

# Making Ends Meet in Michigan:

A Basic Needs Income Level for Family Well-Being



May 2017

## THE LEAGUE'S MISSION

To ensure economic security and well-being for all people in Michigan through policy change.

## VISION

Michigan residents, families and children from all races, places and income levels will have equal access to economic, health and educational opportunities.

## VALUES

- Honesty, Integrity and Nonpartisanship
- Social and Economic Justice, Fairness and Opportunity
- Equity, Diversity and Inclusion
- Democratic Process and the Dignity of All



PROMOTING ECONOMIC SECURITY THROUGH RESEARCH AND ADVOCACY

1223 Turner Street, Suite G1, Lansing, MI 48906 • Phone: 517.487.5436 • Fax: 517.371.4546  
[www.mlpp.org](http://www.mlpp.org)

A UNITED WAY AGENCY





Calculator by county available at: <http://www.mlpp.org/calculator>

## Table of Contents

1	Overview—What it Means to be Economically Self-Sufficient in Michigan
2	Calculating Basic Expenses
5	Self-Sufficiency Wage and Basic Expenses in Michigan
6	Policy Recommendations
9	Expenses Per Month as a Percent of Income by County
26	Basic Needs Wages by County
28	Appendix A - Methodology
29	Appendix B - Average Monthly Child Care Costs, 2015
30	Appendix C - Healthcare Costs Using the Silver Plan

# Making Ends Meet in Michigan: A Basic Needs Income Level for Family Well-Being

**M**aking Ends Meet in Michigan 2017 is the seventh edition of the report formerly known as *Economic Self-Sufficiency in Michigan*. This report provides a Basic Needs Income Level: the amount of household income a family or individual needs to have in order to meet basic needs without public or private assistance. The Michigan League for Public Policy produces this for the policymaker, the advocate, the social services or nonprofit administrator, and anyone else with an interest in the well-being of Michigan's families.

The Basic Needs Income Level can be used in the following ways:

- As an indicator for measuring the progress of Michigan's working families toward economic security;
- As a guide for determining worker wages and benefits or assessing their adequacy;
- As an advocacy tool for promoting programs and policies that assist families in reaching economic security; and
- As a benchmark by which to assess the quality of jobs created through economic development projects.

## WHY WE NEED A BASIC NEEDS INCOME LEVEL

The federal poverty threshold determines who is counted as officially poor but tells us little about whether a person or family is living in economic security. It does not reflect regional and local differences in the cost of living and is based on a model that, while adequate

when first devised in 1965, is less reflective of today's economic realities. Similarly, the minimum wage, both state and federal, is not enough for a family to make ends meet. So we use the Basic Needs Income Level to understand how much income a family needs in order to pay for all of their basic expenses.

## Basic Needs Income Level to Meet Basic Expenses in Michigan



For a single parent with two children  
**\$22.75 per hour/\$47,321 per year**

The Michigan League for Public Policy seeks to reframe the discussions around need, wage standards, public assistance and what it means to live in economic security. Lifting people above the poverty line clearly is not enough. Instead, we need to make sure that all Michiganians can meet their families' basic needs.

## WHAT THIS REPORT MEASURES

Using established and widely accepted estimates of various living expenses, the Basic Needs Income Level shows us how much income a household must have in order to meet the following needs:

- **Housing**—We use the Fair Market Rent (the 40<sup>th</sup> percentile of rents in each county) provided by the United States Department of Housing and Urban Development (HUD) to calculate the housing costs for a one-bedroom apartment for a single individual and a two-bedroom apartment for a single parent or a two-parent family with two children. However, a three-bedroom housing unit may be more appropriate for families in which the two children are of opposite genders.

HUD considers housing to be “affordable” if its costs do not exceed 30% of a household’s income. At the Basic Needs Income Levels established in this report, the percentage of income spent on housing at Fair Market Rent is affordable, but for many parents earning only minimum wage, it is not, especially in areas with high rents. For example, a single parent with two children in Washtenaw County earning minimum wage (\$8.90 per hour in 2017) would spend 66% of total household income to rent a two-bedroom dwelling, and in Wayne County, a similar family would spend 56%.

- **Food**—In using the United States Department of Agriculture’s Low-Cost Food Plan, the report assumes 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. Unfortunately, however, grocery stores located in low-income areas (both rural and urban) tend to charge higher prices than large suburban supermarkets and be heavily stocked with highly processed

convenience foods, while offering little in the way of fresh produce and other nutritious food items. Inadequate transportation forces many families with low incomes to spend more on food than their middle-class counterparts, while limiting their nutritional choices.

- **Child Care**—The largest expense for both single-parent and two-parent families is child care. The total expenses are substantially lower for a two-parent family in which one parent can care for the children because the family does not need to pay for child care. In addition to budgeting and finances, concerns about the quality of affordable care may also drive some families with low incomes to make this decision. For other two-parent families, the sole breadwinner would earn wages far too low to meet the family’s needs, making this option undesirable. Because this decision is so often grounded in economics, this report calculates expenses for both types of two-parent families.

Our child care cost estimate assumes all children are below age 5 and are not in school and therefore require full-time child care while parents work. However, parents of children over age 5 sometimes need to pay for child care during summer vacation and holiday breaks, or if the parents work outside of school hours (i.e., second or third shifts or weekends).

- **Healthcare**—Most low-paid workers do not have health insurance provided by their employer. If their household income is at or below 138% of the poverty threshold (\$19,337 for a family of three, \$24,339 for a family of four), the family qualifies for Medicaid. Others without employer-sponsored insurance must buy their insurance in the private market. This report assumes they are buying it on the marketplace exchange set up in accordance with the Affordable Care Act of 2010.

EXPENSES FOR CLOTHING, HOUSEHOLD NECESSITIES, PERSONAL CARE AND TELEPHONE						
Category	Single Person		Single Parent*		Two-Parent* Family	
	Year	Month	Year	Month	Year	Month
Apparel and Services	\$930	\$77	\$2,156	\$179	\$3,248	\$270
Housekeeping Supplies <sup>a</sup>	\$376	\$31	\$723	\$60	\$784	\$65
Personal Care Products and Services <sup>b</sup>	\$422	\$35	\$768	\$64	\$927	\$67
Telephone Services	\$734	\$61	\$734	\$61	\$1,364	\$96
<b>Total</b>	<b>\$2,462</b>	<b>\$205</b>	<b>\$4,381</b>	<b>\$365</b>	<b>\$6,323</b>	<b>\$526</b>

\* With two children under 5.

<sup>a</sup> Housekeeping supplies include laundry and cleaning supplies, cleaning and toilet tissues, stationery supplies, postage, miscellaneous household products, and lawn and garden supplies.

<sup>b</sup> Personal care products and services include 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: Consumer Expenditure Survey, U.S. Bureau of Labor Statistics, April 2016

- **Transportation**—Because access to adequate public transportation is limited in most areas of Michigan, this report bases transportation costs on the assumption that families use their own car to drive to work and take care of family needs. Because metropolitan Detroit lacks a regional public transportation system and there is a shortage of jobs in the urban core, Detroit residents with low incomes often need to own and maintain a car to commute to the suburbs for work. This cuts into their ability to meet other expenses and underscores the importance of investment in public transportation as a strategy to help families with low incomes.
- **Clothing, Household Necessities, Personal Care and Telephone**—These figures come from the Bureau of Labor Statistics Consumer Expenditure Survey and may vary depending on the family's circumstances.

After adding up the above expenses to determine the amount of income necessary for a household to cover its needs, the report estimates the amount of

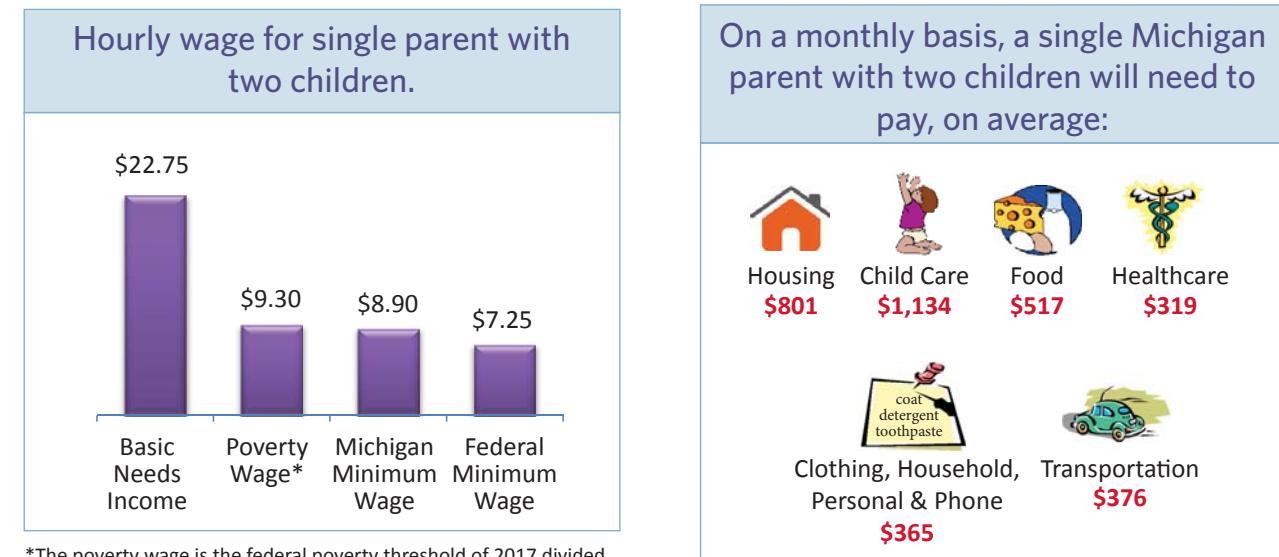
federal and state income tax the family needs to pay (or will get refunded) on that income and adjusts the amount accordingly. This adjusted amount is the Basic Needs Income Level. (For more information on the methodology used to calculate the expenses and taxes, please see Appendix C.)

We acknowledge that many families have opportunities and support systems to reduce some of their expenses. Some parents have relatives that help care for their children, and some two-parent families are able to arrange work shifts so that there is always at least one parent at home with the children. Some working parents live close to their places of employment or have carpool arrangements that reduce transportation costs. Unfortunately, many families with low incomes do not have such supports or flexibility and as such are not able to reduce costs in these ways.

The Basic Needs Income Level has obvious limitations. At this time, we are able to only provide expense calculations for four household styles. In addition, estimated monthly expenses identified in this report

do not allow for savings or emergencies, nor do they account for common family expenditures related to a child's education. Some similar 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 and incomes given in this report, however, reflect only the very basic monthly expenses of families. It is a "bare bones" benchmark for economic security.



\*The poverty wage is the federal poverty threshold of 2017 divided by 2,080 (assumes a worker is working 40 hours per week, 52 weeks per year.)

This single parent has to earn \$3,943 per month (\$47,321 per year) to meet all these expenses. Assuming the parent works 40 hours per week 52 weeks a year or gets paid sick, holiday and vacation time, this works out to almost \$23 an hour. The Michigan minimum wage of \$8.90 in 2017 is only 39% of what is needed for this family to make ends meet.

