 590                       | -40  | 630                       | 0   | 630 |  |
| Mississippi          | 1136                                   | 847 | 1983             | 1546                      | 1983                          | 2003                   | 20                              | 457                       | 20   | 437                       | 0   | 437 |  |
| Missouri             | 1275                                   | 844 | 2119             | 1657                      | 2119                          | 2118                   | -1                              | 461                       | -1   | 462                       | 0   | 462 |  |
| Montana              | 1224                                   | 836 | 2060             | 1501                      | 2060                          | 1961                   | -100                            | 459                       | -100   | 559                       | 0   | 559 |  |
| Nebraska             | 1234                                   | 845 | 2080             | 1578                      | 2080                          | 2037                   | -42                             | 459                       | -42  | 502                       | 0   | 502 |  |
| Nevada               | 1464                                   | 864 | 2328             | 1803                      | 2328                          | 2243                   | -85                             | 441                       | -85  | 525                       | 0   | 525 |  |
| New Hampshire        | 1681                                   | 864 | 2545             | 1939                      | 2545                          | 2379                   | -166                            | 440                       | -166   | 606                       | 0   | 606 |  |
| New Jersey           | 1747                                   | 848 | 2596             | 2050                      | 2596                          | 2565                   | -31                             | 515                       | -31  | 546                       | 0   | 546 |  |
| New Mexico           | 1314                                   | 853 | 2167             | 1635                      | 2167                          | 2087                   | -80                             | 452                       | -80  | 532                       | 0   | 532 |  |
| New York             | 1749                                   | 844 | 2594             | 2041                      | 2594                          | 2607                   | 13                              | 565                       | 13   | 552                       | 0   | 552 |  |
| North Carolina       | 1271                                   | 819 | 2090             | 1625                      | 2090                          | 2111                   | 21                              | 486                       | 21   | 465                       | 0   | 465 |  |
| North Dakota         | 1267                                   | 852 | 2120             | 1573                      | 2120                          | 2025                   | -95                             | 452                       | -95  | 547                       | 0   | 547 |  |
| Ohio                 | 1365                                   | 848 | 2213             | 1708                      | 2213                          | 2162                   | -51                             | 454                       | -51  | 505                       | 0   | 505 |  |
| Oklahoma             | 1165                                   | 826 | 1992             | 1305                      | 1992                          | 1791                   | -201                            | 486                       | -201   | 687                       | 0   | 687 |  |
| Oregon               | 1423                                   | 795 | 2217             | 1677                      | 2217                          | 2187                   | -30                             | 510                       | -30  | 540                       | 0   | 540 |  |
| Pennsylvania         | 1520                                   | 830 | 2350             | 1813                      | 2350                          | 2253                   | -97                             | 440                       | -97  | 537                       | 0   | 537 |  |
| Rhode Island         | 1376                                   | 843 | 2219             | 1408                      | 2219                          | 1869                   | -350                            | 462                       | -350   | 812                       | 0   | 812 |  |
| South Carolina       | 1199                                   | 847 | 2045             | 1586                      | 2045                          | 2044                   | -1                              | 458                       | -1   | 459                       | 0   | 459 |  |
| South Dakota         | 1320                                   | 864 | 2184             | 1631                      | 2184                          | 2071                   | -113                            | 441                       | -113   | 553                       | 0   | 553 |  |
| Tennessee            | 1246                                   | 864 | 2110             | 1386                      | 2110                          | 1826                   | -284                            | 441                       | -284   | 724                       | 0   | 724 |  |
| Texas                | 1320                                   | 864 | 2184             | 1723                      | 2184                          | 2163                   | -21                             | 441                       | -21  | 461                       | 0   | 461 |  |
| Utah                 | 1401                                   | 830 | 2232             | 1686                      | 2232                          | 2160                   | -71                             | 474                       | -71  | 546                       | 0   | 546 |  |
| Vermont              | 1579                                   | 844 | 2423             | 1791                      | 2423                          | 2364                   | -59                             | 573                       | -59  | 632                       | 0   | 632 |  |
| Virginia             | 1359                                   | 830 | 2189             | 1837                      | 2189                          | 2296                   | 107                             | 459                       | 107  | 351                       | 0   | 351 |  |
| Washington           | 1585                                   | 864 | 2449             | 1661                      | 2449                          | 2101                   | -348                            | 440                       | -348   | 789                       | 0   | 789 |  |
| West Virginia        | 1196                                   | 831 | 2027             | 1469                      | 2027                          | 1927                   | -100                            | 458                       | -100   | 557                       | 0   | 557 |  |
| Wisconsin            | 1469                                   | 839 | 2308             | 1621                      | 2308                          | 2135                   | -173                            | 514                       | -173   | 687                       | 0   | 687 |  |
| Wyoming              | 1266                                   | 864 | 2130             | 1638                      | 2130                          | 2078                   | -52                             | 441                       | -52  | 492                       | 0   | 492 |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |     |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|-----|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |     |
| Woman  | 0                      | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$200     | \$0 |
| Man  | 40hr/wk @ \$7/hr       | \$0    | \$8,000 | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |     |
|  | Father to all children |        |         |          |  |          |               |           |     |

**Table I.D Detail: District of Columbia<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |  |   |   |      |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|--|---|---|------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |  | Live Apart  |   |      | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs |      |  |
| Earnings                        | 0                                      | 1213   | 1213             | 1213                      | 1213                          | 1213    | 0  | 0  | 0  | 0   | 0   | 0    |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |  |   |   |      |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56    | -56              | -56                       | -56                           | 34      | 90   | 90   | 90   | 0   | 0   | 0    |  |
| Federal EITC                    | 0                                      | 0      | 0                | 0                         | 0                             | 350     | 350  | 350  | 350  | 0   | 0   | 0    |  |
| Payroll Tax                     | 0                                      | -93    | -93              | -93                       | -93                           | -93     | 0  | 0  | 0  | 0   | 0   | 0    |  |
| State Income Tax                | 0                                      | -49    | -49              | -49                       | -49                           | 58      | 107  | 107  | 107  | 0   | 0   | 0    |  |
| Total Taxes                     | 0                                      | -198   | -198             | -198                      | -198                          | 349     | 548  | 548  | 548  | 0   | 0   | 0    |  |
| TANF                            | 379                                    | 0      | 379              | 0                         | 379                           | 0       | -379   | 0  | -379   | 379   | 0   | 379  |  |
| Food Stamps                     | 293                                    | 0      | 293              | 214                       | 293                           | 214     | -78  | 0  | -78  | 78  | 0   | 78   |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0  | 0   | 0   | 0    |  |
| Housing Subsidy                 | 1064                                   | 0      | 1064             | 814                       | 1064                          | 814     | -250   | 0  | -250   | 250   | 0   | 250  |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0  | 0   | 0   | 0    |  |
| Child Support                   | 0                                      | -200   | -200             | 0                         | -200                          | 0       | 200  | 0  | 200  | -200  | 0   | -200 |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 4 of 4                    | 3 of 4                        | 4 of 4  | Gain   | No Change  | Gain   | Lose  | No Change   | Lose |  |
| Total Income                    | 1773                                   | 815    | 2588             | 2081                      | 2588                          | 2628    | 40   | 548  | 40   | 508   | 0   | 508  |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 0                      | \$0    | \$0     |          | F, age 1   | M, age 5 | \$200         | \$0       |
| Man  | 40hr/wk @ \$7/hr       | \$0    | \$8,000 | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.D Detail: Illinois<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$) |                        |                           |                           |                           |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|---------------------------------|------------------------|---------------------------|---------------------------|---------------------------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               | Married | Married                         |                        |                           | Live Apart                |                           | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs |         | Married versus Cohabit          | Married versus Cohabit | Reported to Govt Programs | Reported to Govt Programs | Live Apart versus Cohabit |  |
| Earnings                        | 0                                      | 1213   | 1213             | 1213                      | 1213                          | 1213    | 0                               | 0                      | 0                         | 0                         | 0                         | 0  |
| Taxes                           |  |        |                  |                           |                               |         |                                 |                        |                           |                           |                           |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56    | -56              | -56                       | -56                           | 34      | 90                              | 90                     | 90                        | 0                         | 0                         | 0  |
| Federal EITC                    | 0                                      | 0      | 0                | 0                         | 0                             | 350     | 350                             | 350                    | 350                       | 0                         | 0                         | 0  |
| Payroll Tax                     | 0                                      | -93    | -93              | -93                       | -93                           | -93     | 0                               | 0                      | 0                         | 0                         | 0                         | 0  |
| State Income Tax                | 0                                      | -31    | -31              | -31                       | -31                           | 1       | 33                              | 33                     | 33                        | 0                         | 0                         | 0  |
| Total Taxes                     | 0                                      | -181   | -181             | -181                      | -181                          | 292     | 473                             | 473                    | 473                       | 0                         | 0                         | 0  |
| TANF                            | 396                                    | 0      | 396              | 31                        | 396                           | 31      | -365                            | 0                      | -365                      | 365                       | 0                         | 365  |
| Food Stamps                     | 272                                    | 0      | 272              | 205                       | 272                           | 205     | -68                             | 0                      | -68                       | 68                        | 0                         | 68   |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0                               | 0                      | 0                         | 0                         | 0                         | 0  |
| Housing Subsidy                 | 818                                    | 0      | 818              | 579                       | 818                           | 579     | -239                            | 0                      | -239                      | 239                       | 0                         | 239  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0                               | 0                      | 0                         | 0                         | 0                         | 0  |
| Child Support                   | 50                                     | -200   | -150             | 0                         | -150                          | 0       | 150                             | 0                      | 150                       | -150                      | 0                         | -150   |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 4 of 4                    | 3 of 4                        | 4 of 4  | Gain                            | No Change              | Gain                      | Lose                      | No Change                 | Lose   |
| Total Income                    | 1574                                   | 833    | 2407             | 1885                      | 2407                          | 2358    | -49                             | 473                    | -49                       | 522                       | 0                         | 522  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 0                      | \$0    | \$0     |          | F, age 1   | M, age 5 | \$200         | \$0       |
| Man  | 40hr/wk @ \$7/hr       | \$0    | \$8,000 | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.D Detail: California<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |            |                  |                           |                               |             | Relative Disposable Income (\$)                  |  |  |   |   |            |  |
|---------------------------------|--|------------|------------------|---------------------------|-------------------------------|-------------|--|--|--|---|---|------------|--|
|                                 | Live Apart                             |            |                  | Cohabit                   |                               |             | Married  |  |  | Live Apart  |   |            | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man        | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married     | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs |            |  |
| Earnings                        | 0                                      | 1213       | 1213             | 1213                      | 1213                          | 1213        | 0  | 0  | 0  | 0   | 0   | 0          |  |
| Taxes                           |  |            |                  |                           |                               |             |  |  |  |   |   |            |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56        | -56              | -56                       | -56                           | 34          | 90   | 90   | 90   | 0   | 0   | 0          |  |
| Federal EITC                    | 0                                      | 0          | 0                | 0                         | 0                             | 350         | 350  | 350  | 350  | 0   | 0   | 0          |  |
| Payroll Tax                     | 0                                      | -93        | -93              | -93                       | -93                           | -93         | 0  | 0  | 0  | 0   | 0   | 0          |  |
| State Income Tax                | 0                                      | -7         | -7               | -7                        | -7                            | 0           | 7  | 7  | 7  | 0   | 0   | 0          |  |
| Total Taxes                     | 0                                      | -157       | -157             | -157                      | -157                          | 291         | 448  | 448  | 448  | 0   | 0   | 0          |  |
| TANF                            | 704                                    | 0          | 704              | 0                         | 704                           | 0           | -704   | 0  | -704   | 704   | 0   | 704        |  |
| Food Stamps                     | 180                                    | 0          | 180              | 0                         | 180                           | 0           | -180   | 0  | -180   | 180   | 0   | 180        |  |
| WIC                             | 37                                     | 0          | 37               | 37                        | 37                            | 37          | 0  | 0  | 0  | 0   | 0   | 0          |  |
| Housing Subsidy                 | 765                                    | 0          | 765              | 627                       | 765                           | 627         | -138   | 0  | -138   | 138   | 0   | 138        |  |
| Child Care Subsidy              | 0                                      | 0          | 0                | 0                         | 0                             | 0           | 0  | 0  | 0  | 0   | 0   | 0          |  |
| Child Support                   | 50                                     | -200       | -150             | 0                         | -150                          | 0           | 150  | 0  | 150  | -150  | 0   | -150       |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1     | 3 of 4           | 4 of 4                    | 3 of 4                        | 4 of 4      | Gain   | No Change  | Gain   | Lose  | No Change   | Lose       |  |
| <b>Total Income</b>             | <b>1736</b>                            | <b>857</b> | <b>2593</b>      | <b>1721</b>               | <b>2593</b>                   | <b>2169</b> | <b>-424</b>                                      | <b>448</b>                                       | <b>-424</b>                                      | <b>872</b>  | <b>0</b>  | <b>872</b> |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 0                      | \$0    | \$0     |          | F, age 1   | M, age 5 | \$200         | \$0       |
| Man  | 40hr/wk @ \$7/hr       | \$0    | \$8,000 | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.E: Base Scenario, Man Works Part Time<sup>1</sup>**

