



Economic Self-Sufficiency in Michigan

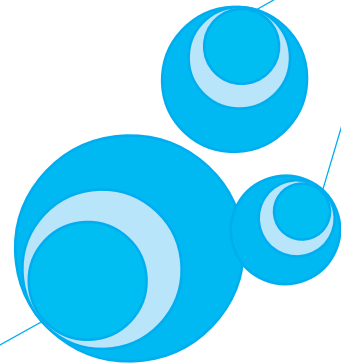
A Benchmark for Ensuring Family Well-Being

June 2011

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Ensuring Family Well-Being



June 2011

Michigan League for Human Services

A United Way Agency





The Michigan League for Human Services seeks to ensure that low-income individuals and families across the state achieve economic security through a range of public and private supports including public assistance, work and family supports, job training and education. Through research, analysis, public education and advocacy efforts, the League brings credible and accessible information to the public policy discussion of the critical issues that affect the lives of low-income people.

The League is a nonprofit, nonpartisan statewide policy and advocacy group for low-income citizens. It has a network of more than 1,500 representing business, labor, human services professionals and faith-based organizations, as well as concerned citizens.

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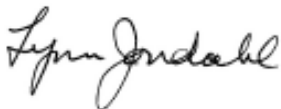
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Foreword

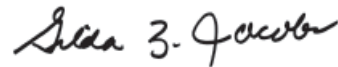
This is the fifth edition of *Economic Self-Sufficiency in Michigan: A Benchmark for Ensuring Family Well-Being*. It identifies the hourly wage that a family needs to earn in order to meet its basic needs and be economically self-sufficient. This report, first published in 1998, was created as a tool to assess the adequacy of wages earned by families in the low-wage labor market. Since its first publication, it has been used extensively in a variety of public policy discussions related to poverty, welfare and wages. The benchmark has been used in program planning by several human services agencies in the state of Michigan.

The League acknowledges the financial support from the Ford Foundation, the Charles Stewart Mott Foundation, and the W.K. Kellogg Foundation, that has made this publication possible.

This report was compiled by Senior Policy Analyst Peter Ruark (e-mail: pruark@milhs.org) and Intern Audrey Dowell.



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Economic Self-Sufficiency in Michigan

A Benchmark for Ensuring Family Well-Being

Michigan's economy during the past several years has made circumstances difficult for working families and individuals. Many of the manufacturing jobs that were a reliable staple of Michigan's economy have either left the state or become obsolete due to automation. As a result, many families that were previously "middle class" have fallen on hard times, and the jobs they have now pay only a fraction of the wages they earned previously. At the same time, the rising costs of health care, natural gas and automotive fuel have consumed a larger part of their paychecks. Such families must often make difficult decisions and forgo certain necessities in order to meet their monthly expenses, and frequently rely on government or private support to meet basic needs.

Households that were poor when Michigan's economy was strong are in large part worse off today. While the 1990s held a promise for many of these families to escape poverty, there are fewer opportunities available to them that can help them do so. Those who are unemployed often subsist on a very meager cash assistance grant that leaves them far below the poverty line, and those who are employed must often spend a large portion of their wages on child care and transportation to their places of work.

Why Identify a Self-Sufficiency Level?

The federal poverty threshold has generally been recognized as the measurement of household economic well-being. However, the threshold is not estimated at the state level, and there is widespread concern that it does not reflect the true costs incurred by families in today's economy. Many families live above the poverty line, yet cannot meet their basic needs based on their wages alone. It is clear that there is an ongoing need for a state-level benchmark that can more precisely determine whether or not a Michigan individual or family is economically self-sufficient.

The Michigan League for Human Services has been responding to this need since 1998 by identifying a "self-sufficiency level" for Michigan

families, defined as the level at which a household is able to meet all of its basic expenses without relying on government or nonprofit assistance. In recognition of the fact that the cost of living varies across the state, this report also identifies a self-sufficiency level for each of the 83 counties in Michigan.

This format marks a change from earlier editions of the report. The previous edition clustered counties together according to similarities in the overall cost for family necessities. Although the clusters provided averages, they did not provide individual data for all 83 counties in Michigan. This edition provides data and a self-sufficiency level for each county.

How to Use This Report

Economic Self-Sufficiency in Michigan establishes a standard against which needs can be identified and progress toward economic self-sufficiency can be measured.

It is written for the policy-maker, the advocate, the social services or nonprofit administrator, and anyone else with an interest in the economic well-being of Michigan's families. It is intended to inform discussions at all levels of government as policies are debated, jobs are created, and programs are developed. As a critical component in an overall strategy for moving Michigan's families into the economic mainstream, this self-sufficiency benchmark can be helpful in the following ways:

- It is an indicator for measuring the progress of Michigan's working families toward economic self-sufficiency;
- It is a guide for assessing the adequacy of worker wages and benefits;
- It stresses the importance of public benefits programs and targeted tax relief that assist families who have not yet, or may not ever, realize economic self-sufficiency; and
- It is a tool for economic development efforts as a clear standard against

which to measure the adequacy of employment opportunities in a local community.

The *self-sufficiency wage* is the hourly wage that a full-time worker must earn in order to bring his or her family to the self-sufficiency level.¹ The distinction between a self-sufficiency income and a self-sufficiency wage is important, because a household with two wage earners can more easily reach the self-sufficiency income level than a household with only one wage earner, and because many low-wage earners find themselves having to work overtime or at more than one job in order to meet the needs of their family.

Economic Self-Sufficiency Level:
The level at which a household is able to meet all of its basic expenses without relying on government or nonprofit assistance.

Calculating the Self-Sufficiency Level

Using standard measurements, the report calculates the expenses for the seven basic needs that are common to most Michigan families. To arrive at a self-sufficiency level for Michigan households, the monthly expenses of the seven basic needs are calculated for four household composition types (single person, single parent of two children under 6, two-parent family with two children under 6 in which one parent works, and two-parent family with two children in which both parents work) using measures that are widely accepted among policymakers and researchers. The seven expenses are then added together to reach a monthly expense total for each household type; this total is determined to be the amount of income that a family needs in order to adequately provide for itself. The monthly total is also stated as a yearly income and as an

Michigan's Self-Sufficiency Wage for 2011

- Single individual—\$10.83 per hour;
- Single-parent family with two children under 6—\$21.33 per hour;
- Two-parent family with two children under 6 in which both parents work—\$12.44 per hour each;
- Two-parent family with two children under 6 in which one parent works—\$13.66 per hour

¹ All self-sufficiency wage levels assume the worker works 40 hours per week, 52 weeks per year.

Most Families in Michigan Must Pay the Costs of:

- Housing** — Based on HUD Fair Market Rents, a two bedroom apartment costs \$746 per month.
- Food** — The USDA Low-Cost Food Plan puts the cost of feeding a single parent with two children under 6 at \$465 per month.
- Child Care** — According to the Michigan 4C Association, full-time care averages \$1,110 per month for two children.
- Health Care** — Based on the Medical Expenditure Panel Survey (MEPS) of the Agency for Healthcare Research and Quality, family health care spending averages \$292 for a single parent with two children.
- Transportation** — Based on the Internal Revenue Service mileage reimbursement rate, it costs \$348 per month for a single-parent family to drive a car 8,350 miles per year. This does not include the cost of the purchase of the car.
- Clothing, Personal Care, Housekeeping & Telephone** — Based on Consumer Expenditure Survey and basic phone service charges, this expense is calculated at \$355 per month for a single parent with two children.
- Taxes** — Federal and state income taxes in Michigan cost a single parent with two children approximately \$382 per month if they are at the self-sufficiency level.

hourly wage that assumes a 40-hour week with no unpaid absences.

For a single parent with two children in Michigan, the income needed to meet basic expenses is \$21.33 per hour, nearly as high as the income needed by a two-parent family with two children in which both parents are working and close to the median household income in Michigan during 2008-2009.² Due to child care expenses, the single-parent family must account for many of the same expenses as the two-parent family, with only minor savings in food costs, clothing and

household items, and taxes. On the other hand, the self-sufficiency level for a two-parent family in which only one parent works is substantially lower because the family does not have to pay for child care.

For a single parent with two children in Michigan, the income needed to meet basic expenses is \$21.33 per hour.

It should be acknowledged that many families have opportunities and support systems that can reduce some of these expenses. For example, some single parents have other family members to help care for their children and can thus reduce the cost of child care, and some two-parent families are able to work different shifts so that

² The United States Census Bureau puts the median household income for Michigan in 2008-2009 at \$47,797. “Median household income” is defined as the median income received by all household members aged 15 years old and over. A median divides the income distribution into two equal parts, one having incomes above the median and the other having incomes below it.

there is always at least one parent at home with the children. Some working parents live close to their place of employment or have carpool arrangements that reduce transportation costs. However, many low-income and poor families do not have such cost-saving opportunities.

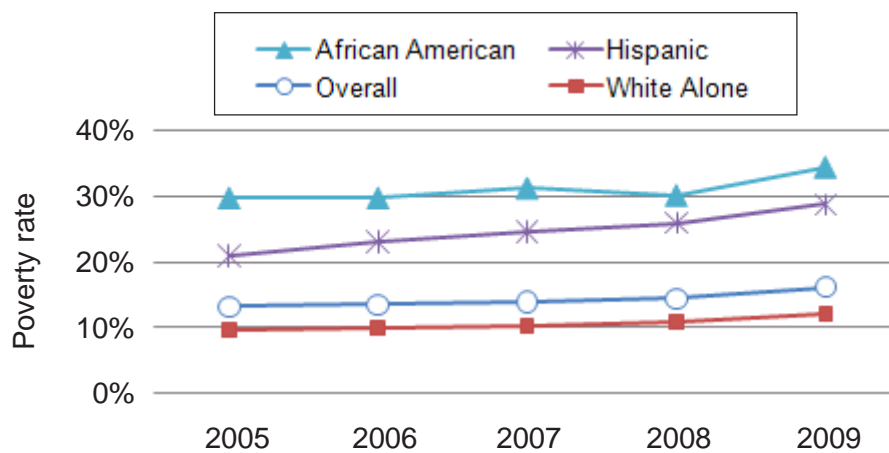
Estimated monthly expenses identified in this report do not allow for savings or emergencies, nor do they account for common family expenditures such as the purchase of a house or a child's education. Some

self-sufficiency calculations done in other states are far more generous in determining what common family expenditures constitute a need, and include the cost of appliances, furniture, reading materials, entertainment (television, music and toys), union dues, and banking fees. The wages given in this benchmark, however, are intended to reflect expenses for only the very basic needs of families and should be seen as the bare minimum that a family needs to earn to attain economic self-sufficiency.

Racial Disparities

The recent economic downturn has disproportionately affected individuals of color. Data shows that people of color experience higher unemployment, deeper poverty and have less health care insurance than their white counterparts. Because of this, African American and Hispanic individuals are less likely to earn self-sufficient wages or ensure economic well-being for their families.