# Michigan

Family Type	Number of Children Under Age 5	Self-Sufficiency Wage	
		Hourly	Annual
Single Person	0	\$11.10	\$23,078
Single-Parent Family	2	\$22.75	\$47,321
Two-Parent Family (both working)	2	\$13.62 Each	\$28,330 Each
Two-Parent Family (one working)	2	\$14.89	\$30,961

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

Basic Needs	Single Person	Single Parent*	Two Parents	
			Both Working*	One Working*
Housing	\$622 39%	\$801 23%	\$801 19%	\$801 30%
Child Care	Not Applicable	\$1,134 32%	\$1,134 27%	Not Applicable
Food	\$270 17%	\$517 15%	\$717 17%	\$717 27%
Transportation	\$376 24%	\$376 11%	\$624 15%	\$376 14%
Clothing, Household, Personal & Phone	\$205 13%	\$365 10%	\$527 13%	\$527 20%
Healthcare	\$114 7%	\$319 9%	\$406 10%	\$263 10%
Total Expenses	\$1,587 100%	\$3,512 100%	\$4,209 100%	\$2,684 100%
Taxes**	\$336	\$431	\$512	(\$104)
Net Total (Expenses & Taxes)	\$1,923	\$3,943	\$4,722	\$2,580

\*With two children under 5.

\*\*Parentheses indicate a refund.

## POLICY RECOMMENDATIONS

In recent years, the Affordable Care Act (ACA) has improved health insurance access and affordability. The ACA's expansion of Medicaid makes a larger population of the poorest Americans eligible for coverage. The premium tax credits help families afford health insurance plans that they purchase on the online exchange (in Michigan the exchange is at Healthcare.gov), and the rules governing the plans available on the exchange help to ensure that families with significant medical needs do not suffer extreme financial hardship.

A family of four that depends on one parent's wages while the other stays home to take care of their children (perhaps due to the high costs of child care or lack of access to quality care) would have had to pay as much as \$800 per month for a suitable family plan prior to the ACA. In the past, this family would likely live without health insurance, risking the chance of a medical emergency that could easily cause bankruptcy. Now, with the help of the new subsidies, the same family can get an adequate health plan for less than \$300 per month. This policy change has put decent health coverage for all Michigan families within reach.

On the other hand, the largest expense for most families, child care, has not been made more affordable for families at the lower end of the economic spectrum. Michigan has been negligent in taking the steps that many other states have taken in order to make it easier for parents to keep jobs knowing that their children have adequate care.

The Michigan League for Public Policy recommends that Michigan enact the following policies to make it easier for people to get and keep jobs that provide a Basic Needs Income:

**Protect Michigan's expansion of Medicaid:** Currently, Michigan families who are at or below 138% of the

federal poverty threshold are eligible for Medicaid through the Healthy Michigan Plan and the ACA. This is because Michigan legislatively chose to expand Medicaid eligibility beyond just the families at or below 100% of poverty. Some states did not expand Medicaid and hence are covering far fewer people than they otherwise could have. The Michigan Legislature must push back on any attempts to repeal the ACA or reverse Michigan's Medicaid expansion, which would make health insurance coverage less affordable for many families living near poverty. For more information, see the Michigan League for Public Policy's report *Healthy Michigan Plan: A Great Deal for the State and Its Residents*.

**Restore and strengthen the Michigan Earned Income Tax Credit:** The Michigan Earned Income Tax Credit (EITC) enables working families who earn low wages or who have fallen on hard times to keep more of what they earn to afford the basics. The Michigan EITC was enacted in 2006 at 20% of the federal Earned Income Tax Credit, meaning a tax filer could claim 20% of the dollar amount that he or she claimed on the federal tax return. In 2011, the Michigan Legislature slashed the Michigan credit to 6%, eliminating a significant source of help for many working families with low incomes and making it more difficult for them to make ends meet. At 20% of the federal credit, the state EITC lifted more than 20,000 families out of poverty, but at the current level it only raises just under 7,000 out of poverty. The Michigan Legislature should restore the state EITC to its former level of 20% of the federal credit. For more information, see the Michigan League for Public Policy's EITC webpage, [www.mlpp.org/our-work/eitc](http://www.mlpp.org/our-work/eitc).

**Update Michigan's child care subsidy:** Quality child care in Michigan is expensive, particularly in counties with high demand or a low supply of caregivers (see Appendix A). Michigan has not kept up with the need by updating the child care subsidy for low-paid workers. Although the Michigan Legislature increased

the eligibility for child care assistance from 121% of the poverty level to 125% in 2017, it has kept the subsidy well below market rates. Many providers do not accept the subsidy due to the low reimbursement rate and the onerous reporting requirements. Michigan should raise the eligibility to 150% of the poverty level, increase the subsidy and convert the reporting forms from a half-day to an hourly basis. For more information, see the Michigan League for Public Policy's report *Child Care for Working Families—A Foundation for Growing the State's Economy*.

**Raise the minimum wage:** Michigan has recently raised its minimum wage, which became \$8.90 in January 2017 and will increase to \$9.25 in 2018. While better than it would have been without an increase, it is not enough to bring a family of three above the poverty threshold, much less to a Basic Needs Income Level. If working families cannot make ends meet, they must often make difficult decisions regarding food, shelter and basic necessities. Furthermore, employers who do not pay an adequate wage push that cost onto the government and taxpayers through programs like food and cash assistance. A higher minimum wage covering more of the cost of living is beneficial to both workers and the public as a whole and has not been shown to drive up unemployment as some suggest. For more information, see the Michigan League for Public Policy's report *Raising the Minimum Wage: Good for Working Families, Good for Michigan's Economy*.

**Invest in skills training and adult education:** The best way out of economic hardship is through employment that is secure and pays enough to support a family, yet such employment now usually requires skills beyond those gained in high school. Michigan must make it easier for low-paid, low-skilled individuals to acquire occupational skills through postsecondary education and training—whether through a four-year bachelor's degree, a two-year associate degree, or a license or

certificate that takes less than two years to complete. The state can increase the number of workers with postsecondary credentials by expanding access to adult education for those who need remediation in order to succeed in college or vocational training. Michigan can also make college more affordable through better financial aid, including providing aid to students over 30 years old who currently cannot receive state aid. For more information, see the Michigan League for Public Policy's reports *Willing to Work and Ready to Learn: More Adult Education Would Strengthen Michigan's Economy* and *State Financial Aid Leaves Adult Learners Behind*.

**Enact workplace protection policies such as earned sick leave and predictable scheduling:** Meeting basic needs and becoming economically secure depends not only on being able to get a job, but on keeping a job. Many low-paid workers lose wages if they have to take time off to recover from illness or to take care of an ill child. In some cases, this can even lead to loss of employment. Some workers also are subject to frequent last-minute schedule changes that upset their child care arrangements and make accommodating their family's needs difficult. A law requiring employers to provide earned sick leave would help ensure that workers are able to miss work due to illness or medical needs without the fear of getting behind on bills or losing their job, and a predictable schedules law would enable parents to better plan for child care and other family needs. For more information, see the Michigan League for Public Policy's report *Valuing Families, Valuing Work: Four Ways Policymakers Can Help Low-Paid Workers and Their Children*.

**Create a more adequate state tax system:** Programs that help struggling families meet their needs and become financially secure benefit the state as a whole, not just the individuals being helped. Such programs include temporary cash assistance, child

care assistance, training programs and college financial aid. However, in Michigan these programs are often inadequate and underfunded due to a lack of available state revenue to strengthen or update them. At the same time, Michigan is one of only 17 states that does not have a graduated income tax and also does not charge sales tax on services, even though consumers now spend more money on services than on goods. The Michigan Legislature needs to proactively address this ongoing revenue shortage by enacting both of these tax reforms: a) passing a bill converting Michigan's flat income tax to a graduated income tax, which will then

go to the voters via a referendum (as required by the state constitution); and b) broadening the sales tax on goods to cover sales of services, which does not need to be approved by voters through referendum. Michigan should also reexamine its tax expenditures and loopholes to ensure that the state is not missing out on needed revenue. For more information, see the Michigan League for Public Policy's reports *Review Tax Expenditures to Help Fix Michigan's Broken Revenue Stream* and

*Who Pays More? The Case for a Fairer Income Tax.*

## Expenses per month as a percent of income by county

	Basic Needs	Single Adult	Single Parent*	Two Parents* (Both Working)	Two Parents* (One Working)
MICHIGAN	Housing	\$622	\$801	\$801	\$801
	Child Care	N/A	\$1,134	\$1,134	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$114	\$319	\$406	\$263
	<b>Total Expenses</b>	<b>\$1,587</b>	<b>\$3,512</b>	<b>\$4,209</b>	<b>\$2,684</b>
	Taxes	\$336	\$431	\$512	(\$104)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,923</b>	<b>\$3,943</b>	<b>\$4,722</b>	<b>\$2,580</b>
ALCONA	Housing	\$494	\$658	\$658	\$658
	Child Care	N/A	\$848	\$848	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$67	\$178	\$232	\$161
	<b>Total Expenses</b>	<b>\$1,412</b>	<b>\$2,942</b>	<b>\$3,606</b>	<b>\$2,439</b>
	Taxes	\$271	\$209	\$423	(\$232)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,683</b>	<b>\$3,151</b>	<b>\$4,029</b>	<b>\$2,207</b>
ALGER	Housing	\$492	\$658	\$658	\$658
	Child Care	N/A	\$1,176	\$1,176	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$85	\$260	\$332	\$218
	<b>Total Expenses</b>	<b>\$1,428</b>	<b>\$3,352</b>	<b>\$4,034</b>	<b>\$2,496</b>
	Taxes	\$277	\$405	\$481	(\$202)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,705</b>	<b>\$3,757</b>	<b>\$4,515</b>	<b>\$2,294</b>
ALLEGAN	Housing	\$600	\$729	\$729	\$729
	Child Care	N/A	\$1,030	\$1,030	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$86	\$226	\$287	\$183
	<b>Total Expenses</b>	<b>\$1,537</b>	<b>\$3,243</b>	<b>\$3,914</b>	<b>\$2,532</b>
	Taxes	\$318	\$390	\$464	(\$183)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,855</b>	<b>\$3,633</b>	<b>\$4,378</b>	<b>\$2,349</b>
ALPENA	Housing	\$516	\$658	\$658	\$658
	Child Care	N/A	\$952	\$952	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$69	\$191	\$245	\$161
	<b>Total Expenses</b>	<b>\$1,436</b>	<b>\$3,059</b>	<b>\$3,723</b>	<b>\$2,439</b>
	Taxes	\$280	\$365	\$439	(\$232)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,716</b>	<b>\$3,424</b>	<b>\$4,162</b>	<b>\$2,207</b>

\*With two children under 5.

N/A = not applicable.

Note: Negative numbers (in parentheses) denote a tax refund.

	<b>Basic Needs</b>	<b>Single Adult</b>	<b>Single Parent*</b>	<b>Two Parents* (Both Working)</b>	<b>Two Parents* (One Working)</b>
<b>ANTRIM</b>	Housing	\$515	\$670	\$670	\$670
	Child Care	N/A	\$986	\$986	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$69	\$198	\$253	\$163
	<b>Total Expenses</b>	<b>\$1,435</b>	<b>\$3,112</b>	<b>\$3,777</b>	<b>\$2,453</b>
	Taxes	\$280	\$372	\$446	(\$225)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,715</b>	<b>\$3,484</b>	<b>\$4,223</b>	<b>\$2,228</b>
<b>ARENAC</b>	Housing	\$521	\$658	\$658	\$658
	Child Care	N/A	\$820	\$820	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$77	\$217	\$277	\$183
	<b>Total Expenses</b>	<b>\$1,449</b>	<b>\$2,953</b>	<b>\$3,623</b>	<b>\$2,461</b>
	Taxes	\$285	\$215	\$425	(\$220)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,734</b>	<b>\$3,168</b>	<b>\$4,048</b>	<b>\$2,241</b>
<b>BARAGA</b>	Housing	\$492	\$658	\$658	\$658
	Child Care	N/A	\$1,114	\$1,114	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$85	\$151	\$323	\$218
	<b>Total Expenses</b>	<b>\$1,428</b>	<b>\$3,181</b>	<b>\$3,963</b>	<b>\$2,496</b>
	Taxes	\$277	\$381	\$471	(\$202)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,705</b>	<b>\$3,562</b>	<b>\$4,434</b>	<b>\$2,294</b>
<b>BARRY</b>	Housing	\$535	\$684	\$684	\$684
	Child Care	N/A	\$1,006	\$1,006	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$78	\$217	\$277	\$183
	<b>Total Expenses</b>	<b>\$1,464</b>	<b>\$3,165</b>	<b>\$3,835</b>	<b>\$2,487</b>
	Taxes	\$291	\$379	\$454	(\$206)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,755</b>	<b>\$3,544</b>	<b>\$4,289</b>	<b>\$2,281</b>
<b>BAY</b>	Housing	\$517	\$687	\$687	\$687
	Child Care	N/A	\$1,114	\$1,114	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$74	\$223	\$287	\$177
	<b>Total Expenses</b>	<b>\$1,442</b>	<b>\$3,282</b>	<b>\$3,956</b>	<b>\$2,484</b>
	Taxes	\$283	\$395	\$470	(\$208)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,725</b>	<b>\$3,677</b>	<b>\$4,426</b>	<b>\$2,276</b>

\*With two children under 5.