| State                     | Total Disposable Income per Month (\$) |     |                  |                           |                               |         | Relative Disposable Income (\$) |  |                           |   |                           |                           |  |
|---------------------------|--|-----|------------------|---------------------------|-------------------------------|---------|---------------------------------|--|---------------------------|---|---------------------------|---------------------------|--|
|                           | Live Apart                             |     |                  | Cohabit                   |                               |         | Married                         |  |                           | Live Apart  |                           |                           | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                           | Woman                                  | Man | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit          | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit | Live Apart versus Cohabit Not Reported to Govt Programs |                           |                           |  |
| Married versus Live Apart |  |     |                  |                           |                               |         |                                 |  |                           |   | Reported to Govt Programs | Reported to Govt Programs |  |
| Alabama                   | 1111                                   | 511 | 1622             | 1368                      | 1622                          | 1593    | -28                             | 225  | -28                       | 254   | 0                         | 254                       |  |
| Alaska                    | 1804                                   | 556 | 2360             | 2070                      | 2360                          | 2287    | -73                             | 216  | -73                       | 289   | 0                         | 289                       |  |
| Arizona                   | 1412                                   | 526 | 1938             | 1654                      | 1938                          | 1871    | -68                             | 216  | -68                       | 284   | 0                         | 284                       |  |
| Arkansas                  | 1086                                   | 526 | 1612             | 1362                      | 1612                          | 1578    | -34                             | 216  | -34                       | 250   | 0                         | 250                       |  |
| California                | 1736                                   | 526 | 2262             | 2052                      | 2262                          | 2268    | 6                               | 216  | 6                         | 210   | 0                         | 210                       |  |
| Colorado                  | 1555                                   | 526 | 2081             | 1889                      | 2081                          | 2105    | 24                              | 216  | 24                        | 193   | 0                         | 193                       |  |
| Connecticut               | 1538                                   | 526 | 2063             | 1894                      | 2063                          | 2111    | 47                              | 216  | 47                        | 169   | 0                         | 169                       |  |
| Delaware                  | 1435                                   | 526 | 1960             | 1739                      | 1960                          | 1955    | -5                              | 216  | -5                        | 222   | 0                         | 222                       |  |
| District of Columbia      | 1773                                   | 526 | 2299             | 2104                      | 2299                          | 2381    | 82                              | 277  | 82                        | 195   | 0                         | 195                       |  |
| Florida                   | 1402                                   | 526 | 1927             | 1703                      | 1927                          | 1919    | -8                              | 216  | -8                        | 225   | 0                         | 225                       |  |
| Georgia                   | 1571                                   | 524 | 2095             | 1827                      | 2095                          | 2045    | -50                             | 218  | -50                       | 268   | 0                         | 268                       |  |
| Hawaii                    | 1813                                   | 590 | 2403             | 2272                      | 2403                          | 2498    | 95                              | 226  | 95                        | 131   | 0                         | 131                       |  |
| Idaho                     | 1171                                   | 526 | 1697             | 1448                      | 1697                          | 1664    | -33                             | 216  | -33                       | 249   | 0                         | 249                       |  |
| Illinois                  | 1574                                   | 514 | 2088             | 1835                      | 2088                          | 2075    | -12                             | 240  | -12                       | 253   | 0                         | 253                       |  |
| Indiana                   | 1171                                   | 509 | 1680             | 1397                      | 1680                          | 1644    | -36                             | 246  | -36                       | 283   | 0                         | 283                       |  |
| Iowa                      | 1287                                   | 521 | 1809             | 1571                      | 1809                          | 1792    | -17                             | 220  | -17                       | 237   | 0                         | 237                       |  |
| Kansas                    | 1257                                   | 526 | 1783             | 1518                      | 1783                          | 1771    | -12                             | 253  | -12                       | 264   | 0                         | 264                       |  |
| Kentucky                  | 1153                                   | 521 | 1674             | 1460                      | 1674                          | 1681    | 7                               | 221  | 7                         | 214   | 0                         | 214                       |  |
| Louisiana                 | 1223                                   | 526 | 1748             | 1598                      | 1748                          | 1815    | 66                              | 216  | 66                        | 150   | 0                         | 150                       |  |
| Maine                     | 1587                                   | 526 | 2112             | 1883                      | 2112                          | 2099    | -13                             | 216  | -13                       | 229   | 0                         | 229                       |  |
| Maryland                  | 1811                                   | 526 | 2336             | 2063                      | 2336                          | 2323    | -14                             | 260  | -14                       | 274   | 0                         | 274                       |  |
| Massachusetts             | 2084                                   | 530 | 2613             | 2360                      | 2613                          | 2609    | -4                              | 249  | -4                        | 253   | 0                         | 253                       |  |
| Michigan                  | 1442                                   | 512 | 1954             | 1678                      | 1954                          | 1908    | -46                             | 230  | -46                       | 276   | 0                         | 276                       |  |
| Minnesota                 | 1654                                   | 532 | 2186             | 1928                      | 2186                          | 2198    | 12                              | 271  | 12                        | 258   | 0                         | 258                       |  |
| Mississippi               | 1136                                   | 526 | 1661             | 1413                      | 1661                          | 1629    | -32                             | 216  | -32                       | 248   | 0                         | 248                       |  |
| Missouri                  | 1275                                   | 526 | 1801             | 1608                      | 1801                          | 1825    | 24                              | 216  | 24                        | 193   | 0                         | 193                       |  |
| Montana                   | 1224                                   | 517 | 1742             | 1494                      | 1742                          | 1718    | -23                             | 225  | -23                       | 248   | 0                         | 248                       |  |
| Nebraska                  | 1234                                   | 526 | 1760             | 1525                      | 1760                          | 1741    | -19                             | 216  | -19                       | 235   | 0                         | 235                       |  |
| Nevada                    | 1464                                   | 526 | 1989             | 1694                      | 1989                          | 1910    | -79                             | 216  | -79                       | 295   | 0                         | 295                       |  |
| New Hampshire             | 1681                                   | 526 | 2206             | 1943                      | 2206                          | 2159    | -47                             | 216  | -47                       | 264   | 0                         | 264                       |  |
| New Jersey                | 1747                                   | 526 | 2273             | 1990                      | 2273                          | 2252    | -21                             | 262  | -21                       | 283   | 0                         | 283                       |  |
| New Mexico                | 1314                                   | 526 | 1840             | 1608                      | 1840                          | 1824    | -16                             | 216  | -16                       | 232   | 0                         | 232                       |  |
| New York                  | 1749                                   | 533 | 2283             | 2038                      | 2283                          | 2319    | 36                              | 281  | 36                        | 245   | 0                         | 245                       |  |
| North Carolina            | 1271                                   | 517 | 1788             | 1543                      | 1788                          | 1768    | -20                             | 225  | -20                       | 246   | 0                         | 246                       |  |
| North Dakota              | 1267                                   | 526 | 1793             | 1435                      | 1793                          | 1651    | -142                            | 216  | -142                      | 358   | 0                         | 358                       |  |
| Ohio                      | 1365                                   | 523 | 1888             | 1684                      | 1888                          | 1903    | 15                              | 219  | 15                        | 204   | 0                         | 204                       |  |
| Oklahoma                  | 1165                                   | 526 | 1691             | 1454                      | 1691                          | 1681    | -10                             | 227  | -10                       | 237   | 0                         | 237                       |  |
| Oregon                    | 1423                                   | 511 | 1933             | 1686                      | 1933                          | 1918    | -16                             | 231  | -16                       | 247   | 0                         | 247                       |  |
| Pennsylvania              | 1520                                   | 509 | 2028             | 1757                      | 2028                          | 1973    | -55                             | 216  | -55                       | 271   | 0                         | 271                       |  |
| Rhode Island              | 1376                                   | 526 | 1902             | 1659                      | 1902                          | 1875    | -27                             | 216  | -27                       | 243   | 0                         | 243                       |  |
| South Carolina            | 1199                                   | 526 | 1724             | 1494                      | 1724                          | 1710    | -14                             | 216  | -14                       | 230   | 0                         | 230                       |  |
| South Dakota              | 1320                                   | 526 | 1845             | 1533                      | 1845                          | 1749    | -96                             | 216  | -96                       | 313   | 0                         | 313                       |  |
| Tennessee                 | 1246                                   | 526 | 1771             | 1540                      | 1771                          | 1756    | -15                             | 216  | -15                       | 231   | 0                         | 231                       |  |
| Texas                     | 1320                                   | 526 | 1845             | 1658                      | 1845                          | 1874    | 29                              | 216  | 29                        | 187   | 0                         | 187                       |  |
| Utah                      | 1401                                   | 526 | 1927             | 1690                      | 1927                          | 1907    | -20                             | 216  | -20                       | 237   | 0                         | 237                       |  |
| Vermont                   | 1579                                   | 534 | 2113             | 1823                      | 2113                          | 2108    | -5                              | 286  | -5                        | 291   | 0                         | 291                       |  |
| Virginia                  | 1359                                   | 519 | 1878             | 1715                      | 1878                          | 1938    | 60                              | 223  | 60                        | 163   | 0                         | 163                       |  |
| Washington                | 1585                                   | 526 | 2111             | 1860                      | 2111                          | 2076    | -34                             | 216  | -34                       | 251   | 0                         | 251                       |  |
| West Virginia             | 1196                                   | 526 | 1721             | 1452                      | 1721                          | 1668    | -53                             | 216  | -53                       | 270   | 0                         | 270                       |  |
| Wisconsin                 | 1469                                   | 526 | 1994             | 1496                      | 1994                          | 1746    | -248                            | 250  | -248                      | 499   | 0                         | 499                       |  |
| Wyoming                   | 1266                                   | 526 | 1791             | 1488                      | 1791                          | 1704    | -87                             | 216  | -87                       | 304   | 0                         | 304                       |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| 1 Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|---|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|   | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman   | 0                      | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$200     |
| Man   | 20hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|   | Father to all children |        |         |          |  |          |               |           |

**Table I.E Detail: Texas<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |                           | Relative Disposable Income (\$) |                        |  |                           |   |      |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------------------------|---------------------------------|------------------------|--|---------------------------|---|------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |                           | Married                         | Married                |  |                           | Live Apart  |      | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married versus Live Apart |                                 | Married versus Cohabit | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit | Live Apart versus Cohabit Not Reported to Govt Programs |      |  |
| Earnings                        | 0                                      | 607    | 607              | 607                       | 607                           | 607                       | 0                               | 0                      | 0  | 0                         | 0   | 0    |  |
| Taxes                           | 0                                      | 0      | 0                | 0                         | 0                             | 0                         | 0                               | 0                      | 0  | 0                         | 0   | 0    |  |
| Federal Income Tax (excl. EITC) |  |        |                  |                           |                               |                           |                                 |                        |  |                           |   |      |  |
| Federal EITC                    | 0                                      | 26     | 26               | 26                        | 26                            | 243                       | 216                             | 216                    | 216  | 0                         | 0   | 0    |  |
| Payroll Tax                     | 0                                      | -46    | -46              | -46                       | -46                           | -46                       | 0                               | 0                      | 0  | 0                         | 0   | 0    |  |
| State Income Tax                | 0                                      | 0      | 0                | 0                         | 0                             | 0                         | 0                               | 0                      | 0  | 0                         | 0   | 0    |  |
| Total Taxes                     | 0                                      | -20    | -20              | -20                       | -20                           | 196                       | 216                             | 216                    | 216  | 0                         | 0   | 0    |  |
| TANF                            | 213                                    | 0      | 213              | 213                       | 213                           | 213                       | 0                               | 0                      | 0  | 0                         | 0   | 0    |  |
| Food Stamps                     | 327                                    | 139    | 466              | 296                       | 466                           | 296                       | -171                            | 0                      | -171   | 171                       | 0   | 171  |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37                        | 0                               | 0                      | 0  | 0                         | 0   | 0    |  |
| Housing Subsidy                 | 692                                    | 0      | 692              | 525                       | 692                           | 525                       | -167                            | 0                      | -167   | 167                       | 0   | 167  |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0                         | 0                               | 0                      | 0  | 0                         | 0   | 0    |  |
| Child Support                   | 50                                     | -200   | -150             | 0                         | -150                          | 0                         | 150                             | 0                      | 150  | -150                      | 0   | -150 |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 4 of 4                    | 3 of 4                        | 4 of 4                    | Gain                            | No Change              | Gain   | Lose                      | No Change   | Lose |  |
| Total Income                    | 1320                                   | 526    | 1845             | 1658                      | 1845                          | 1874                      | 29                              | 216                    | 29   | 187                       | 0   | 187  |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 0                      | \$0    | \$0     |          | F, age 1   | M, age 5 | \$200         | \$0       |
| Man  | 20hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.E Detail: New Mexico<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |      |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           |      | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |      |  |
| Earnings                        | 0                                      | 607    | 607              | 607                       | 607                           | 607     | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |      |  |
| Federal Income Tax (excl. EITC) | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Federal EITC                    | 0                                      | 26     | 26               | 26                        | 26                            | 243     | 216  | 216  | 216   | 0   | 0         | 0    |  |
| Payroll Tax                     | 0                                      | -46    | -46              | -46                       | -46                           | -46     | 0  | 0  | 0   | 0   | 0         | 0    |  |
| State Income Tax                | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Total Taxes                     | 0                                      | -20    | -20              | -20                       | -20                           | 196     | 216  | 216  | 216   | 0   | 0         | 0    |  |
| TANF                            | 389                                    | 0      | 389              | 278                       | 389                           | 278     | -111   | 0  | -111  | 111   | 0         | 111  |  |
| Food Stamps                     | 275                                    | 139    | 414              | 276                       | 414                           | 276     | -137   | 0  | -137  | 137   | 0         | 137  |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Housing Subsidy                 | 563                                    | 0      | 563              | 430                       | 563                           | 430     | -134   | 0  | -134  | 134   | 0         | 134  |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Child Support                   | 50                                     | -200   | -150             | 0                         | -150                          | 0       | 150  | 0  | 150   | -150  | 0         | -150 |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 4 of 4                    | 3 of 4                        | 4 of 4  | Gain   | No Change  | Gain  | Lose  | No Change | Lose |  |
| Total Income                    | 1314                                   | 526    | 1840             | 1608                      | 1840                          | 1824    | -16  | 216  | -16   | 232   | 0         | 232  |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 0                      | \$0    | \$0     |          | F, age 1   | M, age 5 | \$200         | \$0       |
| Man  | 20hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.E Detail: South Dakota<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |      |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           |      | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |      |  |
| Earnings                        | 0                                      | 607    | 607              | 607                       | 607                           | 607     | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |      |  |
| Federal Income Tax (excl. EITC) | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Federal EITC                    | 0                                      | 26     | 26               | 26                        | 26                            | 243     | 216  | 216  | 216   | 0   | 0         | 0    |  |
| Payroll Tax                     | 0                                      | -46    | -46              | -46                       | -46                           | -46     | 0  | 0  | 0   | 0   | 0         | 0    |  |
| State Income Tax                | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Total Taxes                     | 0                                      | -20    | -20              | -20                       | -20                           | 196     | 216  | 216  | 216   | 0   | 0         | 0    |  |
| TANF                            | 493                                    | 0      | 493              | 131                       | 493                           | 131     | -362   | 0  | -362  | 362   | 0         | 362  |  |
| Food Stamps                     | 258                                    | 139    | 397              | 320                       | 397                           | 320     | -77  | 0  | -77   | 77  | 0         | 77   |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Housing Subsidy                 | 531                                    | 0      | 531              | 458                       | 531                           | 458     | -73  | 0  | -73   | 73  | 0         | 73   |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Child Support                   | 0                                      | -200   | -200             | 0                         | -200                          | 0       | 200  | 0  | 200   | -200  | 0         | -200 |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 4 of 4                    | 3 of 4                        | 4 of 4  | Gain   | No Change  | Gain  | Lose  | No Change | Lose |  |
| Total Income                    | 1320                                   | 526    | 1845             | 1533                      | 1845                          | 1749    | -96  | 216  | -96   | 313   | 0         | 313  |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 0                      | \$0    | \$0     |          | F, age 1   | M, age 5 | \$200         | \$0       |
| Man  | 20hr/wk @ \$7/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.F: Base Scenario, Woman Employed Part Time, Man Not Employed<sup>1</sup>**