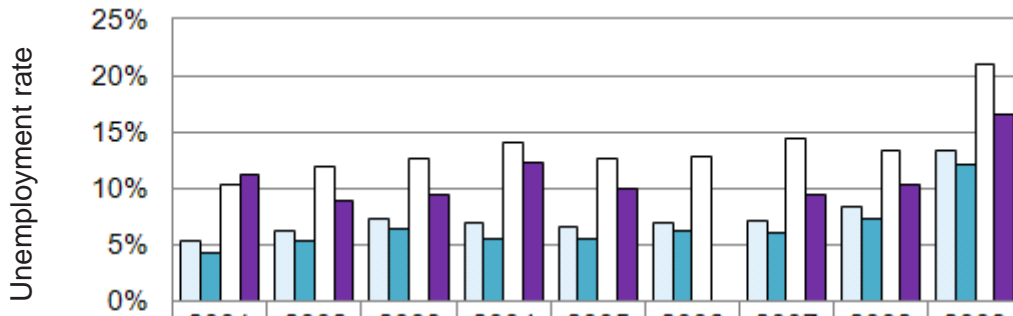
People of Color Have Higher Poverty Rates



Source: American Community Survey, 1-Year Estimates
Created by the Michigan League for Human Services

Racial Disparities

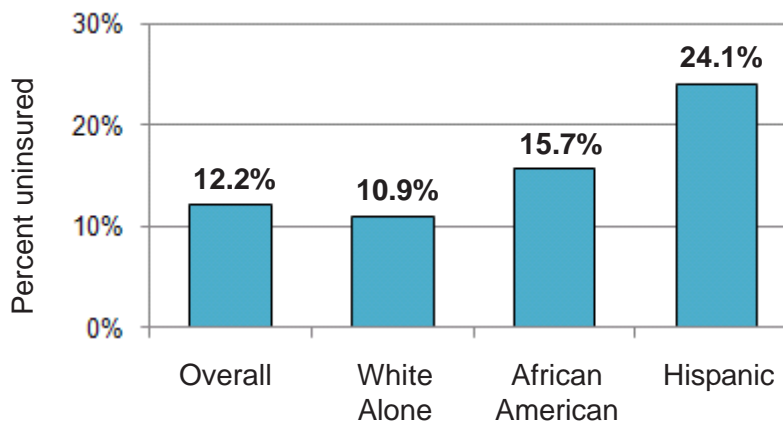
People of Color Face Higher Rates of Unemployment



	2001	2002	2003	2004	2005	2006	2007	2008	2009
All	5.3%	6.2%	7.3%	7.0%	6.6%	7.0%	7.1%	8.3%	13.3%
White	4.3%	5.4%	6.4%	5.6%	5.5%	6.2%	6.0%	7.4%	12.2%
African American	10.4%	11.9%	12.6%	14.1%	12.7%	12.9%	14.4%	13.4%	21.0%
Hispanic	11.2%	8.9%	9.4%	12.3%	10.0%	0	9.4%	10.3%	16.6%

Source: American Community Survey, 1-Year Estimates
Created by the Michigan League for Human Services

African Americans and Hispanics Are More Likely to Be Uninsured (2009)



Source: American Community Survey, 1-Year Estimates
Created by the Michigan League for Human Services

Federal and State Policies Can Move Families Closer to Economic Self-Sufficiency

The self-sufficiency levels identified in this report stand in sharp contrast to the income levels associated with cash assistance, minimum wage employment, and even the living wage ordinances enacted in some local communities. A single parent with two children who works full time at minimum wage still cannot rise above the poverty level based on earnings alone, much less attain economic self-sufficiency. However, when public supports augment low wages, the income available to the family increases dramatically. A single parent with two children who works full time at minimum wage, claims the federal earned income tax credit, and receives food, child care and housing assistance, now has a combined household income of just under the self-sufficiency level.

Numerous strategies are available to help families move closer to the self-sufficiency wage needed to meet basic needs. Such strategies include, but are not limited to, the following:

- **Direct assistance:**

Direct assistance provides an important safety net for families who have fallen on hard times or are, for various reasons, unable to become employed. People often think of cash assistance (“welfare”) as the primary form of direct government assistance to needy families. However, in Michigan the eligibility standard for the Family Independence Program (FIP) is so low that a large number of such families, including many below the federal poverty line, do not qualify. While the state of Michigan can and

A single parent with two children who works full time at minimum wage cannot rise above the poverty level based on earnings alone.

should adjust its FIP eligibility scale in order to reach more families, there are also other state and federal assistance programs in place. Housing subsidies, for example, have been shown to be critical to reducing transience and thereby enhancing labor market success, child care subsidies help to ensure that parents remain employed, and MICHild and Medicaid help to reduce the costs associated with health care (or the neglect of health care for economic reasons). Adequate funding of these programs, and in some cases responsible policy adjustments, are necessary to ensure that these programs remain effective.

- **Investment in skills education:**

Building skills in order to enhance employment opportunities is for many people the key to leaving poverty. Some workers need to build occupational skills that are in demand by the labor market. Other workers lack the basic skills (i.e., literacy and mathematics) and need adult basic education before participating in a vocational program. Both kinds of skill-building programs can be offered through community colleges,

workforce development agencies, secondary schools, private businesses, churches, nonprofit organizations or other institutions, and many successful programs are partnerships between two or more of these entities. Other approaches aim to increase opportunities for more secure, higher-paying employment; such strategies include public investments in education and training coupled with policies that ensure accessibility by low-income workers.

- **Investment in public transportation:**

Many low-income and poor parents in Michigan have their job opportunities severely limited by lack of reliable transportation. In Detroit this problem is particularly acute, as many workers must commute from the city to jobs in the suburbs. Local infrastructure investments in public transportation can not only save on workers' costs of working, but can decrease their chance of missing work due to a car breakdown.








In 2006, Michigan joined many other states in raising its minimum wage to \$7.40 per hour.

- **Changes to wage and tax policies:** In 2006, Michigan became the 22nd state to enact a state-level earned income tax credit modeled after the federal credit (which was enacted in the 1970s and expanded several times since). The Michigan EITC went into effect for Tax Year 2008 at 10 percent of the federal credit, and for TY 2009 and 2010 at 20 percent of the federal credit. The amount for 2011, however, was reduced to 6 percent of the federal EITC. In 2006, Michigan also joined many other states in raising its minimum wage to \$7.40 per hour.

Michigan

Family Type	Number of Children Under Age 6	Self-Sufficiency Wage	
		Hourly	Annual
Single person	0	\$10.83	\$22,532
Single-parent family	2	\$21.33	\$44,365
Two-parent family (both working)	2	\$12.44 each	\$25,874 each
Two-parent family (one working)	2	\$13.66	\$28,422

Expenses Per Month and as a Percent of Income at Self-Sufficiency Wage^a

Basic Needs	Single Person	Single Parent*	Two Parents* (both working)	Two Parents* (one working)
 Housing	\$618 33%	\$746 20%	\$746 17%	\$746 27.0%
 Food	\$242 13%	\$465 13%	\$645 15%	\$645 27%
 Child Care	Not Applicable	\$1,110 30%	\$1,110 26%	Not Applicable
 Health Costs	\$149 8%	\$292 8%	\$348 8%	\$348 15%
 Transportation	\$348 19%	\$348 9%	\$578 13%	\$348 15%
 Clothing, Household, Personal & Phone	\$199 11%	\$355 10%	\$422 10%	\$442 19%
 Taxes ^b	\$322 17%	\$382 10%	\$444 10%	(\$161) ^c (0.7%)
Total Monthly Expense	\$1,878	\$3,697	\$4,312	\$2,368

*With two children under 6

^aPercent may not add to 100% due to rounding. ^bNet taxes: Federal and State taxes minus EITC and other deductions. ^cParentheses indicate a refund.

Calculating Basic Expenses

Housing

This report uses the 2010 Fair Market Rents (FMR) to calculate housing costs. The U.S. Department of Housing and Urban Development annually publishes the FMR for each county in the United States in order to calculate housing assistance needs. The FMR is set at the 40th percentile of rents in the area and includes both shelter costs and utility costs (except for telephone service).³ The statewide average was calculated by the National Low Income Housing Coalition.

The FMR for a one-bedroom unit is used to calculate the housing costs for a single individual, and a two-bedroom FMR is used for a single parent with two children and a two-parent family with two children. The FMR for these two housing unit sizes in each county of a given Michigan region is averaged to determine the housing cost for the four family types within that region. It is acknowledged that a three-bedroom housing unit may be more appropriate for families in which the two children are of opposite genders. (The FMR for each Michigan county is given in Appendix A.)

HUD has determined that for housing to be considered affordable, it must consume no more than 30 percent of a family's monthly income. (If housing costs more, it is said to constitute a "cost burden" for the family.) At the self-sufficiency wage established in this report, the percentage of income spent on housing costs at Fair Market Rent is considered to be affordable, with a state average of 17 percent for a two-

parent family with both parents working, 31 percent for a two-parent family with only one parent working, and 20 percent for a single-parent family. However, if a single parent with two children in Washtenaw County earns \$7.40 per hour (the level of Michigan's minimum wage), the family's rent for a two-bedroom dwelling would consume 69 percent of its income. In Wayne County, rent would consume 62 percent of a single-parent family's income.

Food

Average costs for food are calculated from the U.S. Department of Agriculture's *Cost of Food at Home* (June 2010), a monthly publication of food cost that accounts for age, gender and family size, at four different expense levels based on types and convenience of food purchased. The Low-Cost Food Plan is used for this report because it corresponds to the spending patterns of the bottom one-third of income groups. The plan provides for a nutritious diet using generic and less expensive foods, and assumes that ingredients for every meal and snack are purchased at the store and prepared at home. It does not include the cost of "convenience food" items that do not require preparation, such as TV dinners, canned soups, and frozen pizzas. The June figure is used by the department as the annual average for each year. The calculation assumes that adults are age 20-50 and that a family with two children has one child age 2 and one child age 3-5.

³The 40th percentile denotes the level at which the cost of 40 percent of rental housing in the area is lower while 60 percent is higher.

Although the Low-Cost Food Plan saves families considerable money, it takes up 36 percent of the income of a single parent with two children working full time at Michigan minimum wage, but only 13 percent of the income of the parent earning the self-sufficiency wage. Thus, the cost of food is a larger strain on a low-income family's budget, taking into consideration that they must also pay for housing, transportation, clothing and household items, child care, and health care.

It must also be kept in mind that although the Low-Cost Food Plan assumes that families have access to food that is both nutritious and inexpensive, for many families this is not the case. Grocery stores located in urban and rural low-income areas tend to have much higher prices than large suburban supermarkets. Moreover, their aisles tend to be heavily stocked with convenience foods such as frozen pizzas and TV dinners while offering little in the way of fresh produce and other nutritious food items. Inadequate transportation, therefore, compels many low-income families to spend more on food than they would otherwise spend while also limiting their nutritional choices.

Child Care

Child care costs are based on the 2009 Cost of Care Report by the Michigan Community Coordinated Child Care Association. Appendix B shows the average full-time (45 hours a week) day care costs for each age group, as reported by providers in child care centers and in family and group homes. The child care cost estimate used in the family expense calculations assumes all children are below age 6 and are not in school, and therefore require full-time child care. Child care costs are not included in the expenses for two-parent families in which only one parent is working (as it is assumed that the other parent is available and able to care for the children). For two-parent families in which both parents work, it is assumed the parents both work full time on the same shift and therefore need full-time care.

This report only calculates expenses for families whose children are all under age 6, because such families often need full-time child care. However, parents of children over age 6 often need to pay for child care for any or all of the following reasons:

- They work outside of school hours (i.e. second or third shifts or weekends);
- Their children require before- or after-school care;
- Their children require care during summer vacation and holiday breaks.

Costs vary by the type of child care provider the family chooses. They range from a high of \$739 per month for a child in Washtenaw County to \$389 per month for a child in Osceola County, with a state average of \$555 per month for a child not yet in school. Care for school-age children, which is not figured into these calculations, tends to be a slightly lower than for children not yet in school.

According to these estimates, if a family requires full-time child care, that expense constitutes the largest of its monthly expenses. A single-parent family earning a self-sufficiency income will spend around 30 percent of its income on child care expenses.

A single parent with two children working full time at Michigan's minimum wage (\$1,282 per month) can barely afford child day care for both children at the average cost of \$1,110 per month. Furthermore, though a single parent working full-time at the minimum wage is not eligible for Family Independence Program cash assistance, he or she may be eligible for child care assistance. In order for the child care subsidy to remain effective in helping poor and low-income working families afford child care, however, the rates need to be updated to reflect increasing child care costs. Unfortunately, the current subsidy falls far below the market costs.

Health Costs

The health care costs in this report assume that the family has employer-sponsored health insurance. The amount of the premium, deductible, and copayment paid by the family is calculated using the Medical Expenditure Panel Survey of the Agency for Healthcare Research and Quality. Copayment costs were calculated assuming that each member of a family had one annual medical checkup.

Because these calculations are based on the assumption that each household is covered by employer-sponsored insurance, the final self-sufficiency numbers must also do the same. However, it must be acknowledged that many low-wage working families (and even some middle-income working families) do not have employer-provided health insurance. This underscores the importance of publicly funded health coverage for low-income and poor families such as Medicaid and MI-Child.

In 2010, 12.2 percent of people in Michigan did not have some form of health coverage at some point during the year.⁴ Families without insurance receive less health care than families that have health insurance, often by going without necessary vision and dental care and routine doctor and dentist visits. However, as hourly wage levels increase, the likelihood of being uninsured decreases. This is because jobs that pay higher wages are also more likely to offer health insurance, and because workers who do not have insurance through their employer are more likely to purchase it themselves if their wages enable them to afford it.

The Patient Protection and Affordable Care Act, enacted in March 2010, will create sweeping changes in health care costs for Michigan residents. Medicaid coverage will be expanded to cover more low-income families. Further, tax credits will be avail-

able to help families and individuals at up to four times the federal poverty guideline (\$74,120 for a family of three in 2011) afford private health care coverage. An estimated 868,400 Michigan residents will be eligible for the tax credits in 2014, and the total value of the tax credits that year will be approximately \$3.3 billion.⁵

Transportation

Transportation costs are based on the assumption that families own a private vehicle since access to adequate public transportation is limited in most areas of Michigan. While specific estimates for the number of miles driven by families for work and work-related expenses are not available, data from the U.S. Department of Transportation's 2009 National Household Travel Survey leads to an estimate of 696 miles per month for work and family needs for a single person, a single-parent family and a two-parent family in which only one parent is working, and 1,156 miles per month for a two-parent family in which both parents work. Calculations for costs are based on the 2010 Internal Revenue Service Mileage Reimbursement Rate of 50 cents per mile, and do not include the cost of the purchase of a car.