N/A = not applicable.

Note: Negative numbers (in parentheses) denote a tax refund.

	<b>Basic Needs</b>	<b>Single Adult</b>	<b>Single Parent*</b>	<b>Two Parents* (Both Working)</b>	<b>Two Parents* (One Working)</b>
<b>BENZIE</b>	Housing	\$570	\$709	\$709	\$709
	Child Care	N/A	\$1,064	\$1,064	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$76	\$214	\$269	\$163
	<b>Total Expenses</b>	<b>\$1,497</b>	<b>\$3,245</b>	<b>\$3,910</b>	<b>\$2,492</b>
	Taxes	\$303	\$390	\$464	(\$204)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,800</b>	<b>\$3,635</b>	<b>\$4,373</b>	<b>\$2,288</b>
<b>BERRIEN</b>	Housing	\$525	\$703	\$703	\$703
	Child Care	N/A	\$1,030	\$1,030	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$76	\$221	\$282	\$181
	<b>Total Expenses</b>	<b>\$1,452</b>	<b>\$3,212</b>	<b>\$3,883</b>	<b>\$2,504</b>
	Taxes	\$286	\$386	\$460	(\$198)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,738</b>	<b>\$3,598</b>	<b>\$4,343</b>	<b>\$2,306</b>
<b>BRANCH</b>	Housing	\$520	\$672	\$672	\$672
	Child Care	N/A	\$858	\$858	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$68	\$177	\$230	\$156
	<b>Total Expenses</b>	<b>\$1,439</b>	<b>\$2,965</b>	<b>\$3,628</b>	<b>\$2,448</b>
	Taxes	\$281	\$221	\$426	(\$227)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,720</b>	<b>\$3,186</b>	<b>\$4,054</b>	<b>\$2,221</b>
<b>CALHOUN</b>	Housing	\$574	\$718	\$718	\$718
	Child Care	N/A	\$1,036	\$1,036	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Health Care	\$128	\$322	\$428	\$324
	<b>Total Expenses</b>	<b>\$1,553</b>	<b>\$3,334</b>	<b>\$4,050</b>	<b>\$2,662</b>
	Taxes	\$323	\$402	\$483	(\$115)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,876</b>	<b>\$3,736</b>	<b>\$4,533</b>	<b>\$2,547</b>
<b>CASS</b>	Housing	\$542	\$726	\$726	\$726
	Child Care	N/A	\$906	\$906	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$78	\$208	\$268	\$181
	<b>Total Expenses</b>	<b>\$1,471</b>	<b>\$3,098</b>	<b>\$3,768</b>	<b>\$2,527</b>
	Taxes	\$293	\$370	\$445	(\$186)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,764</b>	<b>\$3,468</b>	<b>\$4,213</b>	<b>\$2,341</b>

\*With two children under 5.

N/A = not applicable.

Note: Negative numbers (in parentheses) denote a tax refund.

	<b>Basic Needs</b>	<b>Single Adult</b>	<b>Single Parent*</b>	<b>Two Parents* (Both Working)</b>	<b>Two Parents* (One Working)</b>
<b>CHARLEVOIX</b>	Housing	\$559	\$683	\$683	\$683
	Child Care	N/A	\$972	\$972	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$73	\$196	\$250	\$160
	<b>Total Expenses</b>	<b>\$1,483</b>	<b>\$3,109</b>	<b>\$3,773</b>	<b>\$2,463</b>
	Taxes	\$298	\$372	\$445	(\$219)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,781</b>	<b>\$3,481</b>	<b>\$4,218</b>	<b>\$2,244</b>
<b>CHEBOYGAN</b>	Housing	\$519	\$658	\$658	\$658
	Child Care	N/A	\$900	\$900	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$69	\$185	\$239	\$161
	<b>Total Expenses</b>	<b>\$1,439</b>	<b>\$3,001</b>	<b>\$3,665</b>	<b>\$2,439</b>
	Taxes	\$281	\$239	\$431	(\$232)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,720</b>	<b>\$3,240</b>	<b>\$4,096</b>	<b>\$2,207</b>
<b>CHIPPEWA</b>	Housing	\$503	\$673	\$673	\$673
	Child Care	N/A	\$934	\$934	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$81	\$222	\$290	\$206
	<b>Total Expenses</b>	<b>\$1,435</b>	<b>\$3,087</b>	<b>\$3,765</b>	<b>\$2,499</b>
	Taxes	\$280	\$369	\$444	(\$201)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,715</b>	<b>\$3,456</b>	<b>\$4,209</b>	<b>\$2,298</b>
<b>CLARE</b>	Housing	\$497	\$658	\$658	\$658
	Child Care	N/A	\$902	\$902	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$90	\$232	\$308	\$230
	<b>Total Expenses</b>	<b>\$1,438</b>	<b>\$3,050</b>	<b>\$3,736</b>	<b>\$2,508</b>
	Taxes	\$281	\$265	\$440	(\$196)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,719</b>	<b>\$3,315</b>	<b>\$4,176</b>	<b>\$2,312</b>
<b>CLINTON</b>	Housing	\$687	\$848	\$848	\$848
	Child Care	N/A	\$1,136	\$1,136	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$120	\$310	\$395	\$258
	<b>Total Expenses</b>	<b>\$1,658</b>	<b>\$3,552</b>	<b>\$4,247</b>	<b>\$2,726</b>
	Taxes	\$362	\$446	\$526	(\$82)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$2,020</b>	<b>\$3,998</b>	<b>\$4,773</b>	<b>\$2,644</b>

\*With two children under 5.

N/A = not applicable.

Note: Negative numbers (in parentheses) denote a tax refund.

	<b>Basic Needs</b>	<b>Single Adult</b>	<b>Single Parent*</b>	<b>Two Parents* (Both Working)</b>	<b>Two Parents* (One Working)</b>
<b>CRAWFORD</b>	Housing	\$504	\$674	\$674	\$674
	Child Care	N/A	\$988	\$988	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$71	\$199	\$254	\$162
	<b>Total Expenses</b>	<b>\$1,426</b>	<b>\$3,119</b>	<b>\$3,784</b>	<b>\$2,456</b>
	Taxes	\$277	\$373	\$447	(\$222)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,703</b>	<b>\$3,492</b>	<b>\$4,231</b>	<b>\$2,234</b>
<b>DELTA</b>	Housing	\$509	\$658	\$658	\$658
	Child Care	N/A	\$1,042	\$1,042	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$86	\$242	\$314	\$218
	<b>Total Expenses</b>	<b>\$1,446</b>	<b>\$3,200</b>	<b>\$3,882</b>	<b>\$2,496</b>
	Taxes	\$284	\$384	\$460	(\$202)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,730</b>	<b>\$3,584</b>	<b>\$4,342</b>	<b>\$2,294</b>
<b>DICKINSON</b>	Housing	\$492	\$658	\$658	\$658
	Child Care	N/A	\$1,062	\$1,062	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$77	\$226	\$290	\$191
	<b>Total Expenses</b>	<b>\$1,420</b>	<b>\$3,204</b>	<b>\$3,878</b>	<b>\$2,469</b>
	Taxes	\$274	\$385	\$459	(\$216)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,694</b>	<b>\$3,589</b>	<b>\$4,337</b>	<b>\$2,253</b>
<b>EATON</b>	Housing	\$687	\$848	\$848	\$848
	Child Care	N/A	\$1,132	\$1,132	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$133	\$336	\$433	\$297
	<b>Total Expenses</b>	<b>\$1,671</b>	<b>\$3,574</b>	<b>\$4,281</b>	<b>\$2,765</b>
	Taxes	\$367	\$454	\$539	(\$62)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$2,038</b>	<b>\$4,028</b>	<b>\$4,820</b>	<b>\$2,703</b>
<b>EMMET</b>	Housing	\$575	\$770	\$770	\$770
	Child Care	N/A	\$1,130	\$1,130	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$75	\$231	\$284	\$160
	<b>Total Expenses</b>	<b>\$1,501</b>	<b>\$3,389</b>	<b>\$4,052</b>	<b>\$2,550</b>
	Taxes	\$304	\$410	\$483	(\$174)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,805</b>	<b>\$3,799</b>	<b>\$4,535</b>	<b>\$2,376</b>

\*With two children under 5.

N/A = not applicable.

Note: Negative numbers (in parentheses) denote a tax refund.

	<b>Basic Needs</b>	<b>Single Adult</b>	<b>Single Parent*</b>	<b>Two Parents* (Both Working)</b>	<b>Two Parents* (One Working)</b>
<b>GENESEE</b>	Housing	\$551	\$738	\$738	\$738
	Child Care	N/A	\$1,162	\$1,162	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$107	\$303	\$390	\$265
	<b>Total Expenses</b>	<b>\$1,509</b>	<b>\$3,461</b>	<b>\$4,158</b>	<b>\$2,623</b>
	Taxes	\$307	\$419	\$497	(\$136)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,816</b>	<b>\$3,880</b>	<b>\$4,655</b>	<b>\$2,487</b>
<b>GLADWIN</b>	Housing	\$561	\$658	\$658	\$658
	Child Care	N/A	\$918	\$918	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$97	\$234	\$310	\$230
	<b>Total Expenses</b>	<b>\$1,509</b>	<b>\$3,068</b>	<b>\$3,754</b>	<b>\$2,508</b>
	Taxes	\$307	\$366	\$443	(\$196)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,816</b>	<b>\$3,434</b>	<b>\$4,197</b>	<b>\$2,312</b>
<b>GOGEBIC</b>	Housing	\$492	\$658	\$658	\$658
	Child Care	N/A	\$1,042	\$1,042	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$85	\$242	\$314	\$218
	<b>Total Expenses</b>	<b>\$1,428</b>	<b>\$3,200</b>	<b>\$3,882</b>	<b>\$2,496</b>
	Taxes	\$277	\$384	\$460	(\$202)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,705</b>	<b>\$3,584</b>	<b>\$4,342</b>	<b>\$2,294</b>
<b>GRAND TRAVERSE</b>	Housing	\$665	\$878	\$878	\$878
	Child Care	N/A	\$1,128	\$1,128	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$87	\$248	\$302	\$163
	<b>Total Expenses</b>	<b>\$1,603</b>	<b>\$3,512</b>	<b>\$4,176</b>	<b>\$2,661</b>
	Taxes	\$342	\$431	\$500	(\$116)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,945</b>	<b>\$3,943</b>	<b>\$4,676</b>	<b>\$2,545</b>
<b>GRATIOT</b>	Housing	\$492	\$658	\$658	\$658
	Child Care	N/A	\$966	\$966	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$80	\$220	\$286	\$200
	<b>Total Expenses</b>	<b>\$1,423</b>	<b>\$3,102</b>	<b>\$3,778</b>	<b>\$2,478</b>
	Taxes	\$276	\$371	\$446	(\$212)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,699</b>	<b>\$3,473</b>	<b>\$4,224</b>	<b>\$2,266</b>

\*With two children under 5.

