

# THE SELF-SUFFICIENCY STANDARD FOR MICHIGAN 2017

Prepared for  
The Food Bank Council of Michigan



## THE FOOD BANK COUNCIL OF MICHIGAN

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The Food Bank Council of Michigan (FBCM) was founded in 1984 through the cooperative efforts of the state's regional food banks. The purpose of FBCM was to implement a unified strategy to address and alleviate hunger statewide by increasing emergency food resources and advocating on behalf of the hunger relief network. At the time, many cities in Michigan faced unprecedented unemployment rates and communities suffered as a result. Michigan food banks stepped in to provide emergency support for families and individuals without enough food.

Over the last 33 years, FBCM and Michigan's food banks have been agile and determined while facing high levels of food insecurity. The network has developed innovative strategies to respond to the specific needs of each community, sourcing large amounts of food at reduced costs and developing innovative programs and partnerships to increase food security for Michigan residents. At present, nearly 16% of Michigan residents are considered food insecure, and nearly 20% of all children. With a strong, unified Board of Directors, inspired Executive leadership, and a talented group of staff members, FBCM is poised to execute a visionary strategic plan, with the goal of creating a food secure Michigan.



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# THE SELF-SUFFICIENCY STANDARD FOR MICHIGAN 2017

**By Diana M. Pearce, PhD • June 2017**

DIRECTOR, CENTER FOR WOMEN'S WELFARE  
UNIVERSITY OF WASHINGTON SCHOOL OF SOCIAL WORK

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PREPARED FOR

The Food Bank Council of Michigan

## ACKNOWLEDGMENTS

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*The Self-Sufficiency Standard for Michigan 2017* has been prepared through the cooperative efforts of Lisa Manzer and Lisa Mikesell at the University of Washington, Center for Women's Welfare, and Kaitlin Skwir of The Food Bank Council of Michigan (FBCM).

A number of other people have also contributed to the development of the Standard, its calculation, and the writing of state reports over the past 20 years. Jennifer Brooks, Maureen Golga, and Kate Farrar, former Directors of Self-Sufficiency Programs and Policies at Wider Opportunities for Women, were key to the early development of initiatives that promoted the concept of self-sufficiency and the use of the Standard, and were instrumental in facilitating and nurturing state coalitions. Additional past contributors to the Standard have included Laura Henze Russell, Janice Hamilton Outtz, Roberta Spalter-Roth, Antonia Juhasz, Alice Gates, Alesha Durfee, Melanie Lavelle, Nina Dunning, Maureen Newby, and Seook Jeong.

*The conclusions and opinions contained within this document do not necessarily reflect the opinions of those listed above. Any mistakes are the author's responsibility.*

THE SELF-SUFFICIENCY STANDARD FOR MICHIGAN 2017

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## PREFACE

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The Food Bank Council of Michigan is publishing *The Self-Sufficiency Standard for Michigan 2017* in an effort to ensure the best data and analyses are available to enable Michigan's families and individuals to make progress toward real economic security. The result is a comprehensive, credible, and user-friendly tool. This report presents and analyzes *The Self-Sufficiency Standard for Michigan 2017*. This measure calculates how much income a family must earn to meet basic needs, with the amount varying by family composition and where they live. The Standard presented here is a tool that can be used in a variety of ways—by clients of workforce and training programs seeking paths to self-sufficiency, by program managers to evaluate program effectiveness, and by policymakers and legislators seeking to create programs and pathways that lead to self-sufficiency for working families.

As with all Self-Sufficiency Standard reports, *The Self-Sufficiency Standard for Michigan 2017* was authored by Dr. Diana M. Pearce and produced by the Center for Women's Welfare at the University of Washington. This report, plus tables providing county-specific information for over 700 family types, is available online at [www.selfsufficiencystandard.org/michigan](http://www.selfsufficiencystandard.org/michigan) and [www.fbcmich.org](http://www.fbcmich.org).

Dr. Diana Pearce developed the Self-Sufficiency Standard while she was the Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for the Standard's original development.

Over the past 20 years the Standard has been calculated for 39 states as well as the District of Columbia and New York City. Its use has transformed the way policies and programs for low-income workers are structured and has contributed to a greater understanding of what it takes to have adequate income to meet one's basic needs in the United States.

For further information about any of the other states with the Standard, including the latest reports, the Standard data itself, and related publications such as demographic reports (which analyze how many and which households are above and below the Standard), please see [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org).

For further information, contact Lisa Manzer with the Center at (206) 685-5264/[lmanzer@uw.edu](mailto:lmanzer@uw.edu), or the report author and Center Director, Dr. Diana Pearce, at (206) 616-2850/[pearce@uw.edu](mailto:pearce@uw.edu).

## KEY FINDINGS

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At the heart of this report is the Self-Sufficiency Standard itself. This measure describes how much income families of various sizes and compositions need to make ends meet without public or private assistance in each county in Michigan. The Self-Sufficiency Standard is a measure of income adequacy that is based on the costs of basic needs for working families: housing, child care, food, health care, transportation, and miscellaneous items, as well as the cost of taxes and the impact of tax credits. In addition, this report provides for each family type, in each county, the amount of emergency savings required to meet needs during a period of unemployment or other emergency.

*The Self-Sufficiency Standard for Michigan 2017* defines the minimum income needed to realistically support a family, without public or private assistance. Note that these budgets are “bare bones,” with just enough allotted to meet basic needs, but no extras. Thus the food budget is only for groceries. It does not allot for any takeout or restaurant food, not even a pizza or an ice cream.

The official poverty measure, developed half a century ago, is now methodologically out of date and no longer accurately measures poverty. Families are characterized as “poor” if their income is below the official poverty measure and “not poor” if it is above the official poverty measure. Throughout Michigan, the Self-Sufficiency Standard shows that incomes well above the federal measure of poverty are nevertheless far below what is necessary to meet families’ basic needs.

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**THE SELF-SUFFICIENCY STANDARD IS A MEASURE OF INCOME ADEQUACY THAT IS BASED ON THE COSTS OF BASIC NEEDS FOR WORKING FAMILIES: HOUSING, CHILD CARE, FOOD, HEALTH CARE, TRANSPORTATION, AND MISCELLANEOUS ITEMS, AS WELL AS THE COST OF TAXES AND THE IMPACT OF TAX CREDITS.**

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## SELECTED FINDINGS FROM THE SELF-SUFFICIENCY STANDARD FOR MICHIGAN 2017

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- **The Standard varies by family type; that is, by how many adults and children are in a family and the age of each child.** One adult living in Macomb County needs an hourly wage of \$10.58 (\$22,342 annually) to meet basic needs. For families with children, the amount needed to cover basic needs increases considerably. If the adult has a preschooler and a school-age child, the amount necessary to be economically secure more than doubles, increasing to \$24.34 per hour (\$51,410 annually) in order to cover the cost of child care, a larger housing unit, and increased food and health care costs. See *Table 1 on page 6*.
- **In Michigan, the amount needed to be economically self-sufficient also varies considerably by geographic location.** For instance, the amount needed to make ends meet for one adult and one preschooler varies from \$14.00 per hour (\$29,563 annually) in Ionia County to \$22.86 per hour (\$48,285 annually) in Washtenaw County, home of Ann Arbor, or from 182% of the federal poverty guidelines to 297% of the federal poverty guidelines for a family of two. See *Figure A on page 7*.
- **For families with young children, the cost of housing and child care combined typically make up nearly half of the family's budget.** For example, for a family with two adults, one infant, and one preschooler in Ingham County, child care is 30% of the family's budget while housing is 16%. See *Figure B on page 8*.
- **The 2017 Self-Sufficiency Standard for Detroit is comparable to Baltimore and similarly-sized cities in the Midwest.** The Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Detroit (\$24.02 per hour) is most comparable to Baltimore, MD (\$25.22 per hour); Indianapolis, IN, (\$23.15 per hour); and Columbus, OH (\$25.91 per hour). See *Figure C on page 10*.
- **The federal poverty guidelines for three-person families (\$20,420 annually) is set at a level well below what is minimally needed to meet a family's basic needs.** For example, the federal poverty guideline is 45% of the Standard for one adult, one preschooler, and one school-age child in Kent County (\$21.61 per hour and \$45,637 annually). See *Figure D on page 11*.
- **Even working full time, a parent earning the 2017 Michigan minimum wage (\$8.90 per hour) will fall short of meeting the Standard for a family with two young children.** If she has one preschooler and one school-age child, and lives in Kent County, she would be able to cover only 37% of her family's basic needs (with her take-home pay after accounting for taxes). See *Figure D on page 11*.
- **Although a quarter of Michigan workers hold one of the top ten most common occupations in Michigan (measured by the number of workers), only one of these occupations has median wages above the Standard for a family of three in Kalamazoo County.** Only registered nurses have median wages above the Self-Sufficiency Standard for one adult, one preschooler, and one school-age child in Kalamazoo County, which is \$23.45 per hour (\$49,517 annually), while the median wages for the other nine most common occupations are below this family type's Standard in Kalamazoo County. See *Figure E on page 17*.
- **Maintaining an emergency savings fund is a crucial step towards economic security.** A single parent with a preschool-aged child living in Alpena County needs to earn \$2,564 per month to meet her basic needs. She needs to earn an additional \$69 per month to have an emergency savings fund. If she lives in Washtenaw County she needs \$4,024 per month to be self-sufficient and an additional \$118 per month to save for emergencies. See *Table 5 on page 34*.

## WHAT THE SELF-SUFFICIENCY STANDARD MEANS FOR MICHIGAN

Closing the gap between current wages and the Self-Sufficiency Standard requires both reducing costs and raising incomes.

**REDUCING COSTS** means ensuring families who are struggling to cover basic costs have access to work supports—such as child care assistance, food benefits, and the Earned Income Tax Credit—that offer stability and resources while they become self-sufficient. Most individuals cannot achieve self-sufficiency through stopgap measures or in a single step, but require support through transitional work supports and programs, as well as the removal of barriers to help families work towards self-sufficiency over time. The report finds that:

- **Work supports are crucial for helping families meet their basic needs.** A single parent in Wayne County with one preschooler and one school-age child transitioning from welfare to work with the help of child care assistance, food assistance (SNAP/WIC), and transitional Medicaid would be able to meet her family's needs on a wage of \$13.93 per hour. This is significantly less than the full wage needed of \$24.02 per hour without work supports, though it is well above the minimum wage. See *Table 4 on page 22*.
- **Even at the minimum wage, work supports can help families meet their needs while working towards self-sufficiency.** A single parent with one preschooler and one school-age child living in Genesee County and working a full-time minimum wage job, which is currently \$8.90 in Michigan, earns only 46% of the income needed to meet her family's basic needs if she is not receiving any work supports. However, with the help of housing, child care, food, and health care work supports, this parent could meet 99% of her family's needs. See *Figure F on page 19*.

**RAISING INCOMES** means enhancing skills as well as improving access to jobs that pay self-sufficient wages and have career potential. A strong economy will mean good jobs that pay self-sufficient wages, a workforce with the skills necessary to fill those jobs, and enhancing links and removing barriers between those jobs and the workers that need them. Key to raising incomes are public policies such as living/minimum wage policies and paid sick and family/medical leave, that increase wages directly. Likewise, access to education, training, and jobs that provide real potential for skill and career advancement over the long term is also important.

### The Self-Sufficiency Standard for Select Michigan Places and Family Types, 2017

County	One Adult	One Adult One Preschooler	One Adult One Preschooler One School-age	Two Adults One Preschooler One School-age
Calhoun	\$20,752	\$36,316	\$44,938	\$52,460
Genesee	\$19,636	\$34,686	\$41,930	\$51,170
Ingham	\$21,688	\$40,242	\$48,996	\$56,839
Kalamazoo	\$20,868	\$38,872	\$49,517	\$57,155
Kent	\$21,369	\$37,745	\$45,637	\$53,503
Macomb	\$22,342	\$42,631	\$51,410	\$59,937
Muskegon	\$19,093	\$37,072	\$44,237	\$51,967
Oakland	\$23,511	\$44,858	\$55,207	\$63,415
Washtenaw	\$25,572	\$48,285	\$58,966	\$67,292
Wayne	\$22,799	\$40,910	\$50,729	\$59,944

An Excel file of all 700+ family types for each county can be downloaded at: [www.selfsufficiencystandard.org/michigan](http://www.selfsufficiencystandard.org/michigan)



The Self-Sufficiency Standard can be used as a tool to:

- Evaluate proposed policy changes
- Target resources toward job training for fields that pay self-sufficiency wage
- Evaluate outcomes for clients in employment programs
- Assist grant-makers with needs analyses of their communities to assess the impacts of their grants
- Serve as a counseling tool in work training programs

The Self-Sufficiency Standard is currently used to better understand issues of income adequacy, analyze policy, and help individuals striving to be self-sufficient. Community organizations, academic researchers, foundations, policy institutes, legal advocates, training providers, community action agencies, and state and local officials, among others, are using the Self-Sufficiency Standard.

## THE REPORT IN A NUTSHELL

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The report begins with putting the Self-Sufficiency Standard in context, describing how it is a unique and important measure of income adequacy, comparing and contrasting it with official poverty measures. The report then leads readers through a description of what a self-sufficient wage is for Michigan families and how it differs depending on family type and geographic area. The report compares Michigan to other places in the United States and contrasts the Michigan Standard to other commonly used benchmarks of income. For families without adequate income, the report models how public supports, such as child care assistance, can be a valuable resource to help families cover their basic needs as they move toward self-sufficiency. It concludes with a brief discussion of the various pathways to economic self-sufficiency and how the Standard is used.

The appendices provide a more detailed explanation of the methodology and data sources used to calculate the Michigan Standard; detailed tables of the Standard, including the specific costs of meeting each basic need and the Self-Sufficiency Wage for eight selected family types in all counties; and detailed calculations behind the modeling of work supports' impact on wage adequacy in the report itself. Data for over 700 family types in every Michigan county, is available at [www.selfsufficiencystandard.org/michigan](http://www.selfsufficiencystandard.org/michigan) and [www.fbcmich.org](http://www.fbcmich.org).