While this report assumes a transportation expense rate for each family structure based on the method described above, it should be noted that transportation costs can vary among families depending on a variety of factors, including:

- commuting time to work;
- number of cars owned;
- age and condition of vehicle;
- access to public transportation;
- age of children; and
- cost of insuring the car.

This estimate should be seen as a bare minimum. It takes into account only the travel that is necessary for work, school,

⁴U.S. Census Bureau American Community Survey, 2009.

⁵Families USA, *Lower Taxes, Lower Premiums: The New Health Insurance Tax Credit in Michigan*, 2010.

church, family business, shopping, errands and other essential family needs, and it assumes that a two-parent family's second car will be used only to transport one parent to and from work. Because most families also use their cars for purposes beyond these parameters (such as for entertainment and leisure), and because low-income parents in particular often have older cars with high repair costs not reflected in the IRS reimbursement rate, family transportation expenditures are often much higher than the amounts given here.

The working poor tend to spend less money than other workers on commuting expenses, but their costs amount to a significantly higher proportion of their income. According to the Bureau of Transportation Statistics, those with an annual income of

less than \$8,000 spend nearly 10 percent of their income on commuting expenses (compared with 4 percent spent by the total population). However, when measured in terms of mode of transportation, the working poor who use their own vehicle to commute spend a median of 21 percent of their personal income on commuting expenses, and those who use public transit spend 13 percent.⁶ In the Detroit metropolitan area, families driving their own vehicle spent an average of \$5,888 on gasoline, motor oil and other personal vehicle expenses (excluding cost of purchase) in 2004, while families utilizing public transportation spent an average of only \$444 on public transportation expenses. This underscores the importance of investment in public transportation as a strategy to help low-income and working poor families.

Figure 1

Average Cost of Owning and Operating an Automobile^a					
	2005	2006	2007	2008	2009
Average total cost per mile (cents)	52.2¢	52.2¢	54.1¢	54.0¢	56.6¢
Gas	9.5¢	8.9¢	11.7¢	10.4¢	11.4¢
Gas as a percent of total cost	18.2	17.1	21.6	18.0	20.1
Maintenance	4.9¢	4.9¢	4.6¢	4.6¢	4.5¢
Tires	0.7¢	0.7¢	0.7¢	0.1¢	0.8¢
Average total cost per 15,000 miles (2011 dollars)	\$7,834	\$7,823	\$8,121	\$8,095	\$8,487
Variable Cost	\$2,265	\$2,175	\$2,545	\$2,313	\$2,511
Fixed Cost ^b	\$5,569	\$5,648	\$5,576	\$5,783	\$5,976

^a All figures reflect the average cost of operating a vehicle 15,000 miles per year in stop and go conditions.

^b Fixed costs (ownership costs) include insurance, license, registration, taxes, depreciation, and finance charges.

Note: The fuel costs are based on average U.S. prices from AAA's Fuel Gauge Report: www.fuelgaugereport.com. Insurance figures are based on a full-coverage policy for a married 47-year-old male with a good driving record living in a small city and commuting three to 10 miles daily to work.

The policy includes \$100,000/\$300,000 level coverage with a \$500 deductible for collision coverage and a \$100 deductible for comprehensive coverage.

Source: U.S. Department of Transportation Bureau of Transportation Statistics
Prepared by Michigan League for Human Services

⁶ U.S. Department of Labor, Bureau of Transportation Statistics, *Commuting Expenses: Disparity for the Working Poor*, 2003.

⁷ Bureau of Labor Statistics, *Consumer Expenditure Survey*, 2004-2005.

The Bureau of Transportation Statistics (BTS) estimates the cost of owning and operating a vehicle and driving it 15,000 miles per year (the amount considered typical for many American households) to be 56.6 cents per mile (Figure 1).⁸ Using this estimate, the cost of transportation for Michigan workers reaches \$707 per month.⁹ Although the BTS estimate differs from this self-sufficiency report in that it factors in more miles than what are driven for the bare work and family necessities, its numbers are instructive. As Michigan is an automobile-dependent state with inadequate public transportation in many areas, owning a car may be essential to finding and keeping a higher paying job or working a second or third shift job. It is impossible for a person earning minimum wage (\$1,282 per month) to spend 55 percent of their total monthly income (\$707 per month) in transportation costs.

Clothing, Household Necessities, Personal Care and Telephone

In this category, expenses related to clothing, personal care products and services, and

household necessities are taken from the 2009 Consumer Expenditures Survey of the Bureau of Labor Statistics. Phone services are calculated under the assumption that children in a household did not use the services. (Figure 2)

Taxes

Federal, state, and payroll taxes are estimated based on family income, and reflect receipt, when applicable, of the federal Earned Income Tax Credit, the federal Child and Dependent Care Tax Credit, the federal Child Tax Credit, state Earned Income Tax Credit and the state child deduction.

Local income taxes were not included in the estimates because many localities do not have an income tax. (The state tax estimates assume no credit for taxes paid to Michigan cities.) Twenty-two Michigan cities apply income taxes for residents and for nonresidents who work in the city—ranging from 0.5 percent to 2.5 percent of income (Appendix C). Property taxes and Michigan’s 6 percent sales tax are also not included.

Figure 2

Clothing, Household Necessities, Personal Care and Telephone						
Category	Single Person		Single Parent*		Two-Parent* Family	
	Year	Month	Year	Month	Year	Month
Apparel and Services	\$975	\$81	\$2,046	\$171	\$2,571	\$214
Housekeeping Supplies ^a	\$345	\$29	\$771	\$64	\$803	\$67
Personal Care Products and Services ^b	\$345	\$29	\$719	\$60	\$779	\$65
Telephone	\$722	\$60	\$722	\$60	\$1,155	\$96
Total	\$2,387	\$199	\$4,258	\$355	\$5,308	\$442

* With two children under 6

^a Housekeeping supplies includes laundry and cleaning supplies, cleaning and toilet tissues, stationery supplies, postage, miscellaneous household products, and lawn and garden supplies.

^b Personal care products and services includes products for the hair, oral hygiene products, shaving needs, cosmetics and bath products, electric personal care appliances, other personal care products, and personal care services for males and females.

Source: Bureau of Labor Statistics, Consumer Expenditure Survey, 2009

⁸ This estimate takes into account gas, oil, maintenance, tires, depreciation, loan payments and insurance premiums.

⁹ This is based on an assumption of 15,000 miles per year so depreciation costs for driving only for work and family necessities would decrease the amount.

Expenses per Month as a Percent of Income by County

Michigan	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 618.00	\$ 746.00	\$ 746.00	\$ 746.00
	Child Care	N/A	\$ 1,109.57	\$ 1,109.57	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,556.11	\$ 3,315.32	\$ 3,868.65	\$ 2,529.08
	Taxes	\$321.55	\$381.79	\$443.65	(\$160.60)
	Total Monthly Expense	\$ 1,877.66	\$ 3,697.11	\$ 4,312.30	\$ 2,368.48

Alcona	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 480.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 882.00	\$ 882.00	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,418.11	\$ 2,929.75	\$ 3,483.08	\$ 2,371.08
	Taxes	\$ 300.33	\$ 321.74	\$ 415.65	(\$197.81)
	Total Monthly Expense	\$ 1,718.44	\$ 3,251.49	\$ 3,898.73	\$ 2,173.27

Alger	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 493.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 1,100.12	\$ 1,100.12	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,431.11	\$ 3,147.87	\$ 3,701.20	\$ 2,371.08
	Taxes	\$ 304.94	\$ 383.53	\$ 445.39	(\$197.81)
	Total Monthly Expense	\$ 1,736.05	\$ 3,531.40	\$ 4,146.59	\$ 2,173.27

Allegan	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One working)
	Housing	\$ 587.00	\$ 704.00	\$ 704.00	\$ 704.00
	Child Care	N/A	\$ 996.22	\$ 996.22	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,525.11	\$ 3,159.97	\$ 3,713.30	\$ 2,487.08
	Taxes	\$ 339.73	\$ 385.18	\$ 447.05	(\$128.13)
	Total Monthly Expense	\$ 1,864.84	\$ 3,545.15	\$ 4,160.35	\$ 2,358.96

* With two children under 6 -- N/A = Not Available -- Parentheses indicate a refund

Expenses per Month as a Percent of Income by County

Alpena	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 527.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 975.71	\$ 975.71	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,465.11	\$ 3,023.46	\$ 3,576.79	\$ 2,371.08
	Taxes	\$ 317.35	\$ 366.56	\$ 428.42	\$ (197.81)
	Total Monthly Expense	\$ 1,782.46	\$ 3,390.02	\$ 4,005.21	\$ 2,173.27

Antrim	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 507.00	\$ 612.00	\$ 612.00	\$ 612.00
	Child Care	N/A	\$ 970.53	\$ 970.53	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,445.11	\$ 3,042.28	\$ 3,595.61	\$ 2,395.08
	Taxes	\$ 310.36	\$ 369.13	\$ 430.99	\$ (183.74)
	Total Monthly Expense	\$ 1,755.47	\$ 3,411.41	\$ 4,026.60	\$ 2,211.34

Arenac	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 493.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 852.64	\$ 852.64	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,431.11	\$ 2,900.39	\$ 3,453.72	\$ 2,371.08
	Taxes	\$ 304.94	\$ 303.42	\$ 411.65	\$ (197.81)
	Total Monthly Expense	\$ 1,736.05	\$ 3,203.81	\$ 3,865.36	\$ 2,173.27

Baraga	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 493.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 1,066.50	\$ 1,066.50	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,431.11	\$ 3,114.25	\$ 3,667.58	\$ 2,371.08
	Taxes	\$ 304.94	\$ 378.95	\$ 440.81	\$ (197.81)
	Total Monthly Expense	\$ 1,736.05	\$ 3,493.20	\$ 4,108.39	\$ 2,173.27

* With two children under 6 -- N/A = Not Available -- Parentheses indicate a refund

Expenses per Month as a Percent of Income by County

Barry	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 552.00	\$ 675.00	\$ 675.00	\$ 675.00
	Child Care	N/A	\$ 942.82	\$ 942.82	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,490.11	\$ 3,077.57	\$ 3,630.90	\$ 2,458.08
	Taxes	\$ 326.44	\$ 373.95	\$ 435.81	\$ (146.51)
	Total Monthly Expense	\$ 1,816.55	\$ 3,451.52	\$ 4,066.71	\$ 2,311.57

Bay	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 504.00	\$ 612.00	\$ 612.00	\$ 612.00
	Child Care	N/A	\$ 1,102.42	\$ 1,102.42	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,442.11	\$ 3,174.17	\$ 3,727.50	\$ 2,395.08
	Taxes	\$ 309.29	\$ 387.12	\$ 448.98	\$ (183.74)
	Total Monthly Expense	\$ 1,751.40	\$ 3,561.28	\$ 4,176.47	\$ 2,211.34

Benzie	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 627.00	\$ 760.00	\$ 760.00	\$ 760.00
	Child Care	N/A	\$ 953.75	\$ 953.75	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,565.11	\$ 3,173.50	\$ 3,726.83	\$ 2,543.08
	Taxes	\$ 354.47	\$ 387.03	\$ 448.89	\$ (95.38)
	Total Monthly Expense	\$ 1,919.58	\$ 3,560.52	\$ 4,175.71	\$ 2,447.71

Berrien	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 535.00	\$ 653.00	\$ 653.00	\$ 653.00
	Child Care	N/A	\$ 933.53	\$ 933.53	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,473.11	\$ 3,046.28	\$ 3,599.61	\$ 2,436.08
	Taxes	\$ 320.61	\$ 369.67	\$ 431.53	\$ (159.06)
	Total Monthly Expense	\$ 1,793.72	\$ 3,415.96	\$ 4,031.15	\$ 2,277.02

* With two children under 6 -- N/A = Not Available -- Parentheses indicate a refund

Expenses per Month as a Percent of Income by County

Branch	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 518.00	\$ 682.00	\$ 682.00	\$ 682.00
	Child Care	N/A	\$ 814.46	\$ 814.46	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,456.11	\$ 2,956.21	\$ 3,509.54	\$ 2,465.08
	Taxes	\$ 314.04	\$ 337.40	\$ 419.26	\$ (141.92)
	Total Monthly Expense	\$ 1,770.15	\$ 3,293.61	\$ 3,928.80	\$ 2,323.16