| State                | Total Disposable Income per Month (\$) |     |                  |                           |                               |         | Relative Disposable Income (\$) |  |                           |                           |   |  |
|----------------------|--|-----|------------------|---------------------------|-------------------------------|---------|---------------------------------|--|---------------------------|---------------------------|---|--|
|                      | Live Apart                             |     |                  | Cohabit                   |                               | Married | Married                         |  |                           | Live Apart                |   | Cohabit Not Reported to Govt Programs versus Reported to Govt Programs |
|                      | Woman                                  | Man | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs |         | Married versus Cohabit          | Married versus Cohabit Not Reported to Govt Programs | Reported to Govt Programs | Live Apart versus Cohabit | Live Apart versus Cohabit Not Reported to Govt Programs |  |
| Alabama              | 1558                                   | 0   | 1558             | 1657                      | 1558                          | 1658    | 100                             | 1  | 100                       | -99                       | 0   | -99  |
| Alaska               | 2217                                   | 0   | 2217             | 2337                      | 2217                          | 2337    | 120                             | 0  | 120                       | -120                      | 0   | -120   |
| Arizona              | 1817                                   | 0   | 1817             | 1916                      | 1817                          | 1916    | 99                              | 0  | 99                        | -99                       | 0   | -99  |
| Arkansas             | 1547                                   | 0   | 1547             | 1646                      | 1547                          | 1646    | 99                              | 0  | 99                        | -99                       | 0   | -99  |
| California           | 2166                                   | 0   | 2166             | 2319                      | 2166                          | 2319    | 153                             | 0  | 153                       | -153                      | 0   | -153   |
| Colorado             | 2034                                   | 0   | 2034             | 2163                      | 2034                          | 2163    | 129                             | 0  | 129                       | -129                      | 0   | -129   |
| Connecticut          | 2041                                   | 0   | 2041             | 2178                      | 2041                          | 2178    | 137                             | 0  | 137                       | -137                      | 0   | -137   |
| Delaware             | 1874                                   | 0   | 1874             | 2011                      | 1874                          | 2011    | 137                             | 0  | 137                       | -137                      | 0   | -137   |
| District of Columbia | 2310                                   | 0   | 2310             | 2442                      | 2310                          | 2442    | 133                             | 0  | 133                       | -133                      | 0   | -133   |
| Florida              | 1846                                   | 0   | 1846             | 1970                      | 1846                          | 1970    | 123                             | 0  | 123                       | -123                      | 0   | -123   |
| Georgia              | 1957                                   | 2   | 1960             | 2089                      | 1960                          | 2088    | 128                             | -1   | 128                       | -129                      | 0   | -129   |
| Hawaii               | 2331                                   | 3   | 2334             | 2558                      | 2334                          | 2560    | 226                             | 2  | 226                       | -223                      | 0   | -223   |
| Idaho                | 1591                                   | 0   | 1591             | 1711                      | 1591                          | 1711    | 120                             | 0  | 120                       | -120                      | 0   | -120   |
| Illinois             | 2013                                   | 0   | 2013             | 2128                      | 2013                          | 2133    | 120                             | 5  | 120                       | -115                      | 0   | -115   |
| Indiana              | 1609                                   | 0   | 1609             | 1708                      | 1609                          | 1711    | 102                             | 3  | 102                       | -99                       | 0   | -99  |
| Iowa                 | 1719                                   | 0   | 1719             | 1846                      | 1719                          | 1846    | 127                             | 0  | 127                       | -127                      | 0   | -127   |
| Kansas               | 1697                                   | 0   | 1697             | 1823                      | 1697                          | 1823    | 126                             | 0  | 126                       | -126                      | 0   | -126   |
| Kentucky             | 1620                                   | 0   | 1620             | 1733                      | 1620                          | 1735    | 115                             | 2  | 115                       | -114                      | 0   | -114   |
| Louisiana            | 1766                                   | 0   | 1766             | 1882                      | 1766                          | 1882    | 117                             | 0  | 117                       | -117                      | 0   | -117   |
| Maine                | 1987                                   | 0   | 1987             | 2150                      | 1987                          | 2150    | 163                             | 0  | 163                       | -163                      | 0   | -163   |
| Maryland             | 2238                                   | 0   | 2238             | 2376                      | 2238                          | 2376    | 139                             | 0  | 139                       | -139                      | 0   | -139   |
| Massachusetts        | 2490                                   | 0   | 2490             | 2660                      | 2490                          | 2665    | 175                             | 5  | 175                       | -170                      | 0   | -170   |
| Michigan             | 1808                                   | 0   | 1808             | 1948                      | 1808                          | 1948    | 141                             | 0  | 141                       | -141                      | 0   | -141   |
| Minnesota            | 2132                                   | 0   | 2132             | 2258                      | 2132                          | 2258    | 126                             | 0  | 126                       | -126                      | 0   | -126   |
| Mississippi          | 1598                                   | 0   | 1598             | 1697                      | 1598                          | 1697    | 99                              | 0  | 99                        | -99                       | 0   | -99  |
| Missouri             | 1762                                   | 0   | 1762             | 1881                      | 1762                          | 1881    | 119                             | 0  | 119                       | -119                      | 0   | -119   |
| Montana              | 1620                                   | 0   | 1620             | 1760                      | 1620                          | 1760    | 141                             | 0  | 141                       | -141                      | 0   | -141   |
| Nebraska             | 1645                                   | 0   | 1645             | 1781                      | 1645                          | 1781    | 136                             | 0  | 136                       | -136                      | 0   | -136   |
| Nevada               | 1838                                   | 0   | 1838             | 1961                      | 1838                          | 1961    | 123                             | 0  | 123                       | -123                      | 0   | -123   |
| New Hampshire        | 2085                                   | 0   | 2085             | 2209                      | 2085                          | 2209    | 124                             | 0  | 124                       | -124                      | 0   | -124   |
| New Jersey           | 2182                                   | 0   | 2182             | 2307                      | 2182                          | 2308    | 126                             | 1  | 126                       | -125                      | 0   | -125   |
| New Mexico           | 1724                                   | 0   | 1724             | 1875                      | 1724                          | 1875    | 151                             | 0  | 151                       | -151                      | 0   | -151   |
| New York             | 2238                                   | 0   | 2238             | 2381                      | 2238                          | 2381    | 143                             | 0  | 143                       | -143                      | 0   | -143   |
| North Carolina       | 1714                                   | 0   | 1714             | 1823                      | 1714                          | 1823    | 109                             | 0  | 109                       | -109                      | 0   | -109   |
| North Dakota         | 1747                                   | 0   | 1747             | 1719                      | 1747                          | 1719    | -28                             | 0  | -28                       | 28                        | 0   | 28   |
| Ohio                 | 1819                                   | 0   | 1819             | 1954                      | 1819                          | 1954    | 134                             | 0  | 134                       | -134                      | 0   | -134   |
| Oklahoma             | 1603                                   | 0   | 1603             | 1732                      | 1603                          | 1733    | 130                             | 1  | 130                       | -129                      | 0   | -129   |
| Oregon               | 1782                                   | 0   | 1782             | 1968                      | 1782                          | 1968    | 186                             | 0  | 186                       | -186                      | 0   | -186   |
| Pennsylvania         | 1885                                   | 0   | 1885             | 2022                      | 1885                          | 2022    | 137                             | 0  | 137                       | -137                      | 0   | -137   |
| Rhode Island         | 1795                                   | 0   | 1795             | 1926                      | 1795                          | 1926    | 131                             | 0  | 131                       | -131                      | 0   | -131   |
| South Carolina       | 1662                                   | 0   | 1662             | 1778                      | 1662                          | 1778    | 116                             | 0  | 116                       | -116                      | 0   | -116   |
| South Dakota         | 1670                                   | 0   | 1670             | 1789                      | 1670                          | 1789    | 119                             | 0  | 119                       | -119                      | 0   | -119   |
| Tennessee            | 1709                                   | 0   | 1709             | 1824                      | 1709                          | 1824    | 115                             | 0  | 115                       | -115                      | 0   | -115   |
| Texas                | 1820                                   | 0   | 1820             | 1939                      | 1820                          | 1939    | 119                             | 0  | 119                       | -119                      | 0   | -119   |
| Utah                 | 1826                                   | 0   | 1826             | 1957                      | 1826                          | 1957    | 131                             | 0  | 131                       | -131                      | 0   | -131   |
| Vermont              | 2028                                   | 0   | 2028             | 2161                      | 2028                          | 2161    | 133                             | 0  | 133                       | -133                      | 0   | -133   |
| Virginia             | 1877                                   | 0   | 1877             | 2001                      | 1877                          | 2005    | 128                             | 5  | 128                       | -124                      | 0   | -124   |
| Washington           | 1990                                   | 0   | 1990             | 2127                      | 1990                          | 2127    | 137                             | 0  | 137                       | -137                      | 0   | -137   |
| West Virginia        | 1553                                   | 0   | 1553             | 1715                      | 1553                          | 1715    | 163                             | 0  | 163                       | -163                      | 0   | -163   |
| Wisconsin            | 1720                                   | 0   | 1720             | 1819                      | 1720                          | 1819    | 99                              | 0  | 99                        | -99                       | 0   | -99  |
| Wyoming              | 1673                                   | 0   | 1673             | 1772                      | 1673                          | 1772    | 99                              | 0  | 99                        | -99                       | 0   | -99  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |     |
|---|------------------------|--------|---------|----------|--|----------|---------------|-----------|-----|
|   | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |     |
| Woman   | 20hr/wk @ \$8/hr       | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$0       | \$0 |
| Man   | 0                      | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |     |
|   | Father to all children |        |         |          |  |          |               |           |     |

**Table I.F Detail: Oregon<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |           |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|-----------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           |           | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |           |  |
| Earnings                        | 693                                    | 0      | 693              | 693                       | 693                           | 693     | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |           |  |
| Federal Income Tax (excl. EITC) | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Federal EITC                    | 277                                    | 0      | 277              | 277                       | 277                           | 277     | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Payroll Tax                     | -53                                    | 0      | -53              | -53                       | -53                           | -53     | 0  | 0  | 0   | 0   | 0         | 0         |  |
| State Income Tax                | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Total Taxes                     | 224                                    | 0      | 224              | 224                       | 224                           | 224     | 0  | 0  | 0   | 0   | 0         | 0         |  |
| TANF                            | 0                                      | 0      | 0                | 218                       | 0                             | 218     | 218  | 0  | 218   | -218  | 0         | -218      |  |
| Food Stamps                     | 240                                    | 0      | 240              | 273                       | 240                           | 273     | 33   | 0  | 33  | -33   | 0         | -33       |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Housing Subsidy                 | 587                                    | 0      | 587              | 522                       | 587                           | 522     | -66  | 0  | -66   | 66  | 0         | 66        |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Child Support                   | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 1 of 1 | 4 of 4           | 4 of 4                    | 4 of 4                        | 4 of 4  | No Change  | No Change  | No Change   | No Change   | No Change | No Change |  |
| Total Income                    | 1782                                   | 0      | 1782             | 1968                      | 1782                          | 1968    | 186  | 0  | 186   | -186  | 0         | -186      |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 20hr/wk @ \$8/hr       | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$0       |
| Man  | 0                      | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.F Detail: Iowa<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |      |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           |      | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |      |  |
| Earnings                        | 693                                    | 0      | 693              | 693                       | 693                           | 693     | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |      |  |
| Federal Income Tax (excl. EITC) | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Federal EITC                    | 277                                    | 0      | 277              | 277                       | 277                           | 277     | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Payroll Tax                     | -53                                    | 0      | -53              | -53                       | -53                           | -53     | 0  | 0  | 0   | 0   | 0         | 0    |  |
| State Income Tax                | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Total Taxes                     | 224                                    | 0      | 224              | 224                       | 224                           | 224     | 0  | 0  | 0   | 0   | 0         | 0    |  |
| TANF                            | 149                                    | 0      | 149              | 218                       | 149                           | 218     | 69   | 0  | 69  | -69   | 0         | -69  |  |
| Food Stamps                     | 195                                    | 0      | 195              | 274                       | 195                           | 274     | 78   | 0  | 78  | -78   | 0         | -78  |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Housing Subsidy                 | 420                                    | 0      | 420              | 400                       | 420                           | 400     | -21  | 0  | -21   | 21  | 0         | 21   |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Child Support                   | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 4 of 4                    | 3 of 4                        | 4 of 4  | Gain   | No Change  | Gain  | Lose  | No Change | Lose |  |
| Total Income                    | 1719                                   | 0      | 1719             | 1846                      | 1719                          | 1846    | 127  | 0  | 127   | -127  | 0         | -127 |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 20hr/wk @ \$8/hr       | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$0       |
| Man  | 0                      | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.F Detail: Arizona<sup>1</sup>**

| Type of Program                    | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |  |  |  |
|------------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|--|--|--|
|                                    | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |  |  | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                    | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |  |  |  |
| Married versus Live Apart Programs |  |        |                  |                           |                               |         |  |  |   |   | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs |  |
| Earnings                           | 693                                    | 0      | 693              | 693                       | 693                           | 693     | 0  | 0  | 0   | 0   | 0  | 0  |  |
| Taxes                              |  |        |                  |                           |                               |         |  |  |   |   |  |  |  |
| Federal Income Tax (excl. EITC)    | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0  | 0  |  |
| Federal EITC                       | 277                                    | 0      | 277              | 277                       | 277                           | 277     | 0  | 0  | 0   | 0   | 0  | 0  |  |
| Payroll Tax                        | -53                                    | 0      | -53              | -53                       | -53                           | -53     | 0  | 0  | 0   | 0   | 0  | 0  |  |
| State Income Tax                   | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0  | 0  |  |
| Total Taxes                        | 224                                    | 0      | 224              | 224                       | 224                           | 224     | 0  | 0  | 0   | 0   | 0  | 0  |  |
| TANF                               | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0  | 0  |  |
| Food Stamps                        | 240                                    | 0      | 240              | 339                       | 240                           | 339     | 99   | 0  | 99  | -99   | 0  | -99  |  |
| WIC                                | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0  | 0  |  |
| Housing Subsidy                    | 622                                    | 0      | 622              | 622                       | 622                           | 622     | 0  | 0  | 0   | 0   | 0  | 0  |  |
| Child Care Subsidy                 | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0  | 0  |  |
| Child Support                      | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0  | 0  |  |
| Medicaid/SCHIP                     | 3 of 3                                 | 1 of 1 | 4 of 4           | 4 of 4                    | 4 of 4                        | 4 of 4  | No Change  | No Change  | No Change   | No Change   | No Change  | No Change  |  |
| Total Income                       | 1817                                   | 0      | 1817             | 1916                      | 1817                          | 1916    | 99   | 0  | 99  | -99   | 0  | -99  |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |                  |         |          |  |         |               |           |
|--|------------------------|------------------|---------|----------|--|---------|---------------|-----------|
|  | Work                   | Assets           | Vehicle | Children | Child 1  | Child 2 | Child Support | Childcare |
|  | Woman                  | 20hr/wk @ \$8/hr | \$0     |          | \$0  |         | F, age 1      | M, age 5  |
| Man  | 0                      | \$0              | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |         |               |           |
|  | Father to all children |                  |         |          |  |         |               |           |