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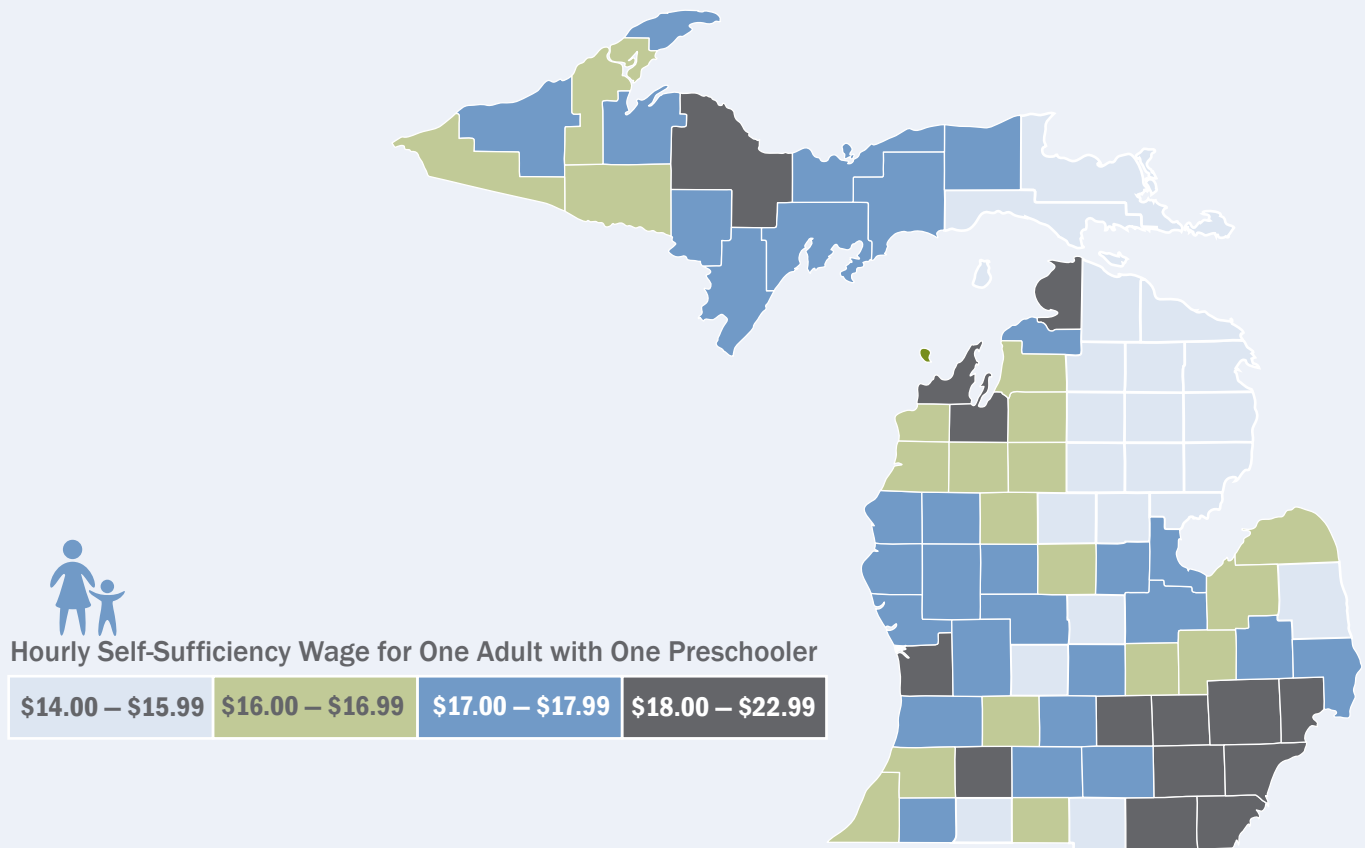
**A PARENT WORKING FULL TIME AND EARNING THE 2017 MICHIGAN MINIMUM WAGE (\$8.90 PER HOUR) WILL FALL SHORT OF MEETING THE STANDARD FOR A FAMILY WITH TWO YOUNG CHILDREN.**

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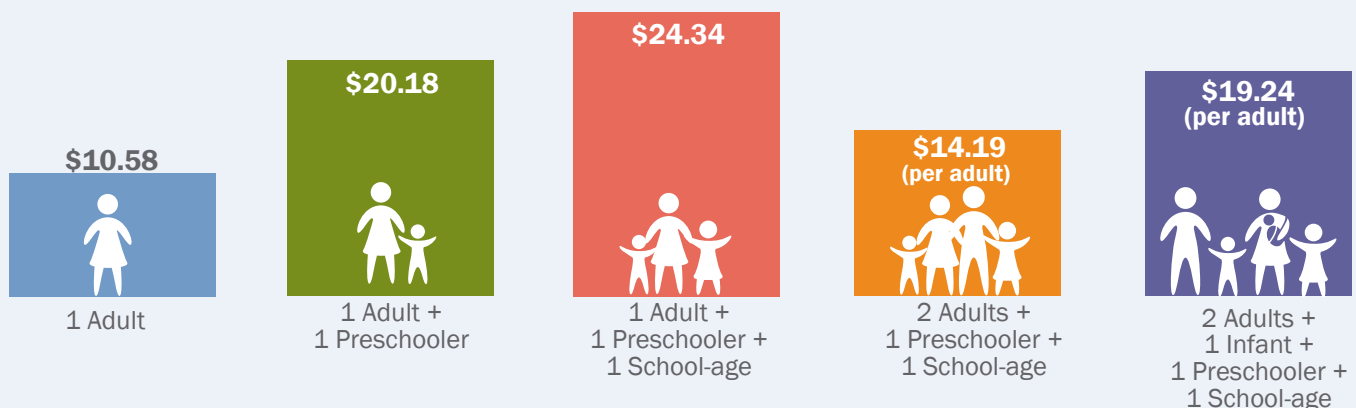
# HOW MUCH IS ENOUGH IN MICHIGAN?

The Self-Sufficiency Standard calculates how much income families of various compositions need to make ends meet without *public or private assistance*, varied by county.

## THE SELF-SUFFICIENCY STANDARD VARIES BY COUNTY



## THE SELF-SUFFICIENCY STANDARD VARIES BY FAMILY TYPE



Hourly Self-Sufficiency Wage in Macomb County

To download the full report and data for all 700+ family types visit [www.selfsufficiencystandard.org/michigan](http://www.selfsufficiencystandard.org/michigan)

# HOW DOES THE STANDARD COMPARE?

The Self-Sufficiency Standard calculates the real costs of meeting *all* basic needs. In contrast, the official poverty measure is based only on the cost of food.

## THE STANDARD CALCULATES THE REAL COSTS OF MEETING EACH OF THE MAJOR BUDGET ITEMS

### OFFICIAL POVERTY MEASURE

Food is 1/3 of the budget and all other costs are 2/3 of the budget.




**39%** The amount of basic needs covered by the federal poverty guideline

### SELF-SUFFICIENCY STANDARD

Housing and child care account for almost half of the family budget in the Standard



 Ingham County  
2 adults + 1 infant + 1 preschooler

## A MINIMUM WAGE JOB DOES NOT COVER THE COST OF BASIC NEEDS IN MICHIGAN

### SELF-SUFFICIENCY STANDARD

**\$45,637**

### FULL-TIME MINIMUM WAGE

*Includes tax and tax credits, \$8.90/hr*

**\$24,921**


### FEDERAL POVERTY GUIDELINE

*Family of 3*

**\$20,420**

Number of hours a minimum wage worker must work per week to meet her family's basic needs

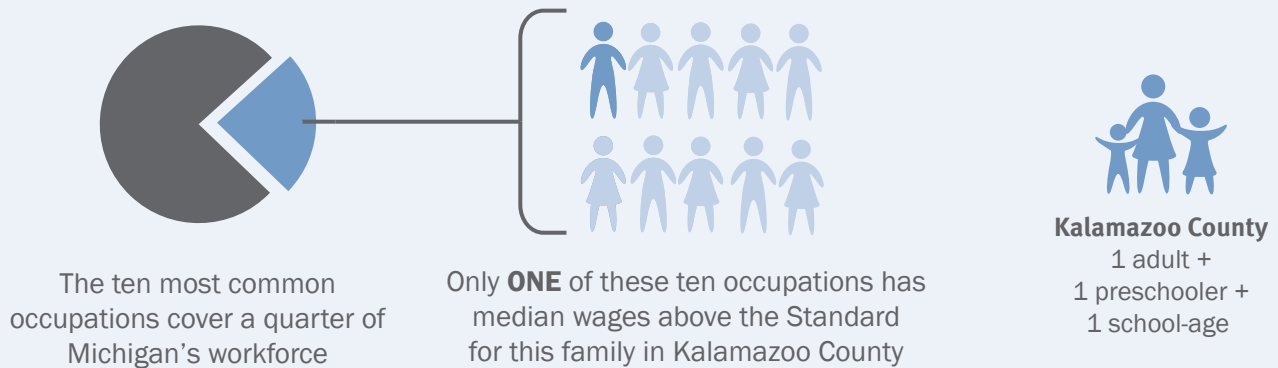
**97**

 Kent County  
1 adult + 1 preschooler + 1 school-age

# GETTING TO SELF-SUFFICIENCY

Closing the wage gap between current wages and the Self-Sufficiency Standard requires both *reducing costs* and *raising incomes*.

## HOW DO MICHIGAN'S JOBS STACK UP?



## HOW DO WORK SUPPORTS HELP FAMILIES MEET BASIC NEEDS?



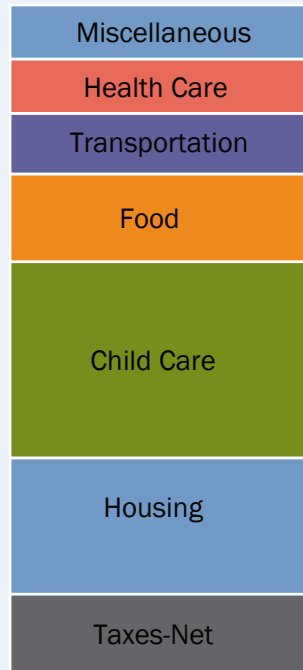
### Wayne County

1 adult + 1 preschooler + 1 school-age

This figure shows how work supports can reduce a family's expenses, so they can get by on a lower wage until they are able to earn Self-Sufficiency Wages.

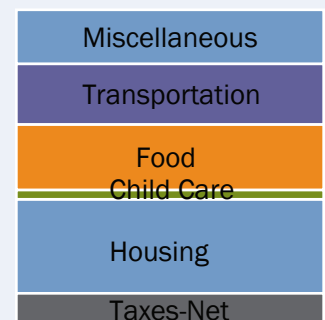
- Medicaid reduces health care costs from \$340 to \$0 per month.
- Food assistance reduces groceries from \$548 to \$408 per month.
- Child care voucher reduces child care costs from \$1,223 to just \$60 copay per month.
- A housing voucher reduces costs from \$878 to \$585 per month (30% of income).
- Taxes (net of tax credits) decrease from \$524 to \$213 per month.

Monthly Expenses = \$4,227  
Wage needed = \$24.02 per hour



WITH NO WORK SUPPORTS

Monthly Expenses = \$1,981  
Wage needed = \$11.25 per hour



WITH WORK SUPPORTS

# TABLE OF CONTENTS

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<b>PART 1 ABOUT THE SELF-SUFFICIENCY STANDARD .....</b>	<b>1</b>
Introduction .....	3
 <b>PART 2 SELF-SUFFICIENCY STANDARD RESULTS FOR MICHIGAN .....</b>	 <b>5</b>
What it Takes to Make Ends Meet in Michigan .....	6
How do Family Budgets Change as Families Grow? .....	8
How Does the Standard in Detroit Compare to Other U.S. Cities? .....	10
How Does the Self-Sufficiency Standard Compare to Other Benchmarks of Income? .....	11
 <b>PART 3 STRATEGIES TO MEET THE STANDARD .....</b>	 <b>16</b>
Michigan’s Most Common Occupations: Falling Short of the Self-Sufficiency Standard .....	17
Meeting the Standard: Reducing Costs .....	19
Meeting the Standard: Raising Incomes .....	27
How is the Self-Sufficiency Standard Used? .....	30
 <b>PART 4 BEYOND SELF-SUFFICIENCY .....</b>	 <b>32</b>
Saving for Emergencies .....	33
Conclusion .....	35
Endnotes .....	36
 <b>APPENDIX A: METHODOLOGY, ASSUMPTIONS, &amp; SOURCES .....</b>	 <b>39</b>
 <b>APPENDIX B: THE SELF-SUFFICIENCY STANDARD FOR SELECT FAMILY TYPES IN MICHIGAN .....</b>	 <b>49</b>
 <b>APPENDIX C: IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY IN MICHIGAN.....</b>	 <b>92</b>
 About the Author .....	 97
Center for Women’s Welfare.....	97

## TABLES AND FIGURES

---

Table 1. The Self-Sufficiency Standard for Select Family Types* .....	6
Figure A. Map of Counties by Level of Annual Self-Sufficiency Wage.....	7
Figure B. Percentage of Standard Needed to Meet Basic Needs for Three Family Types* .....	8
Figure C. The Self-Sufficiency Wage for Detroit Compared to Other U.S. Cities, 2017* .....	10
Figure D. The Self-Sufficiency Standard Compared to Other Benchmarks.....	11
Table 2. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2017 .....	13
Figure E. Hourly Wages of Michigan's Ten Largest Occupations Compared to the Self-Sufficiency Standard .....	17
Figure F. Eligibility Levels Compared to the Michigan Self-Sufficiency Standard, 2017 .....	19
Table 3. Summary of Michigan's Work Supports, Child Support, and Tax Credits .....	20
Table 4. Impact of the Addition of Supports on Monthly Costs and Self-Sufficiency Wage .....	22
Figure G. Impact of Wage Adequacy on Work Supports, Genesee County, MI 2017 .....	24
Figure H. Impact of Work Supports on Wage Adequacy Compared to Median Earnings by Educational Attainment: Washtenaw County, MI 2017 .....	26
Figure I. Impact of Education on Median Earnings by Gender, MI 2017 .....	27
Figure J. Impact of Race on Median Earnings, MI and USA 2017 .....	29
Table 5. The Self-Sufficiency Standard and Emergency Savings Fund for Select Family Types.....	34



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# **PART 1**

## **ABOUT THE SELF-SUFFICIENCY STANDARD**

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# INTRODUCTION

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Today in America many families struggle to stretch their wages to meet the costs of basic necessities. Though these families are often not deemed “poor” by the official poverty measure, they lack enough income to meet the rising costs of food, housing, transportation, health care, and other essentials. The Self-Sufficiency Standard meets the need for a measure of income adequacy that more accurately tracks and measures the true cost of living facing Michigan families today.

The Self-Sufficiency Standard highlights the growing gap between sluggish wages and ever-increasing expenses, clearly illuminating the economic “crunch” experienced by so many families today.<sup>1</sup> Moreover, by tracking and calculating the true cost of living facing American families, the Standard allows for comparisons of geographic differences as well as documentation of historical trends.

*The Self-Sufficiency Standard for Michigan 2017* defines the amount of income necessary to meet the basic needs of Michigan families, differentiated by family type and where they live. The Standard calculates the costs of six basic needs plus taxes and tax credits. It assumes the full cost of each need, without help from *public* subsidies (e.g., public housing, Medicaid, or child care assistance) or *private/informal* assistance (e.g., unpaid babysitting by a relative or friend, food from food banks, or shared housing).

This report presents the Standard and what it means for Michigan families. Below is a summary of the sections included in this report:

- Part 1 includes the introduction which explains the unique features of the Self-Sufficiency Standard and how it is calculated.

- Part 2 presents the details of the Standard for Michigan: how much a self-sufficient income is for Michigan families, how the Standard varies by family type and county, how the Michigan Standard compares to other places across the United States, and how the Standard compares to other income benchmarks.
- Part 3 discusses how work supports can help families move toward self-sufficiency, as well as strategies for closing the gap between prevailing wages and the Self-Sufficiency Standard.
- Part 4 provides examples of how the Standard is used and discusses what it takes to move toward long-term economic security once the resources to meet basic needs have been secured.