Calhoun	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 560.00	\$ 685.00	\$ 685.00	\$ 685.00
	Child Care	N/A	\$ 968.59	\$ 968.59	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,498.11	\$ 3,113.34	\$ 3,666.67	\$ 2,468.08
	Taxes	\$ 329.71	\$ 378.82	\$ 440.68	\$ (140.26)
	Total Monthly Expense	\$ 1,827.82	\$ 3,492.16	\$ 4,107.35	\$ 2,327.82

Cass	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 548.00	\$ 606.00	\$ 606.00	\$ 606.00
	Child Care	N/A	\$ 861.38	\$ 861.38	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,486.11	\$ 2,927.13	\$ 3,480.46	\$ 2,389.08
	Taxes	\$ 325.23	\$ 320.25	\$ 415.30	\$ (186.94)
	Total Monthly Expense	\$ 1,811.34	\$ 3,247.38	\$ 3,895.76	\$ 2,202.14

Charlevoix	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 575.00	\$ 637.00	\$ 637.00	\$ 637.00
	Child Care	N/A	\$ 923.79	\$ 923.79	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,513.11	\$ 3,020.54	\$ 3,573.87	\$ 2,420.08
	Taxes	\$ 335.25	\$ 366.17	\$ 428.02	\$ (168.40)
	Total Monthly Expense	\$ 1,848.36	\$ 3,386.72	\$ 4,001.89	\$ 2,251.68

* With two children under 6 -- N/A = Not Available -- Parentheses indicate a refund

Expenses per Month as a Percent of Income by County

Cheboygan	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 476.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 878.56	\$ 878.56	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,414.11	\$ 2,926.31	\$ 3,479.64	\$ 2,371.08
	Taxes	\$ 299.03	\$ 320.14	\$ 415.18	\$ (197.81)
	Total Monthly Expense	\$ 1,713.14	\$ 3,246.45	\$ 3,894.82	\$ 2,173.27

Chippewa	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 480.00	\$ 593.00	\$ 593.00	\$ 593.00
	Child Care	N/A	\$ 939.79	\$ 939.79	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,418.11	\$ 2,992.54	\$ 3,545.87	\$ 2,376.08
	Taxes	\$ 300.33	\$ 359.06	\$ 424.20	\$ (194.74)
	Total Monthly Expense	\$ 1,718.44	\$ 3,351.60	\$ 3,970.08	\$ 2,181.34

Clare	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 447.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 836.56	\$ 836.56	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,385.11	\$ 2,884.31	\$ 3,437.64	\$ 2,371.08
	Taxes	\$ 287.97	\$ 295.21	\$ 409.45	\$ (197.81)
	Total Monthly Expense	\$ 1,673.08	\$ 3,179.52	\$ 3,847.09	\$ 2,173.27

Clinton	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 614.00	\$ 760.00	\$ 760.00	\$ 760.00
	Child Care	N/A	\$ 1,108.57	\$ 1,108.57	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,552.11	\$ 3,328.32	\$ 3,881.65	\$ 2,543.08
	Taxes	\$ 349.85	\$ 411.07	\$ 470.00	\$ (95.38)
	Total Monthly Expense	\$ 1,901.96	\$ 3,739.40	\$ 4,351.65	\$ 2,447.71

* With two children under 6 -- N/A = Not Available -- Parentheses indicate a refund

Expenses per Month as a Percent of Income by County

Crawford	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 476.00	\$ 593.00	\$ 593.00	\$ 593.00
	Child Care	N/A	\$ 891.54	\$ 891.54	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,414.11	\$ 2,944.29	\$ 3,497.62	\$ 2,376.08
	Taxes	\$ 299.03	\$ 330.88	\$ 417.63	\$ (194.74)
	Total Monthly Expense	\$ 1,713.14	\$ 3,275.17	\$ 3,915.24	\$ 2,181.34

Delta	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 486.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 1,030.47	\$ 1,030.47	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,424.11	\$ 3,078.22	\$ 3,631.55	\$ 2,371.08
	Taxes	\$ 302.57	\$ 374.04	\$ 435.90	\$ (197.81)
	Total Monthly Expense	\$ 1,726.68	\$ 3,452.25	\$ 4,067.45	\$ 2,173.27

Dickinson	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 465.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 1,043.51	\$ 1,043.51	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,403.11	\$ 3,091.26	\$ 3,644.59	\$ 2,371.08
	Taxes	\$ 294.69	\$ 375.81	\$ 437.67	\$ (197.81)
	Total Monthly Expense	\$ 1,697.80	\$ 3,467.07	\$ 4,082.26	\$ 2,173.27

Eaton	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 614.00	\$ 760.00	\$ 760.00	\$ 760.00
	Child Care	N/A	\$ 1,063.23	\$ 1,063.23	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,552.11	\$ 3,282.98	\$ 3,836.31	\$ 2,543.08
	Taxes	\$ 349.85	\$ 401.96	\$ 463.82	\$ (95.38)
	Total Monthly Expense	\$ 1,901.96	\$ 3,684.94	\$ 4,300.13	\$ 2,447.71

* With two children under 6 -- N/A = Not Available -- Parentheses indicate a refund

Expenses per Month as a Percent of Income by County

Emmet	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 548.00	\$ 683.00	\$ 683.00	\$ 683.00
	Child Care	N/A	\$ 1,174.05	\$ 1,174.05	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,486.11	\$ 3,316.80	\$ 3,870.13	\$ 2,466.08
	Taxes	\$ 325.23	\$ 406.67	\$ 468.43	\$ (141.78)
	Total Monthly Expense	\$ 1,811.34	\$ 3,723.46	\$ 4,338.56	\$ 2,324.30

Genesee	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 554.00	\$ 665.00	\$ 665.00	\$ 665.00
	Child Care	N/A	\$ 1,185.60	\$ 1,185.60	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,492.11	\$ 3,310.35	\$ 3,863.68	\$ 2,448.08
	Taxes	\$ 327.47	\$ 405.68	\$ 467.55	\$ (151.40)
	Total Monthly Expense	\$ 1,819.58	\$ 3,716.03	\$ 4,331.22	\$ 2,296.68

Gladwin	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 493.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 898.69	\$ 898.69	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,431.11	\$ 2,946.44	\$ 3,499.77	\$ 2,371.08
	Taxes	\$ 304.94	\$ 331.17	\$ 417.92	\$ (197.81)
	Total Monthly Expense	\$ 1,736.05	\$ 3,277.61	\$ 3,917.69	\$ 2,173.27

Gogebic	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 485.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 933.80	\$ 933.80	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,423.11	\$ 2,981.55	\$ 3,534.88	\$ 2,371.08
	Taxes	\$ 302.43	\$ 352.79	\$ 422.72	\$ (197.81)
	Total Monthly Expense	\$ 1,725.54	\$ 3,334.34	\$ 3,957.60	\$ 2,173.27

* With two children under 6 -- N/A = Not Available -- Parentheses indicate a refund

Expenses per Month as a Percent of Income by County

Gr. Traverse	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 642.00	\$ 805.00	\$ 805.00	\$ 805.00
	Child Care	N/A	\$ 1,063.64	\$ 1,063.64	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,580.11	\$ 3,328.39	\$ 3,881.72	\$ 2,588.08
	Taxes	\$ 360.02	\$ 411.09	\$ 470.01	\$ (68.90)
	Total Monthly Expense	\$ 1,940.13	\$ 3,739.48	\$ 4,351.73	\$ 2,519.18

Gratiot	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 492.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 893.53	\$ 893.53	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,430.11	\$ 2,941.28	\$ 3,494.61	\$ 2,371.08
	Taxes	\$ 304.81	\$ 328.08	\$ 417.22	\$ (197.81)
	Total Monthly Expense	\$ 1,734.92	\$ 3,269.37	\$ 3,911.83	\$ 2,173.27

Hillsdale	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 504.00	\$ 601.00	\$ 601.00	\$ 601.00
	Child Care	N/A	\$ 786.25	\$ 786.25	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,442.11	\$ 2,847.00	\$ 3,400.33	\$ 2,384.08
	Taxes	\$ 309.29	\$ 272.16	\$ 404.36	\$ (190.01)
	Total Monthly Expense	\$ 1,751.40	\$ 3,119.17	\$ 3,804.70	\$ 2,194.07

Houghton	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 489.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 1,092.59	\$ 1,092.59	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,427.11	\$ 3,140.34	\$ 3,693.67	\$ 2,371.08
	Taxes	\$ 303.64	\$ 382.50	\$ 444.36	\$ (197.81)
	Total Monthly Expense	\$ 1,730.75	\$ 3,522.84	\$ 4,138.03	\$ 2,173.27

* With two children under 6 -- N/A = Not Available -- Parentheses indicate a refund

Expenses per Month as a Percent of Income by County

Huron	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 492.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 1,022.45	\$ 1,022.45	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,430.11	\$ 3,070.20	\$ 3,623.53	\$ 2,371.08
	Taxes	\$ 304.81	\$ 372.93	\$ 434.80	\$ (197.81)
	Total Monthly Expense	\$ 1,734.92	\$ 3,443.14	\$ 4,058.33	\$ 2,173.27

Ingham	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 614.00	\$ 760.00	\$ 760.00	\$ 760.00
	Child Care	N/A	\$ 1,119.16	\$ 1,119.16	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,552.11	\$ 3,338.91	\$ 3,892.24	\$ 2,543.08
	Taxes	\$ 349.85	\$ 414.70	\$ 471.44	\$ (95.38)
	Total Monthly Expense	\$ 1,901.96	\$ 3,753.61	\$ 4,363.68	\$ 2,447.71

Ionia	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 541.00	\$ 660.00	\$ 660.00	\$ 660.00
	Child Care	N/A	\$ 930.53	\$ 930.53	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,479.11	\$ 3,050.28	\$ 3,603.61	\$ 2,443.08
	Taxes	\$ 322.85	\$ 370.22	\$ 432.08	\$ (155.72)
	Total Monthly Expense	\$ 1,801.96	\$ 3,420.50	\$ 4,035.69	\$ 2,287.36

Iosco	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 509.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 908.66	\$ 908.66	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,447.11	\$ 2,956.41	\$ 3,509.74	\$ 2,371.08
	Taxes	\$ 311.39	\$ 337.42	\$ 419.28	\$ (197.81)
	Total Monthly Expense	\$ 1,758.50	\$ 3,293.83	\$ 3,929.02	\$ 2,173.27

* With two children under 6 -- N/A = Not Available -- Parentheses indicate a refund

Expenses per Month as a Percent of Income by County

Iron	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 485.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 1,085.00	\$ 1,085.00	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,423.11	\$ 3,132.75	\$ 3,686.08	\$ 2,371.08
	Taxes	\$ 301.68	\$ 381.47	\$ 443.33	\$ (197.81)
	Total Monthly Expense	\$ 1,724.79	\$ 3,514.22	\$ 4,129.41	\$ 2,173.27

Isabella	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 527.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 1,005.87	\$ 1,005.87	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,465.11	\$ 3,053.62	\$ 3,606.95	\$ 2,371.08
	Taxes	\$ 317.35	\$ 370.67	\$ 432.53	\$ (197.81)
	Total Monthly Expense	\$ 1,782.46	\$ 3,424.29	\$ 4,039.48	\$ 2,173.27

Jackson	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 568.00	\$ 678.00	\$ 678.00	\$ 678.00
	Child Care	N/A	\$ 945.33	\$ 945.33	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,506.11	\$ 3,083.08	\$ 3,636.41	\$ 2,461.08
	Taxes	\$ 332.88	\$ 374.70	\$ 436.56	\$ (143.72)
	Total Monthly Expense	\$ 1,838.99	\$ 3,457.78	\$ 4,072.97	\$ 2,317.36

Kalamazoo	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 562.00	\$ 683.00	\$ 683.00	\$ 683.00
	Child Care	N/A	\$ 1,119.32	\$ 1,119.32	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,500.11	\$ 3,262.07	\$ 3,815.40	\$ 2,466.08
	Taxes	\$ 330.64	\$ 399.11	\$ 460.97	\$ (140.53)
	Total Monthly Expense	\$ 1,830.75	\$ 3,661.17	\$ 4,276.36	\$ 2,325.55

* With two children under 6 -- N/A = Not Available -- Parentheses indicate a refund

Expenses per Month as a Percent of Income by County

Kalkaska	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 545.00	\$ 605.00	\$ 605.00	\$ 605.00
	Child Care	N/A	\$ 931.93	\$ 931.93	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,483.11	\$ 2,996.68	\$ 3,550.01	\$ 2,388.08
	Taxes	\$ 324.06	\$ 362.00	\$ 424.77	\$ (187.08)
	Total Monthly Expense	\$ 1,807.17	\$ 3,358.68	\$ 3,974.78	\$ 2,201.00