N/A = not applicable.

Note: Negative numbers (in parentheses) denote a tax refund.

	<b>Basic Needs</b>	<b>Single Adult</b>	<b>Single Parent*</b>	<b>Two Parents* (Both Working)</b>	<b>Two Parents* (One Working)</b>
<b>HILLSDALE</b>	Housing	\$521	\$658	\$658	\$658
	Child Care	N/A	\$804	\$804	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$68	\$170	\$222	\$157
	<b>Total Expenses</b>	<b>\$1,440</b>	<b>\$2,890</b>	<b>\$3,552</b>	<b>\$2,435</b>
	Taxes	\$282	\$182	\$415	(\$233)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,722</b>	<b>\$3,072</b>	<b>\$3,967</b>	<b>\$2,202</b>
<b>HOUGHTON</b>	Housing	\$492	\$658	\$658	\$658
	Child Care	N/A	\$1,084	\$1,084	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$77	\$229	\$293	\$191
	<b>Total Expenses</b>	<b>\$1,420</b>	<b>\$3,229</b>	<b>\$3,903</b>	<b>\$2,469</b>
	Taxes	\$274	\$388	\$463	(\$216)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,694</b>	<b>\$3,617</b>	<b>\$4,366</b>	<b>\$2,253</b>
<b>HURON</b>	Housing	\$503	\$658	\$658	\$658
	Child Care	N/A	\$1,024	\$1,024	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$85	\$238	\$309	\$218
	<b>Total Expenses</b>	<b>\$1,439</b>	<b>\$3,178</b>	<b>\$3,859</b>	<b>\$2,496</b>
	Taxes	\$281	\$381	\$457	(\$202)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,720</b>	<b>\$3,559</b>	<b>\$4,316</b>	<b>\$2,294</b>
<b>INGHAM</b>	Housing	\$687	\$848	\$848	\$848
	Child Care	N/A	\$1,246	\$1,246	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$118	\$322	\$404	\$251
	<b>Total Expenses</b>	<b>\$1,656</b>	<b>\$3,674</b>	<b>\$4,366</b>	<b>\$2,719</b>
	Taxes	\$361	\$491	\$570	(\$86)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$2,017</b>	<b>\$4,165</b>	<b>\$4,936</b>	<b>\$2,633</b>
<b>IONIA</b>	Housing	\$520	\$696	\$696	\$696
	Child Care	N/A	\$1,026	\$1,026	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$74	\$217	\$276	\$176
	<b>Total Expenses</b>	<b>\$1,445</b>	<b>\$3,197</b>	<b>\$3,866</b>	<b>\$2,492</b>
	Taxes	\$284	\$384	\$458	(\$204)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,729</b>	<b>\$3,581</b>	<b>\$4,324</b>	<b>\$2,288</b>

\*With two children under 5.

N/A = not applicable.

Note: Negative numbers (in parentheses) denote a tax refund.

	<b>Basic Needs</b>	<b>Single Adult</b>	<b>Single Parent*</b>	<b>Two Parents* (Both Working)</b>	<b>Two Parents* (One Working)</b>
<b>IOSCO</b>	Housing	\$515	\$658	\$658	\$658
	Child Care	N/A	\$1,018	\$1,018	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$71	\$204	\$260	\$167
	<b>Total Expenses</b>	<b>\$1,437</b>	<b>\$3,138</b>	<b>\$3,804</b>	<b>\$2,445</b>
	Taxes	\$281	\$376	\$449	(\$229)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,718</b>	<b>\$3,514</b>	<b>\$4,253</b>	<b>\$2,216</b>
<b>IRON</b>	Housing	\$492	\$658	\$658	\$658
	Child Care	N/A	\$1,134	\$1,134	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$85	\$254	\$326	\$218
	<b>Total Expenses</b>	<b>\$1,428</b>	<b>\$3,304</b>	<b>\$3,986</b>	<b>\$2,496</b>
	Taxes	\$277	\$398	\$474	(\$202)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,705</b>	<b>\$3,702</b>	<b>\$4,460</b>	<b>\$2,294</b>
<b>ISABELLA</b>	Housing	\$583	\$702	\$702	\$702
	Child Care	N/A	\$1,076	\$1,076	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$100	\$262	\$337	\$233
	<b>Total Expenses</b>	<b>\$1,534</b>	<b>\$3,298</b>	<b>\$3,983</b>	<b>\$2,555</b>
	Taxes	\$316	\$397	\$474	(\$171)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,850</b>	<b>\$3,695</b>	<b>\$4,457</b>	<b>\$2,384</b>
<b>JACKSON</b>	Housing	\$583	\$752	\$752	\$752
	Child Care	N/A	\$978	\$978	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$77	\$208	\$262	\$161
	<b>Total Expenses</b>	<b>\$1,511</b>	<b>\$3,196</b>	<b>\$3,860</b>	<b>\$2,533</b>
	Taxes	\$308	\$383	\$457	(\$182)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,819</b>	<b>\$3,579</b>	<b>\$4,317</b>	<b>\$2,351</b>
<b>KALAMAZOO</b>	Housing	\$612	\$769	\$769	\$769
	Child Care	N/A	\$1,216	\$1,216	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$130	\$348	\$451	\$314
	<b>Total Expenses</b>	<b>\$1,593</b>	<b>\$3,591</b>	<b>\$4,304</b>	<b>\$2,703</b>
	Taxes	\$338	\$460	\$547	(\$94)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,931</b>	<b>\$4,051</b>	<b>\$4,851</b>	<b>\$2,609</b>

\*With two children under 5.

N/A = not applicable.

Note: Negative numbers (in parentheses) denote a tax refund.

	<b>Basic Needs</b>	<b>Single Adult</b>	<b>Single Parent*</b>	<b>Two Parents* (Both Working)</b>	<b>Two Parents* (One Working)</b>
<b>KALKASKA</b>	Housing	\$507	\$679	\$679	\$679
	Child Care	N/A	\$968	\$968	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$68	\$197	\$252	\$163
	<b>Total Expenses</b>	<b>\$1,426</b>	<b>\$3,102</b>	<b>\$3,767</b>	<b>\$2,462</b>
	Taxes	\$277	\$371	\$445	(\$219)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,703</b>	<b>\$3,473</b>	<b>\$4,212</b>	<b>\$2,243</b>
<b>KENT</b>	Housing	\$627	\$776	\$776	\$776
	Child Care	N/A	\$1,160	\$1,160	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$131	\$339	\$441	\$311
	<b>Total Expenses</b>	<b>\$1,609</b>	<b>\$3,533</b>	<b>\$4,245</b>	<b>\$2,707</b>
	Taxes	\$344	\$439	\$526	(\$92)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,953</b>	<b>\$3,972</b>	<b>\$4,771</b>	<b>\$2,615</b>
<b>KEWEENAW</b>	Housing	\$492	\$658	\$658	\$658
	Child Care	N/A	\$1,134	\$1,134	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$85	\$254	\$326	\$218
	<b>Total Expenses</b>	<b>\$1,428</b>	<b>\$3,304</b>	<b>\$3,986</b>	<b>\$2,496</b>
	Taxes	\$277	\$398	\$474	(\$202)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,705</b>	<b>\$3,702</b>	<b>\$4,460</b>	<b>\$2,294</b>
<b>LAKE</b>	Housing	\$492	\$658	\$658	\$658
	Child Care	N/A	\$768	\$768	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$70	\$175	\$231	\$170
	<b>Total Expenses</b>	<b>\$1,413</b>	<b>\$2,859</b>	<b>\$3,525</b>	<b>\$2,448</b>
	Taxes	\$272	\$165	\$412	(\$226)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,685</b>	<b>\$3,024</b>	<b>\$3,937</b>	<b>\$2,222</b>
<b>LAPEER</b>	Housing	\$658	\$863	\$863	\$863
	Child Care	N/A	\$1,156	\$1,156	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$151	\$387	\$506	\$363
	<b>Total Expenses</b>	<b>\$1,660</b>	<b>\$3,664</b>	<b>\$4,393</b>	<b>\$2,846</b>
	Taxes	\$363	\$487	\$580	(\$20)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$2,023</b>	<b>\$4,151</b>	<b>\$4,973</b>	<b>\$2,826</b>

\*With two children under 5.

N/A = not applicable.

Note: Negative numbers (in parentheses) denote a tax refund.

	<b>Basic Needs</b>	<b>Single Adult</b>	<b>Single Parent*</b>	<b>Two Parents* (Both Working)</b>	<b>Two Parents* (One Working)</b>
<b>LEELANAU</b>	Housing	\$667	\$802	\$802	\$802
	Child Care	N/A	\$1,238	\$1,238	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$87	\$254	\$308	\$163
	<b>Total Expenses</b>	<b>\$1,605</b>	<b>\$3,552</b>	<b>\$4,216</b>	<b>\$2,585</b>
	Taxes	\$343	\$446	\$515	(\$155)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,948</b>	<b>\$3,998</b>	<b>\$4,731</b>	<b>\$2,430</b>
<b>LENAWEE</b>	Housing	\$560	\$713	\$713	\$713
	Child Care	N/A	\$990	\$990	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$70	\$195	\$246	\$149
	<b>Total Expenses</b>	<b>\$1,481</b>	<b>\$3,156</b>	<b>\$3,817</b>	<b>\$2,482</b>
	Taxes	\$297	\$378	\$451	(\$209)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,778</b>	<b>\$3,534</b>	<b>\$4,268</b>	<b>\$2,273</b>
<b>LIVINGSTON</b>	Housing	\$659	\$864	\$864	\$864
	Child Care	N/A	\$1,410	\$1,410	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$100	\$316	\$384	\$204
	<b>Total Expenses</b>	<b>\$1,610</b>	<b>\$3,848</b>	<b>\$4,526</b>	<b>\$2,688</b>
	Taxes	\$344	\$555	\$629	(\$102)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,954</b>	<b>\$4,403</b>	<b>\$5,155</b>	<b>\$2,586</b>
<b>LUCE</b>	Housing	\$492	\$658	\$658	\$658
	Child Care	N/A	\$944	\$944	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$85	\$229	\$301	\$218
	<b>Total Expenses</b>	<b>\$1,428</b>	<b>\$3,089</b>	<b>\$3,771</b>	<b>\$2,496</b>
	Taxes	\$277	\$369	\$445	(\$202)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,705</b>	<b>\$3,458</b>	<b>\$4,216</b>	<b>\$2,294</b>
<b>MACKINAC</b>	Housing	\$519	\$658	\$658	\$658
	Child Care	N/A	\$840	\$840	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$64	\$168	\$217	\$147
	<b>Total Expenses</b>	<b>\$1,434</b>	<b>\$2,924</b>	<b>\$3,583</b>	<b>\$2,425</b>
	Taxes	\$280	\$199	\$420	(\$239)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,714</b>	<b>\$3,123</b>	<b>\$4,003</b>	<b>\$2,186</b>

\*With two children under 5.

N/A = not applicable.

Note: Negative numbers (in parentheses) denote a tax refund.