**Table I.G: Base Scenario, Man Employed at \$10 per Hour<sup>1</sup>**

| State                | Total Disposable Income per Month (\$) |      |                  |                           |                               |         | Relative Disposable Income (\$) |  |                           |   |   |      |  |
|----------------------|--|------|------------------|---------------------------|-------------------------------|---------|---------------------------------|--|---------------------------|---|---|------|--|
|                      | Live Apart                             |      |                  | Cohabit                   |                               |         | Married                         |  |                           | Live Apart  |   |      | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                      | Woman                                  | Man  | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit          | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit | Live Apart versus Cohabit Not Reported to Govt Programs |   |      |  |
| Alabama              | 1111                                   | 1205 | 2316             | 1593                      | 2316                          | 2070    | -246                            | 477  | -246                      | 723   | 0 | 723  |  |
| Alaska               | 1804                                   | 1267 | 3072             | 2067                      | 3072                          | 2530    | -542                            | 463  | -542                      | 1005  | 0 | 1005 |  |
| Arizona              | 1412                                   | 1231 | 2644             | 1868                      | 2644                          | 2367    | -277                            | 499  | -277                      | 776   | 0 | 776  |  |
| Arkansas             | 1086                                   | 1212 | 2298             | 1579                      | 2298                          | 2057    | -241                            | 478  | -241                      | 719   | 0 | 719  |  |
| California           | 1736                                   | 1244 | 2980             | 2075                      | 2980                          | 2562    | -418                            | 487  | -418                      | 905   | 0 | 905  |  |
| Colorado             | 1555                                   | 1217 | 2773             | 1993                      | 2773                          | 2506    | -267                            | 513  | -267                      | 780   | 0 | 780  |  |
| Connecticut          | 1538                                   | 1254 | 2792             | 1898                      | 2792                          | 2374    | -418                            | 476  | -418                      | 894   | 0 | 894  |  |
| Delaware             | 1435                                   | 1225 | 2659             | 1807                      | 2659                          | 2311    | -349                            | 503  | -349                      | 852   | 0 | 852  |  |
| District of Columbia | 1773                                   | 1179 | 2953             | 2164                      | 2953                          | 2715    | -238                            | 551  | -238                      | 789   | 0 | 789  |  |
| Florida              | 1402                                   | 1267 | 2669             | 1911                      | 2669                          | 2374    | -295                            | 463  | -295                      | 758   | 0 | 758  |  |
| Georgia              | 1571                                   | 1204 | 2775             | 1968                      | 2775                          | 2474    | -301                            | 506  | -301                      | 807   | 0 | 807  |  |
| Hawaii               | 1813                                   | 1184 | 2997             | 2251                      | 2997                          | 2743    | -254                            | 492  | -254                      | 745   | 0 | 745  |  |
| Idaho                | 1171                                   | 1205 | 2376             | 1615                      | 2376                          | 2148    | -228                            | 532  | -228                      | 761   | 0 | 761  |  |
| Illinois             | 1574                                   | 1220 | 2794             | 1979                      | 2794                          | 2469    | -325                            | 490  | -325                      | 815   | 0 | 815  |  |
| Indiana              | 1171                                   | 1211 | 2382             | 1630                      | 2382                          | 2125    | -258                            | 495  | -258                      | 752   | 0 | 752  |  |
| Iowa                 | 1287                                   | 1199 | 2487             | 1679                      | 2487                          | 2180    | -307                            | 501  | -307                      | 807   | 0 | 807  |  |
| Kansas               | 1257                                   | 1221 | 2478             | 1669                      | 2478                          | 2187    | -291                            | 517  | -291                      | 809   | 0 | 809  |  |
| Kentucky             | 1153                                   | 1195 | 2348             | 1606                      | 2348                          | 2074    | -274                            | 468  | -274                      | 742   | 0 | 742  |  |
| Louisiana            | 1223                                   | 1232 | 2454             | 1721                      | 2454                          | 2204    | -251                            | 482  | -251                      | 733   | 0 | 733  |  |
| Maine                | 1587                                   | 1217 | 2804             | 1893                      | 2804                          | 2406    | -397                            | 514  | -397                      | 911   | 0 | 911  |  |
| Maryland             | 1811                                   | 1207 | 3018             | 2192                      | 3018                          | 2731    | -286                            | 540  | -286                      | 826   | 0 | 826  |  |
| Massachusetts        | 2084                                   | 1190 | 3274             | 2364                      | 3274                          | 2887    | -387                            | 523  | -387                      | 910   | 0 | 910  |  |
| Michigan             | 1442                                   | 1208 | 2651             | 1810                      | 2651                          | 2304    | -347                            | 494  | -347                      | 841   | 0 | 841  |  |
| Minnesota            | 1654                                   | 1209 | 2863             | 1952                      | 2863                          | 2592    | -271                            | 640  | -271                      | 911   | 0 | 911  |  |
| Mississippi          | 1136                                   | 1228 | 2363             | 1645                      | 2363                          | 2145    | -218                            | 500  | -218                      | 718   | 0 | 718  |  |
| Missouri             | 1275                                   | 1216 | 2492             | 1738                      | 2492                          | 2242    | -249                            | 504  | -249                      | 754   | 0 | 754  |  |
| Montana              | 1224                                   | 1213 | 2437             | 1597                      | 2437                          | 2088    | -349                            | 491  | -349                      | 840   | 0 | 840  |  |
| Nebraska             | 1234                                   | 1230 | 2464             | 1682                      | 2464                          | 2180    | -284                            | 499  | -284                      | 783   | 0 | 783  |  |
| Nevada               | 1464                                   | 1267 | 2731             | 1925                      | 2731                          | 2388    | -343                            | 463  | -343                      | 806   | 0 | 806  |  |
| New Hampshire        | 1681                                   | 1267 | 2948             | 2061                      | 2948                          | 2524    | -424                            | 463  | -424                      | 887   | 0 | 887  |  |
| New Jersey           | 1747                                   | 1244 | 2992             | 2165                      | 2992                          | 2681    | -310                            | 516  | -310                      | 827   | 0 | 827  |  |
| New Mexico           | 1314                                   | 1237 | 2551             | 1739                      | 2551                          | 2232    | -319                            | 493  | -319                      | 813   | 0 | 813  |  |
| New York             | 1749                                   | 1223 | 2972             | 2084                      | 2972                          | 2656    | -316                            | 572  | -316                      | 888   | 0 | 888  |  |
| North Carolina       | 1271                                   | 1189 | 2460             | 1714                      | 2460                          | 2230    | -231                            | 515  | -231                      | 746   | 0 | 746  |  |
| North Dakota         | 1267                                   | 1245 | 2512             | 1684                      | 2512                          | 2170    | -342                            | 486  | -342                      | 828   | 0 | 828  |  |
| Ohio                 | 1365                                   | 1233 | 2598             | 1812                      | 2598                          | 2292    | -307                            | 480  | -307                      | 786   | 0 | 786  |  |
| Oklahoma             | 1165                                   | 1193 | 2359             | 1605                      | 2359                          | 2122    | -237                            | 517  | -237                      | 754   | 0 | 754  |  |
| Oregon               | 1423                                   | 1151 | 2574             | 1753                      | 2574                          | 2332    | -242                            | 579  | -242                      | 821   | 0 | 821  |  |
| Pennsylvania         | 1520                                   | 1219 | 2739             | 1921                      | 2739                          | 2383    | -355                            | 463  | -355                      | 818   | 0 | 818  |  |
| Rhode Island         | 1376                                   | 1227 | 2603             | 1724                      | 2603                          | 2228    | -375                            | 504  | -375                      | 879   | 0 | 879  |  |
| South Carolina       | 1199                                   | 1221 | 2420             | 1621                      | 2420                          | 2130    | -290                            | 509  | -290                      | 799   | 0 | 799  |  |
| South Dakota         | 1320                                   | 1267 | 2587             | 1753                      | 2587                          | 2216    | -371                            | 463  | -371                      | 834   | 0 | 834  |  |
| Tennessee            | 1246                                   | 1267 | 2513             | 1722                      | 2513                          | 2185    | -328                            | 463  | -328                      | 791   | 0 | 791  |  |
| Texas                | 1320                                   | 1267 | 2587             | 1845                      | 2587                          | 2308    | -279                            | 463  | -279                      | 742   | 0 | 742  |  |
| Utah                 | 1401                                   | 1197 | 2598             | 1772                      | 2598                          | 2301    | -298                            | 529  | -298                      | 827   | 0 | 827  |  |
| Vermont              | 1579                                   | 1228 | 2808             | 1895                      | 2808                          | 2475    | -333                            | 580  | -333                      | 913   | 0 | 913  |  |
| Virginia             | 1359                                   | 1207 | 2566             | 1781                      | 2566                          | 2262    | -304                            | 481  | -304                      | 785   | 0 | 785  |  |
| Washington           | 1585                                   | 1267 | 2852             | 1997                      | 2852                          | 2460    | -392                            | 463  | -392                      | 855   | 0 | 855  |  |
| West Virginia        | 1196                                   | 1213 | 2409             | 1571                      | 2409                          | 2054    | -355                            | 483  | -355                      | 838   | 0 | 838  |  |
| Wisconsin            | 1469                                   | 1209 | 2678             | 1710                      | 2678                          | 2246    | -432                            | 536  | -432                      | 968   | 0 | 968  |  |
| Wyoming              | 1266                                   | 1267 | 2533             | 1760                      | 2533                          | 2223    | -310                            | 463  | -310                      | 773   | 0 | 773  |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| 1 Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|---|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|   | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman   | 0                      | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$200     |
| Man   | 40hr/wk @ \$10/hr      | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|   | Father to all children |        |         |          |  |          |               |           |

**Table I.G Detail: Idaho<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$) |                        |  |                           |   |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|---------------------------------|------------------------|--|---------------------------|---|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               | Married | Married                         |                        |  | Live Apart                |   | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs |         | Married versus Live Apart       | Married versus Cohabit | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit | Live Apart versus Cohabit Not Reported to Govt Programs |  |
| Earnings                        | 0                                      | 1733   | 1733             | 1733                      | 1733                          | 1733    | 0                               | 0                      | 0  | 0                         | 0   | 0  |
| Taxes                           |  |        |                  |                           |                               |         |                                 |                        |  |                           |   |  |
| Federal Income Tax (excl. EITC) | 0                                      | -133   | -133             | -133                      | -133                          | 86      | 219                             | 219                    | 219  | 0                         | 0   | 0  |
| Federal EITC                    | 0                                      | 0      | 0                | 0                         | 0                             | 244     | 244                             | 244                    | 244  | 0                         | 0   | 0  |
| Payroll Tax                     | 0                                      | -133   | -133             | -133                      | -133                          | -133    | 0                               | 0                      | 0  | 0                         | 0   | 0  |
| State Income Tax                | 0                                      | -63    | -63              | -63                       | -63                           | 7       | 69                              | 69                     | 69   | 0                         | 0   | 0  |
| Total Taxes                     | 0                                      | -329   | -329             | -329                      | -329                          | 204     | 532                             | 532                    | 532  | 0                         | 0   | 0  |
| TANF                            | 309                                    | 0      | 309              | 0                         | 309                           | 0       | -309                            | 0                      | -309   | 309                       | 0   | 309  |
| Food Stamps                     | 314                                    | 0      | 314              | 89                        | 314                           | 89      | -224                            | 0                      | -224   | 224                       | 0   | 224  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0                               | 0                      | 0  | 0                         | 0   | 0  |
| Housing Subsidy                 | 511                                    | 0      | 511              | 84                        | 511                           | 84      | -427                            | 0                      | -427   | 427                       | 0   | 427  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0                               | 0                      | 0  | 0                         | 0   | 0  |
| Child Support                   | 0                                      | -200   | -200             | 0                         | -200                          | 0       | 200                             | 0                      | 200  | -200                      | 0   | -200   |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 2 of 4                    | 3 of 4                        | 2 of 4  | Lose                            | No Change              | Lose   | Gain                      | No Change   | Gain   |
| Total Income                    | 1171                                   | 1205   | 2376             | 1615                      | 2376                          | 2148    | -228                            | 532                    | -228   | 761                       | 0   | 761  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 0                      | \$0    | \$0     |          | F, age 1   | M, age 5 | \$200         | \$0       |
| Man  | 40hr/wk @ \$10/hr      | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.G Detail: Georgia<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |      |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           |      | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |      |  |
| Earnings                        | 0                                      | 1733   | 1733             | 1733                      | 1733                          | 1733    | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |      |  |
| Federal Income Tax (excl. EITC) | 0                                      | -133   | -133             | -133                      | -133                          | 86      | 219  | 219  | 219   | 0   | 0         | 0    |  |
| Federal EITC                    | 0                                      | 0      | 0                | 0                         | 0                             | 244     | 244  | 244  | 244   | 0   | 0         | 0    |  |
| Payroll Tax                     | 0                                      | -133   | -133             | -133                      | -133                          | -133    | 0  | 0  | 0   | 0   | 0         | 0    |  |
| State Income Tax                | 7                                      | -63    | -57              | -57                       | -57                           | -14     | 43   | 43   | 43  | 0   | 0         | 0    |  |
| Total Taxes                     | 7                                      | -329   | -323             | -323                      | -323                          | 183     | 506  | 506  | 506   | 0   | 0         | 0    |  |
| TANF                            | 280                                    | 0      | 280              | 0                         | 280                           | 0       | -280   | 0  | -280  | 280   | 0         | 280  |  |
| Food Stamps                     | 279                                    | 0      | 279              | 89                        | 279                           | 89      | -190   | 0  | -190  | 190   | 0         | 190  |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Housing Subsidy                 | 824                                    | 0      | 824              | 431                       | 824                           | 431     | -393   | 0  | -393  | 393   | 0         | 393  |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Child Support                   | 144                                    | -200   | -56              | 0                         | -56                           | 0       | 56   | 0  | 56  | -56   | 0         | -56  |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 2 of 4                    | 3 of 4                        | 2 of 4  | Lose   | No Change  | Lose  | Gain  | No Change | Gain |  |
| Total Income                    | 1571                                   | 1204   | 2775             | 1968                      | 2775                          | 2474    | -301   | 506  | -301  | 807   | 0         | 807  |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 0                      | \$0    | \$0     |          | F, age 1   | M, age 5 | \$200         | \$0       |
| Man  | 40hr/wk @ \$10/hr      | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.G Detail: New Hampshire<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |      |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           |      | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |      |  |
| Earnings                        | 0                                      | 1733   | 1733             | 1733                      | 1733                          | 1733    | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |      |  |
| Federal Income Tax (excl. EITC) | 0                                      | -133   | -133             | -133                      | -133                          | 86      | 219  | 219  | 219   | 0   | 0         | 0    |  |
| Federal EITC                    | 0                                      | 0      | 0                | 0                         | 0                             | 244     | 244  | 244  | 244   | 0   | 0         | 0    |  |
| Payroll Tax                     | 0                                      | -133   | -133             | -133                      | -133                          | -133    | 0  | 0  | 0   | 0   | 0         | 0    |  |
| State Income Tax                | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Total Taxes                     | 0                                      | -266   | -266             | -266                      | -266                          | 197     | 463  | 463  | 463   | 0   | 0         | 0    |  |
| TANF                            | 625                                    | 0      | 625              | 0                         | 625                           | 0       | -625   | 0  | -625  | 625   | 0         | 625  |  |
| Food Stamps                     | 219                                    | 0      | 219              | 89                        | 219                           | 89      | -129   | 0  | -129  | 129   | 0         | 129  |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Housing Subsidy                 | 800                                    | 0      | 800              | 467                       | 800                           | 467     | -332   | 0  | -332  | 332   | 0         | 332  |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Child Support                   | 0                                      | -200   | -200             | 0                         | -200                          | 0       | 200  | 0  | 200   | -200  | 0         | -200 |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 2 of 4                    | 3 of 4                        | 2 of 4  | Lose   | No Change  | Lose  | Gain  | No Change | Gain |  |
| Total Income                    | 1681                                   | 1267   | 2948             | 2061                      | 2948                          | 2524    | -424   | 463  | -424  | 887   | 0         | 887  |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 0                      | \$0    | \$0     |          | F, age 1   | M, age 5 | \$200         | \$0       |
| Man  | 40hr/wk @ \$10/hr      | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table I.H: Base Scenario, Woman Employed Part Time at \$10 per Hour<sup>1</sup>**