Kent	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 622.00	\$ 749.00	\$ 749.00	\$ 749.00
	Child Care	N/A	\$ 1,073.18	\$ 1,073.18	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,560.11	\$ 3,281.93	\$ 3,835.26	\$ 2,532.08
	Taxes	\$ 352.36	\$ 401.81	\$ 463.67	\$ (101.65)
	Total Monthly Expense	\$ 1,912.47	\$ 3,683.74	\$ 4,298.93	\$ 2,430.43

Keweenaw	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 485.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 1,071.00	\$ 1,071.00	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,423.11	\$ 3,118.75	\$ 3,672.08	\$ 2,371.08
	Taxes	\$ 302.43	\$ 379.56	\$ 441.42	\$ (197.81)
	Total Monthly Expense	\$ 1,725.54	\$ 3,498.31	\$ 4,113.50	\$ 2,173.27

Lake	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 492.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 560.00	\$ 560.00	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,430.11	\$ 2,607.75	\$ 3,161.08	\$ 2,371.08
	Taxes	\$ 304.81	\$ 312.49	\$ 413.56	\$ (197.81)
	Total Monthly Expense	\$ 1,734.92	\$ 2,920.24	\$ 3,574.64	\$ 2,173.27

* With two children under 6 -- N/A = Not Available -- Parentheses indicate a refund

Expenses per Month as a Percent of Income by County

Lapeer	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 665.00	\$ 796.00	\$ 796.00	\$ 796.00
	Child Care	N/A	\$ 1,187.29	\$ 1,187.29	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,603.11	\$ 3,443.04	\$ 3,996.37	\$ 2,579.08
	Taxes	\$ 368.83	\$ 453.60	\$ 500.69	\$ (74.90)
	Total Monthly Expense	\$ 1,971.94	\$ 3,896.63	\$ 4,497.06	\$ 2,504.18

Leelanau	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 627.00	\$ 760.00	\$ 760.00	\$ 760.00
	Child Care	N/A	\$ 1,214.07	\$ 1,214.07	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,565.11	\$ 3,433.82	\$ 3,987.15	\$ 2,543.08
	Taxes	\$ 354.47	\$ 450.37	\$ 497.27	\$ (95.38)
	Total Monthly Expense	\$ 1,919.58	\$ 3,884.19	\$ 4,484.42	\$ 2,447.71

Lenawee	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 558.00	\$ 685.00	\$ 685.00	\$ 685.00
	Child Care	N/A	\$ 953.37	\$ 953.37	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,496.11	\$ 3,098.12	\$ 3,651.45	\$ 2,468.08
	Taxes	\$ 329.43	\$ 376.74	\$ 438.60	\$ (140.26)
	Total Monthly Expense	\$ 1,825.54	\$ 3,474.86	\$ 4,090.05	\$ 2,327.82

Livingston	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 748.00	\$ 880.00	\$ 880.00	\$ 880.00
	Child Care	N/A	\$ 1,341.60	\$ 1,341.60	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,686.11	\$ 3,681.35	\$ 4,234.68	\$ 2,663.08
	Taxes	\$ 399.38	\$ 541.60	\$ 588.59	\$ (24.01)
	Total Monthly Expense	\$ 2,085.49	\$ 4,222.95	\$ 4,823.27	\$ 2,639.07

* With two children under 6 -- N/A = Not Available -- Parentheses indicate a refund

Expenses per Month as a Percent of Income by County

Luce	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 496.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 919.80	\$ 919.80	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,434.11	\$ 2,967.55	\$ 3,520.88	\$ 2,371.08
	Taxes	\$ 306.02	\$ 343.72	\$ 420.81	\$ (197.81)
	Total Monthly Expense	\$ 1,740.13	\$ 3,311.27	\$ 3,941.69	\$ 2,173.27

Mackinac	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 480.00	\$ 594.00	\$ 594.00	\$ 594.00
	Child Care	N/A	\$ 847.56	\$ 847.56	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,418.11	\$ 2,901.31	\$ 3,454.64	\$ 2,377.08
	Taxes	\$ 300.33	\$ 304.68	\$ 411.77	\$ (194.60)
	Total Monthly Expense	\$ 1,718.44	\$ 3,205.99	\$ 3,866.41	\$ 2,182.48

Macomb	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 665.00	\$ 796.00	\$ 796.00	\$ 796.00
	Child Care	N/A	\$ 1,247.64	\$ 1,247.64	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,603.11	\$ 3,503.39	\$ 4,056.72	\$ 2,579.08
	Taxes	\$ 368.83	\$ 476.14	\$ 523.14	\$ (73.76)
	Total Monthly Expense	\$ 1,971.94	\$ 3,979.53	\$ 4,579.85	\$ 2,505.32

Manistee	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 483.00	\$ 634.00	\$ 634.00	\$ 634.00
	Child Care	N/A	\$ 1,044.56	\$ 1,044.56	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,421.11	\$ 3,138.31	\$ 3,691.64	\$ 2,417.08
	Taxes	\$ 301.40	\$ 382.23	\$ 444.09	\$ (170.06)
	Total Monthly Expense	\$ 1,722.51	\$ 3,520.54	\$ 4,135.74	\$ 2,247.02

* With two children under 6 -- N/A = Not Available -- Parentheses indicate a refund

Expenses per Month as a Percent of Income by County

Marquette	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 495.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 1,151.16	\$ 1,151.16	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,433.11	\$ 3,198.91	\$ 3,752.24	\$ 2,371.08
	Taxes	\$ 305.88	\$ 390.49	\$ 452.35	\$ (197.81)
	Total Monthly Expense	\$ 1,738.99	\$ 3,589.41	\$ 4,204.60	\$ 2,173.27

Mason	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 449.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 870.38	\$ 870.38	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,387.11	\$ 2,918.13	\$ 3,471.46	\$ 2,371.08
	Taxes	\$ 289.00	\$ 314.25	\$ 414.06	\$ (197.81)
	Total Monthly Expense	\$ 1,676.11	\$ 3,232.38	\$ 3,885.51	\$ 2,173.27

Mecosta	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 508.00	\$ 615.00	\$ 615.00	\$ 615.00
	Child Care	N/A	\$ 837.15	\$ 837.15	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,446.11	\$ 2,911.90	\$ 3,465.23	\$ 2,398.08
	Taxes	\$ 310.49	\$ 311.01	\$ 413.22	\$ (182.19)
	Total Monthly Expense	\$ 1,756.60	\$ 3,222.92	\$ 3,878.45	\$ 2,215.89

Menominee	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 490.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 923.69	\$ 923.69	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,428.11	\$ 2,971.44	\$ 3,524.77	\$ 2,371.08
	Taxes	\$ 303.78	\$ 346.63	\$ 421.33	\$ (197.81)
	Total Monthly Expense	\$ 1,731.89	\$ 3,318.06	\$ 3,946.10	\$ 2,173.27

* With two children under 6 -- N/A = Not Available -- Parentheses indicate a refund
ue for Human Services

Expenses per Month as a Percent of Income by County

Midland	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 541.00	\$ 667.00	\$ 667.00	\$ 667.00
	Child Care	N/A	\$ 1,157.84	\$ 1,157.84	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,479.11	\$ 3,284.59	\$ 3,837.92	\$ 2,450.08
	Taxes	\$ 322.85	\$ 402.17	\$ 464.03	\$ (151.13)
	Total Monthly Expense	\$ 1,801.96	\$ 3,686.77	\$ 4,301.96	\$ 2,298.96

Missaukee	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 540.00	\$ 637.00	\$ 637.00	\$ 637.00
	Child Care	N/A	\$ 896.79	\$ 896.79	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,478.11	\$ 2,993.54	\$ 3,546.87	\$ 2,420.08
	Taxes	\$ 322.72	\$ 359.18	\$ 424.34	\$ (168.40)
	Total Monthly Expense	\$ 1,800.83	\$ 3,352.73	\$ 3,971.21	\$ 2,251.68

Monroe	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 637.00	\$ 766.00	\$ 766.00	\$ 766.00
	Child Care	N/A	\$ 1,110.06	\$ 1,110.06	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,575.11	\$ 3,335.81	\$ 3,889.14	\$ 2,549.08
	Taxes	\$ 357.91	\$ 413.52	\$ 471.02	\$ (92.17)
	Total Monthly Expense	\$ 1,933.02	\$ 3,749.33	\$ 4,360.16	\$ 2,456.91

Montcalm	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 524.00	\$ 599.00	\$ 599.00	\$ 599.00
	Child Care	N/A	\$ 887.78	\$ 887.78	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,462.11	\$ 2,946.53	\$ 3,499.86	\$ 2,382.08
	Taxes	\$ 316.27	\$ 331.18	\$ 417.93	\$ (191.53)
	Total Monthly Expense	\$ 1,778.38	\$ 3,277.72	\$ 3,917.79	\$ 2,190.55

* With two children under 6 -- N/A = Not Available -- Parentheses indicate a refund

Expenses per Month as a Percent of Income by County

Montmorency	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 474.00	\$ 593.00	\$ 593.00	\$ 593.00
	Child Care	N/A	\$ 862.40	\$ 862.40	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,412.11	\$ 2,915.15	\$ 3,468.48	\$ 2,376.08
	Taxes	\$ 298.09	\$ 312.59	\$ 413.66	\$ (194.74)
	Total Monthly Expense	\$ 1,710.20	\$ 3,227.74	\$ 3,882.14	\$ 2,181.34

Muskegon	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 474.00	\$ 615.00	\$ 615.00	\$ 615.00
	Child Care	N/A	\$ 911.92	\$ 911.92	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,412.11	\$ 2,986.67	\$ 3,540.00	\$ 2,398.08
	Taxes	\$ 298.09	\$ 355.87	\$ 423.41	\$ (182.19)
	Total Monthly Expense	\$ 1,710.20	\$ 3,342.54	\$ 3,963.41	\$ 2,215.89

Newaygo	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 544.00	\$ 621.00	\$ 621.00	\$ 621.00
	Child Care	N/A	\$ 869.97	\$ 869.97	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,482.11	\$ 2,950.72	\$ 3,504.05	\$ 2,404.08
	Taxes	\$ 323.93	\$ 334.26	\$ 418.51	\$ (177.74)
	Total Monthly Expense	\$ 1,806.04	\$ 3,284.99	\$ 3,922.57	\$ 2,226.34

Oakland	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 665.00	\$ 796.00	\$ 796.00	\$ 796.00
	Child Care	N/A	\$ 1,385.85	\$ 1,385.85	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,603.11	\$ 3,641.60	\$ 4,194.93	\$ 2,579.08
	Taxes	\$ 368.83	\$ 526.99	\$ 573.89	\$ (73.76)
	Total Monthly Expense	\$ 1,971.94	\$ 4,168.59	\$ 4,768.82	\$ 2,505.32

* With two children under 6 -- N/A = Not Available -- Parentheses indicate a refund

Expenses per Month as a Percent of Income by County

Oceana	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 493.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 814.80	\$ 814.80	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,431.11	\$ 2,862.55	\$ 3,415.88	\$ 2,371.08
	Taxes	\$ 304.94	\$ 281.56	\$ 406.49	\$ (197.81)
	Total Monthly Expense	\$ 1,736.05	\$ 3,144.11	\$ 3,822.37	\$ 2,173.27

Ogemaw	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 475.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 888.70	\$ 888.70	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,413.11	\$ 2,936.45	\$ 3,489.78	\$ 2,371.08
	Taxes	\$ 298.23	\$ 325.04	\$ 416.56	\$ (197.81)
	Total Monthly Expense	\$ 1,711.34	\$ 3,261.49	\$ 3,906.34	\$ 2,173.27

Ontonagon	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 485.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 856.80	\$ 856.80	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,423.11	\$ 2,904.55	\$ 3,457.88	\$ 2,371.08
	Taxes	\$ 301.68	\$ 306.38	\$ 412.22	\$ (197.81)
	Total Monthly Expense	\$ 1,724.79	\$ 3,210.93	\$ 3,870.10	\$ 2,173.27

Osceola	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 489.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 778.93	\$ 778.93	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,427.11	\$ 2,826.68	\$ 3,380.01	\$ 2,371.08
	Taxes	\$ 303.64	\$ 259.84	\$ 401.59	\$ (197.81)
	Total Monthly Expense	\$ 1,730.75	\$ 3,086.52	\$ 3,781.60	\$ 2,173.27

* With two children under 6 -- N/A = Not Available -- Parentheses indicate a refund

Expenses per Month as a Percent of Income by County

Oscoda	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 480.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 808.08	\$ 808.08	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,418.11	\$ 2,855.83	\$ 3,409.16	\$ 2,371.08
	Taxes	\$ 300.33	\$ 278.14	\$ 405.57	\$ (197.81)
	Total Monthly Expense	\$ 1,718.44	\$ 3,133.97	\$ 3,814.73	\$ 2,173.27