	<b>Basic Needs</b>	<b>Single Adult</b>	<b>Single Parent*</b>	<b>Two Parents* (Both Working)</b>	<b>Two Parents* (One Working)</b>
<b>MACOMB</b>	Housing	\$658	\$863	\$863	\$863
	Child Care	N/A	\$1,376	\$1,376	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$136	\$387	\$491	\$316
	<b>Total Expenses</b>	<b>\$1,645</b>	<b>\$3,884</b>	<b>\$4,598</b>	<b>\$2,799</b>
	Taxes	\$357	\$568	\$655	(\$44)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$2,002</b>	<b>\$4,452</b>	<b>\$5,253</b>	<b>\$2,755</b>
<b>MANISTEE</b>	Housing	\$492	\$658	\$658	\$658
	Child Care	N/A	\$1,072	\$1,072	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$68	\$208	\$263	\$163
	<b>Total Expenses</b>	<b>\$1,411</b>	<b>\$3,196</b>	<b>\$3,861</b>	<b>\$2,441</b>
	Taxes	\$271	\$383	\$457	(\$231)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,682</b>	<b>\$3,579</b>	<b>\$4,318</b>	<b>\$2,210</b>
<b>MARQUETTE</b>	Housing	\$548	\$722	\$722	\$722
	Child Care	N/A	\$1,142	\$1,142	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$82	\$247	\$310	\$191
	<b>Total Expenses</b>	<b>\$1,481</b>	<b>\$3,369</b>	<b>\$4,042</b>	<b>\$2,533</b>
	Taxes	\$297	\$407	\$482	(\$182)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,778</b>	<b>\$3,776</b>	<b>\$4,524</b>	<b>\$2,351</b>
<b>MASON</b>	Housing	\$492	\$658	\$658	\$658
	Child Care	N/A	\$922	\$922	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$50	\$152	\$189	\$108
	<b>Total Expenses</b>	<b>\$1,393</b>	<b>\$2,990</b>	<b>\$3,637</b>	<b>\$2,386</b>
	Taxes	\$265	\$234	\$427	(\$259)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,658</b>	<b>\$3,224</b>	<b>\$4,064</b>	<b>\$2,127</b>
<b>MECOSTA</b>	Housing	\$556	\$658	\$658	\$658
	Child Care	N/A	\$942	\$942	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$77	\$196	\$254	\$170
	<b>Total Expenses</b>	<b>\$1,484</b>	<b>\$3,054</b>	<b>\$3,722</b>	<b>\$2,448</b>
	Taxes	\$298	\$364	\$438	(\$227)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,782</b>	<b>\$3,418</b>	<b>\$4,160</b>	<b>\$2,221</b>

\*With two children under 5.

N/A = not applicable.

Note: Negative numbers (in parentheses) denote a tax refund.

	<b>Basic Needs</b>	<b>Single Adult</b>	<b>Single Parent*</b>	<b>Two Parents* (Both Working)</b>	<b>Two Parents* (One Working)</b>
<b>MENOMINEE</b>	Housing	\$522	\$658	\$658	\$658
	Child Care	N/A	\$940	\$940	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$88	\$228	\$300	\$218
	<b>Total Expenses</b>	<b>\$1,461</b>	<b>\$3,084</b>	<b>\$3,766</b>	<b>\$2,496</b>
	Taxes	\$290	\$368	\$444	(\$202)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,751</b>	<b>\$3,452</b>	<b>\$4,210</b>	<b>\$2,294</b>
<b>MIDLAND</b>	Housing	\$598	\$778	\$778	\$778
	Child Care	N/A	\$1,160	\$1,160	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$102	\$270	\$360	\$230
	<b>Total Expenses</b>	<b>\$1,551</b>	<b>\$3,466</b>	<b>\$4,166</b>	<b>\$2,628</b>
	Taxes	\$323	\$420	\$498	(\$133)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,874</b>	<b>\$3,886</b>	<b>\$4,664</b>	<b>\$2,495</b>
<b>MISSAUKEE</b>	Housing	\$569	\$658	\$658	\$658
	Child Care	N/A	\$842	\$842	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$76	\$178	\$232	\$162
	<b>Total Expenses</b>	<b>\$1,496</b>	<b>\$2,936</b>	<b>\$3,600</b>	<b>\$2,440</b>
	Taxes	\$302	\$206	\$422	(\$231)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,798</b>	<b>\$3,142</b>	<b>\$4,022</b>	<b>\$2,209</b>
<b>MONROE</b>	Housing	\$604	\$808	\$808	\$808
	Child Care	N/A	\$1,186	\$1,186	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$110	\$310	\$394	\$255
	<b>Total Expenses</b>	<b>\$1,565</b>	<b>\$3,562</b>	<b>\$4,256</b>	<b>\$2,683</b>
	Taxes	\$328	\$450	\$530	(\$105)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,893</b>	<b>\$4,012</b>	<b>\$4,786</b>	<b>\$2,578</b>
<b>MONTCALM</b>	Housing	\$514	\$658	\$658	\$658
	Child Care	N/A	\$966	\$966	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$72	\$270	\$360	\$230
	<b>Total Expenses</b>	<b>\$1,437</b>	<b>\$3,152</b>	<b>\$3,852</b>	<b>\$2,508</b>
	Taxes	\$281	\$378	\$456	(\$196)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,718</b>	<b>\$3,530</b>	<b>\$4,308</b>	<b>\$2,312</b>

\*With two children under 5.

N/A = not applicable.

Note: Negative numbers (in parentheses) denote a tax refund.

	<b>Basic Needs</b>	<b>Single Adult</b>	<b>Single Parent*</b>	<b>Two Parents* (Both Working)</b>	<b>Two Parents* (One Working)</b>
<b>MONTMORENCY</b>	Housing	\$507	\$678	\$678	\$678
	Child Care	N/A	\$876	\$876	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$68	\$184	\$238	\$161
	<b>Total Expenses</b>	<b>\$1,426</b>	<b>\$2,996</b>	<b>\$3,660</b>	<b>\$2,459</b>
	Taxes	\$277	\$237	\$430	(\$221)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,703</b>	<b>\$3,233</b>	<b>\$4,090</b>	<b>\$2,238</b>
<b>MUSKEGON</b>	Housing	\$568	\$760	\$760	\$760
	Child Care	N/A	\$918	\$918	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$117	\$290	\$386	\$292
	<b>Total Expenses</b>	<b>\$1,536</b>	<b>\$3,226</b>	<b>\$3,932</b>	<b>\$2,672</b>
	Taxes	\$317	\$388	\$467	(\$111)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,853</b>	<b>\$3,614</b>	<b>\$4,399</b>	<b>\$2,561</b>
<b>NEWAYGO</b>	Housing	\$521	\$658	\$658	\$658
	Child Care	N/A	\$882	\$882	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$72	\$189	\$246	\$170
	<b>Total Expenses</b>	<b>\$1,444</b>	<b>\$2,987</b>	<b>\$3,654</b>	<b>\$2,448</b>
	Taxes	\$283	\$232	\$429	(\$226)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,727</b>	<b>\$3,219</b>	<b>\$4,083</b>	<b>\$2,222</b>
<b>OAKLAND</b>	Housing	\$658	\$863	\$863	\$863
	Child Care	N/A	\$1,544	\$1,544	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$139	\$417	\$523	\$324
	<b>Total Expenses</b>	<b>\$1,648</b>	<b>\$4,082</b>	<b>\$4,798</b>	<b>\$2,807</b>
	Taxes	\$358	\$641	\$729	(\$41)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$2,006</b>	<b>\$4,723</b>	<b>\$5,527</b>	<b>\$2,766</b>
<b>OCEANA</b>	Housing	\$492	\$658	\$658	\$658
	Child Care	N/A	\$798	\$798	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$109	\$261	\$357	\$292
	<b>Total Expenses</b>	<b>\$1,452</b>	<b>\$2,975</b>	<b>\$3,681</b>	<b>\$2,570</b>
	Taxes	\$286	\$226	\$433	(\$163)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,738</b>	<b>\$3,201</b>	<b>\$4,114</b>	<b>\$2,407</b>

\*With two children under 5.

N/A = not applicable.

Note: Negative numbers (in parentheses) denote a tax refund.

	<b>Basic Needs</b>	<b>Single Adult</b>	<b>Single Parent*</b>	<b>Two Parents* (Both Working)</b>	<b>Two Parents* (One Working)</b>
<b>OGEMAW</b>	Housing	\$498	\$667	\$667	\$667
	Child Care	N/A	\$912	\$912	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$69	\$191	\$247	\$167
	<b>Total Expenses</b>	<b>\$1,418</b>	<b>\$3,028</b>	<b>\$3,694</b>	<b>\$2,454</b>
	Taxes	\$274	\$253	\$435	(\$224)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,692</b>	<b>\$3,281</b>	<b>\$4,129</b>	<b>\$2,230</b>
<b>ONTONAGON</b>	Housing	\$536	\$658	\$658	\$658
	Child Care	N/A	\$824	\$824	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$89	\$213	\$285	\$218
	<b>Total Expenses</b>	<b>\$1,476</b>	<b>\$2,953</b>	<b>\$3,635</b>	<b>\$2,496</b>
	Taxes	\$295	\$215	\$427	(\$202)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,771</b>	<b>\$3,168</b>	<b>\$4,062</b>	<b>\$2,294</b>
<b>OSCEOLA</b>	Housing	\$493	\$658	\$658	\$658
	Child Care	N/A	\$872	\$872	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$70	\$187	\$244	\$170
	<b>Total Expenses</b>	<b>\$1,414</b>	<b>\$2,975</b>	<b>\$3,642</b>	<b>\$2,448</b>
	Taxes	\$272	\$226	\$428	(\$226)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,686</b>	<b>\$3,201</b>	<b>\$4,070</b>	<b>\$2,222</b>
<b>OSCODA</b>	Housing	\$522	\$699	\$699	\$699
	Child Care	N/A	\$756	\$756	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$70	\$173	\$228	\$163
	<b>Total Expenses</b>	<b>\$1,443</b>	<b>\$2,886</b>	<b>\$3,551</b>	<b>\$2,482</b>
	Taxes	\$283	\$179	\$415	(\$209)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,726</b>	<b>\$3,065</b>	<b>\$3,966</b>	<b>\$2,273</b>
<b>OTSEGO</b>	Housing	\$544	\$680	\$680	\$680
	Child Care	N/A	\$968	\$968	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$72	\$197	\$250	\$161
	<b>Total Expenses</b>	<b>\$1,467</b>	<b>\$3,103</b>	<b>\$3,766</b>	<b>\$2,461</b>
	Taxes	\$292	\$371	\$444	(\$220)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,759</b>	<b>\$3,474</b>	<b>\$4,210</b>	<b>\$2,241</b>

\*With two children under 5.

N/A = not applicable.

Note: Negative numbers (in parentheses) denote a tax refund.