| State                | Total Disposable Income per Month (\$) |     |                  |                           |                               |                        | Relative Disposable Income (\$) |                        |                        |                           |                           |     |  |
|----------------------|--|-----|------------------|---------------------------|-------------------------------|------------------------|---------------------------------|------------------------|------------------------|---------------------------|---------------------------|-----|--|
|                      | Live Apart                             |     |                  | Cohabit                   |                               |                        | Married                         | Married                |                        |                           | Live Apart                |     | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                      | Woman                                  | Man | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married versus Cohabit |                                 | Married versus Cohabit | Married versus Cohabit | Live Apart versus Cohabit | Live Apart versus Cohabit |     |  |
| Alabama              | 1767                                   | 824 | 2591             | 2192                      | 2591                          | 2184                   | -407                            | -8                     | -407                   | 399                       | 0                         | 399 |  |
| Alaska               | 2337                                   | 864 | 3201             | 2623                      | 3201                          | 2624                   | -577                            | 1                      | -577                   | 578                       | 0                         | 578 |  |
| Arizona              | 2033                                   | 844 | 2877             | 2435                      | 2877                          | 2441                   | -435                            | 7                      | -435                   | 442                       | 0                         | 442 |  |
| Arkansas             | 1763                                   | 836 | 2599             | 2220                      | 2599                          | 2211                   | -387                            | -9                     | -387                   | 378                       | 0                         | 378 |  |
| California           | 2287                                   | 857 | 3144             | 2608                      | 3144                          | 2617                   | -527                            | 8                      | -527                   | 535                       | 0                         | 535 |  |
| Colorado             | 2172                                   | 838 | 3010             | 2568                      | 3010                          | 2582                   | -428                            | 14                     | -428                   | 442                       | 0                         | 442 |  |
| Connecticut          | 2217                                   | 863 | 3080             | 2460                      | 3080                          | 2462                   | -618                            | 2                      | -618                   | 619                       | 0                         | 619 |  |
| Delaware             | 2047                                   | 846 | 2893             | 2383                      | 2893                          | 2399                   | -494                            | 16                     | -494                   | 510                       | 0                         | 510 |  |
| District of Columbia | 2455                                   | 815 | 3270             | 2828                      | 3270                          | 2772                   | -498                            | -56                    | -498                   | 442                       | 0                         | 442 |  |
| Florida              | 2040                                   | 864 | 2904             | 2462                      | 2904                          | 2463                   | -441                            | 1                      | -441                   | 442                       | 0                         | 442 |  |
| Georgia              | 2156                                   | 833 | 2989             | 2546                      | 2989                          | 2545                   | -443                            | -1                     | -443                   | 442                       | 0                         | 442 |  |
| Hawaii               | 2424                                   | 819 | 3242             | 2762                      | 3242                          | 2745                   | -497                            | -17                    | -497                   | 480                       | 0                         | 480 |  |
| Idaho                | 1812                                   | 840 | 2651             | 2229                      | 2651                          | 2250                   | -401                            | 21                     | -401                   | 422                       | 0                         | 422 |  |
| Illinois             | 2161                                   | 833 | 2994             | 2552                      | 2994                          | 2544                   | -450                            | -8                     | -450                   | 442                       | 0                         | 442 |  |
| Indiana              | 1823                                   | 826 | 2649             | 2219                      | 2649                          | 2209                   | -440                            | -10                    | -440                   | 430                       | 0                         | 430 |  |
| Iowa                 | 1876                                   | 828 | 2704             | 2262                      | 2704                          | 2266                   | -438                            | 4                      | -438                   | 442                       | 0                         | 442 |  |
| Kansas               | 1897                                   | 837 | 2734             | 2298                      | 2734                          | 2258                   | -476                            | -39                    | -476                   | 436                       | 0                         | 436 |  |
| Kentucky             | 1793                                   | 831 | 2624             | 2200                      | 2624                          | 2178                   | -446                            | -22                    | -446                   | 423                       | 0                         | 423 |  |
| Louisiana            | 1902                                   | 846 | 2748             | 2290                      | 2748                          | 2285                   | -463                            | -4                     | -463                   | 458                       | 0                         | 458 |  |
| Maine                | 2168                                   | 847 | 3015             | 2476                      | 3015                          | 2494                   | -521                            | 17                     | -521                   | 538                       | 0                         | 538 |  |
| Maryland             | 2440                                   | 828 | 3268             | 2826                      | 3268                          | 2804                   | -465                            | -22                    | -465                   | 442                       | 0                         | 442 |  |
| Massachusetts        | 2607                                   | 814 | 3422             | 2979                      | 3422                          | 2946                   | -476                            | -33                    | -476                   | 442                       | 0                         | 442 |  |
| Michigan             | 1994                                   | 826 | 2820             | 2378                      | 2820                          | 2379                   | -441                            | 1                      | -441                   | 442                       | 0                         | 442 |  |
| Minnesota            | 2225                                   | 834 | 3059             | 2617                      | 3059                          | 2630                   | -429                            | 13                     | -429                   | 442                       | 0                         | 442 |  |
| Mississippi          | 1814                                   | 847 | 2661             | 2232                      | 2661                          | 2236                   | -425                            | 4                      | -425                   | 429                       | 0                         | 429 |  |
| Missouri             | 1918                                   | 844 | 2761             | 2319                      | 2761                          | 2321                   | -440                            | 2                      | -440                   | 442                       | 0                         | 442 |  |
| Montana              | 1777                                   | 836 | 2613             | 2217                      | 2613                          | 2218                   | -395                            | 1                      | -395                   | 396                       | 0                         | 396 |  |
| Nebraska             | 1848                                   | 845 | 2693             | 2251                      | 2693                          | 2256                   | -437                            | 6                      | -437                   | 442                       | 0                         | 442 |  |
| Nevada               | 2054                                   | 864 | 2918             | 2476                      | 2918                          | 2477                   | -441                            | 1                      | -441                   | 442                       | 0                         | 442 |  |
| New Hampshire        | 2190                                   | 864 | 3054             | 2612                      | 3054                          | 2613                   | -441                            | 1                      | -441                   | 442                       | 0                         | 442 |  |
| New Jersey           | 2379                                   | 848 | 3227             | 2785                      | 3227                          | 2751                   | -476                            | -34                    | -476                   | 442                       | 0                         | 442 |  |
| New Mexico           | 1898                                   | 853 | 2751             | 2309                      | 2751                          | 2316                   | -435                            | 7                      | -435                   | 442                       | 0                         | 442 |  |
| New York             | 2380                                   | 844 | 3225             | 2764                      | 3225                          | 2708                   | -516                            | -56                    | -516                   | 461                       | 0                         | 461 |  |
| North Carolina       | 1922                                   | 819 | 2741             | 2298                      | 2741                          | 2310                   | -431                            | 11                     | -431                   | 442                       | 0                         | 442 |  |
| North Dakota         | 1867                                   | 852 | 2719             | 2246                      | 2719                          | 2253                   | -466                            | 7                      | -466                   | 473                       | 0                         | 473 |  |
| Ohio                 | 1975                                   | 848 | 2823             | 2381                      | 2823                          | 2373                   | -450                            | -7                     | -450                   | 442                       | 0                         | 442 |  |
| Oklahoma             | 1820                                   | 826 | 2647             | 2223                      | 2647                          | 2205                   | -441                            | -18                    | -441                   | 423                       | 0                         | 423 |  |
| Oregon               | 1998                                   | 795 | 2792             | 2350                      | 2792                          | 2346                   | -447                            | -4                     | -447                   | 442                       | 0                         | 442 |  |
| Pennsylvania         | 2073                                   | 830 | 2904             | 2461                      | 2904                          | 2462                   | -441                            | 1                      | -441                   | 442                       | 0                         | 442 |  |
| Rhode Island         | 1916                                   | 843 | 2759             | 2295                      | 2759                          | 2317                   | -442                            | 22                     | -442                   | 464                       | 0                         | 464 |  |
| South Carolina       | 1796                                   | 847 | 2642             | 2231                      | 2642                          | 2250                   | -393                            | 18                     | -393                   | 411                       | 0                         | 411 |  |
| South Dakota         | 1882                                   | 864 | 2746             | 2304                      | 2746                          | 2305                   | -441                            | 1                      | -441                   | 442                       | 0                         | 442 |  |
| Tennessee            | 1851                                   | 864 | 2715             | 2273                      | 2715                          | 2274                   | -441                            | 1                      | -441                   | 442                       | 0                         | 442 |  |
| Texas                | 1974                                   | 864 | 2838             | 2396                      | 2838                          | 2397                   | -441                            | 1                      | -441                   | 442                       | 0                         | 442 |  |
| Utah                 | 1971                                   | 830 | 2801             | 2359                      | 2801                          | 2375                   | -426                            | 16                     | -426                   | 442                       | 0                         | 442 |  |
| Vermont              | 2174                                   | 844 | 3018             | 2575                      | 3018                          | 2531                   | -487                            | -45                    | -487                   | 442                       | 0                         | 442 |  |
| Virginia             | 2028                                   | 830 | 2858             | 2348                      | 2858                          | 2344                   | -513                            | -3                     | -513                   | 510                       | 0                         | 510 |  |
| Washington           | 2126                                   | 864 | 2990             | 2548                      | 2990                          | 2549                   | -441                            | 1                      | -441                   | 442                       | 0                         | 442 |  |
| West Virginia        | 1743                                   | 831 | 2573             | 2204                      | 2573                          | 2201                   | -372                            | -3                     | -372                   | 369                       | 0                         | 369 |  |
| Wisconsin            | 1945                                   | 839 | 2785             | 2342                      | 2785                          | 2331                   | -453                            | -11                    | -453                   | 442                       | 0                         | 442 |  |
| Wyoming              | 1889                                   | 864 | 2753             | 2311                      | 2753                          | 2312                   | -441                            | 1                      | -441                   | 442                       | 0                         | 442 |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| 1 Family Characteristics Used to Calculate Above Values |                        |                   |         |          |  |          |               |           |  |
|---|------------------------|-------------------|---------|----------|--|----------|---------------|-----------|--|
|   | Work                   | Assets            | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |  |
|   | Woman                  | 20hr/wk @ \$10/hr | \$0     |          | \$0  | F, age 1 | M, age 5      | \$200     |  |
| Man   | 40hr/wk @ \$7/hr       | \$0               | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |  |
|   | Father to all children |                   |         |          |  |          |               |           |  |

**Table I.H Detail: Arkansas<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |  |
| Earnings                        | 867                                    | 1213   | 2080             | 2080                      | 2080                          | 2080    | 0  | 0  | 0   | 0   | 0         | 0  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56    | -56              | -56                       | -56                           | 121     | 177  | 177  | 177   | 0   | 0         | 0  |
| Federal EITC                    | 347                                    | 0      | 347              | 347                       | 347                           | 171     | -176   | -176   | -176  | 0   | 0         | 0  |
| Payroll Tax                     | -66                                    | -93    | -159             | -159                      | -159                          | -159    | 0  | 0  | 0   | 0   | 0         | 0  |
| State Income Tax                | 0                                      | -28    | -28              | -28                       | -28                           | -39     | -10  | -10  | -10   | 0   | 0         | 0  |
| Total Taxes                     | 280                                    | -177   | 103              | 103                       | 103                           | 94      | -9   | -9   | -9  | 0   | 0         | 0  |
| TANF                            | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0  |
| Food Stamps                     | 138                                    | 0      | 138              | 0                         | 138                           | 0       | -138   | 0  | -138  | 138   | 0         | 138  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0  |
| Housing Subsidy                 | 240                                    | 0      | 240              | 0                         | 240                           | 0       | -240   | 0  | -240  | 240   | 0         | 240  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0  |
| Child Support                   | 200                                    | -200   | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0  |
| Medicaid/SCHIP                  | 2 of 3                                 | 0 of 1 | 2 of 4           | 2 of 4                    | 2 of 4                        | 2 of 4  | No Change  | No Change  | No Change   | No Change   | No Change | No Change  |
| Total Income                    | 1763                                   | 836    | 2599             | 2220                      | 2599                          | 2211    | -387   | -9   | -387  | 378   | 0         | 378  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |                   |         |          |  |         |               |           |          |
|--|------------------------|-------------------|---------|----------|--|---------|---------------|-----------|----------|
|  | Work                   | Assets            | Vehicle | Children | Child 1  | Child 2 | Child Support | Childcare | Programs |
|  | Woman                  | 20hr/wk @ \$10/hr | \$0     |          | \$0  |         | F, age 1      | M, age 5  |          |
| Man  | 40hr/wk @ \$7/hr       | \$0               | \$0     |          | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |         |               |           |          |
|  | Father to all children |                   |         |          |  |         |               |           |          |

**Table I.H Detail: Pennsylvania<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |  |
| Earnings                        | 867                                    | 1213   | 2080             | 2080                      | 2080                          | 2080    | 0  | 0  | 0   | 0   | 0         |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56    | -56              | -56                       | -56                           | 121     | 177  | 177  | 177   | 0   | 0         | 0  |
| Federal EITC                    | 347                                    | 0      | 347              | 347                       | 347                           | 171     | -176   | -176   | -176  | 0   | 0         | 0  |
| Payroll Tax                     | -66                                    | -93    | -159             | -159                      | -159                          | -159    | 0  | 0  | 0   | 0   | 0         | 0  |
| State Income Tax                | -24                                    | -34    | -58              | -58                       | -58                           | -58     | 0  | 0  | 0   | 0   | 0         | 0  |
| Total Taxes                     | 256                                    | -183   | 73               | 73                        | 73                            | 74      | 1  | 1  | 1   | 0   | 0         | 0  |
| TANF                            | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0  |
| Food Stamps                     | 138                                    | 0      | 138              | 0                         | 138                           | 0       | -138   | 0  | -138  | 138   | 0         | 138  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0  |
| Housing Subsidy                 | 575                                    | 0      | 575              | 271                       | 575                           | 271     | -304   | 0  | -304  | 304   | 0         | 304  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0  |
| Child Support                   | 200                                    | -200   | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0  |
| Medicaid/SCHIP                  | 2 of 3                                 | 0 of 1 | 2 of 4           | 2 of 4                    | 2 of 4                        | 2 of 4  | No Change  | No Change  | No Change   | No Change   | No Change | No Change  |
| Total Income                    | 2073                                   | 830    | 2904             | 2461                      | 2904                          | 2462    | -441   | 1  | -441  | 442   | 0         | 442  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |                   |         |          |  |         |               |           |
|--|------------------------|-------------------|---------|----------|--|---------|---------------|-----------|
|  | Work                   | Assets            | Vehicle | Children | Child 1  | Child 2 | Child Support | Childcare |
|  | Woman                  | 20hr/wk @ \$10/hr | \$0     |          | \$0  |         | F, age 1      | M, age 5  |
| Man  | 40hr/wk @ \$7/hr       | \$0               | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |         |               |           |
|  | Father to all children |                   |         |          |  |         |               |           |

**Table I.H Detail: New York<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |  |   |   |           |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|--|---|---|-----------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |  | Live Apart  |   |           | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs |           |  |
| Earnings                        | 867                                    | 1213   | 2080             | 2080                      | 2080                          | 2080    | 0  | 0  | 0  | 0   | 0   | 0         |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |  |   |   |           |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56    | -56              | -56                       | -56                           | 121     | 177  | 177  | 177  | 0   | 0   | 0         |  |
| Federal EITC                    | 347                                    | 0      | 347              | 347                       | 347                           | 171     | -176   | -176   | -176   | 0   | 0   | 0         |  |
| Payroll Tax                     | -66                                    | -93    | -159             | -159                      | -159                          | -159    | 0  | 0  | 0  | 0   | 0   | 0         |  |
| State Income Tax                | 104                                    | -20    | 84               | 84                        | 84                            | 28      | -57  | -57  | -57  | 0   | 0   | 0         |  |
| Total Taxes                     | 384                                    | -169   | 215              | 215                       | 215                           | 160     | -56  | -56  | -56  | 0   | 0   | 0         |  |
| TANF                            | 196                                    | 0      | 196              | 0                         | 196                           | 0       | -196   | 0  | -196   | 196   | 0   | 196       |  |
| Food Stamps                     | 124                                    | 0      | 124              | 0                         | 124                           | 0       | -124   | 0  | -124   | 124   | 0   | 124       |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0  | 0   | 0   | 0         |  |
| Housing Subsidy                 | 721                                    | 0      | 721              | 431                       | 721                           | 431     | -290   | 0  | -290   | 290   | 0   | 290       |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0  | 0   | 0   | 0         |  |
| Child Support                   | 50                                     | -200   | -150             | 0                         | -150                          | 0       | 150  | 0  | 150  | -150  | 0   | -150      |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 3 of 4                    | 3 of 4                        | 4 of 4  | Gain   | Gain   | Gain   | No Change   | No Change   | No Change |  |
| Total Income                    | 2380                                   | 844    | 3225             | 2764                      | 3225                          | 2708    | -516   | -56  | -516   | 461   | 0   | 461       |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                   |        |         |          |  |          |               |           |
|--|-------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work              | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 20hr/wk @ \$10/hr | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$200     |
| Man  | 40hr/wk @ \$7/hr  | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |

**Table I.I: Base Scenario, Woman Employed Part Time, Man and Woman Earn Higher Wages<sup>1</sup>**

| State                | Total Disposable Income per Month (\$) |     |                  |                           |                               |         | Relative Disposable Income (\$) |  |                           |   |   |  |
|----------------------|--|-----|------------------|---------------------------|-------------------------------|---------|---------------------------------|--|---------------------------|---|---|--|
|                      | Live Apart                             |     |                  | Cohabit                   |                               |         | Married                         |  |                           | Live Apart  |   | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                      | Woman                                  | Man | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit          | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit | Live Apart versus Cohabit Not Reported to Govt Programs |   |  |
| Alabama              | 1845                                   | 952 | 2797             | 2491                      | 2797                          | 2398    | -399                            | -93  | -399                      | 306   | 0 | 306  |
| Alaska               | 2388                                   | 999 | 3387             | 2751                      | 3387                          | 2668    | -718                            | -83  | -718                      | 636   | 0 | 636  |
| Arizona              | 2119                                   | 974 | 3093             | 2641                      | 3093                          | 2559    | -534                            | -82  | -534                      | 453   | 0 | 453  |
| Arkansas             | 1832                                   | 963 | 2795             | 2511                      | 2795                          | 2428    | -367                            | -83  | -367                      | 285   | 0 | 285  |
| California           | 2339                                   | 988 | 3327             | 2816                      | 3327                          | 2744    | -583                            | -72  | -583                      | 511   | 0 | 511  |
| Colorado             | 2258                                   | 965 | 3223             | 2771                      | 3223                          | 2693    | -530                            | -77  | -530                      | 453   | 0 | 453  |
| Connecticut          | 2340                                   | 995 | 3335             | 2669                      | 3335                          | 2587    | -748                            | -82  | -748                      | 666   | 0 | 666  |
| Delaware             | 2065                                   | 973 | 3038             | 2586                      | 3038                          | 2511    | -527                            | -75  | -527                      | 453   | 0 | 453  |
| District of Columbia | 2534                                   | 937 | 3471             | 3019                      | 3471                          | 2859    | -612                            | -159   | -612                      | 453   | 0 | 453  |
| Florida              | 2126                                   | 999 | 3126             | 2673                      | 3126                          | 2590    | -535                            | -83  | -535                      | 453   | 0 | 453  |
| Georgia              | 2241                                   | 957 | 3198             | 2745                      | 3198                          | 2652    | -546                            | -93  | -546                      | 453   | 0 | 453  |
| Hawaii               | 2466                                   | 941 | 3407             | 2632                      | 3407                          | 2531    | -875                            | -101   | -875                      | 774   | 0 | 774  |
| Idaho                | 1898                                   | 962 | 2861             | 2532                      | 2861                          | 2467    | -393                            | -65  | -393                      | 329   | 0 | 329  |
| Illinois             | 2243                                   | 963 | 3205             | 2753                      | 3205                          | 2657    | -548                            | -96  | -548                      | 453   | 0 | 453  |
| Indiana              | 1904                                   | 955 | 2859             | 2522                      | 2859                          | 2424    | -435                            | -98  | -435                      | 337   | 0 | 337  |
| Iowa                 | 1962                                   | 953 | 2915             | 2518                      | 2915                          | 2426    | -490                            | -92  | -490                      | 398   | 0 | 398  |
| Kansas               | 1984                                   | 966 | 2950             | 2607                      | 2950                          | 2455    | -495                            | -153   | -495                      | 343   | 0 | 343  |
| Kentucky             | 1872                                   | 952 | 2824             | 2494                      | 2824                          | 2385    | -439                            | -110   | -439                      | 330   | 0 | 330  |
| Louisiana            | 1978                                   | 975 | 2953             | 2538                      | 2953                          | 2444    | -509                            | -94  | -509                      | 416   | 0 | 416  |
| Maine                | 2158                                   | 973 | 3131             | 2679                      | 3131                          | 2608    | -523                            | -71  | -523                      | 453   | 0 | 453  |
| Maryland             | 2521                                   | 955 | 3476             | 3024                      | 3476                          | 2923    | -554                            | -101   | -554                      | 453   | 0 | 453  |
| Massachusetts        | 2685                                   | 940 | 3625             | 3173                      | 3625                          | 3044    | -581                            | -129   | -581                      | 453   | 0 | 453  |
| Michigan             | 2074                                   | 954 | 3028             | 2575                      | 3028                          | 2492    | -535                            | -83  | -535                      | 453   | 0 | 453  |
| Minnesota            | 2313                                   | 960 | 3273             | 2820                      | 3273                          | 2704    | -569                            | -117   | -569                      | 453   | 0 | 453  |
| Mississippi          | 1900                                   | 976 | 2876             | 2540                      | 2876                          | 2456    | -420                            | -85  | -420                      | 336   | 0 | 336  |
| Missouri             | 2004                                   | 969 | 2973             | 2534                      | 2973                          | 2448    | -525                            | -86  | -525                      | 440   | 0 | 440  |
| Montana              | 1859                                   | 964 | 2823             | 2520                      | 2823                          | 2437    | -386                            | -83  | -386                      | 303   | 0 | 303  |
| Nebraska             | 1934                                   | 974 | 2908             | 2539                      | 2908                          | 2454    | -454                            | -84  | -454                      | 370   | 0 | 370  |
| Nevada               | 2140                                   | 999 | 3140             | 2687                      | 3140                          | 2604    | -535                            | -83  | -535                      | 453   | 0 | 453  |
| New Hampshire        | 2276                                   | 999 | 3276             | 2823                      | 3276                          | 2740    | -535                            | -83  | -535                      | 453   | 0 | 453  |
| New Jersey           | 2464                                   | 981 | 3445             | 2992                      | 3445                          | 2857    | -587                            | -135   | -587                      | 453   | 0 | 453  |
| New Mexico           | 1984                                   | 983 | 2967             | 2547                      | 2967                          | 2471    | -496                            | -77  | -496                      | 420   | 0 | 420  |
| New York             | 2449                                   | 972 | 3421             | 2969                      | 3421                          | 2797    | -624                            | -172   | -624                      | 453   | 0 | 453  |
| North Carolina       | 2005                                   | 944 | 2949             | 2505                      | 2949                          | 2426    | -523                            | -80  | -523                      | 444   | 0 | 444  |
| North Dakota         | 1937                                   | 984 | 2921             | 2549                      | 2921                          | 2468    | -453                            | -80  | -453                      | 373   | 0 | 373  |
| Ohio                 | 2059                                   | 978 | 3037             | 2584                      | 3037                          | 2488    | -548                            | -96  | -548                      | 453   | 0 | 453  |
| Oklahoma             | 1904                                   | 949 | 2853             | 2524                      | 2853                          | 2411    | -443                            | -113   | -443                      | 330   | 0 | 330  |
| Oregon               | 2084                                   | 914 | 2998             | 2546                      | 2998                          | 2438    | -560                            | -107   | -560                      | 453   | 0 | 453  |
| Pennsylvania         | 2155                                   | 960 | 3116             | 2663                      | 3116                          | 2580    | -535                            | -83  | -535                      | 453   | 0 | 453  |
| Rhode Island         | 1980                                   | 972 | 2952             | 2536                      | 2952                          | 2478    | -474                            | -59  | -474                      | 416   | 0 | 416  |
| South Carolina       | 1882                                   | 974 | 2856             | 2538                      | 2856                          | 2481    | -375                            | -57  | -375                      | 318   | 0 | 318  |
| South Dakota         | 1968                                   | 999 | 2968             | 2564                      | 2968                          | 2481    | -486                            | -83  | -486                      | 404   | 0 | 404  |
| Tennessee            | 1937                                   | 999 | 2937             | 2564                      | 2937                          | 2481    | -455                            | -83  | -455                      | 373   | 0 | 373  |
| Texas                | 2060                                   | 999 | 3060             | 2607                      | 3060                          | 2524    | -535                            | -83  | -535                      | 453   | 0 | 453  |
| Utah                 | 2057                                   | 953 | 3011             | 2558                      | 3011                          | 2480    | -530                            | -78  | -530                      | 453   | 0 | 453  |
| Vermont              | 2261                                   | 973 | 3234             | 2782                      | 3234                          | 2622    | -612                            | -159   | -612                      | 453   | 0 | 453  |
| Virginia             | 2106                                   | 957 | 3062             | 2542                      | 3062                          | 2455    | -608                            | -87  | -608                      | 521   | 0 | 521  |
| Washington           | 2212                                   | 999 | 3212             | 2759                      | 3212                          | 2676    | -535                            | -83  | -535                      | 453   | 0 | 453  |
| West Virginia        | 1824                                   | 959 | 2783             | 2507                      | 2783                          | 2419    | -364                            | -88  | -364                      | 276   | 0 | 276  |
| Wisconsin            | 2030                                   | 965 | 2995             | 2576                      | 2995                          | 2464    | -531                            | -113   | -531                      | 419   | 0 | 419  |
| Wyoming              | 1975                                   | 999 | 2975             | 2564                      | 2975                          | 2481    | -493                            | -83  | -493                      | 411   | 0 | 411  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|---|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|   | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman   | 20hr/wk @ \$12/hr      | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$200     |
| Man   | 40hr/wk @ \$8/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|   | Father to all children |        |         |          |  |          |               |           |

**Table I.I Detail: West Virginia<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |  |
| Earnings                        | 1040                                   | 1387   | 2427             | 2427                      | 2427                          | 2427    | 0  | 0  | 0   | 0   | 0         | 0  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |  |
| Federal Income Tax (excl. EITC) | 17                                     | -81    | -65              | -65                       | -65                           | 105     | 170  | 170  | 170   | 0   | 0         | 0  |
| Federal EITC                    | 350                                    | 0      | 350              | 350                       | 350                           | 98      | -253   | -253   | -253  | 0   | 0         | 0  |
| Payroll Tax                     | -80                                    | -106   | -186             | -186                      | -186                          | -186    | 0  | 0  | 0   | 0   | 0         | 0  |
| State Income Tax                | -16                                    | -40    | -57              | -57                       | -57                           | -62     | -5   | -5   | -5  | 0   | 0         | 0  |
| Total Taxes                     | 271                                    | -228   | 43               | 43                        | 43                            | -45     | -88  | -88  | -88   | 0   | 0         | 0  |
| TANF                            | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0  |
| Food Stamps                     | 97                                     | 0      | 97               | 0                         | 97                            | 0       | -97  | 0  | -97   | 97  | 0         | 97   |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0  |
| Housing Subsidy                 | 179                                    | 0      | 179              | 0                         | 179                           | 0       | -179   | 0  | -179  | 179   | 0         | 179  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0  |
| Child Support                   | 200                                    | -200   | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0  |
| Medicaid/SCHIP                  | 2 of 3                                 | 0 of 1 | 2 of 4           | 2 of 4                    | 2 of 4                        | 2 of 4  | No Change  | No Change  | No Change   | No Change   | No Change | No Change  |
| Total Income                    | 1824                                   | 959    | 2783             | 2507                      | 2783                          | 2419    | -364   | -88  | -364  | 276   | 0         | 276  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |                   |         |          |  |         |               |           |
|--|------------------------|-------------------|---------|----------|--|---------|---------------|-----------|
|  | Work                   | Assets            | Vehicle | Children | Child 1  | Child 2 | Child Support | Childcare |
|  | Woman                  | 20hr/wk @ \$12/hr | \$0     |          | \$0  |         | F, age 1      | M, age 5  |
| Man  | 40hr/wk @ \$8/hr       | \$0               | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |         |               |           |
|  | Father to all children |                   |         |          |  |         |               |           |

**Table I.I Detail: Utah<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |           |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|-----------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           |           | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |           |  |
| Earnings                        | 1040                                   | 1387   | 2427             | 2427                      | 2427                          | 2427    | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |           |  |
| Federal Income Tax (excl. EITC) | 17                                     | -81    | -65              | -65                       | -65                           | 105     | 170  | 170  | 170   | 0   | 0         | 0         |  |
| Federal EITC                    | 350                                    | 0      | 350              | 350                       | 350                           | 98      | -253   | -253   | -253  | 0   | 0         | 0         |  |
| Payroll Tax                     | -80                                    | -106   | -186             | -186                      | -186                          | -186    | 0  | 0  | 0   | 0   | 0         | 0         |  |
| State Income Tax                | 0                                      | -46    | -46              | -46                       | -46                           | -41     | 5  | 5  | 5   | 0   | 0         | 0         |  |
| Total Taxes                     | 287                                    | -233   | 54               | 54                        | 54                            | -24     | -78  | -78  | -78   | 0   | 0         | 0         |  |
| TANF                            | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Food Stamps                     | 97                                     | 0      | 97               | 0                         | 97                            | 0       | -97  | 0  | -97   | 97  | 0         | 97        |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Housing Subsidy                 | 396                                    | 0      | 396              | 40                        | 396                           | 40      | -356   | 0  | -356  | 356   | 0         | 356       |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Child Support                   | 200                                    | -200   | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 3 of 4                    | 3 of 4                        | 4 of 4  | Gain   | Gain   | Gain  | No Change   | No Change | No Change |  |
| Total Income                    | 2057                                   | 953    | 3011             | 2558                      | 3011                          | 2480    | -530   | -78  | -530  | 453   | 0         | 453       |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |                   |         |          |  |         |               |           |          |
|--|------------------------|-------------------|---------|----------|--|---------|---------------|-----------|----------|
|  | Work                   | Assets            | Vehicle | Children | Child 1  | Child 2 | Child Support | Childcare | Programs |
|  | Woman                  | 20hr/wk @ \$12/hr | \$0     |          | \$0  |         | F, age 1      | M, age 5  |          |
| Man  | 40hr/wk @ \$8/hr       | \$0               | \$0     |          | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |         |               |           |          |
|  | Father to all children |                   |         |          |  |         |               |           |          |

**Table I.I Detail: Connecticut<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |      |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           |      | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |      |  |
| Earnings                        | 1040                                   | 1387   | 2427             | 2427                      | 2427                          | 2427    | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |      |  |
| Federal Income Tax (excl. EITC) | 17                                     | -81    | -65              | -65                       | -65                           | 105     | 170  | 170  | 170   | 0   | 0         | 0    |  |
| Federal EITC                    | 350                                    | 0      | 350              | 350                       | 350                           | 98      | -253   | -253   | -253  | 0   | 0         | 0    |  |
| Payroll Tax                     | -80                                    | -106   | -186             | -186                      | -186                          | -186    | 0  | 0  | 0   | 0   | 0         | 0    |  |
| State Income Tax                | 0                                      | -4     | -4               | -4                        | -4                            | -3      | 1  | 1  | 1   | 0   | 0         | 0    |  |
| Total Taxes                     | 287                                    | -192   | 96               | 96                        | 96                            | 14      | -82  | -82  | -82   | 0   | 0         | 0    |  |
| TANF                            | 443                                    | 0      | 443              | 0                         | 443                           | 0       | -443   | 0  | -443  | 443   | 0         | 443  |  |
| Food Stamps                     | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Housing Subsidy                 | 332                                    | 0      | 332              | 109                       | 332                           | 109     | -223   | 0  | -223  | 223   | 0         | 223  |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Child Support                   | 200                                    | -200   | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0    |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 2 of 4                    | 3 of 4                        | 2 of 4  | Lose   | No Change  | Lose  | Gain  | No Change | Gain |  |
| Total Income                    | 2340                                   | 995    | 3335             | 2669                      | 3335                          | 2587    | -748   | -82  | -748  | 666   | 0         | 666  |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                        |        |         |          |  |          |               |           |
|--|------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                   | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 20hr/wk @ \$12/hr      | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$200     |
| Man  | 40hr/wk @ \$8/hr       | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to all children |        |         |          |  |          |               |           |