This report also has several appendices:

- *Appendix A: Methodology, Assumptions, and Sources* provides a detailed description of the data, sources, and assumptions used to calculate the Standard.
- *Appendix B: The Self-Sufficiency Standard for Select Family Types in Michigan* provides detailed tables of the Self-Sufficiency Standard for eight select family types in each Michigan county.
- *Appendix C: Impact of Work Supports on Wage Adequacy* shows the detailed data behind **Figure G** and **Figure H**.

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**THE SELF-SUFFICIENCY STANDARD MEASURES HOW MUCH INCOME A FAMILY OF A CERTAIN COMPOSITION IN A GIVEN PLACE NEEDS TO ADEQUATELY MEET THEIR BASIC NEEDS—WITHOUT PUBLIC OR PRIVATE ASSISTANCE.**

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# HOW IS THE SELF-SUFFICIENCY STANDARD CALCULATED?

The Self-Sufficiency Standard is the amount needed to meet each basic need at a minimally adequate level, without public or private assistance. The Standard is calculated for over 700 family types for all Michigan counties. The data components and assumptions included in the calculations are briefly described below. For more details and the specific data sources for Michigan, see the *Appendix A: Methodology, Assumptions, and Data Sources*.



**HOUSING.** Housing costs are based on the U.S. Department of Housing and Urban Development Fair Market Rents (FMRs). FMRs include utilities, except telephone and cable, and reflect the cost of housing that meets basic standards of decency. FMRs are set at the 40th percentile, meaning that 40% of the decent rental housing in a given area is less expensive than the FMR and 60% is more expensive. FMRs within a multi-county metropolitan area are adjusted using Small Area FMRs.



**CHILD CARE.** Child care includes the expense of full-time care for infants and preschoolers and part-time—before and after school—care for school-age children. The cost of child care is calculated from market-rate costs (defined as the 75th percentile) taken from a state-commissioned survey by facility type, age, and geographic location. It does not include extracurricular activities or babysitting when not at work.



**FOOD.** Food assumes the cost of nutritious food prepared at home based on the U.S. Department of Agriculture Low-Cost Food Plan. The Low-Cost Food Plan was designed to meet minimum nutritional standards using realistic assumptions about food preparation time and consumption patterns. The food costs do not allow for any take-out or restaurant meals. Food costs are varied by county using Feeding America's *Map the Meal Gap* data based on Nielsen scans of grocery receipts.



**TRANSPORTATION.** Public transportation is assumed if 7% or more of workers use public transportation to get to and from work (not applicable for any Michigan counties). Private transportation costs assume the expense of owning and operating a car. Per-mile costs are calculated from the American Automobile Association. Commuting distance is computed from the National Household Travel Survey. Auto insurance premiums are the average statewide premium cost from the National Association of Insurance Commissioners indexed by county using premiums from top market share automobile insurance companies. Fixed costs of car ownership are calculated using Consumer Expenditure Survey amounts for families with incomes between the 20th and 40th percentile. Travel is limited to commuting to work and day care plus one shopping trip per week.



**HEALTH CARE.** Health care costs assume the expenses of employer-sponsored health insurance. Health care premiums are the statewide average paid by workers, for single adults and for families, from the Medical Expenditure Panel Survey. A county index is calculated from rates for the second-lowest cost Silver plan via the federal marketplace. Out-of-pocket costs are from the Medical Expenditure Panel Survey Insurance Component.



**MISCELLANEOUS.** Miscellaneous expenses are calculated by taking 10% of all other costs. This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service.



**TAXES AND TAX CREDITS.** Taxes include federal income tax, payroll taxes, and state and local sales taxes where applicable. Tax credits calculated in the Standard include: the federal Earned Income Tax Credit (EITC), Child and Dependent Care Tax Credit (CCTC), and the Child Tax Credit (CTC). State tax credits include the Michigan Earned Income Tax Credit (EITC).



**EMERGENCY SAVINGS.** Emergency savings is the amount needed to cover living expenses when there is job loss net of the amount expected to be received in unemployment benefits. The amount calculated takes into account the average tenure on a job and the average length of unemployment of Michigan workers. In two-adult households, the second adult is assumed to be employed so that the savings only need to cover half of the family's basic living expenses over the job loss period.

## A REAL-WORLD APPROACH TO MEASURING NEED

The official poverty measure (OPM), was developed five decades ago and today has become increasingly problematic and outdated as a measure of income adequacy.<sup>2</sup> Indeed, the Census Bureau itself states, “the official poverty measure should be interpreted as a statistical yardstick rather than as a complete description of what people and families need to live.”<sup>3</sup> Despite the many limitations of the official poverty measure, it is still used to set the eligibility guidelines for numerous poverty and work support programs.

The most significant shortcoming of the official poverty measure is that for most families, in most places, the threshold is simply too low. While the Standard changes by family type to account for the increase in costs specific to the type of family member—whether this person is an adult or child, and for children, by age—the OPM increases by a constant amount for each additional family member and therefore does not adequately account for the real costs of meeting basic needs.

However, simply raising the level of the official poverty measure, or using a multiple of the poverty guidelines, cannot solve the structural problems inherent in the official poverty measure. The OPM is based only on the cost of food, is the same no matter where one lives, and the demographic model of a two-parent family with a “stay-at-home” mom no longer reflects the majority of families today. *A real-world approach to measuring need is necessary.*

The Self-Sufficiency Standard is a unique measure of income adequacy that uses a modern, comprehensive, and detailed approach to determine what it takes for today’s families to make ends meet. The key elements of the Standard that distinguish it from other measures of income adequacy or poverty are the following:

### A FOCUS ON MODERN FAMILIES WITH WORKING ADULTS.

Because paid employment is the norm for supporting families today in the United States,<sup>4</sup> the Standard assumes all adults work to support their families, and thus includes the costs of work-related expenses such as child care (when needed), taxes, and transportation.

**GEOGRAPHIC VARIATION IN COSTS.** The Standard uses geographically specific costs that are calculated at the county level as data availability allows.

**VARIATION BY FAMILY COMPOSITION.** Because the costs of some basic needs vary substantially by the age of children, the Standard varies by both the number and age of children. While food and health care costs are slightly lower for younger children, child care costs are generally much higher—particularly for children not yet in school—and therefore become a substantial budget item for workers with young children.

**INDIVIDUAL AND INDEPENDENT PRICING OF EACH COST.** Rather than assume that any one item is a fixed percentage of family budgets, the Standard calculates the real costs of meeting each of the major budget items families encounter independently. The costs—which include housing, child care, food, health care, transportation, miscellaneous items, and taxes—are set at a minimally adequate level, which is determined whenever possible by using what government sources have defined as minimally adequate for those receiving assistance, e.g., child care subsidy benefit levels.

**TAXES AND TAX CREDITS ARE INCLUDED AS BUDGET ITEMS.** Instead of calculating needs “pretax,” taxes and tax credits are included in the budget itself. Taxes include state and local sales tax, payroll (including Social Security and Medicare) taxes, federal and state income taxes, plus applicable state and federal tax credits.

**PERMITS MODELING OF THE IMPACT OF SUBSIDIES.** Because the Standard specifies the real cost of each major necessity, it is possible to model the impact of specific subsidies (such as the Supplemental Nutrition Assistance Program, child care assistance, or Medicaid) on reducing costs. Likewise, the adequacy of a given wage for a given family, with and without various subsidies, can be evaluated using the family’s Standard as the benchmark.

Altogether, the above elements of the Standard make it a more detailed, modern, accurate, and comprehensive measure of economic well-being than the official poverty measure.

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## **PART 2**

# **SELF-SUFFICIENCY STANDARD RESULTS FOR MICHIGAN**

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# WHAT IT TAKES TO MAKE ENDS MEET IN MICHIGAN

How much income families need to be economically self-sufficient depends both on family composition—the number of adults, the number of children, and the children’s ages—and where they live. **Table 1** illustrates how substantially the Standard varies by family type by showing the Standard for four different family configurations in Macomb County.

- A single adult needs to earn \$10.58 per hour working full time to be able to meet his or her basic needs, which is nearly two dollars more than the 2017 state minimum wage (\$8.90 per hour).
- Adding a child nearly doubles this requirement; one parent caring for one preschool-aged child needs to earn \$20.18 per hour to be self-sufficient.
- Adding a second child further increases the needed wages: one parent with two children—a preschooler and school-age child—needs \$24.34 per hour to meet her family’s basic needs. This is the equivalent of over two and a half full-time minimum wage jobs in Michigan.<sup>5</sup>
- When there are two adults, the additional adult adds some costs, but splits the economic burden; nevertheless, two parents with one preschooler and one school-age child *each* need to earn a minimum of \$14.19 per hour, working full time, to meet their family’s basic needs.

**TABLE 1. The Self-Sufficiency Standard for Select Family Types\***  
*Macomb County, MI 2017*

	1 ADULT	1 ADULT 1 PRESCHOOLER	1 ADULT 1 PRESCHOOLER 1 SCHOOL-AGE	2 ADULTS 1 PRESCHOOLER 1 SCHOOL-AGE
<b>MONTHLY COSTS</b>				
Housing	\$687	\$893	\$893	\$893
Child Care	\$0	\$828	\$1,276	\$1,276
Food	\$245	\$371	\$560	\$769
Transportation	\$329	\$335	\$335	\$649
Health Care	\$136	\$317	\$340	\$404
Miscellaneous	\$140	\$274	\$340	\$399
Taxes	\$326	\$670	\$806	\$872
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>				
Hourly**	<b>\$10.58</b>	<b>\$20.18</b>	<b>\$24.34</b>	<b>\$14.19 per adult</b>
Monthly	\$1,862	\$3,553	\$4,284	\$4,995
Annual	\$22,342	\$42,631	\$51,410	\$59,937

\* The Standard is calculated by adding expenses and taxes and subtracting tax credits. The “Taxes” row includes payroll and sales taxes plus federal and state income taxes.

\*\* The hourly wage is calculated by dividing the monthly wage by 176 hours (8 hours per day times 22 days per month). The hourly wage for families with two adults represents the hourly wage that each adult would need to earn, while the monthly and annual wages represent both parents’ wages combined.

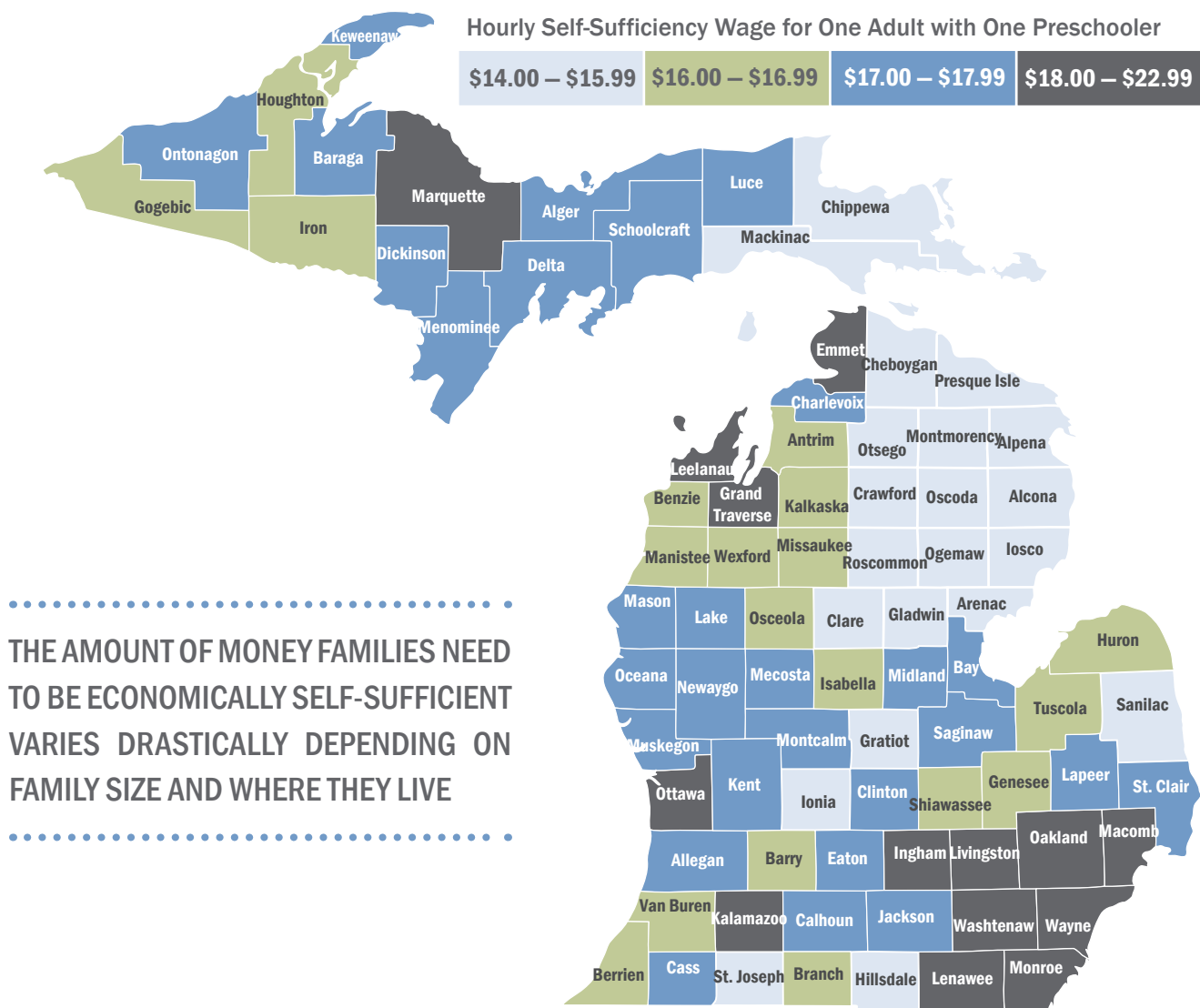
Note: Totals may not add exactly due to rounding.



- The most affordable counties in Michigan are located in northeastern Michigan and the eastern tip of the Upper Peninsula. These counties require between \$14.00 and \$15.99 per hour at a full-time job for a family with one adult and one preschooler.

- The most expensive counties require wages between \$18.00 and \$22.99 per hour to meet basic needs and include counties with major metropolitan areas and some rural tourist destinations.

**FIGURE A.** Map of Counties by Level of Hourly Self-Sufficiency Wage  
*One Adult and One Preschooler, MI 2017*



# HOW DO FAMILY BUDGETS CHANGE AS FAMILIES GROW?

As a family grows and changes composition, the amounts they spend on basic expenses (such as food and shelter) change, and new costs are added, most notably child care. **Figure B** demonstrates how these changes occur, as the family composition changes, for a family in Ingham County. Each bar shows the percentage of the total budget needed for each expense and how it differs as the family changes composition.

When there are just two adults, they need to earn a total of \$2,781 per month to make ends meet, plus a small monthly amount of savings for emergencies. For families with two adults and no children in Ingham County:

- Housing is about a quarter of the Self-Sufficiency Standard budget.