	<b>Basic Needs</b>	<b>Single Adult</b>	<b>Single Parent*</b>	<b>Two Parents* (Both Working)</b>	<b>Two Parents* (One Working)</b>
<b>OTTAWA</b>	Housing	\$647	\$749	\$749	\$749
	Child Care	N/A	\$1,140	\$1,140	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$86	\$236	\$293	\$170
	<b>Total Expenses</b>	<b>\$1,584</b>	<b>\$3,383</b>	<b>\$4,050</b>	<b>\$2,539</b>
	Taxes	\$335	\$409	\$483	(\$179)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,919</b>	<b>\$3,792</b>	<b>\$4,533</b>	<b>\$2,360</b>
<b>PRESQUE ISLE</b>	Housing	\$569	\$658	\$658	\$658
	Child Care	N/A	\$1,028	\$1,028	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$75	\$202	\$255	\$161
	<b>Total Expenses</b>	<b>\$1,495</b>	<b>\$3,146</b>	<b>\$3,809</b>	<b>\$2,439</b>
	Taxes	\$302	\$377	\$450	(\$232)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,797</b>	<b>\$3,523</b>	<b>\$4,259</b>	<b>\$2,207</b>
<b>ROSCOMMON</b>	Housing	\$492	\$658	\$658	\$658
	Child Care	N/A	\$1,106	\$1,106	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$70	\$218	\$275	\$170
	<b>Total Expenses</b>	<b>\$1,413</b>	<b>\$3,240</b>	<b>\$3,907</b>	<b>\$2,448</b>
	Taxes	\$272	\$389	\$463	(\$226)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,685</b>	<b>\$3,629</b>	<b>\$4,370</b>	<b>\$2,222</b>
<b>SAGINAW</b>	Housing	\$549	\$709	\$709	\$708
	Child Care	N/A	\$1,114	\$1,114	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$78	\$232	\$290	\$176
	<b>Total Expenses</b>	<b>\$1,478</b>	<b>\$3,313</b>	<b>\$3,981</b>	<b>\$2,504</b>
	Taxes	\$296	\$399	\$473	(\$198)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,774</b>	<b>\$3,712</b>	<b>\$4,454</b>	<b>\$2,306</b>
<b>SAINT CLAIR</b>	Housing	\$658	\$863	\$863	\$863
	Child Care	N/A	\$1,236	\$1,236	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$89	\$268	\$325	\$170
	<b>Total Expenses</b>	<b>\$1,598</b>	<b>\$3,625</b>	<b>\$4,292</b>	<b>\$2,653</b>
	Taxes	\$340	\$473	\$543	(\$121)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,938</b>	<b>\$4,098</b>	<b>\$4,835</b>	<b>\$2,532</b>

\*With two children under 5.

N/A = not applicable.

Note: Negative numbers (in parentheses) denote a tax refund.

	<b>Basic Needs</b>	<b>Single Adult</b>	<b>Single Parent*</b>	<b>Two Parents* (Both Working)</b>	<b>Two Parents* (One Working)</b>
<b>SAINT JOSEPH</b>	Housing	\$501	\$671	\$671	\$671
	Child Care	N/A	\$918	\$918	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$74	\$202	\$262	\$181
	<b>Total Expenses</b>	<b>\$1,426</b>	<b>\$3,049</b>	<b>\$3,719</b>	<b>\$2,472</b>
	Taxes	\$277	\$265	\$438	(\$215)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,703</b>	<b>\$3,314</b>	<b>\$4,157</b>	<b>\$2,257</b>
<b>SANILAC</b>	Housing	\$492	\$658	\$658	\$658
	Child Care	N/A	\$1,020	\$1,020	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$89	\$246	\$321	\$227
	<b>Total Expenses</b>	<b>\$1,432</b>	<b>\$3,182</b>	<b>\$3,867</b>	<b>\$2,505</b>
	Taxes	\$279	\$382	\$458	(\$198)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,711</b>	<b>\$3,564</b>	<b>\$4,325</b>	<b>\$2,307</b>
<b>SCHOOLCRAFT</b>	Housing	\$516	\$658	\$658	\$658
	Child Care	N/A	\$998	\$998	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$87	\$236	\$308	\$218
	<b>Total Expenses</b>	<b>\$1,454</b>	<b>\$3,150</b>	<b>\$3,832</b>	<b>\$2,496</b>
	Taxes	\$287	\$377	\$453	(\$202)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,741</b>	<b>\$3,527</b>	<b>\$4,285</b>	<b>\$2,294</b>
<b>SHIAWASSEE</b>	Housing	\$513	\$687	\$687	\$687
	Child Care	N/A	\$1,002	\$1,002	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$83	\$232	\$300	\$205
	<b>Total Expenses</b>	<b>\$1,447</b>	<b>\$3,179</b>	<b>\$3,857</b>	<b>\$2,512</b>
	Taxes	\$284	\$381	\$457	(\$194)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,731</b>	<b>\$3,560</b>	<b>\$4,314</b>	<b>\$2,318</b>
<b>TUSCOLA</b>	Housing	\$507	\$658	\$658	\$658
	Child Care	N/A	\$1,078	\$1,078	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$85	\$246	\$317	\$215
	<b>Total Expenses</b>	<b>\$1,443</b>	<b>\$3,240</b>	<b>\$3,921</b>	<b>\$2,493</b>
	Taxes	\$283	\$389	\$465	(\$203)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,726</b>	<b>\$3,629</b>	<b>\$4,386</b>	<b>\$2,290</b>

\*With two children under 5.

N/A = not applicable.

Note: Negative numbers (in parentheses) denote a tax refund.

	<b>Basic Needs</b>	<b>Single Adult</b>	<b>Single Parent*</b>	<b>Two Parents* (Both Working)</b>	<b>Two Parents* (One Working)</b>
<b>VAN BUREN</b>	Housing	\$612	\$769	\$769	\$769
	Child Care	N/A	\$1,132	\$1,132	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$120	\$316	\$409	\$379
	<b>Total Expenses</b>	<b>\$1,583</b>	<b>\$3,475</b>	<b>\$4,178</b>	<b>\$2,768</b>
	Taxes	\$334	\$421	\$501	(\$61)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,917</b>	<b>\$3,896</b>	<b>\$4,679</b>	<b>\$2,707</b>
<b>WASHTENAW</b>	Housing	\$851	\$1,019	\$1,019	\$1,019
	Child Care	N/A	\$1,530	\$1,530	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$124	\$357	\$423	\$204
	<b>Total Expenses</b>	<b>\$1,826</b>	<b>\$4,164</b>	<b>\$4,840</b>	<b>\$2,843</b>
	Taxes	\$424	\$671	\$745	(\$21)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$2,250</b>	<b>\$4,835</b>	<b>\$5,585</b>	<b>\$2,822</b>
<b>WAYNE</b>	Housing	\$658	\$863	\$863	\$863
	Child Care	N/A	\$1,298	\$1,298	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$136	\$376	\$481	\$316
	<b>Total Expenses</b>	<b>\$1,645</b>	<b>\$3,795</b>	<b>\$4,510</b>	<b>\$2,799</b>
	Taxes	\$357	\$535	\$623	(\$44)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$2,002</b>	<b>\$4,330</b>	<b>\$5,133</b>	<b>\$2,755</b>
<b>WEXFORD</b>	Housing	\$544	\$728	\$728	\$728
	Child Care	N/A	\$936	\$936	N/A
	Food	\$270	\$517	\$717	\$717
	Transportation	\$376	\$376	\$624	\$376
	Clothing/Household/Personal/Phone	\$205	\$365	\$527	\$527
	Healthcare	\$72	\$199	\$254	\$162
	<b>Total Expenses</b>	<b>\$1,467</b>	<b>\$3,121</b>	<b>\$3,786</b>	<b>\$2,510</b>
	Taxes	\$292	\$373	\$447	(\$195)
	<b>Net Total (Expenses &amp; Taxes)</b>	<b>\$1,759</b>	<b>\$3,494</b>	<b>\$4,233</b>	<b>\$2,315</b>

\*With two children under 5.

N/A = not applicable.

Note: Negative numbers (in parentheses) denote a tax refund.

## BASIC NEEDS WAGES BY COUNTY

	Single Adult		Single Parent*		Two Parents* (Both Working)		Two Parents* (One Working)	
	Hourly	Annual	Hourly	Annual	Hourly <sup>1</sup>	Annual <sup>1</sup>	Hourly	Annual
Michigan	\$11.10	\$23,078	\$22.75	\$47,321	\$13.62	\$28,330	\$14.89	\$30,961
Alcona	9.71	20,201	18.18	37,813	11.62	24,172	12.73	26,485
Alger	9.84	20,465	21.67	45,078	13.02	27,087	13.23	27,528
Allegan	10.70	22,254	20.96	43,594	12.63	26,270	13.55	28,183
Alpena	9.90	20,596	19.75	41,087	12.00	24,969	12.73	26,485
Antrim	9.89	20,580	20.10	41,809	12.18	25,337	12.86	26,740
Arenac	10.00	20,810	18.28	38,014	11.68	24,288	12.93	26,886
Baraga	9.84	20,465	20.55	42,749	12.79	26,604	13.23	27,528
Barry	10.12	21,056	20.44	42,524	12.37	25,732	13.16	27,368
Bay	9.95	20,695	21.21	44,125	12.77	26,556	13.13	27,314
Benzie	10.38	21,597	20.97	43,614	12.62	26,240	13.20	27,461
Berrien	10.03	20,859	20.76	43,171	12.53	26,059	13.31	27,675
Branch	9.93	20,645	18.38	38,228	11.69	24,322	12.81	26,646
Calhoun	10.83	22,517	21.55	44,833	13.08	27,196	14.69	30,562
Cass	10.18	21,171	20.01	41,619	12.15	25,276	13.50	28,089
Charlevoix	10.27	21,368	20.08	41,768	12.17	25,310	12.95	26,927
Cheboygan	9.93	20,645	18.69	38,884	11.81	24,574	12.73	26,485
Chippewa	9.89	20,580	19.94	41,469	12.14	25,255	13.26	27,582
Clare	9.92	20,629	19.12	39,780	12.05	25,058	13.34	27,742
Clinton	11.65	24,240	23.06	47,974	13.77	28,640	15.25	31,725
Crawford	9.82	20,432	20.15	41,905	12.20	25,385	12.89	26,806
Delta	9.98	20,760	20.68	43,008	12.53	26,052	13.23	27,528
Dickinson	9.78	20,333	20.70	43,062	12.51	26,025	13.00	27,034
Eaton	11.76	24,454	23.24	48,335	13.90	28,919	15.59	32,433
Emmet	10.41	21,663	21.91	45,582	13.08	27,210	13.71	28,517
Genesee	10.48	21,794	22.39	46,563	13.43	27,932	14.35	29,841
Gladwin	10.48	21,794	19.81	41,210	12.11	25,180	13.34	27,742
Gogebic	9.84	20,465	20.68	43,008	12.53	26,052	13.23	27,528
Grand Traverse	11.22	23,338	22.75	47,317	13.49	28,057	14.68	30,535
Gratiot	9.80	20,383	20.04	41,673	12.18	25,344	13.07	27,195
Hillsdale	9.93	20,662	17.72	36,865	11.44	23,805	12.70	26,419
Houghton	9.78	20,333	20.87	43,403	12.59	26,195	13.00	27,034
Huron	9.93	20,645	20.53	42,708	12.45	25,896	13.23	27,528
Ingham	11.64	24,208	24.03	49,977	14.24	29,617	15.19	31,591
Ionia	9.97	20,744	20.66	42,967	12.47	25,943	13.20	27,461
Iosco	9.91	20,613	20.27	42,163	12.27	25,521	12.78	26,592
Iron	9.84	20,465	21.36	44,425	12.87	26,761	13.23	27,528
Isabella	10.68	22,205	21.32	44,343	12.86	26,740	13.75	28,610
Jackson	10.49	21,827	20.65	42,953	12.45	25,902	13.56	28,210
Kalamazoo	11.14	23,173	23.37	48,614	13.99	29,108	15.05	31,311
Kalkaska	9.82	20,432	20.04	41,674	12.15	25,269	12.94	26,913
Kent	11.27	23,436	22.91	47,662	13.76	28,623	15.09	31,377
Keweenaw	9.84	20,465	21.36	44,425	12.87	26,761	13.23	27,528
Lake	9.72	20,219	17.45	36,291	11.36	23,621	12.82	26,658
Lapeer	11.67	24,273	23.95	49,813	14.35	29,838	16.31	33,917
Leelanau	11.24	23,370	23.06	47,974	13.65	28,385	14.02	29,159
Lenawee	10.26	21,335	20.39	42,409	12.31	25,610	13.11	27,274
Livingston	11.28	23,452	25.40	52,833	14.87	30,930	14.92	31,030
Luce	9.84	20,465	19.95	41,496	12.16	25,296	13.23	27,528

\*With two children under 5.