Otsego	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 559.00	\$ 735.00	\$ 735.00	\$ 735.00
	Child Care	N/A	\$ 937.63	\$ 937.63	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,497.11	\$ 3,132.38	\$ 3,685.71	\$ 2,518.08
	Taxes	\$ 329.57	\$ 381.42	\$ 443.28	\$ (109.58)
	Total Monthly Expense	\$ 1,826.68	\$ 3,513.80	\$ 4,128.99	\$ 2,408.50

Ottawa	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 623.00	\$ 748.00	\$ 748.00	\$ 748.00
	Child Care	N/A	\$ 1,079.50	\$ 1,079.50	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,561.11	\$ 3,287.25	\$ 3,840.58	\$ 2,531.08
	Taxes	\$ 353.16	\$ 402.54	\$ 464.40	\$ (103.03)
	Total Monthly Expense	\$ 1,914.27	\$ 3,689.79	\$ 4,304.98	\$ 2,428.05

Presque Isle	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 480.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 929.94	\$ 929.94	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,418.11	\$ 2,977.69	\$ 3,531.02	\$ 2,371.08
	Taxes	\$ 300.33	\$ 349.87	\$ 422.18	\$ (197.81)
	Total Monthly Expense	\$ 1,718.44	\$ 3,327.56	\$ 3,953.20	\$ 2,173.27

* With two children under 6 -- N/A = Not Available -- Parentheses indicate a refund

Expenses per Month as a Percent of Income by County

Roscommon	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 490.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 1,025.91	\$ 1,025.91	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,428.11	\$ 3,073.66	\$ 3,626.99	\$ 2,371.08
	Taxes	\$ 303.78	\$ 373.41	\$ 435.27	\$ (197.81)
	Total Monthly Expense	\$ 1,731.89	\$ 3,447.07	\$ 4,062.26	\$ 2,173.27

Saginaw	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 539.00	\$ 680.00	\$ 680.00	\$ 680.00
	Child Care	N/A	\$ 1,071.02	\$ 1,071.02	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,477.11	\$ 3,210.77	\$ 3,764.10	\$ 2,463.08
	Taxes	\$ 321.82	\$ 392.11	\$ 453.97	\$ (143.44)
	Total Monthly Expense	\$ 1,798.93	\$ 3,602.87	\$ 4,218.06	\$ 2,319.64

St. Clair	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 665.00	\$ 796.00	\$ 796.00	\$ 796.00
	Child Care	N/A	\$ 1,113.68	\$ 1,113.68	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,603.11	\$ 3,369.43	\$ 3,922.76	\$ 2,579.08
	Taxes	\$ 368.83	\$ 425.96	\$ 475.60	\$ (73.76)
	Total Monthly Expense	\$ 1,971.94	\$ 3,795.39	\$ 4,398.37	\$ 2,505.32

St. Joseph	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 538.00	\$ 635.00	\$ 635.00	\$ 635.00
	Child Care	N/A	\$ 871.83	\$ 871.83	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,476.11	\$ 2,966.58	\$ 3,519.91	\$ 2,418.08
	Taxes	\$ 321.69	\$ 343.58	\$ 420.67	\$ (169.92)
	Total Monthly Expense	\$ 1,797.80	\$ 3,310.16	\$ 3,940.58	\$ 2,248.16

* With two children under 6 -- N/A = Not Available -- Parentheses indicate a refund

Expenses per Month as a Percent of Income by County

Sanilac	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 528.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 919.41	\$ 919.41	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,466.11	\$ 2,967.16	\$ 3,520.49	\$ 2,371.08
	Taxes	\$ 318.24	\$ 343.66	\$ 420.75	\$ (197.81)
	Total Monthly Expense	\$ 1,784.35	\$ 3,310.82	\$ 3,941.24	\$ 2,173.27

Schoolcraft	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 496.00	\$ 588.00	\$ 588.00	\$ 588.00
	Child Care	N/A	\$ 1,062.60	\$ 1,062.60	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,434.11	\$ 3,110.35	\$ 3,663.68	\$ 2,371.08
	Taxes	\$ 306.02	\$ 378.41	\$ 440.27	\$ (197.81)
	Total Monthly Expense	\$ 1,740.13	\$ 3,488.76	\$ 4,103.95	\$ 2,173.27

Shiawassee	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 513.00	\$ 639.00	\$ 639.00	\$ 639.00
	Child Care	N/A	\$ 952.88	\$ 952.88	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,451.11	\$ 3,051.63	\$ 3,604.96	\$ 2,422.08
	Taxes	\$ 312.60	\$ 370.41	\$ 432.27	\$ (168.13)
	Total Monthly Expense	\$ 1,763.71	\$ 3,422.05	\$ 4,037.24	\$ 2,253.96

Tuscola	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 481.00	\$ 610.00	\$ 610.00	\$ 610.00
	Child Care	N/A	\$ 1,014.00	\$ 1,014.00	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,419.11	\$ 3,083.75	\$ 3,637.08	\$ 2,393.08
	Taxes	\$ 300.47	\$ 374.79	\$ 436.65	\$ (184.01)
	Total Monthly Expense	\$ 1,719.58	\$ 3,458.54	\$ 4,073.73	\$ 2,209.07

* With two children under 6 -- N/A = Not Available -- Parentheses indicate a refund

Expenses per Month as a Percent of Income by County

Van Buren	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 562.00	\$ 683.00	\$ 683.00	\$ 683.00
	Child Care	N/A	\$ 1,015.67	\$ 1,015.67	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,500.11	\$ 3,158.42	\$ 3,711.75	\$ 2,466.08
	Taxes	\$ 330.64	\$ 384.97	\$ 446.83	\$ (140.53)
	Total Monthly Expense	\$ 1,830.75	\$ 3,543.39	\$ 4,158.58	\$ 2,325.55

Washtenaw	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 728.00	\$ 886.00	\$ 886.00	\$ 886.00
	Child Care	N/A	\$ 1,477.94	\$ 1,477.94	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,666.11	\$ 3,823.69	\$ 4,377.02	\$ 2,669.08
	Taxes	\$ 391.63	\$ 594.43	\$ 641.33	\$ (20.81)
	Total Monthly Expense	\$ 2,057.74	\$ 4,418.13	\$ 5,018.36	\$ 2,648.27

Wayne	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 665.00	\$ 796.00	\$ 796.00	\$ 796.00
	Child Care	N/A	\$ 1,126.33	\$ 1,126.33	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,603.11	\$ 3,382.08	\$ 3,935.41	\$ 2,579.08
	Taxes	\$ 368.83	\$ 431.19	\$ 478.18	\$ (73.90)
	Total Monthly Expense	\$ 1,971.94	\$ 3,813.27	\$ 4,413.59	\$ 2,505.18

Wexford	Basic Needs	Single Person	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
	Housing	\$ 540.00	\$ 629.00	\$ 629.00	\$ 629.00
	Child Care	N/A	\$ 871.32	\$ 871.32	N/A
	Food	\$ 242.40	\$ 464.73	\$ 644.60	\$ 644.60
	Health Costs	\$ 148.71	\$ 292.02	\$ 348.48	\$ 348.48
	Transportation	\$ 348.00	\$ 348.00	\$ 578.00	\$ 348.00
	Clothing/Household/Personal/Phone	\$ 199.00	\$ 355.00	\$ 442.00	\$ 442.00
	Subtotal Monthly	\$ 1,478.11	\$ 2,960.07	\$ 3,513.40	\$ 2,412.08
	Taxes	\$ 322.72	\$ 340.31	\$ 419.78	\$ (173.13)
	Total Monthly Expense	\$ 1,800.83	\$ 3,300.38	\$ 3,933.18	\$ 2,238.96

* With two children under 6 -- N/A = Not Available -- Parentheses indicate a refund
Michigan League for Human Services

Self-Sufficiency Wages by County in Michigan, 2011

	Single Person			Single Parent*			Two Parents* (Both Working)			Two Parents* (One Working)		
	Monthly	Annual	Hourly	Monthly	Annual	Hourly	Monthly	Annual	Hourly (each)	Monthly	Annual	Hourly
Michigan	\$ 1,878	\$ 22,532	\$ 10.83	\$ 3,697	\$ 44,365	\$ 21.33	\$ 4,312	\$ 51,748	\$ 12.44	\$ 2,368	\$ 28,422	\$ 13.66
Alcona	\$ 1,718	\$ 20,621	\$ 9.91	\$ 3,251	\$ 39,018	\$ 18.76	\$ 3,899	\$ 46,785	\$ 11.25	\$ 2,173	\$ 26,079	\$ 12.54
Alger	\$ 1,736	\$ 20,833	\$ 10.02	\$ 3,531	\$ 42,377	\$ 20.37	\$ 4,147	\$ 49,759	\$ 11.96	\$ 2,173	\$ 26,079	\$ 12.54
Allegan	\$ 1,865	\$ 22,378	\$ 10.76	\$ 3,545	\$ 42,542	\$ 20.45	\$ 4,160	\$ 49,924	\$ 12.00	\$ 2,359	\$ 28,307	\$ 13.61
Alpena	\$ 1,782	\$ 21,389	\$ 10.28	\$ 3,390	\$ 40,680	\$ 19.56	\$ 4,005	\$ 48,062	\$ 11.55	\$ 2,173	\$ 26,079	\$ 12.54
Antrim	\$ 1,755	\$ 21,066	\$ 10.13	\$ 3,411	\$ 40,937	\$ 19.68	\$ 4,027	\$ 48,319	\$ 11.62	\$ 2,211	\$ 26,536	\$ 12.76
Arenac	\$ 1,736	\$ 20,833	\$ 10.02	\$ 3,204	\$ 38,446	\$ 18.48	\$ 3,865	\$ 46,384	\$ 11.15	\$ 2,173	\$ 26,079	\$ 12.54
Baraga	\$ 1,736	\$ 20,833	\$ 10.02	\$ 3,493	\$ 41,918	\$ 20.15	\$ 4,108	\$ 49,301	\$ 11.85	\$ 2,173	\$ 26,079	\$ 12.54
Barry	\$ 1,817	\$ 21,799	\$ 10.48	\$ 3,452	\$ 41,418	\$ 19.91	\$ 4,067	\$ 48,801	\$ 11.73	\$ 2,312	\$ 27,739	\$ 13.34
Bay	\$ 1,751	\$ 21,017	\$ 10.10	\$ 3,561	\$ 42,735	\$ 20.55	\$ 4,176	\$ 50,118	\$ 12.05	\$ 2,211	\$ 26,536	\$ 12.76
Benzie	\$ 1,920	\$ 23,035	\$ 11.07	\$ 3,561	\$ 42,726	\$ 20.54	\$ 4,176	\$ 50,109	\$ 12.05	\$ 2,448	\$ 29,372	\$ 14.12
Berrien	\$ 1,794	\$ 21,525	\$ 10.35	\$ 3,416	\$ 40,991	\$ 19.71	\$ 4,031	\$ 48,374	\$ 11.63	\$ 2,277	\$ 27,324	\$ 13.14
Branch	\$ 1,770	\$ 21,242	\$ 10.21	\$ 3,294	\$ 39,523	\$ 19.00	\$ 3,929	\$ 47,146	\$ 11.33	\$ 2,323	\$ 27,878	\$ 13.40
Calhoun	\$ 1,828	\$ 21,934	\$ 10.55	\$ 3,492	\$ 41,906	\$ 20.15	\$ 4,107	\$ 49,288	\$ 11.85	\$ 2,328	\$ 27,934	\$ 13.43
Cass	\$ 1,811	\$ 21,736	\$ 10.45	\$ 3,247	\$ 38,969	\$ 18.73	\$ 3,896	\$ 46,749	\$ 11.24	\$ 2,202	\$ 26,426	\$ 12.70
Charlevoix	\$ 1,848	\$ 22,180	\$ 10.66	\$ 3,387	\$ 40,641	\$ 19.54	\$ 4,002	\$ 48,023	\$ 11.54	\$ 2,252	\$ 27,020	\$ 12.99
Cheboygan	\$ 1,713	\$ 20,558	\$ 9.88	\$ 3,246	\$ 38,957	\$ 18.73	\$ 3,895	\$ 46,738	\$ 11.24	\$ 2,173	\$ 26,079	\$ 12.54
Chippewa	\$ 1,718	\$ 20,621	\$ 9.91	\$ 3,352	\$ 40,219	\$ 19.34	\$ 3,970	\$ 47,641	\$ 11.45	\$ 2,181	\$ 26,176	\$ 12.58
Clare	\$ 1,673	\$ 20,077	\$ 9.65	\$ 3,180	\$ 38,154	\$ 18.34	\$ 3,847	\$ 46,165	\$ 11.10	\$ 2,173	\$ 26,079	\$ 12.54
Clinton	\$ 1,902	\$ 22,824	\$ 10.97	\$ 3,739	\$ 44,873	\$ 21.57	\$ 4,352	\$ 52,220	\$ 12.55	\$ 2,448	\$ 29,372	\$ 14.12
Crawford	\$ 1,713	\$ 20,558	\$ 9.88	\$ 3,275	\$ 39,302	\$ 18.90	\$ 3,915	\$ 46,983	\$ 11.29	\$ 2,181	\$ 26,176	\$ 12.58
Delta	\$ 1,727	\$ 20,720	\$ 9.96	\$ 3,452	\$ 41,427	\$ 19.92	\$ 4,067	\$ 48,809	\$ 11.73	\$ 2,173	\$ 26,079	\$ 12.54
Dickinson	\$ 1,698	\$ 20,374	\$ 9.79	\$ 3,467	\$ 41,605	\$ 20.00	\$ 4,082	\$ 48,987	\$ 11.78	\$ 2,173	\$ 26,079	\$ 12.54
Eaton	\$ 1,902	\$ 22,824	\$ 10.97	\$ 3,685	\$ 44,219	\$ 21.26	\$ 4,300	\$ 51,602	\$ 12.40	\$ 2,448	\$ 29,372	\$ 14.12
Emmet	\$ 1,811	\$ 21,736	\$ 10.45	\$ 3,723	\$ 44,682	\$ 21.48	\$ 4,339	\$ 52,063	\$ 12.52	\$ 2,324	\$ 27,892	\$ 13.41
Genesee	\$ 1,820	\$ 21,835	\$ 10.50	\$ 3,716	\$ 44,592	\$ 21.44	\$ 4,331	\$ 51,975	\$ 12.49	\$ 2,297	\$ 27,560	\$ 13.25
Gladwin	\$ 1,736	\$ 20,833	\$ 10.02	\$ 3,278	\$ 39,331	\$ 18.91	\$ 3,918	\$ 47,012	\$ 11.30	\$ 2,173	\$ 26,079	\$ 12.54
Gogebic	\$ 1,726	\$ 20,707	\$ 9.96	\$ 3,334	\$ 40,012	\$ 19.24	\$ 3,958	\$ 47,491	\$ 11.42	\$ 2,173	\$ 26,079	\$ 12.54
Gr. Traverse	\$ 1,940	\$ 23,282	\$ 11.19	\$ 3,739	\$ 44,874	\$ 21.57	\$ 4,352	\$ 52,221	\$ 12.55	\$ 2,519	\$ 30,230	\$ 14.53
Gratiot	\$ 1,735	\$ 20,819	\$ 10.01	\$ 3,269	\$ 39,232	\$ 18.86	\$ 3,912	\$ 46,942	\$ 11.28	\$ 2,173	\$ 26,079	\$ 12.54
Hillsdale	\$ 1,751	\$ 21,017	\$ 10.10	\$ 3,119	\$ 37,430	\$ 18.00	\$ 3,805	\$ 45,656	\$ 10.98	\$ 2,194	\$ 26,329	\$ 12.66