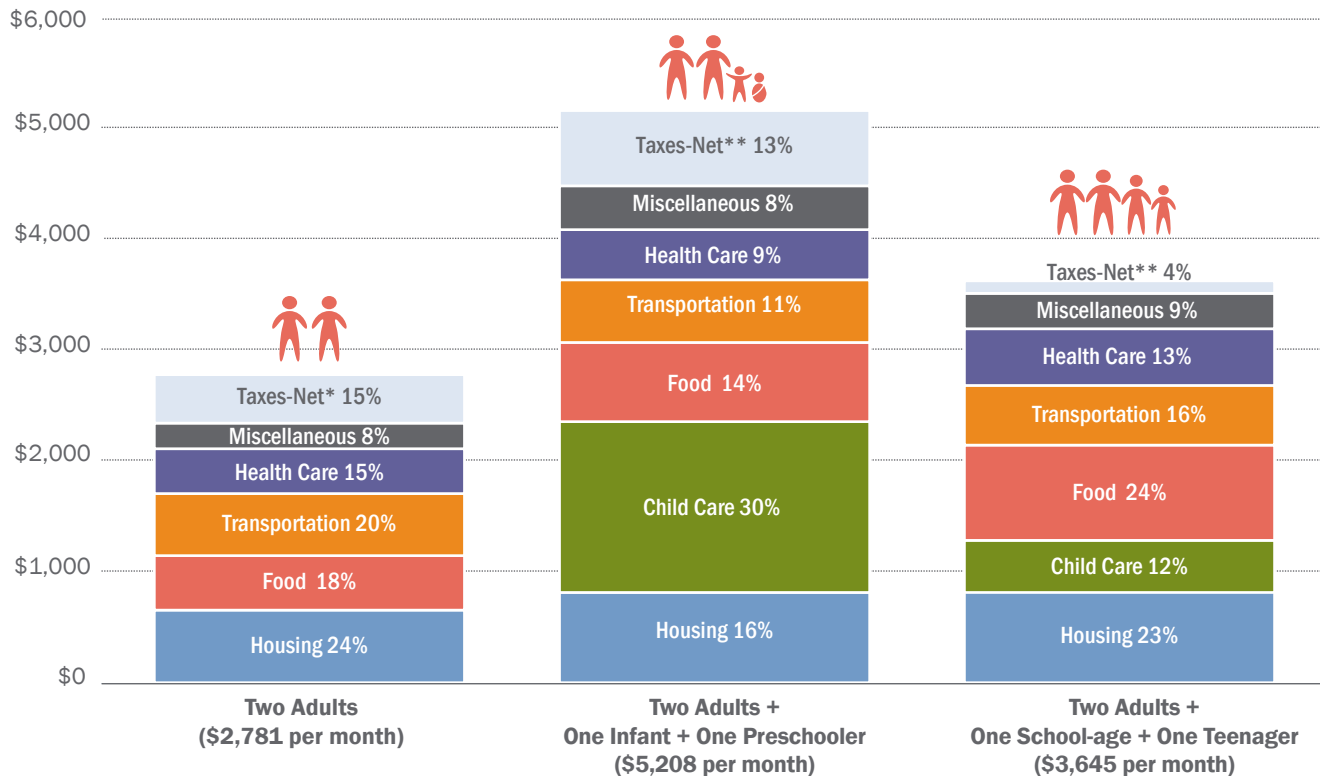
- Food takes up about 18% of the budget.
- Transportation is 20% of the budget.
- Health care accounts for 15% of the total household budget.
- Taxes account for 15% of household expenses and there are no tax credits.

When a family expands to include two young children (one infant and one preschooler), the total budget nearly doubles to \$5,208 per month. At the same time, with the addition of child care, the proportions spent on each basic need change:

- Child care alone accounts for almost a third of the family's budget; when one adds housing, together these two items account for 46% of expenses. This

**FIGURE B. Percentage of Standard Needed to Meet Basic Needs for Three Family Types\***  
Ingham County, MI 2017

## MONTHLY EXPENSES



\* While the column heights are different to represent the different totals, the percentages for each cost add to 100% for each column.

\*\* The two-adult family is not eligible for any tax credits and therefore the taxes-net is the same as gross taxes owed. The actual percentage of income needed for taxes without the inclusion of tax credits is 18% for two adults with one infant and one preschooler and 14% for two adults with one school-age child and one teenager. However, as the Standard includes tax credits, the amount owed in taxes is reduced.

is quite common: across the country, it is typical for Self-Sufficiency Standard budgets for families with two children (when at least one is under school-age) to have roughly half the budget going for housing and child care expenses alone.

- Food costs are 14% of total income. This is slightly higher than the national average expenditure on food of 13%, but it is much lower than the 33% assumed by the methodology of the federal poverty guidelines.<sup>6</sup>
- Health care accounts for 9% of the family budget, including both the employees' share of the health care premium (\$296 per month) and out-of-pocket costs (\$156 per month).<sup>7</sup> If neither adult had employer sponsored health insurance, and they got a Silver health care plan through the Michigan health care marketplace, the premium amount would be about \$439 per month after estimated tax credits plus \$185 for out-of-pocket costs.<sup>8</sup>
- Net taxes for the family now reflect a tax burden that is about 13%, due to the offsetting effects of tax credits. Note that tax credits are treated as if they were received monthly in the Standard, although most credits are not received until the following year when taxes are filed. If it were assumed that tax credits are not received monthly, but instead annually in a lump sum, then the monthly tax burden would be 18% of total expenses for this family.

The third bar in **Figure B** shows the shift in the budget as the children get older, and are now a school-age child and a teenager, and no longer need as much child care. The total cost of basic needs drops to \$3,645 per month and without the large amount for child care, the proportions for the other budget items all increase.

- The larger proportion of the budget for food, at 24%, is due in part to increased food costs for the teenager.
- Housing costs are now 23% of the family budget.
- Transportation is 16% of the total family budget.
- Health care accounts for 13% of the family budget.
- The decreased amount for child care for the school-age child accounts for just 12% of the basic needs budget for this family type, a much smaller proportion than was necessary when the children were younger.
- Net taxes have now decreased to 4% of the family's budget. If it were assumed, as noted above, that tax credits are received annually in a lump sum, then the monthly tax burden without tax credits would be 14% of the total costs for two adults with one school-age child and one teenager.

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**ACROSS THE COUNTRY, IT IS TYPICAL FOR SELF-SUFFICIENCY STANDARD BUDGETS FOR FAMILIES WITH TWO CHILDREN (WHEN AT LEAST ONE IS UNDER SCHOOL-AGE) TO HAVE ROUGHLY HALF THE BUDGET GOING FOR HOUSING AND CHILD CARE EXPENSES ALONE.**

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## HOW DOES THE STANDARD IN DETROIT COMPARE TO OTHER U.S. CITIES?

The cost of living varies not only within Michigan, but across the United States as well. In **Figure C**, the Self-Sufficiency Standard for a family with one parent, one preschooler, and one school-age child in Detroit (Wayne County), MI is compared to the Standard for the same family type in several other large cities around the country: Columbus, OH; Denver, CO; Indianapolis, IN; Charlotte, NC; Baltimore, MD; Milwaukee, WI; Oklahoma City, OK; Portland, OR; and Seattle, WA.<sup>9</sup>

- The full-time, year-round wages required to meet the Self-Sufficiency Standard in these cities range from a low of \$20.01 to a high of \$31.80 per hour, or \$42,256 to \$67,172 annually.
- Detroit requires a Self-Sufficiency Wage of \$24.02 per hour for this family type and is most comparable in cost to Baltimore, MD. It is also very similar in cost to other comparably-sized cities in the Midwest, including Indianapolis, IN and Columbus, OH.

- West coast cities such as Seattle, WA have a much higher cost of living than Detroit.

While all the budget items in the Standard vary geographically, housing and child care costs in particular vary considerably. For example, a two-bedroom rental costs over \$1,500 in Seattle compared to \$800 per month in Oklahoma City, OK. Additionally, public transportation costs are significantly less than the cost of owning and operating a car; thus, in areas where private transportation costs are assumed, the Self-Sufficiency Standard wage reflects higher transportation expenses.

Overall, if the parent in this comparison has just a minimum wage job, they will need to work 110 hours per week, or 2.7 minimum wage jobs, to meet the family's basic needs in Detroit.

**FIGURE C. The Self-Sufficiency Wage for Detroit Compared to Other U.S. Cities, 2017\***  
*One Adult, One Preschooler, and One School-age Child.*



\*The Self-Sufficiency Standard for each city represents the county in which the city is located. Wages other than Detroit are updated using the Consumer Price Index.  
\*\* Wage calculated assuming family uses public transportation.

# HOW DOES THE SELF-SUFFICIENCY STANDARD COMPARE TO OTHER BENCHMARKS OF INCOME?

As a measure of income adequacy, how does the Standard compare to other commonly used measures? **Figure D** compares the Kent County Self-Sufficiency Standard for one adult, one preschooler, and one school-age child to the following income benchmarks for three-person families:

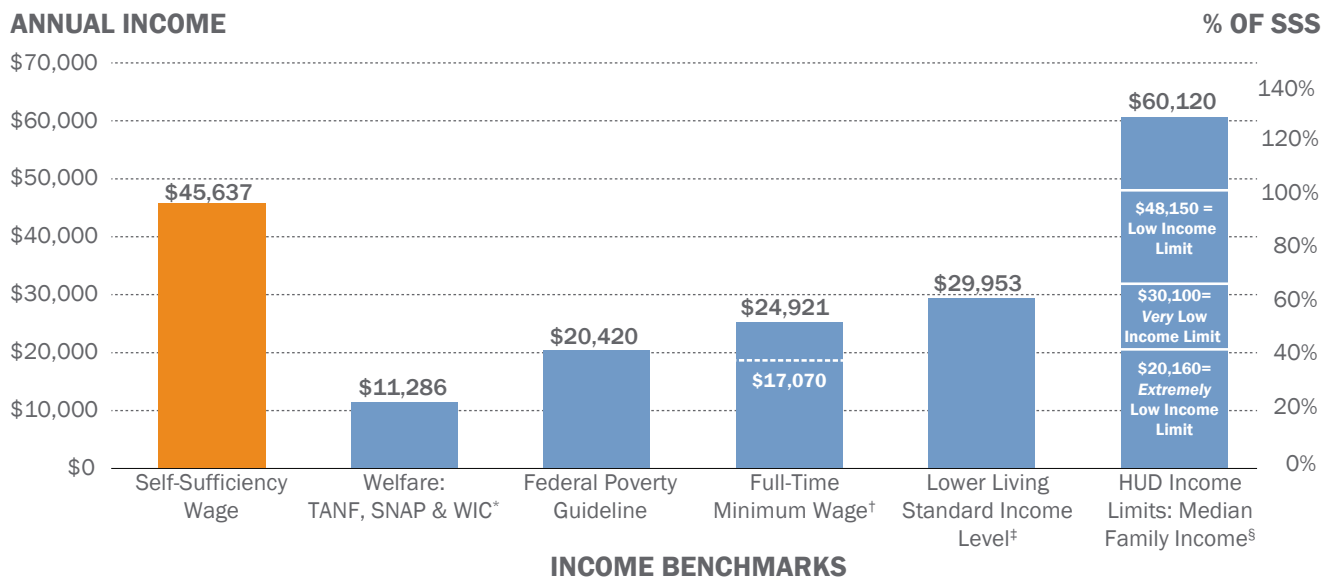
- Temporary Assistance for Needy Families (TANF), the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamps Program), and WIC (Women, Infants and Children)
- The U.S. Department of Health and Human Service's federal poverty guidelines (FPG)
- The Michigan minimum wage of \$8.90 per hour
- The U.S. Department of Labor's Lower Living Standard Income Level (LLSIL)
- The U.S. Department of Housing and Urban Development's Median Family Income

As indicated in the first bar in **Figure D**, the Self-Sufficiency Wage for this family type in Kent County is \$45,637 per year.

**TANF, SNAP AND WIC.** The second bar on the left in **Figure D** calculates the cash value of the basic public assistance package, assuming no other income, and includes the cash value of SNAP (formerly food stamps), WIC, and TANF. This public assistance package totals \$11,286 per year for three-person families in Michigan, which is just one quarter of the Standard for this three-person family in Kent County.

**FEDERAL POVERTY GUIDELINES.** According to the 2017 federal poverty guidelines, a three-person family, regardless of composition or where they live, would be considered "poor" with an income of \$20,420 annually or less. The FPG for three-person families is just 45% of the Self-Sufficiency Standard for this Kent County family.

**FIGURE D. The Self-Sufficiency Standard Compared to Other Benchmarks**  
*One Adult, One Preschooler, and One School-Age Child: Kent County, MI 2017*



\* For FY 2017, the maximum Temporary Assistance for Needy Families (TANF) benefit amount is \$5,904 annually, the Supplemental Nutrition Assistance Program (SNAP) benefit amount is \$4,926 annually, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) benefit amount is \$478 annually for a family of three in Michigan.

† The Michigan minimum wage is \$8.90 per hour as of January 1, 2017. This amounts to \$18,797 per year; however, assuming this family pays federal and state taxes and receives tax credits, the net yearly income would be a larger amount, \$24,921 as shown. The dashed line shows the annual income received after accounting for taxes (\$17,070) but without the addition of tax credits, which are received as a yearly lump sum after filing taxes the following year.

‡ The U.S. Department of Labor, Employment and Training Administration used the Lower Living Standard Income Level (LLSIL) to define low income individuals for eligibility purposes. The LLSIL is the 2016 adjusted metropolitan Midwest region for a three-person family.

§ The U.S. Department of Housing and Urban Development (HUD) uses area median family income as a standard to assess families' needs for housing assistance. The HUD median family income limits are for FY 2016.

This comparison is for just one family type. For other family types in Kent County with lower Self-Sufficiency Standard budgets, such as a household with one adult and two teenagers, the FPG is 81% of the Self-Sufficiency Standard, but for a household with a higher budget, such as a household consisting of one adult with two infants the FPG is only 38% of the Self-Sufficiency Standard.

There is also considerable variation by place. **Table 2** compares the percentage of the FPG needed to meet basic needs for one adult, one preschooler, and one school-age child across Michigan, and finds that the Self-Sufficiency Standard for this family type ranges from 172% of the FPG in Cheboygan County to 289% of the FPG in Washtenaw County. For a two-adult family with a preschooler and school-age child (with a FPG of \$24,600), the Standard also varies widely by place, from 179% of the FPG in Cheboygan County to 274% of the FPG in Washtenaw County.

**MINIMUM WAGE.** Michigan's minimum wage is incrementally increasing (see box on page 28), so that as of 2017, it is \$8.90 per hour, or \$18,797 per year working full time. Because this is earned income, taxes are subtracted and eligible tax credits are added. Because the tax credits the family qualifies for are more than the taxes owed, the net total income is more than the worker's earnings alone totaling is \$24,921.

A full-time minimum wage job in Michigan provides 55% of the amount needed to be self-sufficient for this family type in Kent County. If a more realistic assumption is made that the worker pays taxes *monthly* through withholding, but receives tax credits *annually* (as is true of all workers), her take-home income would be \$17,070 over the year, shown by the dashed line on the third bar in **Figure D**. Without including the impact of tax credits in either the minimum wage or Self-Sufficiency Standard income (but still accounting for payment of taxes), a minimum wage job amounts to just 37% of the Self-Sufficiency Standard for this family type in Kent County.