<sup>1</sup>Wage level needed for each parent.

## BASIC NEEDS WAGES BY COUNTY

	Single Adult		Single Parent*		Two Parents* (Both Working)		Two Parents* (One Working)	
	Hourly	Annual	Hourly	Annual	Hourly <sup>1</sup>	Annual <sup>1</sup>	Hourly	Annual
Mackinac	\$9.89	\$20,563	\$18.02	\$37,480	\$11.55	\$24,016	\$12.61	\$26,232
Macomb	11.55	24,027	25.68	53,424	15.15	31,521	15.89	33,061
Manistee	9.70	20,186	20.65	42,953	12.46	25,909	12.75	26,526
Marquette	10.26	21,335	21.78	45,310	13.05	27,142	13.56	28,210
Mason	9.56	19,890	18.60	38,683	11.72	24,384	12.27	25,523
Mecosta	10.28	21,384	19.72	41,019	12.00	24,963	12.81	26,646
Menominee	10.10	21,006	19.92	41,428	12.15	25,262	13.23	27,528
Midland	10.81	22,484	22.42	46,631	13.45	27,986	14.39	29,934
Missaukee	10.38	21,581	18.13	37,707	11.60	24,132	12.75	26,512
Monroe	10.92	22,714	23.14	48,138	13.80	28,714	14.87	30,936
Montcalm	9.91	20,613	20.36	42,354	12.43	25,848	13.34	27,742
Montmorency	9.82	20,432	18.65	38,790	11.80	24,540	12.91	26,859
Muskegon	10.69	22,238	20.85	43,362	12.69	26,393	14.78	30,736
Newaygo	9.97	20,727	18.57	38,629	11.78	24,499	12.82	26,658
Oakland	11.58	24,076	27.25	56,674	15.94	33,162	15.96	33,195
Oceana	10.03	20,859	18.47	38,415	11.87	24,683	13.88	28,878
Ogemaw	9.76	20,301	18.93	39,378	11.91	24,772	12.87	26,765
Ontonagon	10.22	21,253	18.28	38,014	11.72	24,370	13.23	27,528
Osceola	9.73	20,235	18.47	38,415	11.74	24,418	12.82	26,658
Oscoda	9.96	20,711	17.69	36,785	11.44	23,798	13.11	27,274
Otsego	10.15	21,105	20.04	41,687	12.15	25,262	12.93	26,886
Ottawa	11.07	23,026	21.88	45,501	13.08	27,196	13.61	28,317
Presque Isle	10.37	21,565	20.32	42,272	12.29	25,555	12.73	26,485
Roscommon	9.72	20,219	20.94	43,553	12.61	26,222	12.82	26,658
Saginaw	10.23	21,286	21.42	44,547	12.85	26,726	13.31	27,675
Saint Clair	11.18	23,255	23.64	49,172	13.95	29,009	14.61	30,388
Saint Joseph	9.82	20,432	19.12	39,766	11.99	24,942	13.02	27,088
Sanilac	9.87	20,530	20.56	42,763	12.48	25,950	13.31	27,689
Schoolcraft	10.04	20,892	20.35	42,327	12.36	25,712	13.23	27,528
Shiawassee	9.99	20,777	20.54	42,722	12.44	25,882	13.38	27,821
Tuscola	9.96	20,711	20.94	43,553	12.65	26,318	13.21	27,475
Van Buren	11.06	23,009	22.48	46,754	13.50	28,074	15.62	32,487
Washtenaw	12.98	26,998	27.89	58,021	16.11	33,507	16.28	33,864
Wayne	11.55	24,027	24.98	51,963	14.81	30,799	15.89	33,061
Wexford	10.15	21,105	20.16	41,932	12.21	25,398	13.36	27,782

\*With two children under 5.

<sup>1</sup>Wage level needed for each parent.

## APPENDIX A: METHODOLOGY

**Housing:** This report uses the 2015 Fair Market Rent (FMR) from the United States Department of Housing and Urban Development to calculate housing costs. The FMR equals the 40th percentile of rents in each county or metropolitan area and includes all utility costs except telephone service.

**Food:** We base the cost of food on the Low-Cost Food Plan of the United States Department of Agriculture's Cost of Food at Home (March 2016), an estimation of food cost that takes into account age, gender and family size. The Low-Cost Food Plan corresponds to the spending patterns of the bottom one-third of income groups and assumes all food is purchased from a retail establishment and then prepared and eaten at home.

**Child Care:** We base child care costs on the 2015 Cost of Care Report by the Early Childhood Investment Corporation. 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. Our child care cost estimate assumes all children are below age 5 and are not in school and, therefore, require full-time child care while parents work. Child care costs are not included in the expenses for two-parent families in which only one parent is working or looking for work, as it is assumed that the other parent is available for child care. For two-parent families in which both parents work, the calculations assume the parents both work full time on the same shift and therefore need full-time care.

**Healthcare:** The healthcare costs in this report assume that the family does not have employer-sponsored health insurance and needs to buy it in the private market. We calculate the premium using the Kaiser Family Foundation's Health Insurance Premium Estimator. The incomes we use to calculate the tax credits are based on the higher of two numbers: the cost of

all other non-healthcare expenses, or 138% of the federal poverty line. We then apply this tax credit to the median cost of the "Silver Plan" (the second least expensive plan) on Healthcare.gov for each county. This is represented in Appendix C.

**Transportation:** We base household transportation costs on the assumption that families own a private vehicle since access to adequate public transportation is limited in most areas of Michigan. Based on data from the United States Department of Transportation's 2009 National Household Travel Survey (the latest available), we estimate that to meet basic needs, a single person, single-parent family and two-parent family with one parent working must drive 696 miles per month for work, and a two-parent family with two working parents must drive 1,156 miles per month. Calculations for costs are based on the 2016 Internal Revenue Service Mileage Reimbursement Rate of 54 cents per mile. Due to the variability and lack of solid estimates of used car costs around the state, calculations do not include the cost of purchasing a car; however, this is obviously a significant expense.

**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 2016 Consumer Expenditures Survey of the Bureau of Labor Statistics. Phone services do not include long-distance charges.

**Taxes:** Federal, state and payroll taxes are estimated based on family income. They reflect receipt, when applicable, of the federal and state Earned Income Tax Credits, the federal Child and Dependent Care Tax Credit, and the federal Child Tax Credit.

## APPENDIX B: AVERAGE MONTHLY CHILD CARE COSTS, 2015

County	Monthly	Monthly with Two Children	Percent of Minimum Wage	County	Monthly	Monthly with Two Children	Percent of Minimum Wage
Michigan	\$567	\$1,134	74%	Mackinac	\$420	\$840	54%
Alcona	\$424	\$848	55%	Macomb	\$688	\$1,376	89%
Alger	\$588	\$1,176	76%	Manistee	\$536	\$1,072	69%
Allegan	\$515	\$1,030	67%	Marquette	\$571	\$1,142	74%
Alpena	\$476	\$952	62%	Mason	\$461	\$922	60%
Antrim	\$493	\$986	64%	Mecosta	\$471	\$942	61%
Arenac	\$410	\$820	53%	Menominee	\$470	\$940	61%
Baraga	\$557	\$1,114	72%	Midland	\$580	\$1,160	75%
Barry	\$503	\$1,006	65%	Missaukee	\$421	\$842	55%
Bay	\$557	\$1,114	72%	Monroe	\$593	\$1,186	77%
Benzie	\$532	\$1,064	69%	Montcalm	\$483	\$966	63%
Berrien	\$515	\$1,030	67%	Montmorency	\$438	\$876	57%
Branch	\$429	\$858	56%	Muskegon	\$459	\$918	60%
Calhoun	\$518	\$1,036	67%	Newaygo	\$441	\$882	57%
Cass	\$453	\$906	59%	Oakland	\$772	\$1,544	100%
Charlevoix	\$486	\$972	63%	Oceana	\$399	\$798	52%
Cheboygan	\$450	\$900	58%	Ogemaw	\$456	\$912	59%
Chippewa	\$467	\$934	61%	Ontonagon	\$412	\$824	53%
Clare	\$451	\$902	58%	Osceola	\$436	\$872	57%
Clinton	\$568	\$1,136	74%	Oscoda	\$378	\$756	49%
Crawford	\$494	\$988	64%	Otsego	\$484	\$968	63%
Delta	\$521	\$1,042	68%	Ottawa	\$570	\$1,140	74%
Dickinson	\$531	\$1,062	69%	Presque Isle	\$514	\$1,028	67%
Eaton	\$566	\$1,132	73%	Roscommon	\$553	\$1,106	72%
Emmet	\$565	\$1,130	73%	Saginaw	\$557	\$1,114	72%
Genesee	\$581	\$1,162	75%	Saint Clair	\$618	\$1,236	80%
Gladwin	\$459	\$918	60%	Saint Joseph	\$459	\$918	60%
Gogebic	\$521	\$1,042	68%	Sanilac	\$510	\$1,020	66%
Grand Traverse	\$564	\$1,128	73%	Schoolcraft	\$499	\$998	65%
Gratiot	\$483	\$966	63%	Shiawassee	\$501	\$1,002	65%
Hillsdale	\$402	\$804	52%	Tuscola	\$539	\$1,078	70%
Houghton	\$542	\$1,084	70%	Van Buren	\$566	\$1,132	73%
Huron	\$512	\$1,024	66%	Washtenaw	\$765	\$1,530	99%
Ingham	\$623	\$1,246	81%	Wayne	\$649	\$1,298	84%
Ionia	\$513	\$1,026	67%	Wexford	\$468	\$936	61%
Iosco	\$509	\$1,018	66%				
Iron	\$567	\$1,134	74%				
Isabella	\$538	\$1,076	70%				
Jackson	\$489	\$978	63%				
Kalamazoo	\$608	\$1,216	79%				
Kalkaska	\$484	\$968	63%				
Kent	\$580	\$1,160	75%				
Keweenaw	*	*	*				
Lake	\$384	\$768	50%				
Lapeer	\$578	\$1,156	75%				
Leelanau	\$619	\$1,238	80%				
Lenawee	\$495	\$990	64%				
Livingston	\$705	\$1,410	91%				
Luce	\$472	\$944	61%				

\*Data is unavailable for this county.

Note: The 2017 minimum wage is \$8.90 per hour.