**Table II: Base Scenario 2: Woman Not Employed, Man Employed Full Time, Father to None of the Children<sup>1</sup>**

| State                | Total Disposable Income per Month (\$) |      |                  |                           |                               |         | Relative Disposable Income (\$) |  |                           |                           |   |  |
|----------------------|--|------|------------------|---------------------------|-------------------------------|---------|---------------------------------|--|---------------------------|---------------------------|---|--|
|                      | Live Apart                             |      |                  | Cohabit                   |                               | Married | Married                         |  |                           | Live Apart                |   | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                      | Woman                                  | Man  | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs |         | Married versus Cohabit          | Married versus Cohabit Not Reported to Govt Programs | Reported to Govt Programs | Live Apart versus Cohabit | Live Apart versus Cohabit Not Reported to Govt Programs |  |
| Alabama              | 1111                                   | 1024 | 2135             | 1579                      | 2135                          | 2026    | -109                            | 448  | -109                      | 556                       | 0   | 556  |
| Alaska               | 1804                                   | 1064 | 2869             | 2333                      | 2869                          | 2635    | -233                            | 302  | -233                      | 535                       | 0   | 535  |
| Arizona              | 1412                                   | 1044 | 2457             | 1900                      | 2457                          | 2302    | -154                            | 402  | -154                      | 556                       | 0   | 556  |
| Arkansas             | 1086                                   | 1036 | 2122             | 1565                      | 2122                          | 2032    | -90                             | 467  | -90                       | 557                       | 0   | 557  |
| California           | 1736                                   | 1057 | 2793             | 2093                      | 2793                          | 2541    | -252                            | 448  | -252                      | 700                       | 0   | 700  |
| Colorado             | 1555                                   | 1038 | 2594             | 2037                      | 2594                          | 2441    | -152                            | 404  | -152                      | 556                       | 0   | 556  |
| Connecticut          | 1538                                   | 1063 | 2601             | 2045                      | 2601                          | 2309    | -292                            | 265  | -292                      | 556                       | 0   | 556  |
| Delaware             | 1435                                   | 1046 | 2481             | 1925                      | 2481                          | 2248    | -233                            | 323  | -233                      | 556                       | 0   | 556  |
| District of Columbia | 1773                                   | 1015 | 2788             | 2232                      | 2788                          | 2780    | -9                              | 548  | -9                        | 556                       | 0   | 556  |
| Florida              | 1402                                   | 1064 | 2466             | 1869                      | 2466                          | 2309    | -157                            | 441  | -157                      | 597                       | 0   | 597  |
| Georgia              | 1571                                   | 1033 | 2604             | 2047                      | 2604                          | 2426    | -178                            | 378  | -178                      | 556                       | 0   | 556  |
| Hawaii               | 1813                                   | 1019 | 2832             | 2326                      | 2832                          | 2742    | -90                             | 415  | -90                       | 505                       | 0   | 505  |
| Idaho                | 1171                                   | 1040 | 2211             | 1655                      | 2211                          | 2076    | -135                            | 421  | -135                      | 556                       | 0   | 556  |
| Illinois             | 1574                                   | 1033 | 2607             | 2051                      | 2607                          | 2425    | -182                            | 375  | -182                      | 556                       | 0   | 556  |
| Indiana              | 1171                                   | 1026 | 2197             | 1640                      | 2197                          | 2084    | -113                            | 443  | -113                      | 556                       | 0   | 556  |
| Iowa                 | 1287                                   | 1028 | 2315             | 1759                      | 2315                          | 2145    | -170                            | 386  | -170                      | 556                       | 0   | 556  |
| Kansas               | 1257                                   | 1037 | 2294             | 1738                      | 2294                          | 2155    | -140                            | 417  | -140                      | 556                       | 0   | 556  |
| Kentucky             | 1153                                   | 1031 | 2184             | 1628                      | 2184                          | 2049    | -135                            | 421  | -135                      | 556                       | 0   | 556  |
| Louisiana            | 1223                                   | 1046 | 2269             | 1713                      | 2269                          | 2155    | -114                            | 442  | -114                      | 556                       | 0   | 556  |
| Maine                | 1587                                   | 1047 | 2634             | 2069                      | 2634                          | 2341    | -292                            | 272  | -292                      | 565                       | 0   | 565  |
| Maryland             | 1811                                   | 1028 | 2839             | 2283                      | 2839                          | 2816    | -24                             | 533  | -24                       | 556                       | 0   | 556  |
| Massachusetts        | 2084                                   | 1014 | 3098             | 2533                      | 3098                          | 2892    | -207                            | 359  | -207                      | 565                       | 0   | 565  |
| Michigan             | 1442                                   | 1026 | 2468             | 1788                      | 2468                          | 2260    | -208                            | 471  | -208                      | 680                       | 0   | 680  |
| Minnesota            | 1654                                   | 1034 | 2688             | 1938                      | 2688                          | 2496    | -192                            | 558  | -192                      | 750                       | 0   | 750  |
| Mississippi          | 1136                                   | 1047 | 2183             | 1626                      | 2183                          | 2083    | -100                            | 457  | -100                      | 557                       | 0   | 557  |
| Missouri             | 1275                                   | 1044 | 2319             | 1763                      | 2319                          | 2187    | -132                            | 424  | -132                      | 556                       | 0   | 556  |
| Montana              | 1224                                   | 1036 | 2260             | 1704                      | 2260                          | 2041    | -220                            | 336  | -220                      | 556                       | 0   | 556  |
| Nebraska             | 1234                                   | 1045 | 2280             | 1723                      | 2280                          | 2117    | -162                            | 394  | -162                      | 556                       | 0   | 556  |
| Nevada               | 1464                                   | 1064 | 2528             | 1972                      | 2528                          | 2323    | -205                            | 351  | -205                      | 556                       | 0   | 556  |
| New Hampshire        | 1681                                   | 1064 | 2745             | 2189                      | 2745                          | 2459    | -286                            | 271  | -286                      | 556                       | 0   | 556  |
| New Jersey           | 1747                                   | 1048 | 2796             | 2239                      | 2796                          | 2645    | -151                            | 406  | -151                      | 556                       | 0   | 556  |
| New Mexico           | 1314                                   | 1053 | 2367             | 1811                      | 2367                          | 2167    | -200                            | 356  | -200                      | 556                       | 0   | 556  |
| New York             | 1749                                   | 1044 | 2794             | 2067                      | 2794                          | 2632    | -162                            | 565  | -162                      | 727                       | 0   | 727  |
| North Carolina       | 1271                                   | 1019 | 2290             | 1734                      | 2290                          | 2191    | -99                             | 457  | -99                       | 556                       | 0   | 556  |
| North Dakota         | 1267                                   | 1052 | 2320             | 1764                      | 2320                          | 2105    | -215                            | 342  | -215                      | 556                       | 0   | 556  |
| Ohio                 | 1365                                   | 1048 | 2413             | 1857                      | 2413                          | 2242    | -171                            | 385  | -171                      | 556                       | 0   | 556  |
| Oklahoma             | 1165                                   | 1026 | 2192             | 1636                      | 2192                          | 2085    | -107                            | 449  | -107                      | 556                       | 0   | 556  |
| Oregon               | 1423                                   | 995  | 2417             | 1861                      | 2417                          | 2267    | -150                            | 406  | -150                      | 556                       | 0   | 556  |
| Pennsylvania         | 1520                                   | 1030 | 2550             | 1994                      | 2550                          | 2333    | -217                            | 339  | -217                      | 556                       | 0   | 556  |
| Rhode Island         | 1376                                   | 1043 | 2419             | 1863                      | 2419                          | 2163    | -256                            | 300  | -256                      | 556                       | 0   | 556  |
| South Carolina       | 1199                                   | 1047 | 2245             | 1689                      | 2245                          | 2065    | -180                            | 376  | -180                      | 556                       | 0   | 556  |
| South Dakota         | 1320                                   | 1064 | 2384             | 1828                      | 2384                          | 2151    | -233                            | 323  | -233                      | 556                       | 0   | 556  |
| Tennessee            | 1246                                   | 1064 | 2310             | 1754                      | 2310                          | 2120    | -190                            | 367  | -190                      | 556                       | 0   | 556  |
| Texas                | 1320                                   | 1064 | 2384             | 1828                      | 2384                          | 2243    | -141                            | 415  | -141                      | 556                       | 0   | 556  |
| Utah                 | 1401                                   | 1030 | 2432             | 1875                      | 2432                          | 2240    | -191                            | 365  | -191                      | 556                       | 0   | 556  |
| Vermont              | 1579                                   | 1044 | 2623             | 1871                      | 2623                          | 2444    | -179                            | 573  | -179                      | 752                       | 0   | 752  |
| Virginia             | 1359                                   | 1030 | 2389             | 1833                      | 2389                          | 2223    | -165                            | 391  | -165                      | 556                       | 0   | 556  |
| Washington           | 1585                                   | 1064 | 2649             | 2093                      | 2649                          | 2395    | -254                            | 302  | -254                      | 556                       | 0   | 556  |
| West Virginia        | 1196                                   | 1031 | 2227             | 1670                      | 2227                          | 2007    | -220                            | 336  | -220                      | 556                       | 0   | 556  |
| Wisconsin            | 1469                                   | 1039 | 2508             | 1986                      | 2508                          | 2215    | -293                            | 229  | -293                      | 522                       | 0   | 522  |
| Wyoming              | 1266                                   | 1064 | 2330             | 1774                      | 2330                          | 2158    | -172                            | 385  | -172                      | 556                       | 0   | 556  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                  |        |         |          |  |          |               |           |     |
|--|------------------|--------|---------|----------|--|----------|---------------|-----------|-----|
|  | Work             | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |     |
| Woman  | 0                | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$200     | \$0 |
| Man  | 40hr/wk @ \$7/hr | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |     |

**Table II Detail: Maryland<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$) |                        |  |                           |   |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|---------------------------------|------------------------|--|---------------------------|---|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               | Married | Married                         |                        |  | Live Apart                |   | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs |         | Married versus Live Apart       | Married versus Cohabit | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit | Live Apart versus Cohabit Not Reported to Govt Programs |  |
| Earnings                        | 0                                      | 1213   | 1213             | 1213                      | 1213                          | 1213    | 0                               | 0                      | 0  | 0                         | 0   | 0  |
| Taxes                           |  |        |                  |                           |                               |         |                                 |                        |  |                           |   |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56    | -56              | -56                       | -56                           | 34      | 90                              | 90                     | 90   | 0                         | 0   | 0  |
| Federal EITC                    | 0                                      | 0      | 0                | 0                         | 0                             | 350     | 350                             | 350                    | 350  | 0                         | 0   | 0  |
| Payroll Tax                     | 0                                      | -93    | -93              | -93                       | -93                           | -93     | 0                               | 0                      | 0  | 0                         | 0   | 0  |
| State Income Tax                | 0                                      | -36    | -36              | -36                       | -36                           | 56      | 92                              | 92                     | 92   | 0                         | 0   | 0  |
| Total Taxes                     | 0                                      | -185   | -185             | -185                      | -185                          | 348     | 533                             | 533                    | 533  | 0                         | 0   | 0  |
| TANF                            | 473                                    | 0      | 473              | 473                       | 473                           | 473     | 0                               | 0                      | 0  | 0                         | 0   | 0  |
| Food Stamps                     | 264                                    | 0      | 264              | 72                        | 264                           | 72      | -192                            | 0                      | -192   | 192                       | 0   | 192  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0                               | 0                      | 0  | 0                         | 0   | 0  |
| Housing Subsidy                 | 1036                                   | 0      | 1036             | 672                       | 1036                          | 672     | -364                            | 0                      | -364   | 364                       | 0   | 364  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0                               | 0                      | 0  | 0                         | 0   | 0  |
| Child Support                   | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0                               | 0                      | 0  | 0                         | 0   | 0  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 3 of 4                    | 3 of 4                        | 3 of 4  | No Change                       | No Change              | No Change  | No Change                 | No Change   | No Change  |
| Total Income                    | 1811                                   | 1028   | 2839             | 2283                      | 2839                          | 2816    | -24                             | 533                    | -24  | 556                       | 0   | 556  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                                     |        |         |          |  |          |               |           |
|--|-------------------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                                | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 0                                   | \$0    | \$0     |          | F, age 1   | M, age 5 | \$200         | \$0       |
| Man  | 40hr/wk @ \$7/hr                    | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to no children, Participates |        |         |          |  |          |               |           |

**Table II Detail: Ohio<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |             |                  |                           |                               |             | Relative Disposable Income (\$)                  |  |   |   |           |            |  |
|---------------------------------|--|-------------|------------------|---------------------------|-------------------------------|-------------|--|--|---|---|-----------|------------|--|
|                                 | Live Apart                             |             |                  | Cohabit                   |                               |             | Married  |  |   | Live Apart  |           |            | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man         | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married     | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |            |  |
| Earnings                        | 0                                      | 1213        | 1213             | 1213                      | 1213                          | 1213        | 0  | 0  | 0   | 0   | 0         | 0          |  |
| Taxes                           |  |             |                  |                           |                               |             |  |  |   |   |           |            |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56         | -56              | -56                       | -56                           | 34          | 90   | 90   | 90  | 0   | 0         | 0          |  |
| Federal EITC                    | 0                                      | 0           | 0                | 0                         | 0                             | 350         | 350  | 350  | 350   | 0   | 0         | 0          |  |
| Payroll Tax                     | 0                                      | -93         | -93              | -93                       | -93                           | -93         | 0  | 0  | 0   | 0   | 0         | 0          |  |
| State Income Tax                | 0                                      | -16         | -16              | -16                       | -16                           | -2          | 14   | 14   | 14  | 0   | 0         | 0          |  |
| Total Taxes                     | 0                                      | -165        | -165             | -165                      | -165                          | 289         | 454  | 454  | 454   | 0   | 0         | 0          |  |
| TANF                            | 373                                    | 0           | 373              | 373                       | 373                           | 0           | -373   | -373   | -373  | 0   | 0         | 0          |  |
| Food Stamps                     | 294                                    | 0           | 294              | 102                       | 294                           | 154         | -140   | 52   | -140  | 192   | 0         | 192        |  |
| WIC                             | 37                                     | 0           | 37               | 37                        | 37                            | 37          | 0  | 0  | 0   | 0   | 0         | 0          |  |
| Housing Subsidy                 | 660                                    | 0           | 660              | 296                       | 660                           | 348         | -312   | 52   | -312  | 364   | 0         | 364        |  |
| Child Care Subsidy              | 0                                      | 0           | 0                | 0                         | 0                             | 0           | 0  | 0  | 0   | 0   | 0         | 0          |  |
| Child Support                   | 0                                      | 0           | 0                | 0                         | 0                             | 200         | 200  | 200  | 200   | 0   | 0         | 0          |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1      | 3 of 4           | 3 of 4                    | 3 of 4                        | 3 of 4      | No Change  | No Change  | No Change   | No Change   | No Change | No Change  |  |
| <b>Total Income</b>             | <b>1365</b>                            | <b>1048</b> | <b>2413</b>      | <b>1857</b>               | <b>2413</b>                   | <b>2242</b> | <b>-171</b>                                      | <b>385</b>   | <b>-171</b>   | <b>556</b>  | <b>0</b>  | <b>556</b> |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                                     |        |         |          |  |          |               |           |
|--|-------------------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                                | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 0                                   | \$0    | \$0     |          | F, age 1   | M, age 5 | \$200         | \$0       |
| Man  | 40hr/wk @ \$7/hr                    | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to no children, Participates |        |         |          |  |          |               |           |

**Table II Detail: Rhode Island<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |           |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|-----------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           |           | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs |           |           |  |
| Earnings                        | 0                                      | 1213   | 1213             | 1213                      | 1213                          | 1213    | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |           |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56    | -56              | -56                       | -56                           | 34      | 90   | 90   | 90  | 0   | 0         | 0         |  |
| Federal EITC                    | 0                                      | 0      | 0                | 0                         | 0                             | 350     | 350  | 350  | 350   | 0   | 0         | 0         |  |
| Payroll Tax                     | 0                                      | -93    | -93              | -93                       | -93                           | -93     | 0  | 0  | 0   | 0   | 0         | 0         |  |
| State Income Tax                | 0                                      | -21    | -21              | -21                       | -21                           | 0       | 21   | 21   | 21  | 0   | 0         | 0         |  |
| Total Taxes                     | 0                                      | -170   | -170             | -170                      | -170                          | 291     | 462  | 462  | 462   | 0   | 0         | 0         |  |
| TANF                            | 554                                    | 0      | 554              | 554                       | 554                           | 0       | -554   | -554   | -554  | 0   | 0         | 0         |  |
| Food Stamps                     | 225                                    | 0      | 225              | 33                        | 225                           | 154     | -71  | 121  | -71   | 192   | 0         | 192       |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Housing Subsidy                 | 510                                    | 0      | 510              | 146                       | 510                           | 267     | -243   | 121  | -243  | 364   | 0         | 364       |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Child Support                   | 50                                     | 0      | 50               | 50                        | 50                            | 200     | 150  | 150  | 150   | 0   | 0         | 0         |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 3 of 4                    | 3 of 4                        | 4 of 4  | Gain   | Gain   | Gain  | No Change   | No Change | No Change |  |
| Total Income                    | 1376                                   | 1043   | 2419             | 1863                      | 2419                          | 2163    | -256   | 300  | -256  | 556   | 0         | 556       |  |

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| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                                     |        |         |          |  |          |               |           |
|--|-------------------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                                | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 0                                   | \$0    | \$0     |          | F, age 1   | M, age 5 | \$200         | \$0       |
| Man  | 40hr/wk @ \$7/hr                    | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to no children, Participates |        |         |          |  |          |               |           |