Put another way, including the value of tax credits, at the minimum wage she would need to work two full-time jobs to meet her basic costs of living. If tax credits are excluded from current income (as they are actually

received the next year at tax filing), she would need to work nearly *three* full-time jobs to meet her basic costs.

**LOWER LIVING STANDARD INCOME LEVEL.** The LLSIL was originally calculated for metropolitan areas across the country to reflect the variation in the cost of living facing urban workers. However, it was last revised in 1981 by the Bureau of Labor Statistics and has only been updated for inflation since then. Under the Workforce Innovation and Opportunity Act, a family is considered low-income, and thus eligible for workforce training services, if family income does not exceed the higher of the FPG or 70% of the LLSIL.<sup>10</sup> For 2016 the LLSIL for a three-person family in the metropolitan Midwest, of which Kent County is a part, is \$29,953 and 70% of the LLSIL is \$20,967, which is only \$547 above the FPG for this family size.<sup>11</sup>

**MEDIAN FAMILY INCOME LIMITS.** The U.S. Department of Housing and Urban Development (HUD) uses percentages of area median family income to determine families' eligibility for housing assistance on the assumption that area median income is a rough measure of the local cost of living. The median is the midpoint, which means that half of families in the area have incomes above this amount, and half below. The HUD median income for a three-person family in Kent County is \$60,120 annually.<sup>12</sup> For a three-person family in Kent County, HUD income limits define three levels:

- “Low income” three-person families in Kent County have incomes between 50% and 80% of area median income, i.e., between \$30,100 and \$48,150
- “Very low income” three-person families have incomes between 30% of area median income and 50% of area median income, or \$20,160 and \$30,100
- Families with incomes below 30% of area median income are considered “extremely low income”<sup>13</sup>

The Self-Sufficiency Standard of \$45,637 for this family type in Kent County is in the HUD “low income” range, demonstrating that the Standard is a conservative measure of the minimum required to be self-sufficient in Kent County. (Due to limited resources, most federal housing assistance goes to families with incomes that are considered “very low” or “extremely low.”)



**TABLE 2.** The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2017  
Two Family Types, All Michigan Counties

COUNTY	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
<b>Alcona</b>	\$35,739	175%	190%	85%	\$44,842	182%	119%	96%
<b>Alger</b>	\$44,218	217%	235%	104%	\$51,778	210%	138%	109%
<b>Allegan</b>	\$46,355	227%	247%	81%	\$54,365	221%	145%	85%
<b>Alpena</b>	\$36,204	177%	193%	81%	\$45,137	183%	120%	91%
<b>Antrim</b>	\$44,146	216%	235%	90%	\$52,062	212%	138%	96%
<b>Arenac</b>	\$40,666	199%	216%	97%	\$49,707	202%	132%	106%
<b>Baraga</b>	\$44,361	217%	236%	93%	\$51,974	211%	138%	98%
<b>Barry</b>	\$44,933	220%	239%	77%	\$52,690	214%	140%	81%
<b>Bay</b>	\$46,437	227%	247%	93%	\$54,306	221%	144%	98%
<b>Benzie</b>	\$41,475	203%	221%	82%	\$50,245	204%	134%	89%
<b>Berrien</b>	\$44,009	216%	234%	83%	\$51,394	209%	137%	87%
<b>Branch</b>	\$44,575	218%	237%	95%	\$51,783	210%	138%	100%
<b>Calhoun</b>	\$44,938	220%	239%	90%	\$52,460	213%	140%	95%
<b>Cass</b>	\$45,881	225%	244%	90%	\$53,634	218%	143%	95%
<b>Charlevoix</b>	\$44,775	219%	238%	86%	\$52,824	215%	141%	92%
<b>Cheboygan</b>	\$35,046	172%	186%	82%	\$44,047	179%	117%	93%
<b>Chippewa</b>	\$38,963	191%	207%	77%	\$47,456	193%	126%	85%
<b>Clare</b>	\$38,273	187%	204%	103%	\$46,505	189%	124%	112%
<b>Clinton</b>	\$45,806	224%	244%	78%	\$53,789	219%	143%	82%
<b>Crawford</b>	\$36,914	181%	196%	80%	\$45,770	186%	122%	89%
<b>Delta</b>	\$44,058	216%	234%	89%	\$51,551	210%	137%	94%
<b>Dickinson</b>	\$44,639	219%	237%	91%	\$52,172	212%	139%	95%
<b>Eaton</b>	\$44,052	216%	234%	75%	\$51,699	210%	138%	79%
<b>Emmet</b>	\$47,628	233%	253%	84%	\$55,624	226%	148%	88%
<b>Genesee</b>	\$41,930	205%	223%	89%	\$51,170	208%	136%	98%
<b>Gladwin</b>	\$40,052	196%	213%	95%	\$49,454	201%	132%	106%
<b>Gogebic</b>	\$40,988	201%	218%	95%	\$49,673	202%	132%	104%
<b>Grand Traverse</b>	\$47,377	232%	252%	85%	\$55,293	225%	147%	90%
<b>Gratiot</b>	\$38,461	188%	205%	82%	\$47,097	191%	125%	90%
<b>Hillsdale</b>	\$41,317	202%	220%	89%	\$49,906	203%	133%	97%
<b>Houghton</b>	\$43,782	214%	233%	90%	\$51,394	209%	137%	96%
<b>Huron</b>	\$41,937	205%	223%	89%	\$51,355	209%	137%	98%

Definitions: The federal poverty guidelines for family of three = \$20,420 and for a family of four = \$24,600. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$8.90 per hour (assumes both adults work). Median family income varies by county and calculated from HUD's FY2016 Income Limits.

**TABLE 2. The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2017**  
*Two Family Types, All Michigan Counties*

	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
COUNTY								
Ingham	\$48,996	240%	261%	83%	\$56,839	231%	151%	87%
Ionia	\$36,089	177%	192%	71%	\$45,329	184%	121%	81%
Iosco	\$36,212	177%	193%	87%	\$45,328	184%	121%	97%
Iron	\$43,541	213%	232%	101%	\$50,847	207%	135%	107%
Isabella	\$44,598	218%	237%	95%	\$52,297	213%	139%	101%
Jackson	\$45,363	222%	241%	86%	\$52,856	215%	141%	90%
Kalamazoo	\$49,517	242%	263%	87%	\$57,155	232%	152%	91%
Kalkaska	\$43,779	214%	233%	98%	\$51,389	209%	137%	104%
Kent	\$45,637	223%	243%	76%	\$53,503	217%	142%	80%
Keweenaw	\$44,325	217%	236%	95%	\$51,925	211%	138%	101%
Lake	\$43,378	212%	231%	125%	\$50,549	205%	134%	131%
Lapeer	\$45,716	224%	243%	76%	\$54,225	220%	144%	81%
Leelanau	\$52,174	256%	278%	85%	\$62,272	253%	166%	91%
Lenawee	\$46,342	227%	247%	86%	\$53,749	218%	143%	90%
Livingston	\$52,386	257%	279%	69%	\$60,091	244%	160%	71%
Luce	\$44,254	217%	235%	104%	\$51,827	211%	138%	110%
Mackinac	\$38,691	189%	206%	88%	\$47,413	193%	126%	97%
Macomb	\$51,410	252%	274%	85%	\$59,937	244%	159%	90%
Manistee	\$41,491	203%	221%	90%	\$50,403	205%	134%	99%
Marquette	\$46,140	226%	245%	84%	\$53,793	219%	143%	89%
Mason	\$44,382	217%	236%	95%	\$51,806	211%	138%	99%
Mecosta	\$43,382	212%	231%	93%	\$50,419	205%	134%	98%
Menominee	\$44,896	220%	239%	98%	\$52,708	214%	140%	104%
Midland	\$46,260	227%	246%	75%	\$55,057	224%	146%	81%
Missaukee	\$43,146	211%	230%	98%	\$50,463	205%	134%	104%
Monroe	\$47,370	232%	252%	76%	\$55,816	227%	148%	81%
Montcalm	\$44,341	217%	236%	101%	\$51,947	211%	138%	107%
Montmorency	\$36,286	178%	193%	92%	\$45,161	184%	120%	103%
Muskegon	\$44,237	217%	235%	94%	\$51,967	211%	138%	100%
Newaygo	\$44,406	217%	236%	96%	\$51,950	211%	138%	101%
Oakland	\$55,207	270%	294%	92%	\$63,415	258%	169%	95%
Oceana	\$43,808	215%	233%	100%	\$51,574	210%	137%	106%
Ogemaw	\$35,494	174%	189%	91%	\$44,629	181%	119%	103%

Definitions: The federal poverty guidelines for family of three = \$20,420 and for a family of four = \$24,600. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$8.90 per hour (assumes both adults work). Median family income varies by county and calculated from HUD's FY2016 Income Limits.

**TABLE 2.** The Self-Sufficiency Standard as a Percentage of Other Benchmarks of Income, 2017  
Two Family Types, All Michigan Counties

COUNTY	SELF-SUFFICIENCY STANDARD FOR ONE ADULT + ONE PRESCHOOLER + ONE SCHOOL-AGE				SELF-SUFFICIENCY STANDARD FOR TWO ADULTS + ONE PRESCHOOLER + ONE SCHOOL-AGE			
	Annual Self-Sufficiency Standard	As Percentage of:			Annual Self-Sufficiency Standard	As Percentage of:		
		Federal Poverty Guidelines	Minimum Wage	Median Family Income		Federal Poverty Guidelines	Minimum Wage	Median Family Income
<b>Ontonagon</b>	\$43,648	214%	232%	105%	\$50,994	207%	136%	110%
<b>Osceola</b>	\$38,356	188%	204%	91%	\$46,117	187%	123%	98%
<b>Oscoda</b>	\$35,790	175%	190%	96%	\$44,906	183%	119%	108%
<b>Otsego</b>	\$36,963	181%	197%	70%	\$45,877	186%	122%	79%
<b>Ottawa</b>	\$46,186	226%	246%	74%	\$53,957	219%	144%	78%
<b>Presque Isle</b>	\$36,355	178%	193%	85%	\$45,421	185%	121%	95%
<b>Roscommon</b>	\$35,827	175%	191%	95%	\$45,038	183%	120%	108%
<b>Saginaw</b>	\$44,851	220%	239%	90%	\$52,759	214%	140%	95%
<b>St. Clair</b>	\$44,076	216%	234%	73%	\$52,173	212%	139%	78%
<b>St. Joseph</b>	\$39,447	193%	210%	82%	\$48,610	198%	129%	91%
<b>Sanilac</b>	\$39,265	192%	209%	84%	\$49,474	201%	132%	95%
<b>Schoolcraft</b>	\$45,384	222%	241%	103%	\$52,864	215%	141%	108%
<b>Shiawassee</b>	\$43,267	212%	230%	91%	\$50,581	206%	135%	96%
<b>Tuscola</b>	\$42,113	206%	224%	89%	\$51,210	208%	136%	97%
<b>Van Buren</b>	\$44,763	219%	238%	79%	\$52,396	213%	139%	83%
<b>Washtenaw</b>	\$58,966	289%	314%	72%	\$67,292	274%	179%	73%
<b>Wayne</b>	\$50,729	248%	270%	84%	\$59,944	244%	159%	90%
<b>Wexford</b>	\$40,138	197%	214%	89%	\$48,880	199%	130%	98%

Definitions: The federal poverty guidelines for family of three = \$20,420 and for a family of four = \$24,600. Annual minimum wage is the gross amount of full-time, year-round work at an hourly wage of \$8.90 per hour (assumes both adults work). Median family income varies by county and calculated from HUD's FY2016 Income Limits.

## OTHER APPROACHES TO POVERTY MEASUREMENT

For a more in-depth look at how the Standard compares to the official poverty measure please visit [www.selfsufficiencystandard.org/measuring-poverty](http://www.selfsufficiencystandard.org/measuring-poverty)

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## **PART 3**

# **STRATEGIES TO MEET THE STANDARD**

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## HOW DO MICHIGAN'S MOST COMMON OCCUPATIONS COMPARE TO THE SELF-SUFFICIENCY STANDARD?

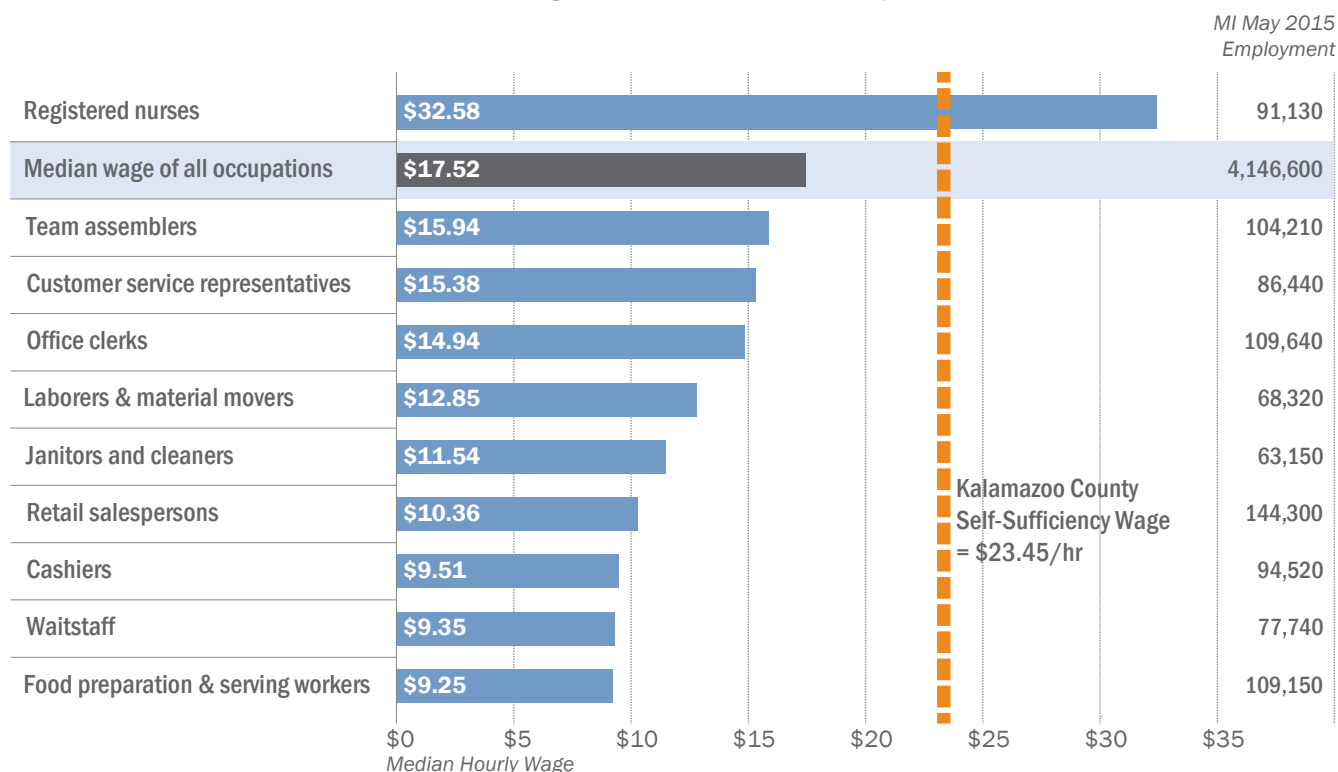
Now that the cost of meeting basic needs in Michigan has been detailed, the next question is how families can secure the resources necessary to meet their needs. *Since almost all working-age families meet their income needs with employment, a crucial question is whether the jobs available provide sufficient wages.* To answer this question, the median wages of the ten occupations with the highest number of employees in Michigan are compared to the Self-Sufficiency Standard for a family with one adult, one preschooler, and one school-age child in Kalamazoo County, which is \$23.45 per hour.<sup>14</sup>

There are over 4.1 million workers in Michigan and nearly a quarter work in the ten most common occupations shown below in **Figure E**.

