

## Using OK Policy's Benefits Simulator

The simulator is an [Excel spreadsheet](#) and is compatible with most existing versions of Excel. It uses menus that are driven by macro instructions, so it will not work in Google Sheets and may not work in other spreadsheets. It will not work in settings where system administrators do not allow users to enable Excel macros.

### Basic Steps

1. Follow the link above. In the "Open" box on the upper right, use the dropdown menu to select "Open in Excel."
2. Excel will start and the spreadsheet will open.
3. In the yellow bar below the Excel menus, push the "Enable Content" button.
4. Consider saving the file as with a different name so that you always have a "out of the box" version to start from if needed.
5. If the program did not open to the "Welcome" tab (which will only happen if you were using another tab when you last saved the file), look at tab names at the bottom of the sheet, move clear to the left, and then hit the Welcome tab.
6. Choose one of two buttons to open up the menus. The lower one, "Reset and Enter," will clear all family assistance program choices but not family data entered previously. The upper one, "Enter Family Information," will contain all the family and assistance data from the last time you entered any. This option is useful if you want to change assistance options, wages, etc. but the basic family structure does not change.
7. Regardless of which option you chose in the previous step, the menu opens. The menu contains 12 separate tabs with explanations and data entry. You can enter/update data in any order. Tabs have the following purposes/characteristics:
  - a. Instructions tab tells you what to do.
  - b. All entries have these requirements:
    - i. Where there is an arrow at the write of the white space to enter data, click it to see the available options.
    - ii. Where there is no arrow, the user fills in data. Enter numbers without dollar signs, commas, or decimals. Note that the menus won't stop you from entering text, but it will prevent you from getting useful results. If you suspect this happened, you can go back to the menu and fix your entry.
  - c. General tab allows the user to enter the county of residence, number of bedrooms, and any unearned income and unemployment income. The simulator does not calculate these incomes but does include them to calculate taxes and assistance.
  - d. Adult 1 tab allows the user to enter basic data, including marital status, hourly wage, hours worked, age, and disability status. Adult 1 will be considered the head of the household for calculating taxes and benefits.
  - e. Adult 2 tab collects basic information on a second adult in the household, or on a non-household member who is a non-custodial parent for the purposes of child support. If Adult 2 is not the non-custodial parent, it is a member of the household who may be a roommate, romantic partner, or spouse. Note that if Adult 1 is

listed as “Single” in the Adult 1 tab, Adult 2 won’t be included in calculations. Otherwise, Adult 1’s income will be considered in calculating taxes and eligibility for assistance. If Adult 1 is married, taxes will be calculated as married filing jointly. If cohabiting, Adult 1 taxes will be calculated as single or head of household and Adult 2’s taxes will be calculated as a separate single tax return and Adult 1’s income will be included in calculating eligibility for assistance where required by the program.

- f. 1st-4th Child tabs all contain the same information. For each, use the dropdown box for whether there is a children, then their sex, age, disability status and whether they are in daycare.g
  - g. Assistance tab allows the user to decide which assistance programs to include in the analysis and, if the family could be eligible, to include in estimates of monthly benefits. The user can select all programs or just some. If a program is selected but the family is not eligible (for example, there are no disabled members, so the family is not eligible for Supplemental Security Income or State Supplemental Payments), no benefits will show for that program.
    - i. For the most accurate estimate of available assistance, a user should consider omitting Housing Subsidies since the supply of housing far exceeds the number of eligible households.
  - h. Tax credits tab allows the user to select which federal and state tax credits to analyze and include assistance amounts if eligible.
  - i. Child Support tab allows the user to enter whether the family receives child support and the wages and hours for the non-custodial parent (the one paying child support). The simulator will calculate the child support payment and adjust assistance payments where child support counts as income. The last box, “Is Child Care support paid to Adult 1?” helps determine the copay for child care subsidy.
8. Continue in the input box to the Results and Exit tab to see results.
- a. The Chart 1 button shows a chart of earnings, after-tax income, assistance from each program and tax credit, and total resources *at different wage levels for Adult 1*. These wages are multiplied by the weekly hours worked as entered by the user in the Adult 1 Tab. If there is a second adult or a non-custodial parent, that person’s earnings are fixed at the wage and hours as entered by the parent in the Adult 2 or Child Support tab.
  - b. The Chart 2 button shows the same data with the same assumptions as Chart 1, except it shows the impact *at different weekly work hours for Adult 1*. These wages are multiplied by the hourly wage as entered in the Adult 1 tab. If there is a second adult or a non-custodial parent, that person’s earnings are fixed at the wage and hours as entered by the parent in the Adult 2 or Child Support tab.
  - c. Key elements of Chart 1 and Chart 2 are:
  - d. Both Chart 1 and Chart 2 have buttons to either see the data for the chart or to return to the menu.
  - e. Chart 3 shows a “marginal tax rate” as Adult 1’s hourly wage increases. The blue line shows the percentage change in the household’s total resources (after-tax

income plus assistance and tax credits) compared to the percentage change in earnings. If the blue line is over 100%, it means that the family will have fewer resources at higher wages than at the current wage. If the blue line is under 100% it shows the percentage of each \$1 wage increase that the family will see. The dashed green line shows comparable data if the family received no assistance. It shows how much of each \$1 wage increase the household sees after taxes.

- f. Chart 4 is the same as Chart 3 except that it varies hours worked instead of the wage rate.
  - g. Chart 5 shows compares the total resources of households headed by a single adult alone, a single adult with a cohabiting adult, and a married couple with the same assumptions at varying wage rates. This allows the user to study the impacts of marital status on total resources of the family.
9. To close the menu, click the X in its upper right corner.
  10. If you accidentally leave the menu, you can return to the menu by going back to step 4.
  11. Every time you enter data, the simulator keeps it. However, it will be lost if you don't save the spreadsheet before exiting Save in the regular fashion, but using File and then Save or Save As options. We recommend you use SaveAs and give your work a separate name and description. If you want to use the simulator again, you can use either the original version or go back to any previous version you've saved, and it will have the data you last entered and saved.

#### **Additional information:**

1. Many assistance programs and tax credits have additional eligibility requirements beyond those collected by the simulator, and some programs do not serve all eligible people who apply. Accordingly, the simulator provides estimates that do not substitute for and might not duplicate the results of applying for programs. OK Policy does not guarantee that a simulator result indicates the hypothetical household would receive all of the assistance estimated by or the exact amount of assistance calculated by the simulator.
2. Poverty levels and program assistance, tax credits, and federal and state taxes change from year to year. This version of the simulator is current for calendar year 2019. The only significant change in programs since then is Medicaid expansion for adults, which will take effect in 2021. A new simulator will be released with that change, updated poverty levels, and any significant changes in state taxes and programs in the summer of 2021.
3. The simulator is a complex system and it is possible that it contains errors. OK Policy appreciates users who identify such errors and report them to us. We will correct errors as quickly as we can.
4. Similarly, we expect to make improvements in the simulator as funding and time allow and potentially replace it with an online version. We encourage users to suggest ways the simulator could be improved by adding additional benefits, charts, etc.
5. Program manager can be reached at [phsinn@okpolicy.org](mailto:phsinn@okpolicy.org).