**Table II.A: Base Scenario 2, Woman Employed Part Time<sup>1</sup>**

| State                | Total Disposable Income per Month (\$) |      |                  |                           |                               |         | Relative Disposable Income (\$) |  |                           |                           |   |  |
|----------------------|--|------|------------------|---------------------------|-------------------------------|---------|---------------------------------|--|---------------------------|---------------------------|---|--|
|                      | Live Apart                             |      |                  | Cohabit                   |                               | Married | Married                         |  |                           | Live Apart                |   | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                      | Woman                                  | Man  | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs |         | Married versus Cohabit          | Married versus Cohabit Not Reported to Govt Programs | Reported to Govt Programs | Live Apart versus Cohabit | Live Apart versus Cohabit Not Reported to Govt Programs |  |
| Alabama              | 1573                                   | 1024 | 2598             | 2058                      | 2598                          | 2186    | -412                            | 128  | -412                      | 540                       | 0   | 540  |
| Alaska               | 2187                                   | 1064 | 3251             | 2743                      | 3251                          | 2633    | -618                            | -110   | -618                      | 508                       | 0   | 508  |
| Arizona              | 1829                                   | 1044 | 2873             | 2308                      | 2873                          | 2462    | -411                            | 154  | -411                      | 565                       | 0   | 565  |
| Arkansas             | 1559                                   | 1036 | 2595             | 2076                      | 2595                          | 2208    | -387                            | 132  | -387                      | 519                       | 0   | 519  |
| California           | 2135                                   | 1057 | 3192             | 2482                      | 3192                          | 2623    | -569                            | 141  | -569                      | 710                       | 0   | 710  |
| Colorado             | 1968                                   | 1038 | 3006             | 2441                      | 3006                          | 2601    | -405                            | 159  | -405                      | 565                       | 0   | 565  |
| Connecticut          | 2013                                   | 1063 | 3076             | 2644                      | 3076                          | 2469    | -607                            | -175   | -607                      | 432                       | 0   | 432  |
| Delaware             | 1898                                   | 1046 | 2944             | 2471                      | 2944                          | 2408    | -536                            | -63  | -536                      | 473                       | 0   | 473  |
| District of Columbia | 2249                                   | 1015 | 3264             | 2707                      | 3264                          | 2824    | -439                            | 117  | -439                      | 556                       | 0   | 556  |
| Florida              | 1836                                   | 1064 | 2900             | 2336                      | 2900                          | 2469    | -431                            | 134  | -431                      | 565                       | 0   | 565  |
| Georgia              | 1955                                   | 1033 | 2988             | 2423                      | 2988                          | 2566    | -422                            | 142  | -422                      | 565                       | 0   | 565  |
| Hawaii               | 2283                                   | 1019 | 3302             | 2682                      | 3302                          | 2744    | -558                            | 62   | -558                      | 620                       | 0   | 620  |
| Idaho                | 1603                                   | 1040 | 2643             | 2080                      | 2643                          | 2245    | -398                            | 165  | -398                      | 563                       | 0   | 563  |
| Illinois             | 1978                                   | 1033 | 3010             | 2459                      | 3010                          | 2561    | -449                            | 102  | -449                      | 551                       | 0   | 551  |
| Indiana              | 1622                                   | 1026 | 2648             | 2083                      | 2648                          | 2216    | -432                            | 133  | -432                      | 565                       | 0   | 565  |
| Iowa                 | 1672                                   | 1028 | 2700             | 2136                      | 2700                          | 2288    | -412                            | 152  | -412                      | 565                       | 0   | 565  |
| Kansas               | 1677                                   | 1037 | 2714             | 2150                      | 2714                          | 2276    | -438                            | 126  | -438                      | 565                       | 0   | 565  |
| Kentucky             | 1603                                   | 1031 | 2633             | 2070                      | 2633                          | 2180    | -453                            | 111  | -453                      | 564                       | 0   | 564  |
| Louisiana            | 1698                                   | 1046 | 2744             | 2192                      | 2744                          | 2297    | -447                            | 106  | -447                      | 553                       | 0   | 553  |
| Maine                | 2016                                   | 1047 | 3063             | 2610                      | 3063                          | 2501    | -562                            | -109   | -562                      | 453                       | 0   | 453  |
| Maryland             | 2221                                   | 1028 | 3249             | 2684                      | 3249                          | 2820    | -429                            | 135  | -429                      | 565                       | 0   | 565  |
| Massachusetts        | 2464                                   | 1014 | 3479             | 2961                      | 3479                          | 2975    | -504                            | 13   | -504                      | 518                       | 0   | 518  |
| Michigan             | 1794                                   | 1026 | 2820             | 2255                      | 2820                          | 2396    | -424                            | 140  | -424                      | 565                       | 0   | 565  |
| Minnesota            | 2063                                   | 1034 | 3097             | 2465                      | 3097                          | 2678    | -419                            | 213  | -419                      | 632                       | 0   | 632  |
| Mississippi          | 1610                                   | 1047 | 2657             | 2093                      | 2657                          | 2238    | -420                            | 145  | -420                      | 565                       | 0   | 565  |
| Missouri             | 1714                                   | 1044 | 2758             | 2193                      | 2758                          | 2334    | -423                            | 141  | -423                      | 565                       | 0   | 565  |
| Montana              | 1578                                   | 1036 | 2614             | 2078                      | 2614                          | 2212    | -402                            | 133  | -402                      | 535                       | 0   | 535  |
| Nebraska             | 1644                                   | 1045 | 2689             | 2125                      | 2689                          | 2272    | -417                            | 148  | -417                      | 565                       | 0   | 565  |
| Nevada               | 1850                                   | 1064 | 2914             | 2350                      | 2914                          | 2483    | -431                            | 134  | -431                      | 565                       | 0   | 565  |
| New Hampshire        | 2035                                   | 1064 | 3099             | 2571                      | 3099                          | 2619    | -480                            | 49   | -480                      | 528                       | 0   | 528  |
| New Jersey           | 2158                                   | 1048 | 3206             | 2641                      | 3206                          | 2772    | -434                            | 130  | -434                      | 565                       | 0   | 565  |
| New Mexico           | 1694                                   | 1053 | 2747             | 2182                      | 2747                          | 2327    | -420                            | 145  | -420                      | 565                       | 0   | 565  |
| New York             | 2196                                   | 1044 | 3241             | 2607                      | 3241                          | 2742    | -498                            | 136  | -498                      | 634                       | 0   | 634  |
| North Carolina       | 1718                                   | 1019 | 2737             | 2172                      | 2737                          | 2332    | -405                            | 160  | -405                      | 565                       | 0   | 565  |
| North Dakota         | 1693                                   | 1052 | 2746             | 2246                      | 2746                          | 2265    | -481                            | 19   | -481                      | 499                       | 0   | 499  |
| Ohio                 | 1771                                   | 1048 | 2819             | 2255                      | 2819                          | 2388    | -432                            | 133  | -432                      | 565                       | 0   | 565  |
| Oklahoma             | 1614                                   | 1026 | 2641             | 2077                      | 2641                          | 2212    | -428                            | 135  | -428                      | 564                       | 0   | 564  |
| Oregon               | 1794                                   | 995  | 2789             | 2224                      | 2789                          | 2379    | -410                            | 155  | -410                      | 565                       | 0   | 565  |
| Pennsylvania         | 1877                                   | 1030 | 2907             | 2343                      | 2907                          | 2476    | -431                            | 134  | -431                      | 565                       | 0   | 565  |
| Rhode Island         | 1764                                   | 1043 | 2807             | 2298                      | 2807                          | 2323    | -484                            | 25   | -484                      | 509                       | 0   | 509  |
| South Carolina       | 1641                                   | 1047 | 2687             | 2209                      | 2687                          | 2238    | -449                            | 29   | -449                      | 479                       | 0   | 479  |
| South Dakota         | 1678                                   | 1064 | 2742             | 2178                      | 2742                          | 2311    | -431                            | 134  | -431                      | 565                       | 0   | 565  |
| Tennessee            | 1721                                   | 1064 | 2785             | 2290                      | 2785                          | 2280    | -505                            | -9   | -505                      | 496                       | 0   | 496  |
| Texas                | 1770                                   | 1064 | 2834             | 2270                      | 2834                          | 2403    | -431                            | 134  | -431                      | 565                       | 0   | 565  |
| Utah                 | 1775                                   | 1030 | 2806             | 2247                      | 2806                          | 2393    | -413                            | 146  | -413                      | 558                       | 0   | 558  |
| Vermont              | 1995                                   | 1044 | 3039             | 2416                      | 3039                          | 2564    | -475                            | 148  | -475                      | 623                       | 0   | 623  |
| Virginia             | 1831                                   | 1030 | 2861             | 2347                      | 2861                          | 2361    | -500                            | 14   | -500                      | 514                       | 0   | 514  |
| Washington           | 1939                                   | 1064 | 3003             | 2451                      | 3003                          | 2555    | -448                            | 104  | -448                      | 552                       | 0   | 552  |
| West Virginia        | 1550                                   | 1031 | 2581             | 2071                      | 2581                          | 2200    | -380                            | 129  | -380                      | 510                       | 0   | 510  |
| Wisconsin            | 1727                                   | 1039 | 2766             | 2202                      | 2766                          | 2352    | -414                            | 151  | -414                      | 565                       | 0   | 565  |
| Wyoming              | 1685                                   | 1064 | 2749             | 2185                      | 2749                          | 2318    | -431                            | 134  | -431                      | 565                       | 0   | 565  |

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Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| Family Characteristics Used to Calculate Above Values |                                     |                  |         |          |  |          |               |           |  |
|---|-------------------------------------|------------------|---------|----------|--|----------|---------------|-----------|--|
|   | Work                                | Assets           | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |  |
|   | Woman                               | 20hr/wk @ \$7/hr | \$0     |          | \$0  | F, age 1 | M, age 5      | \$200     |  |
| Man   | 40hr/wk @ \$7/hr                    | \$0              | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |  |
|   | Father to no children, Participates |                  |         |          |  |          |               |           |  |

**Table II.A Detail: Montana<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |           |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|-----------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           |           | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |           |  |
| Earnings                        | 607                                    | 1213   | 1820             | 1820                      | 1820                          | 1820    | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |           |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56    | -56              | -56                       | -56                           | 94      | 151  | 151  | 151   | 0   | 0         | 0         |  |
| Federal EITC                    | 243                                    | 0      | 243              | 243                       | 243                           | 226     | -17  | -17  | -17   | 0   | 0         | 0         |  |
| Payroll Tax                     | -46                                    | -93    | -139             | -139                      | -139                          | -139    | 0  | 0  | 0   | 0   | 0         | 0         |  |
| State Income Tax                | 0                                      | -28    | -28              | -28                       | -28                           | -26     | 2  | 2  | 2   | 0   | 0         | 0         |  |
| Total Taxes                     | 196                                    | -177   | 19               | 19                        | 19                            | 154     | 135  | 135  | 135   | 0   | 0         | 0         |  |
| TANF                            | 202                                    | 0      | 202              | 202                       | 202                           | 0       | -202   | -202   | -202  | 0   | 0         | 0         |  |
| Food Stamps                     | 200                                    | 0      | 200              | 0                         | 200                           | 0       | -200   | 0  | -200  | 200   | 0         | 200       |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Housing Subsidy                 | 335                                    | 0      | 335              | 0                         | 335                           | 0       | -335   | 0  | -335  | 335   | 0         | 335       |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Child Support                   | 0                                      | 0      | 0                | 0                         | 0                             | 200     | 200  | 200  | 200   | 0   | 0         | 0         |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 3 of 4                    | 3 of 4                        | 2 of 4  | Lose   | Lose   | Lose  | No Change   | No Change | No Change |  |
| Total Income                    | 1578                                   | 1036   | 2614             | 2078                      | 2614                          | 2212    | -402   | 133  | -402  | 535   | 0         | 535       |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                                     |        |         |          |  |          |               |           |
|--|-------------------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                                | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 20 hr/wk @ \$7/hr                   | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$200     |
| Man  | 40hr/wk @ \$7/hr                    | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to no children, Participates |        |         |          |  |          |               |           |

**Table II.A Detail: Nevada<sup>1</sup>**

| Type of Program                    | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |  |  |  |
|------------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|--|--|--|
|                                    | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |  |  | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                    | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |  |  |  |
| Married versus Live Apart Programs |  |        |                  |                           |                               |         |  |  |   |   | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs |  |
| Earnings                           | 607                                    | 1213   | 1820             | 1820                      | 1820                          | 1820    | 0  | 0  | 0   | 0   | 0  | 0  |  |
| Taxes                              |  |        |                  |                           |                               |         |  |  |   |   |  |  |  |
| Federal Income Tax (excl. EITC)    | 0                                      | -56    | -56              | -56                       | -56                           | 94      | 151  | 151  | 151   | 0   | 0  | 0  |  |
| Federal EITC                       | 243                                    | 0      | 243              | 243                       | 243                           | 226     | -17  | -17  | -17   | 0   | 0  | 0  |  |
| Payroll Tax                        | -46                                    | -93    | -139             | -139                      | -139                          | -139    | 0  | 0  | 0   | 0   | 0  | 0  |  |
| State Income Tax                   | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0  | 0  |  |
| Total Taxes                        | 196                                    | -149   | 47               | 47                        | 47                            | 181     | 134  | 134  | 134   | 0   | 0  | 0  |  |
| TANF                               | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0  | 0  |  |
| Food Stamps                        | 201                                    | 0      | 201              | 0                         | 201                           | 0       | -201   | 0  | -201  | 201   | 0  | 201  |  |
| WIC                                | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0  | 0  |  |
| Housing Subsidy                    | 609                                    | 0      | 609              | 245                       | 609                           | 245     | -364   | 0  | -364  | 364   | 0  | 364  |  |
| Child Care Subsidy                 | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0  | 0  |  |
| Child Support                      | 200                                    | 0      | 200              | 200                       | 200                           | 200     | 0  | 0  | 0   | 0   | 0  | 0  |  |
| Medicaid/SCHIP                     | 3 of 3                                 | 0 of 1 | 3 of 4           | 3 of 4                    | 3 of 4                        | 2 of 4  | Lose   | Lose   | Lose  | No Change   | No Change  | No Change  |  |
| Total Income                       | 1850                                   | 1064   | 2914             | 2350                      | 2914                          | 2483    | -431   | 134  | -431  | 565   | 0  | 565  |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                                     |                   |         |          |  |         |               |           |
|--|-------------------------------------|-------------------|---------|----------|--|---------|---------------|-----------|
|  | Work                                | Assets            | Vehicle | Children | Child 1  | Child 2 | Child Support | Childcare |
|  | Woman                               | 20 hr/wk @ \$7/hr | \$0     |          | \$0  |         | F, age 1      | M, age 5  |
| Man  | 40hr/wk @ \$7/hr                    | \$0               | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |         |               |           |
|  | Father to no children, Participates |                   |         |          |  |         |               |           |

**Table II.A Detail: Maine<sup>1</sup>**

| Type of Program                 | Total Disposable Income per Month (\$) |        |                  |                           |                               |         | Relative Disposable Income (\$)                  |  |   |   |           |           |  |
|---------------------------------|--|--------|------------------|---------------------------|-------------------------------|---------|--|--|---|---|-----------|-----------|--|
|                                 | Live Apart                             |        |                  | Cohabit                   |                               |         | Married  |  |   | Live Apart  |           |           | Cohabit Not Reported to Govt Programs versus Cohabit Reported to Govt Programs |
|                                 | Woman                                  | Man    | Total Live Apart | Reported to Govt Programs | Not Reported to Govt Programs | Married | Married versus Cohabit Reported to Govt Programs | Married versus Cohabit Not Reported to Govt Programs | Live Apart versus Cohabit Reported to Govt Programs | Live Apart versus Cohabit Not Reported to Govt Programs |           |           |  |
| Earnings                        | 607                                    | 1213   | 1820             | 1820                      | 1820                          | 1820    | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Taxes                           |  |        |                  |                           |                               |         |  |  |   |   |           |           |  |
| Federal Income Tax (excl. EITC) | 0                                      | -56    | -56              | -56                       | -56                           | 94      | 151  | 151  | 151   | 0   | 0         | 0         |  |
| Federal EITC                    | 243                                    | 0      | 243              | 243                       | 243                           | 226     | -17  | -17  | -17   | 0   | 0         | 0         |  |
| Payroll Tax                     | -46                                    | -93    | -139             | -139                      | -139                          | -139    | 0  | 0  | 0   | 0   | 0         | 0         |  |
| State Income Tax                | 0                                      | -17    | -17              | -17                       | -17                           | 0       | 17   | 17   | 17  | 0   | 0         | 0         |  |
| Total Taxes                     | 196                                    | -166   | 30               | 30                        | 30                            | 181     | 151  | 151  | 151   | 0   | 0         | 0         |  |
| TANF                            | 371                                    | 0      | 371              | 371                       | 371                           | 0       | -371   | -371   | -371  | 0   | 0         | 0         |  |
| Food Stamps                     | 89                                     | 0      | 89               | 0                         | 89                            | 0       | -89  | 0  | -89   | 89  | 0         | 89        |  |
| WIC                             | 37                                     | 0      | 37               | 37                        | 37                            | 37      | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Housing Subsidy                 | 516                                    | 0      | 516              | 152                       | 516                           | 263     | -253   | 111  | -253  | 364   | 0         | 364       |  |
| Child Care Subsidy              | 0                                      | 0      | 0                | 0                         | 0                             | 0       | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Child Support                   | 200                                    | 0      | 200              | 200                       | 200                           | 200     | 0  | 0  | 0   | 0   | 0         | 0         |  |
| Medicaid/SCHIP                  | 3 of 3                                 | 0 of 1 | 3 of 4           | 3 of 4                    | 3 of 4                        | 4 of 4  | Gain   | Gain   | Gain  | No Change   | No Change | No Change |  |
| Total Income                    | 2016                                   | 1047   | 3063             | 2610                      | 3063                          | 2501    | -562   | -109   | -562  | 453   | 0         | 453       |  |

Source: The Marriage Calculator: Financial Consequences of Marriage Decisions, funded by DHHS/ACF, developed by The Urban Institute.

Income is calculated using the rules of tax and transfer programs that were in place during 2003, and using the 11/22/2006 version of the calculator.

| <sup>1</sup> Family Characteristics Used to Calculate Above Values |                                     |        |         |          |  |          |               |           |
|--|-------------------------------------|--------|---------|----------|--|----------|---------------|-----------|
|  | Work                                | Assets | Vehicle | Children | Child 1  | Child 2  | Child Support | Childcare |
| Woman  | 20 hr/wk @ \$7/hr                   | \$0    | \$0     |          |  | F, age 1 | M, age 5      | \$200     |
| Man  | 40hr/wk @ \$7/hr                    | \$0    | \$0     | Programs | TANF (3 months), Medicaid, Food Stamps, WIC, Housing |          |               |           |
|  | Father to no children, Participates |        |         |          |  |          |               |           |