Only one of the state's ten most common occupations—registered nurses—have median wages that are above the Self-Sufficiency Standard for this family type in Kalamazoo County. On the other hand, five of Michigan's top ten occupations have median earnings that are less than half of the Standard for this family type in Kalamazoo County: janitors, retail salespersons, cashiers, waitstaff, and food preparation workers

*Definition note:* A median wage is the middle point of the distribution of wages from low to high. That is, half of workers in an occupation earn below this point and half earn more. Average wages are skewed by a small number of high earners so the median is a more realistic measure of a typical worker's earnings.

**FIGURE E.** Hourly Wages of Michigan's Ten Largest Occupations Compared to the Self-Sufficiency Standard One Adult, One Preschooler, & One School-age Child: Kalamazoo County, MI 2017



Source: U.S. Department of Labor, "May 2015 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed February 14, 2017). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

The most common Michigan occupation is retail salesperson, which accounts for 3.5% of all Michigan workers. With median hourly earnings of \$10.36 per hour (median annual earnings of \$21,546), the most common occupation in Michigan provides workers with earnings that are less than half of the Standard for this family type in Kalamazoo County. Even working two full-time jobs would not yield enough income to meet this single-parent family's basic needs. The median wages of this occupation are above the Michigan minimum wage yet are not enough for a single adult to support a child of any age in Kalamazoo County.

The median wages for six of the top ten occupations are such that two adults working full time at this wage would still not be able to earn the minimum needed to support a preschooler and a school-age child in Kalamazoo County. This is because the Self-Sufficiency Standard for two adults with one preschooler and one school-age child requires each adult to earn at least \$13.53 per hour (a total of \$57,155 annually) working full time just to meet basic needs of the family.

These numbers reflect the shift towards an increased number of low-wage jobs in the recovery from the Great Recession. That is, while job losses of the Great Recession were concentrated disproportionately in mid-wage occupations, as the economy recovers the job gains have been disproportionately in lower-wage occupations. At the same time the income gains have been to those at the very top, driving the increased income inequality that underlies Michigan's high levels of socioeconomic inequality.<sup>15</sup> *Put another way, 90% of workers in the ten most common occupations, many of them in fast growing but low-wage service occupations, are in occupations with median wages insufficient to support a family with young children.*

This growing job gap has consequences in increased economic distress, as increasing numbers of workers struggle to make ends meet at wages well below the minimum required to meet their needs. At the same time, this analysis of the wages of the state's most common occupations demonstrates that the economic insecurity faced by so many of Michigan's workers does not reflect a lack of work effort, or lack of skills. Rather, it is simply that wages are too low in many common Michigan occupations to support a family at minimally adequate levels, even sometimes with two workers, a situation exacerbated by the unbalanced recovery from the Great Recession.

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Given this state of affairs, there are two basic approaches to closing the income gap: reduce costs or raise incomes. The next two sections will discuss each of these approaches.

The first approach relies on strategies to reduce costs, often temporarily, through work supports (subsidies), such as food and child care assistance. Strategies for the second approach, raising incomes, are often broader, such as increasing incomes through increasing education levels, incumbent worker programs, raising the minimum wage, and nontraditional job training. Reducing costs and raising incomes are not necessarily mutually exclusive, but can occur sequentially or in tandem, at the individual level or at the community, state or national level. For example, some parents may seek education and training that leads to a new job, yet continue to supplement their incomes with work supports until their wages reach the self-sufficiency level.

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**90% OF WORKERS IN THE TEN MOST COMMON OCCUPATIONS, MANY OF THEM IN FAST GROWING BUT LOW-WAGE SERVICE OCCUPATIONS, ARE IN OCCUPATIONS WITH MEDIAN WAGES INSUFFICIENT TO SUPPORT A FAMILY WITH YOUNG CHILDREN.**

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# MEETING THE STANDARD: REDUCING COSTS

As described above, given the current job situation, many families struggle to meet their families' basic needs on earnings alone. Work supports (subsidies or assistance) can help working families achieve economic stability, so that they do not need to choose from among their basic needs, such as scrimping on nutrition, living in overcrowded or substandard housing, or leaving children in unsafe or non-stimulating environments. With such stability, parents can not only obtain jobs, but are able to retain employment, a necessary condition for improving wages.

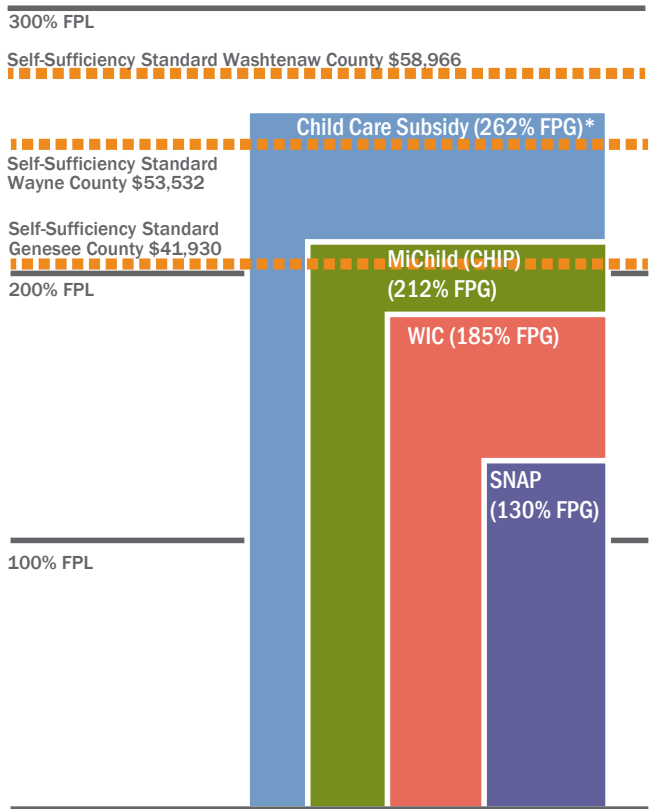
This section models how work supports can reduce a family's expenses until they are able to earn Self-Sufficiency Wages, thus closing the gap between actual wages and what it really takes to make ends meet.

Michigan work supports include programs such as:

- Michigan's Child Care Subsidy Program
- Medicaid and Michigan Children's Health Insurance Program
- Supplemental Nutrition Assistance Program (SNAP, formerly known as the Food Stamp Program) and the Women, Infants, and Children (WIC) Program
- Section 8 vouchers and public housing

While not a work support per se, child support is also modeled as it assists families in meeting basic needs. **Figure F** shows the income eligibility levels for the work supports modeled in this section compared to the Self-Sufficiency Standard for the family type and counties modeled in this section—one adult, one preschooler and one school-age child in Wayne, Genesee, and Washtenaw counties. **Table 3** provides a summary of the work supports, child support, and tax credits modeled in this section.

**FIGURE F.** Eligibility Levels Compared to the Michigan Self-Sufficiency Standard, 2017  
*One Adult, One Preschooler, & One School-Age Child*



\*Initial entry into the child care subsidy program in Michigan requires incomes below about 125% of the FPG.  
Note: Eligibility levels and benefits for work supports change routinely—typically yearly. The information reported in above represents eligibility and benefit guidelines for 2017. The federal poverty guideline (FPG) for a family of three is \$20,420 (annual income).

WORK SUPPORTS (SUBSIDIES OR ASSISTANCE) CAN HELP WORKING FAMILIES ACHIEVE ECONOMIC STABILITY, SO THAT THEY DO NOT NEED TO CHOOSE FROM AMONG THEIR BASIC NEEDS, SUCH AS SCRIMPING ON NUTRITION, LIVING IN OVERCROWDED OR SUBSTANDARD HOUSING, OR LEAVING CHILDREN IN UNSAFE OR NON-STIMULATING ENVIRONMENTS.

**TABLE 3. Summary of Michigan's Work Supports, Child Support, and Tax Credits**

PROGRAM	BENEFIT	INCOME ELIGIBILITY
<b>WORK SUPPORTS</b>		
<b>CHILD CARE ASSISTANCE</b> (Michigan's Child Care Subsidy Program)	Child care copayments are calculated on a sliding scale based on income.	At entrance, families must be making below around 125% of FPG, depending on family size. They are no longer eligible once income exceeds 250-275% of the FPG, depending on family size.
<b>HOUSING ASSISTANCE</b> (Section 8 Housing Vouchers & Public Housing)	Housing costs are typically set at 30% of adjusted gross income.	Households may be eligible with incomes that are below 80% of area median income. Due to limited funding most new program participants must have income below 30% of area median income (or below the FPG).
<b>MEDICAID</b>	Subsidized health insurance with copays.	133% of the FPG.
<b>CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)</b> (MiChild)	Health care benefits for uninsured children ages 18 and under.	Children in families with income less than 160% FPG receive free care. Families with incomes between 160-212% of the FPG pay annual premiums.
<b>SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)</b>	Maximum benefit for a family of 3: \$511 per month. Maximum benefit for a family of 4: \$649 per month.	Families must earn gross income less than 130% of the FPG to be eligible and must also meet net income (gross income minus allowable deductions) guidelines.
<b>SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)</b>	Average monthly benefit of \$39 in Michigan for purchasing supplemental nutritious foods. Also includes breastfeeding support and health education.	Pregnant and postpartum women and children up to age 5: at or below 185% FPG.
<b>TAX CREDITS</b>		
<b>FEDERAL EARNED INCOME TAX CREDIT (EITC)</b>	Maximum benefit for families with: <ul style="list-style-type: none"> <li>• 1 child = \$3,400 per year</li> <li>• 2 children = \$5,616 per year</li> <li>• 3+ children = \$6,318 per year.</li> </ul>	Maximum eligibility for families with: <ul style="list-style-type: none"> <li>• 1 child = \$39,617 one parent, \$45,207 married</li> <li>• 2 children = \$45,007 one parent, \$50,597 married</li> <li>• 3+ children = \$48,340 one parent, \$53,930 married.</li> </ul>
<b>FEDERAL CHILD AND DEPENDENT CARE TAX CREDIT (CCTC)</b>	Nonrefundable credit for child care costs with maximum of \$3,000 for one child and up to \$6,000 for two or more children.	No income limit.
<b>FEDERAL CHILD TAX CREDIT (CTC)</b>	Up to \$1,000 annual tax credit per child. Benefit is reduced by \$50 for every \$1,000 over income threshold.	Married filing jointly: up to \$110,000. Head of Household: up to \$75,000. Refundable portion limited to earnings over \$3,000.
<b>MICHIGAN EARNED INCOME TAX CREDIT (EITC)</b>	The credit is 6% of the federal EITC benefit.	EITC is based on federal receipt of the EITC.
<b>OTHER</b>		
<b>CHILD SUPPORT</b>	Average payment from non-custodial parents is \$251 per month in Michigan.	No income limit.

Note: Eligibility levels and benefits for work supports and tax credits change routinely—typically yearly. The information reported in above represents eligibility and benefit guidelines for 2017. The 2017 federal poverty guidelines (FPG) for a family of three is \$20,420 (annual income). See <https://aspe.hhs.gov/poverty-guidelines>.

## HOW DO WORK SUPPORTS AND CHILD SUPPORT REDUCE COSTS?

In modeling the impact of work supports on family resources and well-being, our starting point is the Self-Sufficiency Standard, which is calculated without any assistance, public or private. We then add work supports, one by one. **Table 4 on page 22** shows the impact of work supports. The family type used here is a Wayne County family with one adult, one preschooler, and one school-age child. Column #1 of **Table 4** shows the full costs of each basic need in the Self-Sufficiency Standard, without any work supports or child support to reduce these costs. Subsequent columns (#2-#6) of **Table 4** model various combinations of work supports, as listed in the column headings, with monthly costs reduced by these work supports indicated with shading and bolded numbers in the table.

**NO WORK SUPPORTS (COLUMN #1).** Note that in **Table 4** tax credits that are available as a refund when annual taxes are filed in the next year, are shown at the bottom of the table and not included in the monthly wage calculation as in the Self-Sufficiency Standard. This family has monthly child care expenses of \$1,223 and monthly housing costs of \$878. Without any refundable tax credits, child support or work supports to reduce costs, this Wayne County family needs \$4,227 per month, or \$24.02 per hour, to meet the cost of basic needs.

**CHILD SUPPORT (COLUMN #2).** Child support payments from absent, non-custodial parents can be a valuable addition to family budgets. The average amount received by families participating in the child support enforcement program in Michigan is \$251 per month (see column #2).<sup>16</sup> Adding child support reduces the wage needed by this parent to meet basic needs to \$3,894 per month, or \$22.12 per hour.

**CHILD CARE (COLUMN #3).** Because child care is a major expense for families with young children, child care assistance often provides the greatest financial relief of any single work support, and at the same time adds stability for parents, children, and employers. In Michigan, for a three-person family to be eligible for child care assistance they must have incomes below \$2,093 per month for initial entry into the program and \$4,461 per month for continuing eligibility.<sup>17</sup> Without other work supports, this family would be ineligible for

initial entry into the child care assistance program. However, column #3 assumes the family entered the program at the lower income level. The family's child care costs are reduced substantially from \$1,223 per month to a \$100 monthly copayment. This brings the hourly wage needed down to \$16.52 per hour, or \$2,908 monthly.

### CHILD CARE, FOOD, & MEDICAID (COLUMN #4).

For adults transitioning from cash assistance to employment, the typical package of benefits includes child care assistance, food assistance, and Medicaid.

- **Health Care.** Under the assumption that transitional Medicaid covers all of the family's health care expenses, health care costs are reduced from \$340 per month to zero in column #4.
- **Food.** The family does not qualify for SNAP, but WIC reduces food costs from \$548 to \$510 per month.<sup>18</sup>
- **Child Care.** Child care assistance further reduces the family's child care costs to the copayment of \$80 per month.

Altogether, these three work supports reduce the wage required to meet basic needs to \$2,452 per month, about three-fifths of the full Self-Sufficiency Standard. With the help of these crucial work supports, this Wayne County family making the transition from public assistance would be able to meet the family's basic needs at a starting wage of \$13.93 per hour.