Source: Michigan Early Childhood Investment Corporation

## APPENDIX C: HEALTHCARE COSTS USING THE SILVER PLAN

Single Adult				Single Parent			Two Parents (Both Working)			Two Parents (One Working)		
County	Monthly Premium	Premium Tax Credit	Expected Contribution	Monthly Premium	Premium Tax Credit	Expected Contribution	Monthly Premium	Premium Tax Credit	Expected Contribution	Monthly Premium	Premium Tax Credit	Expected Contribution
Michigan	\$283	\$169	\$114	\$600	\$280	\$319	\$883	\$477	\$406	\$883	\$620	\$263
Alcona	\$276	\$209	\$67	\$585	\$407	\$178	\$861	\$629	\$232	\$861	\$700	\$161
Alger	\$388	\$303	\$85	\$822	\$562	\$260	\$1,210	\$878	\$332	\$1,210	\$992	\$218
Allegan	\$285	\$199	\$86	\$603	\$377	\$226	\$887	\$600	\$287	\$887	\$704	\$183
Alpena	\$276	\$207	\$69	\$585	\$394	\$191	\$861	\$616	\$245	\$861	\$700	\$161
Antrim	\$261	\$192	\$69	\$553	\$355	\$198	\$814	\$561	\$253	\$814	\$651	\$163
Arenac	\$269	\$192	\$77	\$570	\$379	\$191	\$839	\$586	\$253	\$839	\$654	\$185
Baraga	\$388	\$303	\$85	\$822	\$671	\$151	\$1,210	\$887	\$323	\$1,210	\$992	\$218
Barry	\$285	\$207	\$78	\$603	\$386	\$217	\$887	\$610	\$277	\$887	\$704	\$183
Bay	\$265	\$191	\$74	\$556	\$333	\$223	\$825	\$538	\$287	\$825	\$648	\$177
Benzie	\$261	\$185	\$76	\$553	\$339	\$214	\$814	\$545	\$269	\$814	\$651	\$163
Berrien	\$305	\$229	\$76	\$646	\$425	\$221	\$951	\$669	\$282	\$951	\$770	\$181
Branch	\$323	\$255	\$68	\$683	\$506	\$177	\$1,006	\$776	\$230	\$1,006	\$850	\$156
Calhoun	\$315	\$187	\$128	\$668	\$346	\$322	\$983	\$555	\$428	\$983	\$659	\$324
Cass	\$305	\$227	\$78	\$646	\$438	\$208	\$951	\$683	\$268	\$951	\$770	\$181
Charlevoix	\$260	\$187	\$73	\$551	\$355	\$196	\$811	\$561	\$250	\$811	\$651	\$160
Cheboygan	\$276	\$207	\$69	\$585	\$400	\$185	\$861	\$622	\$239	\$861	\$700	\$161
Chippewa	\$312	\$231	\$81	\$662	\$440	\$222	\$974	\$684	\$290	\$974	\$768	\$206
Clare	\$284	\$194	\$90	\$601	\$369	\$232	\$884	\$576	\$308	\$884	\$654	\$230
Clinton	\$299	\$179	\$120	\$634	\$324	\$310	\$933	\$538	\$395	\$933	\$675	\$258
Crawford	\$277	\$206	\$71	\$586	\$387	\$199	\$863	\$609	\$254	\$863	\$701	\$162
Delta	\$388	\$302	\$86	\$822	\$580	\$242	\$1,210	\$896	\$314	\$1,210	\$992	\$218
Dickinson	\$377	\$300	\$77	\$798	\$572	\$226	\$1,175	\$885	\$290	\$1,175	\$984	\$191
Eaton	\$312	\$179	\$133	\$660	\$324	\$336	\$972	\$539	\$433	\$972	\$675	\$297
Emmet	\$260	\$185	\$75	\$551	\$320	\$231	\$811	\$527	\$284	\$811	\$651	\$160
Genesee	\$260	\$153	\$107	\$550	\$247	\$303	\$809	\$419	\$390	\$809	\$544	\$265
Gladwin	\$284	\$187	\$97	\$601	\$367	\$234	\$884	\$574	\$310	\$884	\$654	\$230
Gogebic	\$388	\$303	\$85	\$822	\$580	\$242	\$1,210	\$896	\$314	\$1,210	\$992	\$218
Gr. Traverse	\$261	\$174	\$87	\$553	\$305	\$248	\$814	\$512	\$302	\$814	\$651	\$163
Gratiot	\$274	\$194	\$80	\$580	\$360	\$220	\$854	\$568	\$286	\$854	\$654	\$200
Hillsdale	\$302	\$234	\$68	\$641	\$471	\$170	\$943	\$721	\$222	\$943	\$786	\$157
Houghton	\$377	\$300	\$77	\$798	\$569	\$229	\$1,175	\$882	\$293	\$1,175	\$984	\$191
Huron	\$279	\$194	\$85	\$591	\$353	\$238	\$869	\$560	\$309	\$869	\$651	\$218
Ingham	\$297	\$179	\$118	\$629	\$307	\$322	\$926	\$522	\$404	\$926	\$675	\$251
Ionia	\$281	\$207	\$74	\$595	\$378	\$217	\$876	\$600	\$276	\$876	\$700	\$176
Iosco	\$278	\$207	\$71	\$589	\$385	\$204	\$867	\$607	\$260	\$867	\$700	\$167
Iron	\$388	\$303	\$85	\$822	\$568	\$254	\$1,210	\$884	\$326	\$1,210	\$992	\$218
Isabella	\$284	\$184	\$100	\$601	\$339	\$262	\$884	\$547	\$337	\$884	\$651	\$233
Jackson	\$306	\$229	\$77	\$648	\$440	\$208	\$954	\$692	\$262	\$954	\$793	\$161
Kalamazoo	\$312	\$182	\$130	\$661	\$313	\$348	\$973	\$522	\$451	\$973	\$659	\$314
Kalkaska	\$261	\$193	\$68	\$553	\$356	\$197	\$814	\$562	\$252	\$814	\$651	\$163
Kent	\$271	\$140	\$131	\$574	\$235	\$339	\$845	\$404	\$441	\$845	\$534	\$311
Keweenaw	\$388	\$303	\$85	\$822	\$568	\$254	\$1,210	\$884	\$326	\$1,210	\$992	\$218

## APPENDIX C: HEALTHCARE COSTS USING THE SILVER PLAN (continued)

Single Adult			Single Parent			Two Parents (Both Working)			Two Parents (One Working)			
County	Premium Monthly Premium	Tax Credit	Premium Monthly Premium	Tax Credit	Expected Contribution	Premium Monthly Premium	Tax Credit	Expected Contribution	Premium Monthly Premium	Tax Credit	Expected Contribution	
Lake	\$281	\$211	\$70	\$595	\$420	\$175	\$876	\$645	\$231	\$876	\$706	\$170
Lapeer	\$291	\$140	\$151	\$616	\$229	\$387	\$907	\$401	\$506	\$907	\$544	\$363
Leelanau	\$261	\$174	\$87	\$553	\$299	\$254	\$814	\$506	\$308	\$814	\$651	\$163
Lenawee	\$301	\$231	\$70	\$638	\$443	\$195	\$940	\$694	\$246	\$940	\$791	\$149
Livingston	\$302	\$202	\$100	\$640	\$324	\$316	\$942	\$558	\$384	\$942	\$738	\$204
Luce	\$388	\$303	\$85	\$822	\$593	\$229	\$1,210	\$909	\$301	\$1,210	\$992	\$218
Mackinac	\$293	\$229	\$64	\$622	\$454	\$168	\$915	\$698	\$217	\$915	\$768	\$147
Macomb	\$272	\$136	\$136	\$577	\$190	\$387	\$849	\$358	\$491	\$849	\$533	\$316
Manistee	\$261	\$193	\$68	\$553	\$345	\$208	\$814	\$551	\$263	\$814	\$651	\$163
Marquette	\$377	\$295	\$82	\$798	\$551	\$247	\$1,175	\$865	\$310	\$1,175	\$984	\$191
Mason	\$261	\$211	\$50	\$553	\$401	\$152	\$814	\$625	\$189	\$814	\$706	\$108
Mecosta	\$281	\$204	\$77	\$595	\$399	\$196	\$876	\$622	\$254	\$876	\$706	\$170
Menominee	\$388	\$300	\$88	\$822	\$594	\$228	\$1,210	\$910	\$300	\$1,210	\$992	\$218
Midland	\$284	\$182	\$102	\$601	\$331	\$270	\$884	\$524	\$360	\$884	\$654	\$230
Missaukee	\$261	\$185	\$76	\$553	\$375	\$178	\$814	\$582	\$232	\$814	\$652	\$162
Monroe	\$282	\$172	\$110	\$597	\$287	\$310	\$879	\$485	\$394	\$879	\$624	\$255
Montcalm	\$280	\$208	\$72	\$594	\$392	\$202	\$875	\$614	\$261	\$875	\$700	\$175
Montmorency	\$276	\$208	\$68	\$585	\$401	\$184	\$861	\$623	\$238	\$861	\$700	\$161
Muskegon	\$279	\$162	\$117	\$591	\$301	\$290	\$870	\$484	\$386	\$870	\$578	\$292
Newaygo	\$281	\$209	\$72	\$595	\$406	\$189	\$876	\$630	\$246	\$876	\$706	\$170
Oakland	\$275	\$136	\$139	\$583	\$166	\$417	\$857	\$334	\$523	\$857	\$533	\$324
Oceana	\$279	\$170	\$109	\$591	\$330	\$261	\$870	\$513	\$357	\$870	\$578	\$292
Ogemaw	\$278	\$209	\$69	\$589	\$398	\$191	\$867	\$620	\$247	\$867	\$700	\$167
Ontonagon	\$388	\$299	\$89	\$822	\$609	\$213	\$1,210	\$925	\$285	\$1,210	\$992	\$218
Osceola	\$281	\$211	\$70	\$595	\$408	\$187	\$876	\$632	\$244	\$876	\$706	\$170
Oscoda	\$277	\$207	\$70	\$586	\$413	\$173	\$863	\$635	\$228	\$863	\$700	\$163
Otsego	\$276	\$204	\$72	\$585	\$388	\$197	\$861	\$611	\$250	\$861	\$700	\$161
Ottawa	\$279	\$193	\$86	\$591	\$355	\$236	\$870	\$577	\$293	\$870	\$700	\$170
Presque Isle	\$276	\$201	\$75	\$585	\$383	\$202	\$861	\$606	\$255	\$861	\$700	\$161
Roscommon	\$279	\$209	\$70	\$591	\$373	\$218	\$870	\$595	\$275	\$870	\$700	\$170
Saginaw	\$265	\$187	\$78	\$561	\$329	\$232	\$825	\$535	\$290	\$825	\$649	\$176
Saint Clair	\$291	\$202	\$89	\$616	\$348	\$268	\$907	\$582	\$325	\$907	\$737	\$170
Saint Joseph	\$305	\$231	\$74	\$646	\$444	\$202	\$951	\$689	\$262	\$951	\$770	\$181
Sanilac	\$283	\$194	\$89	\$599	\$353	\$246	\$881	\$560	\$321	\$881	\$654	\$227
Schoolcraft	\$388	\$301	\$87	\$822	\$586	\$236	\$1,210	\$902	\$308	\$1,210	\$992	\$218
Shiawassee	\$274	\$191	\$83	\$580	\$348	\$232	\$854	\$554	\$300	\$854	\$649	\$205
Tuscola	\$279	\$194	\$85	\$591	\$345	\$246	\$869	\$552	\$317	\$869	\$654	\$215
Van Buren	\$302	\$182	\$120	\$641	\$325	\$316	\$943	\$534	\$409	\$943	\$564	\$379
Washtenaw	\$302	\$178	\$124	\$640	\$283	\$357	\$942	\$519	\$423	\$942	\$738	\$204
Wayne	\$272	\$136	\$136	\$577	\$201	\$376	\$849	\$368	\$481	\$849	\$533	\$316
Wexford	\$261	\$189	\$72	\$553	\$354	\$199	\$814	\$560	\$254	\$814	\$652	\$162

Sources: Health Care Premiums: Kaiser Family Foundation's Health Insurance Premium Estimator (<http://kff.org/interactive/subsidy-calculator/>, accessed and calculated in June-July, 2016). Subsidies: Calculations based on the figures from the U.S. Centers for Medicare & Medicaid Services' federal healthcare exchange (<https://www.healthcare.gov>, accessed June-July 2016).



PROMOTING ECONOMIC SECURITY THROUGH RESEARCH AND ADVOCACY

1223 Turner Street, Suite G1, Lansing, MI 48906 • Phone: 517.487.5436 • Fax: 517.371.4546  
[www.mlpp.org](http://www.mlpp.org)