Self-Sufficiency Wages by County in Michigan, 2011

	Single Person			Single Parent*			Two Parents* (Both Working)			Two Parents* (One Working)		
	Monthly	Annual	Hourly	Monthly	Annual	Hourly	Monthly	Annual	Hourly (each)	Monthly	Annual	Hourly
Houghton	\$ 1,731	\$ 20,769	\$ 9.99	\$ 3,523	\$ 42,274	\$ 20.32	\$ 4,138	\$ 49,656	\$ 11.94	\$ 2,173	\$ 26,079	\$ 12.54
Huron	\$ 1,735	\$ 20,819	\$ 10.01	\$ 3,443	\$ 41,318	\$ 19.86	\$ 4,058	\$ 48,700	\$ 11.71	\$ 2,173	\$ 26,079	\$ 12.54
Ingham	\$ 1,902	\$ 22,824	\$ 10.97	\$ 3,754	\$ 45,043	\$ 21.66	\$ 4,364	\$ 52,364	\$ 12.59	\$ 2,448	\$ 29,372	\$ 14.12
Ionia	\$ 1,802	\$ 21,624	\$ 10.40	\$ 3,420	\$ 41,046	\$ 19.73	\$ 4,036	\$ 48,428	\$ 11.64	\$ 2,287	\$ 27,448	\$ 13.20
Iosco	\$ 1,758	\$ 21,102	\$ 10.15	\$ 3,294	\$ 39,526	\$ 19.00	\$ 3,929	\$ 47,148	\$ 11.33	\$ 2,173	\$ 26,079	\$ 12.54
Iron	\$ 1,725	\$ 20,697	\$ 9.95	\$ 3,514	\$ 42,171	\$ 20.27	\$ 4,129	\$ 49,553	\$ 11.91	\$ 2,173	\$ 26,079	\$ 12.54
Isabella	\$ 1,782	\$ 21,389	\$ 10.28	\$ 3,424	\$ 41,091	\$ 19.76	\$ 4,039	\$ 48,474	\$ 11.65	\$ 2,173	\$ 26,079	\$ 12.54
Jackson	\$ 1,839	\$ 22,068	\$ 10.61	\$ 3,458	\$ 41,493	\$ 19.95	\$ 4,073	\$ 48,876	\$ 11.75	\$ 2,317	\$ 27,808	\$ 13.37
Kalamazoo	\$ 1,831	\$ 21,969	\$ 10.56	\$ 3,661	\$ 43,934	\$ 21.12	\$ 4,276	\$ 51,316	\$ 12.34	\$ 2,326	\$ 27,907	\$ 13.42
Kalkaska	\$ 1,807	\$ 21,686	\$ 10.43	\$ 3,359	\$ 40,304	\$ 19.38	\$ 3,975	\$ 47,697	\$ 11.47	\$ 2,201	\$ 26,412	\$ 12.70
Kent	\$ 1,912	\$ 22,950	\$ 11.03	\$ 3,684	\$ 44,205	\$ 21.25	\$ 4,299	\$ 51,587	\$ 12.40	\$ 2,430	\$ 29,165	\$ 14.02
Keweenaw	\$ 1,726	\$ 20,707	\$ 9.96	\$ 3,498	\$ 41,980	\$ 20.18	\$ 4,114	\$ 49,362	\$ 11.87	\$ 2,173	\$ 26,079	\$ 12.54
Lake	\$ 1,735	\$ 20,819	\$ 10.01	\$ 2,920	\$ 35,043	\$ 16.85	\$ 3,575	\$ 42,896	\$ 10.31	\$ 2,173	\$ 26,079	\$ 12.54
Lapeer	\$ 1,972	\$ 23,663	\$ 11.38	\$ 3,897	\$ 46,760	\$ 22.48	\$ 4,497	\$ 53,965	\$ 12.97	\$ 2,504	\$ 30,050	\$ 14.45
Leelanau	\$ 1,920	\$ 23,035	\$ 11.07	\$ 3,884	\$ 46,610	\$ 22.41	\$ 4,484	\$ 53,813	\$ 12.94	\$ 2,448	\$ 29,372	\$ 14.12
Lenawee	\$ 1,826	\$ 21,907	\$ 10.53	\$ 3,475	\$ 41,698	\$ 20.05	\$ 4,090	\$ 49,081	\$ 11.80	\$ 2,328	\$ 27,934	\$ 13.43
Livingston	\$ 2,085	\$ 25,026	\$ 12.03	\$ 4,223	\$ 50,675	\$ 24.36	\$ 4,823	\$ 57,879	\$ 13.91	\$ 2,639	\$ 31,669	\$ 15.23
Luce	\$ 1,740	\$ 20,882	\$ 10.04	\$ 3,311	\$ 39,735	\$ 19.10	\$ 3,942	\$ 47,300	\$ 11.37	\$ 2,173	\$ 26,079	\$ 12.54
Mackinac	\$ 1,718	\$ 20,621	\$ 9.91	\$ 3,206	\$ 38,472	\$ 18.50	\$ 3,866	\$ 46,397	\$ 11.15	\$ 2,182	\$ 26,190	\$ 12.59
Macomb	\$ 1,972	\$ 23,663	\$ 11.38	\$ 3,980	\$ 47,754	\$ 22.96	\$ 4,580	\$ 54,958	\$ 13.21	\$ 2,505	\$ 30,064	\$ 14.45
Manistee	\$ 1,723	\$ 20,670	\$ 9.94	\$ 3,521	\$ 42,247	\$ 20.31	\$ 4,136	\$ 49,629	\$ 11.93	\$ 2,247	\$ 26,964	\$ 12.96
Marquette	\$ 1,739	\$ 20,868	\$ 10.03	\$ 3,589	\$ 43,073	\$ 20.71	\$ 4,205	\$ 50,455	\$ 12.13	\$ 2,173	\$ 26,079	\$ 12.54
Mason	\$ 1,676	\$ 20,113	\$ 9.67	\$ 3,232	\$ 38,789	\$ 18.65	\$ 3,886	\$ 46,626	\$ 11.21	\$ 2,173	\$ 26,079	\$ 12.54
Mecosta	\$ 1,757	\$ 21,079	\$ 10.13	\$ 3,223	\$ 38,675	\$ 18.59	\$ 3,878	\$ 46,541	\$ 11.19	\$ 2,216	\$ 26,591	\$ 12.78
Menominee	\$ 1,732	\$ 20,783	\$ 9.99	\$ 3,318	\$ 39,817	\$ 19.14	\$ 3,946	\$ 47,353	\$ 11.38	\$ 2,173	\$ 26,079	\$ 12.54
Midland	\$ 1,802	\$ 21,624	\$ 10.40	\$ 3,687	\$ 44,241	\$ 21.27	\$ 4,302	\$ 51,623	\$ 12.41	\$ 2,299	\$ 27,587	\$ 13.26
Missaukee	\$ 1,801	\$ 21,610	\$ 10.39	\$ 3,353	\$ 40,233	\$ 19.34	\$ 3,971	\$ 47,655	\$ 11.46	\$ 2,252	\$ 27,020	\$ 12.99
Monroe	\$ 1,933	\$ 23,196	\$ 11.15	\$ 3,749	\$ 44,992	\$ 21.63	\$ 4,360	\$ 52,322	\$ 12.58	\$ 2,457	\$ 29,483	\$ 14.17
Montcalm	\$ 1,778	\$ 21,341	\$ 10.26	\$ 3,278	\$ 39,333	\$ 18.91	\$ 3,918	\$ 47,014	\$ 11.30	\$ 2,191	\$ 26,287	\$ 12.64
Montmorency	\$ 1,710	\$ 20,522	\$ 9.87	\$ 3,228	\$ 38,733	\$ 18.62	\$ 3,882	\$ 46,586	\$ 11.20	\$ 2,181	\$ 26,176	\$ 12.58
Muskegon	\$ 1,710	\$ 20,522	\$ 9.87	\$ 3,343	\$ 40,110	\$ 19.28	\$ 3,963	\$ 47,561	\$ 11.43	\$ 2,216	\$ 26,591	\$ 12.78