**CHILD CARE, FOOD, & CHIP (COLUMN #5).** After 12 months, the adult would no longer be eligible for transitional Medicaid. However, the children would continue to be eligible under Michigan's CHIP program with family income up to 212% of the FPG. Column #5 shows the effects of the adult transitioning to an employer-sponsored health plan while keeping the children covered under CHIP.

Assuming the adult obtains health insurance through her employer, and pays her employee share of the premium, the health care costs for the family go up to \$146 to cover the adult. The additional income needed to cover that expense increases the child care copayment back up to \$100. The minimum monthly wage needed under these circumstances is \$2,640 (\$15.00 hourly).

**TABLE 4. Impact of the Addition of Supports on Monthly Costs and Self-Sufficiency Wage****One Adult, One Preschooler, and One School-Age Child: Wayne County, MI 2017**

Each column demonstrates how specific work supports can lower the cost of specific basic needs, and therefore lessen the income necessary to meet all of a family's basic needs. Costs that have been reduced by these supports are indicated with bold font in the table.

	#1	#2	#3	#4	#5	#6	#7
	No Work Supports	Child Support	Child Care	Child Care, SNAP/ WIC* & Transitional Medicaid	Child Care, SNAP/ WIC* & CHIP	Housing, Child Care, SNAP/ WIC*, & Medicaid	Utilities, Child Care, SNAP/ WIC*, & Medicaid
<b>MONTHLY EXPENSES</b>							
Housing	\$878	\$878	\$878	\$878	\$878	<b>\$585</b>	<b>\$753</b>
Child Care	\$1,223	\$1,223	<b>\$100</b>	<b>\$80</b>	<b>\$100</b>	<b>\$60</b>	<b>\$80</b>
Food	\$548	\$548	\$548	<b>\$510</b>	<b>\$510</b>	<b>\$408</b>	<b>\$510</b>
Transportation	\$378	\$378	\$378	\$378	\$378	\$378	\$378
Health Care	\$340	\$340	\$340	<b>\$0</b>	<b>\$146</b>	<b>\$0</b>	<b>\$0</b>
Miscellaneous	\$337	\$337	\$337	\$337	\$337	\$337	<b>\$337</b>
Taxes	\$791	\$701	\$439	\$336	\$377	\$232	\$305
<b>TOTAL MONTHLY EXPENSES (NET OF WORK SUPPORTS)</b>	<b>\$4,494</b>	<b>\$4,404</b>	<b>\$3,020</b>	<b>\$2,518</b>	<b>\$2,725</b>	<b>\$2,000</b>	<b>\$2,362</b>
<b>ADDITIONAL MONTHLY RESOURCES</b>							
Earned Income Tax Credit (-)	**	**	**	**	**	**	**
Child Care Tax Credit (-)	(\$100)	(\$100)	(\$25)	(\$22)	(\$26)	(\$18)	(\$22)
Child Tax Credit (-)	(\$167)	(\$160)	(\$87)	(\$44)	(\$59)	(\$1)	(\$29)
Child Support		<b>(\$251)</b>					
<b>TOTAL ADDITIONAL MONTHLY RESOURCES</b>	<b>(\$267)</b>	<b>(\$511)</b>	<b>(\$107)</b>	<b>(\$66)</b>	<b>(\$85)</b>	<b>(\$19)</b>	<b>(\$52)</b>
<b>SELF SUFFICIENCY WAGE (TOTAL MONTHLY EXPENSES MINUS TOTAL ADDITIONAL MONTHLY RESOURCES)</b>							
Hourly	\$24.02	\$22.12	\$16.52	\$13.93	\$15.00	\$11.25	\$13.12
Monthly	\$4,227	\$3,894	\$2,908	\$2,452	\$2,640	\$1,981	\$2,310
Annual	\$50,729	\$46,723	\$34,894	\$29,419	\$31,680	\$23,769	\$27,717
<b>ANNUAL REFUNDABLE TAX CREDITS**</b>							
Total Federal EITC	\$0	\$0	\$2,130	\$3,283	\$2,807	\$4,473	\$3,641
Total State EITC	\$0	\$0	\$128	\$197	\$168	\$268	\$218
Total Federal CTC	\$0	\$84	\$958	\$1,467	\$1,294	\$1,989	\$1,647

\* WIC is the Special Supplemental Nutrition Program for Women, Infants and Children (WIC). Assumes average monthly value of WIC benefit \$40 (FY 2017) in Michigan. SNAP is the Supplemental Nutrition Assistance Program, formerly known as the Food Stamp Program.

\*\* The Standard shows both refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available only as a refund on annual taxes are shown at the bottom of this table. EITC is only refundable, so it is shown only as an annual tax credit. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is included as available to offset monthly costs, and the refundable portion is shown in the bottom of the table. The Child Care Tax Credit is nonrefundable, and therefore is only part of the monthly budget and does not appear in the bottom shaded rows of the table. In the Standard, the state EITC is calculated with state taxes in the 'taxes' row but is shown separately in the modeling table for illustration purposes.

THESE SUPPORTS ARE NOT AVAILABLE OR ACCESSIBLE TO ALL WHO NEED THEM...YET, WHEN FAMILIES DO RECEIVE THEM, WORK SUPPORTS, TAX CREDITS, AND/OR CHILD SUPPORT PLAY A CRITICAL ROLE IN HELPING FAMILIES MOVE TOWARDS ECONOMIC SELF-SUFFICIENCY.

#### HOUSING, CHILD CARE, FOOD, & MEDICAID (COLUMN #6).

Housing assistance has a substantial impact on helping families meet their basic needs, as can be seen by comparing column #5 to column #6. By reducing the cost of housing to 30% of income, through a housing voucher or other assistance, housing costs drop from \$878 to \$585 per month.<sup>19</sup> The addition of housing assistance reduces the income needed to meet basic needs, thereby making the family eligible for SNAP (food stamps) benefits as well as WIC and lowering food costs to \$408 per month. With less income required to meet other needs, the family copayment for child care assistance is reduced even further to \$60. At this income level, the adult also qualifies for health coverage under Michigan's Medicaid expansion, reducing health costs to zero. With this full benefit package, a parent with one preschooler and one school-age child living in Wayne County can meet basic needs with an income of just \$1,981 per month.

#### UTILITIES, CHILD CARE, FOOD, & MEDICAID (COLUMN #7).

While household income typically must be below 50% of median income to qualify for a housing voucher, public housing authorities must provide 75% of its vouchers to households with income below 30% of area median income (which at \$20,160, is below the income needed, even with the other supports shown in column #6, to cover basic needs). Besides not qualifying income-wise for most of available housing assistance, long waiting lists for housing assistance are common. Assistance with the cost of utilities is another option for reducing housing costs for low income households.

In Detroit, St. Vincent de Paul distributes the Michigan Energy Assistance Program (MEAP) to households with incomes below 150% of the FPG. If we assume this family receives utility assistance, housing costs are reduced to \$753 per month. Along with assistance for child care, food, and health costs, this parent in Wayne County is able to meet basic needs at a full-time wage of \$13.12 per hour.

*Note however that very few families receive **all** of these benefits.* Although analyzed in this section, this modeling should not imply that all households with inadequate income receive these work supports or child support.

Unfortunately, these supports are not available or accessible to all who need them due to eligibility criteria, lack of sufficient funding to help all who are eligible, waiting lists, administrative barriers, lack of knowledge or legal enforcement, or the perceived stigma of receiving assistance.<sup>20</sup> Yet, when families do receive them, work supports, tax credits, and child support play a critical role in helping families move towards economic self-sufficiency.

**REFUNDABLE TAX CREDITS.** The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in the modeling table and figure, the refundable federal Earned Income Tax Credit (EITC) and the “additional” refundable portion of the Child Tax Credit (CTC) are shown as received annually. However, the Child Care Tax Credit (CCTC) is nonrefundable, meaning it can only be used to reduce taxes and does not contribute to a tax refund. Therefore, when it is received, it is shown as a monthly credit against federal taxes in both the Self-Sufficiency Standard and in the modeling shown here.

The tax credits are calculated this way in the modeling table and figure in order to be as realistic as possible. Nearly all families received the EITC as a single payment the following year when they filed their tax returns.<sup>21</sup> As such, many families use the EITC as “forced savings” to pay for larger items that are important family needs, such as paying the security deposit for housing, buying a car, or settling debts.<sup>22</sup> Therefore, in the modeling section, the total amounts of the refundable federal and state EITC the family would receive annually (when they file their taxes) are shown in the shaded rows at the bottom of the table instead of being shown monthly as in the Self-Sufficiency Standard column. This is based on the assumption that the adult works at this same wage, full time, for the whole year.

Like the EITC, the federal CTC is shown as received monthly in the Self-Sufficiency Standard. However, for the modeled work support columns, the CTC is split into two amounts: only the portion that can be used to offset any remaining taxes (after the CCTC) is shown monthly. Like the EITC, any “additional” refundable portion of the CTC is shown as a lump sum received annually in the shaded rows at the bottom of the modeling table.

The amounts of tax credits vary significantly, depending upon income. When costs are shown without work supports in column #2, the family's income is high enough that they only qualify for about \$84 in refundable tax credits. In column #6, however, where the full work support package is modeled, the parent is eligible for almost \$7,000 in annual refundable tax credits.

## HOW DO WORK SUPPORTS INCREASE WAGE ADEQUACY?

**Table 4** shows how child support and work supports reduce the wage needed to meet basic needs. In contrast, **Figure G** starts with specific wages and asks: "How adequate are these wages in meeting a family's

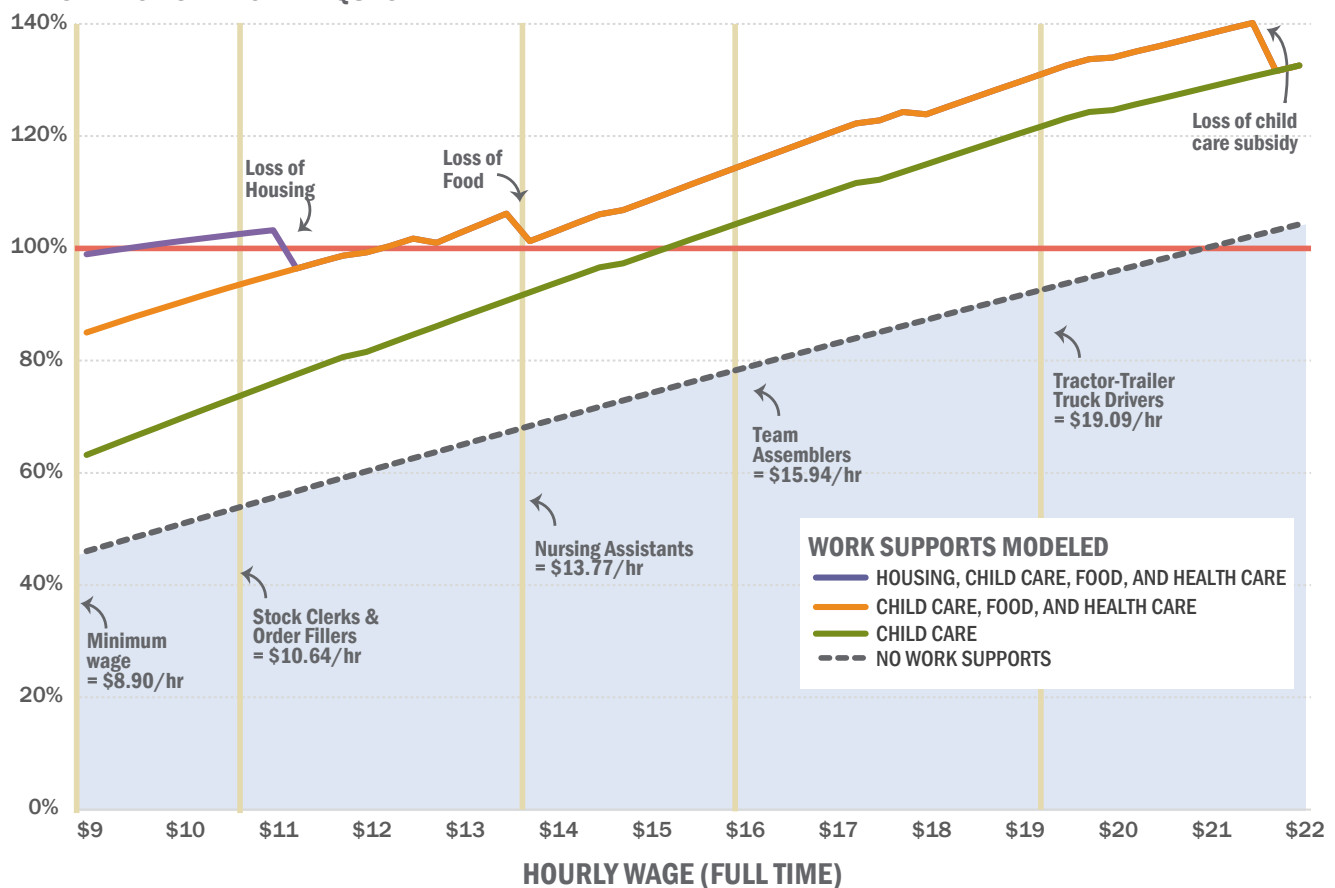
needs, with and without various combinations of work supports?"

Wage adequacy is defined as the degree to which a given wage is adequate to meet basic needs, taking into account the financial impact of various work supports, or lack thereof. If wage adequacy is at or above 100%, the wage is enough or more than enough to meet all of the family's basic needs; if it is below 100%, it is only adequate to cover that percentage of the family's basic needs. For example, if wage adequacy is at 60%, then the wage (along with any work supports) only covers 60% of the cost of meeting that family's basic needs.

Modeling the same family type as in **Table 4** (one parent with one preschooler and one school-age child) but residing in Genesee County, **Figure G** shows the

**FIGURE G.** Impact of Wage Adequacy on Work Supports, Genesee County, MI 2017  
One Adult, One Preschooler, & One School-Age Child

### PERCENTAGE OF WAGE ADEQUACY



Source: U.S. Department of Labor, "May 2015 State Occupational Employment and Wage Estimates," Databases and Tables, Occupational Employment Statistics, <http://www.bls.gov/oes/data.htm> (accessed October 3, 2016). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.



impact of work supports on wage adequacy as the parent's earnings increase, starting with the minimum wage. The dashed line provides the baseline, showing the adequacy of various wages without any work supports. Each solid line represents a different work support package, and shows how much wage adequacy increases above the dashed baseline as a result of the addition of one or more work supports. In addition to examining wage adequacy results at the minimum wage level, **Figure G** highlights the adequacy results at the median wage level of four common occupations in Michigan.

**MINIMUM WAGE.** With the Michigan minimum wage of \$8.90 per hour in 2017, a Genesee County parent with two children working full time earns just under half (only 46%) of the income needed to meet her family's basic needs if she is not receiving any work supports (see the dashed line in **Figure G**).<sup>23</sup>

However, if the parent receives help from Michigan's child care subsidy program (the first solid line from the bottom in **Figure G**), the monthly cost of child care decreases from \$995 to \$60, and wage adequacy increases to 63%—a substantial increase but still covering less than two-thirds of her monthly expenses. If the family also receives assistance with food (SNAP and WIC) and health care, the cost of food decreases to \$228 per month and the cost of health care to \$0 per month. Combined, assistance with child care, food, and health care increases wage adequacy to 84% (shown in the second solid line from the top in **Figure G**). With the addition of housing assistance combined with the other work supports, housing costs are reduced to 30% of the family's income and wage adequacy reaches 99% (top solid line in **Figure G**).