Self-Sufficiency Wages by County in Michigan, 2011

	Single Person			Single Parent*			Two Parents* (Both Working)			Two Parents* (One Working)		
	Monthly	Annual	Hourly	Monthly	Annual	Hourly	Monthly	Annual	Hourly (each)	Monthly	Annual	Hourly
Newaygo	\$ 1,806	\$ 21,672	\$ 10.42	\$ 3,285	\$ 39,420	\$ 18.95	\$ 3,923	\$ 47,071	\$ 11.32	\$ 2,226	\$ 26,716	\$ 12.84
Oakland	\$ 1,972	\$ 23,663	\$ 11.38	\$ 4,169	\$ 50,023	\$ 24.05	\$ 4,769	\$ 57,226	\$ 13.76	\$ 2,505	\$ 30,064	\$ 14.45
Oceana	\$ 1,736	\$ 20,833	\$ 10.02	\$ 3,144	\$ 37,729	\$ 18.14	\$ 3,822	\$ 45,868	\$ 11.03	\$ 2,173	\$ 26,079	\$ 12.54
Ogemaw	\$ 1,711	\$ 20,536	\$ 9.87	\$ 3,261	\$ 39,138	\$ 18.82	\$ 3,906	\$ 46,876	\$ 11.27	\$ 2,173	\$ 26,079	\$ 12.54
Ontonagon	\$ 1,725	\$ 20,697	\$ 9.95	\$ 3,211	\$ 38,531	\$ 18.52	\$ 3,870	\$ 46,441	\$ 11.16	\$ 2,173	\$ 26,079	\$ 12.54
Osceola	\$ 1,731	\$ 20,769	\$ 9.99	\$ 3,087	\$ 37,038	\$ 17.81	\$ 3,782	\$ 45,379	\$ 10.91	\$ 2,173	\$ 26,079	\$ 12.54
Oscoda	\$ 1,718	\$ 20,621	\$ 9.91	\$ 3,134	\$ 37,608	\$ 18.08	\$ 3,815	\$ 45,777	\$ 11.00	\$ 2,173	\$ 26,079	\$ 12.54
Otsego	\$ 1,827	\$ 21,920	\$ 10.54	\$ 3,514	\$ 42,166	\$ 20.27	\$ 4,129	\$ 49,548	\$ 11.91	\$ 2,409	\$ 28,902	\$ 13.90
Ottawa	\$ 1,914	\$ 22,971	\$ 11.04	\$ 3,690	\$ 44,277	\$ 21.29	\$ 4,305	\$ 51,660	\$ 12.42	\$ 2,428	\$ 29,137	\$ 14.01
Presque Isle	\$ 1,718	\$ 20,621	\$ 9.91	\$ 3,328	\$ 39,931	\$ 19.20	\$ 3,953	\$ 47,438	\$ 11.40	\$ 2,173	\$ 26,079	\$ 12.54
Roscommon	\$ 1,732	\$ 20,783	\$ 9.99	\$ 3,447	\$ 41,365	\$ 19.89	\$ 4,062	\$ 48,747	\$ 11.72	\$ 2,173	\$ 26,079	\$ 12.54
Saginaw	\$ 1,799	\$ 21,587	\$ 10.38	\$ 3,603	\$ 43,234	\$ 20.79	\$ 4,218	\$ 50,617	\$ 12.17	\$ 2,320	\$ 27,836	\$ 13.38
St. Clair	\$ 1,972	\$ 23,663	\$ 11.38	\$ 3,795	\$ 45,545	\$ 21.90	\$ 4,398	\$ 52,780	\$ 12.69	\$ 2,505	\$ 30,064	\$ 14.45
St. Joseph	\$ 1,798	\$ 21,574	\$ 10.37	\$ 3,310	\$ 39,722	\$ 19.10	\$ 3,941	\$ 47,287	\$ 11.37	\$ 2,248	\$ 26,978	\$ 12.97
Sanilac	\$ 1,784	\$ 21,412	\$ 10.29	\$ 3,311	\$ 39,730	\$ 19.10	\$ 3,941	\$ 47,295	\$ 11.37	\$ 2,173	\$ 26,079	\$ 12.54
Schoolcraft	\$ 1,740	\$ 20,882	\$ 10.04	\$ 3,489	\$ 41,865	\$ 20.13	\$ 4,104	\$ 49,247	\$ 11.84	\$ 2,173	\$ 26,079	\$ 12.54
Shiawassee	\$ 1,764	\$ 21,164	\$ 10.18	\$ 3,422	\$ 41,065	\$ 19.74	\$ 4,037	\$ 48,447	\$ 11.65	\$ 2,254	\$ 27,047	\$ 13.00
Tuscola	\$ 1,720	\$ 20,635	\$ 9.92	\$ 3,459	\$ 41,502	\$ 19.95	\$ 4,074	\$ 48,885	\$ 11.75	\$ 2,209	\$ 26,509	\$ 12.74
Van Buren	\$ 1,831	\$ 21,969	\$ 10.56	\$ 3,543	\$ 42,521	\$ 20.44	\$ 4,159	\$ 49,903	\$ 12.00	\$ 2,326	\$ 27,907	\$ 13.42
Washtenaw	\$ 2,058	\$ 24,693	\$ 11.87	\$ 4,418	\$ 53,018	\$ 25.49	\$ 5,018	\$ 60,220	\$ 14.48	\$ 2,648	\$ 31,779	\$ 15.28
Wayne	\$ 1,972	\$ 23,663	\$ 11.38	\$ 3,813	\$ 45,759	\$ 22.00	\$ 4,414	\$ 52,963	\$ 12.73	\$ 2,505	\$ 30,062	\$ 14.45
Wexford	\$ 1,801	\$ 21,610	\$ 10.39	\$ 3,300	\$ 39,605	\$ 19.04	\$ 3,933	\$ 47,198	\$ 11.35	\$ 2,239	\$ 26,867	\$ 12.92

Fair Market Rents, 2010

BEDROOM(S)					BEDROOM(S)				
County	One	Two	Three	Four	County	One	Two	Three	Four
Michigan	\$618	\$746	\$925	\$974	Lapeer	665	796	952	981
Alcona	480	588	792	838	Leelanau	627	760	949	977
Alger	493	588	725	816	Lenawee	558	685	874	954
Allegan	587	704	882	946	Livingston	748	880	1,269	1,544
Alpena	527	588	812	898	Luce	496	588	771	841
Antrim	507	612	851	1,073	Mackinac	480	594	716	781
Arenac	493	588	787	871	Macomb	665	796	952	981
Baraga	493	588	725	816	Manistee	483	634	759	851
Barry	552	675	973	1,071	Marquette	495	588	740	804
Bay	504	612	817	841	Mason	449	588	770	846
Benzie	627	760	949	977	Mecosta	508	615	817	1,078
Berrien	535	653	799	1,025	Menominee	490	588	776	1,034
Branch	518	682	818	841	Midland	541	667	919	982
Calhoun	560	685	834	859	Missaukee	540	637	837	920
Cass	548	606	803	933	Monroe	637	766	1,000	1,102
Charlevoix	575	637	916	945	Montcalm	524	599	809	834
Cheboygan	476	588	790	830	Montmorency	474	593	781	827
Chippewa	480	593	719	805	Muskegon	474	615	813	836
Clare	447	588	792	816	Newaygo	544	621	840	864
Clinton	614	760	963	1,044	Oakland	665	796	952	981
Crawford	476	593	782	828	Oceana	493	588	711	759
Delta	486	588	774	820	Ogemaw	475	588	760	840
Dickinson	465	588	709	966	Ontonagon	485	588	719	855
Eaton	614	760	963	1,044	Osceola	489	588	805	1,014
Emmet	548	683	921	974	Oscoda	480	588	792	838
Genesee	554	665	824	850	Otsego	559	735	881	926
Gladwin	493	588	787	871	Ottawa	623	748	1,035	1118
Gogebic	485	588	719	855	Presque Isle	480	588	792	838
Gr. Traverse	642	805	1,054	1,087	Roscommon	490	588	764	940
Gratiot	492	588	784	876	Saginaw	539	680	815	837
Hillsdale	504	601	845	924	St. Clair	665	796	952	981
Houghton	489	588	764	876	St. Joseph	538	635	784	879
Huron	492	588	780	947	Sanilac	528	588	828	851
Ingham	614	760	963	1,044	Schoolcraft	496	588	771	841
Ionia	541	660	790	880	Shiawassee	513	639	880	981
Iosco	509	588	855	887	Tuscola	481	610	732	875
Iron	485	588	719	855	Van Buren	562	683	908	947
Isabella	527	588	846	924	Washtenaw	728	886	1,115	1,147
Jackson	568	678	843	868	Wayne	665	796	952	981
Kalamazoo	562	683	908	947	Wexford	540	629	832	917
Kalkaska	545	605	734	757					
Kent	622	749	956	1,001					
Keweenaw	485	588	719	855					
Lake	492	588	770	926					

Source: U.S. Department of Housing and Urban Development

Appendix B

Average Monthly Full-Time Child Care Costs, 2009

WEIGHTED AVERAGE*				WEIGHTED AVERAGE*			
County	Weekly	Monthly	Monthly with Two Children	County	Weekly	Monthly	Monthly with Two Children
Michigan	\$132	\$555	\$1,110	Lapeer	\$141	\$594	\$1,187
Alcona	\$105	\$441	\$882	Leelanau	\$145	\$607	\$1,214
Alger	\$131	\$550	\$1,100	Lenawee	\$113	\$477	\$953
Allegan	\$119	\$498	\$996	Livingston	\$160	\$671	\$1,342
Alpena	\$116	\$488	\$976	Luce	\$110	\$460	\$920
Antrim	\$116	\$485	\$971	Mackinac	\$101	\$424	\$848
Arenac	\$102	\$426	\$853	Macomb	\$149	\$624	\$1,248
Baraga	\$127	\$533	\$1,067	Manistee	\$124	\$522	\$1,045
Barry	\$112	\$471	\$943	Marquette	\$137	\$576	\$1,151
Bay	\$131	\$551	\$1,102	Mason	\$104	\$435	\$870
Benzie	\$114	\$477	\$954	Mecosta	\$100	\$419	\$837
Berrien	\$111	\$467	\$934	Menominee	\$110	\$462	\$924
Branch	\$97	\$407	\$814	Midland	\$138	\$579	\$1,158
Calhoun	\$115	\$484	\$969	Missaukee	\$107	\$448	\$897
Cass	\$103	\$431	\$861	Monroe	\$132	\$555	\$1,110
Charlevoix	\$110	\$462	\$924	Montcalm	\$106	\$444	\$888
Cheboygan	\$105	\$439	\$879	Montmorency	\$103	\$431	\$862
Chippewa	\$112	\$470	\$940	Muskegon	\$109	\$456	\$912
Clare	\$100	\$418	\$837	Newaygo	\$104	\$435	\$870
Clinton	\$132	\$554	\$1,109	Oakland	\$165	\$693	\$1,386
Crawford	\$106	\$446	\$892	Oceana	\$97	\$407	\$815
Delta	\$123	\$515	\$1,030	Ogemaw	\$106	\$444	\$889
Dickinson	\$124	\$522	\$1,044	Ontonagon	\$102	\$428	\$857
Eaton	\$127	\$532	\$1,063	Osceola	\$93	\$389	\$779
Emmet	\$140	\$587	\$1,174	Oscoda	\$96	\$404	\$808
Genesee	\$141	\$593	\$1,186	Otsego	\$112	\$469	\$938
Gladwin	\$107	\$449	\$899	Ottawa	\$129	\$540	\$1,079
Gogebic	\$111	\$467	\$934	Presque Isle	\$111	\$465	\$930
Gr. Traverse	\$127	\$532	\$1,064	Roscommon	\$122	\$513	\$1,026
Gratiot	\$106	\$447	\$894	Saginaw	\$128	\$536	\$1,071
Hillsdale	\$94	\$393	\$786	St. Clair	\$133	\$557	\$1,114
Houghton	\$130	\$546	\$1,093	St. Joseph	\$104	\$436	\$872
Huron	\$122	\$511	\$1,022	Sanilac	\$109	\$460	\$919
Ingham	\$133	\$560	\$1,119	Schoolcraft	\$127	\$531	\$1,063
Ionia	\$111	\$465	\$931	Shiawassee	\$113	\$476	\$953
Iosco	\$108	\$454	\$909	Tuscola	\$121	\$507	\$1,014
Iron	\$129	\$543	\$1,085	Van Buren	\$121	\$508	\$1,016
Isabella	\$120	\$503	\$1,006	Washtenaw	\$176	\$739	\$1,478
Jackson	\$113	\$473	\$945	Wayne	\$134	\$563	\$1,126
Kalamazoo	\$133	\$560	\$1,119	Wexford	\$104	\$436	\$871
Kalkaska	\$111	\$466	\$932				
Kent	\$128	\$537	\$1,073				
Keweenaw	\$128	\$536	\$1,071				
Lake	\$67	\$280	\$560				

*Weighted average includes infant, toddler, preschool, and school age care.

Source: Michigan Community Coordinated Child Care Association

City Income Tax Rates in Michigan

City	Year Adopted	TAX RATES		
		Resident	Corporation	Nonresident
Albion	1972	1.0%	1.0%	0.5%
Battle Creek	1967	1.0	1.0	0.5
Big Rapids	1970	1.0	1.0	0.5
Detroit	1962	2.5	1.3	1.25
Flint	1965	1.0	1.0	0.5
Grand Rapids	1967	1.3	1.3	0.65
Grayling	1972	1.0	1.0	0.5
Hamtramck	1962	1.0	1.0	0.5
Highland Park	1966	2.0	2.0	1.0
Hudson	1971	1.0	1.0	0.5
Ionia	1994	1.0	1.0	0.5
Jackson	1970	1.0	1.0	0.5
Lansing	1968	1.0	1.0	0.5
Lapeer	1967	1.0	1.0	0.5
Muskegon	1993	1.0	1.0	0.5
Muskegon Heights	1990	1.0	1.0	0.5
Pontiac	1968	1.0	1.0	0.5
Port Huron	1969	1.0	1.0	0.5
Portland	1969	1.0	1.0	0.5
Saginaw	1965	1.5	1.5	0.75
Springfield	1989	1.0	1.0	0.5
Walker	1988	1.0	1.0	0.5

Source: Citizen Research Council of Michigan
Produced by Michigan League for Human Services

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