**STOCK CLERKS AND ORDER FILLERS.** If this parent's wage is the median hourly wage for stock clerks, which is \$10.64 per hour, she would earn enough to cover 54% of the family's basic needs without any

assistance. Receiving assistance with child care costs increases the wage adequacy to 74%. The further addition of food assistance and health coverage increases the wage adequacy to 94% and if they also receive housing assistance, she can cover all of their family's basic needs.

**NURSING ASSISTANTS.** The median wage of nursing assistants, \$13.77 per hour, is such that this single parent would be able to meet 68% of the income needs of her family without any assistance. Receiving assistance with child care costs increases the wage adequacy to 92%. The further addition of food and health assistance increases the wage adequacy to 101%. Finally, if they receive the full work support package, they will increase their surplus.

**TEAM ASSEMBLERS.** At the median wage of team assemblers, which is \$15.94 per hour, this single parent would be able to cover 78% of her family's basic needs without any work supports. With child care assistance, their wages are adequate to meet their family's needs. At this income level, the family also still receives WIC food assistance, and the children still receive health coverage under CHIP, increasing their wage adequacy to 114%.

**HEAVY AND TRACTOR-TRAILER TRUCK DRIVERS.** If this parent's wage was \$19.09 per hour, the median hourly wage of tractor-trailer truck drivers, wage adequacy would be 92% without any assistance. When they receive child care assistance, they can meet all of their basic needs plus a surplus. CHIP coverage for the children further reduces health care costs and increases this family's surplus.

*Appendix C: Modeling the Impact of Work Supports on Wage Adequacy provides a detailed table of the exact amounts of each work support modeled.*

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**WITH THE MICHIGAN MINIMUM WAGE OF \$8.90 PER HOUR IN 2017, A GENESEE COUNTY PARENT WITH TWO CHILDREN WORKING FULL TIME EARNS JUST UNDER HALF (ONLY 46%) OF THE INCOME NEEDED TO MEET HER FAMILY'S BASIC NEEDS IF SHE IS NOT RECEIVING ANY WORK SUPPORTS**

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## WAGE ADEQUACY INCREASES WITH EDUCATIONAL ATTAINMENT

**Figure H** examines the adequacy of median earnings as educational attainment increases, using the same family type but a different place, Washtenaw County. The Self-Sufficiency Standard in Washtenaw County for a family with one adult, one preschooler, and one school-age child is \$4,914 monthly.

Without any work supports, the median earnings of workers in Washtenaw County without a high school degree would leave them nearly \$3,000 short per month. This shortfall decreases as their education increases, but even if parents earned the median earnings of workers with a bachelor's degree, their families would experience a shortfall of \$600 per month and would not be able to meet the costs of all of the basic needs of their families. It is only when earnings reach that of the median graduate or professional degree (\$70,040) that they would be able to meet all their families' basic needs without any work supports.

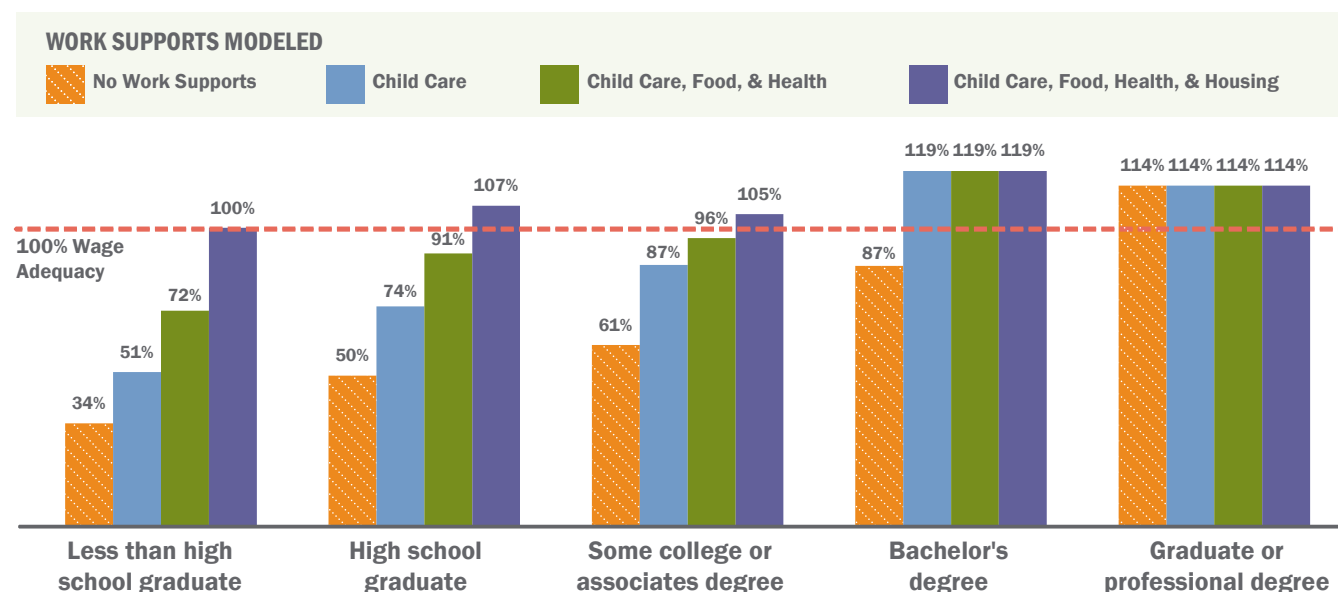
Child care assistance provides a significant help in closing the gap between earnings and costs.

Without a high school degree they would still have a large monthly shortfall but child care assistance decreases the shortfall from \$2,866 to \$1,408. If they have earnings at the median level of workers with a bachelor's degree, child care assistance fills the budget gap and allows them to meet all of their basic needs with a small surplus.

If this parent receives assistance with food and health care costs, in addition to child care, the shortfall would further be reduced significantly to just \$578 for those lacking a high school degree. At the median earning levels of workers with a high school degree, it is even less, \$210, and with some college, only \$99. Workers with earnings equivalent to the median of graduate or professional degree workers, are above the eligibility thresholds for benefits. However, median earnings at this level provide enough to cover the basic needs of this family without work supports.

When this parent receives the full work support package of housing, child care, food, and health they are able to cover all of their costs at all education levels, although at the bachelor's degree level's median wages, they only qualify for child care assistance, at the graduate level, costs are covered by earnings alone.

**FIGURE H. Impact of Work Supports on Wage Adequacy Compared to Median Earnings by Educational Attainment: Washtenaw County, MI 2017**  
*One Adult, One Preschooler, & One School-Age Child*



Source: U.S. Census Bureau, American FactFinder, 2011-2015 American Community Survey 5-Year Estimates, "B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over," Detailed Tables, <http://factfinder.census.gov/> (accessed February 22, 2017). Wages adjusted for inflation using the Employer Cost Index from the Bureau of Labor Statistics.

## MEETING THE STANDARD: RAISING INCOMES

For families whose earnings are below 100% wage adequacy, work supports for high-cost necessities such as child care, health care, and housing are frequently the only means to meet basic needs. However, true long-term self-sufficiency means the ability of families to meet basic needs without any public or private assistance. Fully closing Michigan's wage gap will require public policies that increase the skills of low-wage workers, recognize the importance of asset building, and make work pay to cover basic needs.

### INCREASE SKILLS

**POST-SECONDARY EDUCATION/TRAINING.** Increasing the skills of low-wage workers provides paths to self-sufficiency and strengthens local economies. As businesses increasingly need workers with higher skill levels, a high school diploma or GED does not have the value that it once had in the job market.<sup>24</sup> As shown in **Figure I**, the median earnings of male and female workers in Michigan increase as education levels increase.<sup>25</sup> While increased education is important for both men and women, the gender wage gap at every level continues to present additional challenges for women workers. In Michigan, women at each educational level earn about the same, sometimes a little less, than the average for men at the next lower level of education. For example, women with a bachelor's degree in Michigan earn about what the average man does with just some college or an associate's degree.

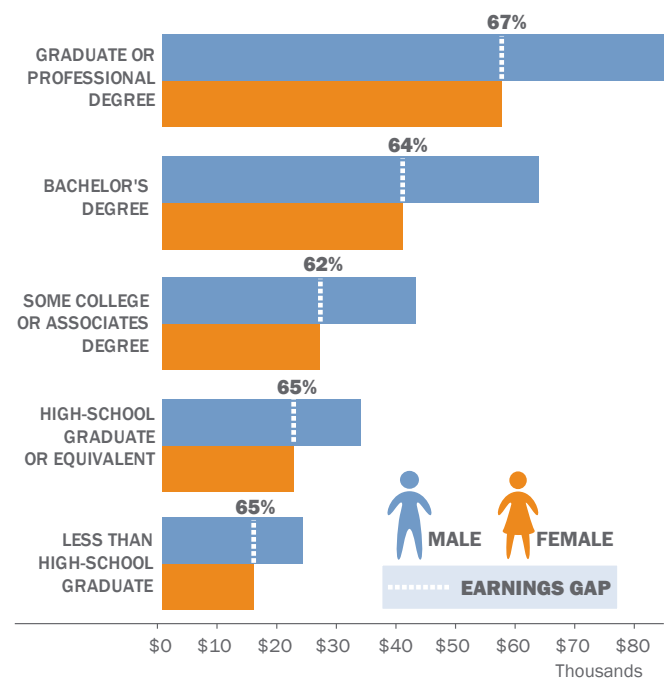
**BASIC ADULT EDUCATION.** For many workers with inadequate education, Limited English Proficiency, or insufficient job skills or experience, basic adult education programs are an important first step. Due to welfare time limits and restrictions on education and training, short-term, high quality programs that teach basic skills and job skills together in a work-related context are important.

**NONTRADITIONAL OCCUPATIONS.** For women, many "nontraditional" occupations (NTOs), such as in manufacturing, health care, technology, and construction, require relatively little post-secondary training, yet can provide wages at self-sufficiency levels. In particular, demand for workers in the "green

economy" is anticipated and investing in NTO training programs for women will broaden the pool of skilled workers available to employers and create a more diverse workforce that is reflective of the community.<sup>26</sup>

**INCUMBENT WORKER TRAINING.** For low-wage workers who are already in an industry that offers adequate wages to medium or high-skilled workers, incumbent worker training creates a career ladder to self-sufficiency. Training incumbent workers allows employers to retain their employees while giving employees an opportunity to become self-sufficient. Retraining and training current employees is a "win-win" (for both employer and employee) strategy in many industries, particularly those which rely on skills and technology unique to a given company or industry subset.

**FIGURE I. Impact of Education on Median Earnings by Gender, MI 2017**



Source: U.S. Census Bureau, American Factfinder, 2015 American Community Survey, "B20004. Median Earnings by Sex by Educational Attainment for the Population 25 Years and Over," Detailed Tables, <http://factfinder.census.gov/> (accessed November 3, 2016). U.S. Department of Labor, Bureau of Labor Statistics, "Employment Cost Index, Wages and salaries for All Civilian workers in All industries and occupations, Index," <http://data.bls.gov/cgi-bin/srgate>, Series C1S102000000000001 (accessed February 13, 2017).

**TARGETED JOBS/SECTOR STRATEGIES.** Aligning training and postsecondary education programs with the workforce needs of the local labor market increases the potential income of low-wage workers and helps communities strengthen their local economies by responding to businesses' specific labor needs. Targeting job training programs towards occupations with both high growth projections and self-sufficient wages is one way to respond to workforce needs.

**COUNSELING AND COORDINATED TARGETED SERVICES.** Helping low-wage workers balance work, family, and financial responsibilities requires provision of a wide range of services that meet specific subsets of clients' particular needs, including career counseling to find the occupations that best fit workers' skills and needs as well as linkage to income and in-kind work supports such as child care, food, transportation, and health care assistance.

## INCREASE ASSETS

**INDIVIDUAL DEVELOPMENT ACCOUNTS.** A necessary aspect of long-term economic security is the accumulation of assets. For families with no savings, the slightest setback—an unexpected hospital bill or a reduction in work hours—can trigger a major financial crisis. In addition to the Emergency Savings Funds (see “Beyond Self-Sufficiency” section of this report), Individual Development Account (IDA) programs are one way to enable asset building for low-wage workers. IDAs are savings accounts to which families make regular contributions which are then matched by contributions from a public or private entity and managed by community-based organizations. The savings can only be used for certain objectives that enhance long-term economic security, such as the down payment for a house, payment for higher education, or start-up costs for a small business.

## SELF-EMPLOYMENT

Some individuals, rather than seeking new training or higher wage employment, may choose to become entrepreneurs and start their own business. This is a viable opportunity for many, and small businesses help support and grow the economic base of local communities.<sup>27</sup> However, failure rates are extremely high, with half of businesses no longer in operation

after five years.<sup>28</sup> Most businesses are launched via the owners' or relatives' personal financial resources, so low-income individuals may have difficulty accessing capital to start their business, particularly if they have poor credit.<sup>29</sup> Median income for individuals in Michigan employed at their own incorporated firms was \$42,264. For individuals employed at their own unincorporated firms, it was \$18,674.<sup>30</sup>

## RAISE WAGES

As demonstrated in this report, in many cases even two adults working full time must each earn well beyond a minimum wage to meet their family's basic needs. Raising wages can have a positive impact not only for workers, but also for employers by decreasing turnover, increasing work experience, and reducing training and recruitment costs.<sup>31</sup>

**MINIMUM WAGE.** One method to increase salaries of low-wage workers is to increase and index the minimum wage, thus providing a floor under wages for all workers, and insuring that the minimum wage will continue to keep pace with inflation.

While the federal minimum wage has remained at \$7.25 an hour since 2009, 29 states have passed higher minimum wages, with ten indexing them as well.<sup>32</sup> In 2017, Washington DC has the highest minimum wage at \$11.50 per hour, followed by Massachusetts and Washington State at \$11 per hour.<sup>33</sup> Twenty-one states have enacted legislation that will lead to higher wages in the future.<sup>34</sup>

Local minimum wages are even higher, with New York City, NY, Seattle, WA, and San Francisco, CA, having adopted the highest to date. In 2018 the minimum wage will reach \$15 per hour in San Francisco and New

## MINIMUM WAGE INCREMENTAL INCREASES IN MICHIGAN

### MICHIGAN MINIMUM WAGE RATES

- \$8.50 Effective 1/1/16
- \$8.90 Effective 1/1/17
- \$9.25 Effective 1/1/18

See <http://www.michigan.gov/lara/0,4601,7-154-59886-370158--,00.html>

York City, and thereafter will be indexed. In Seattle the minimum wage will reach \$15 per hour in 2017 for some workers of large employers but not until 2021 for all workers, and will be indexed thereafter.<sup>35</sup>

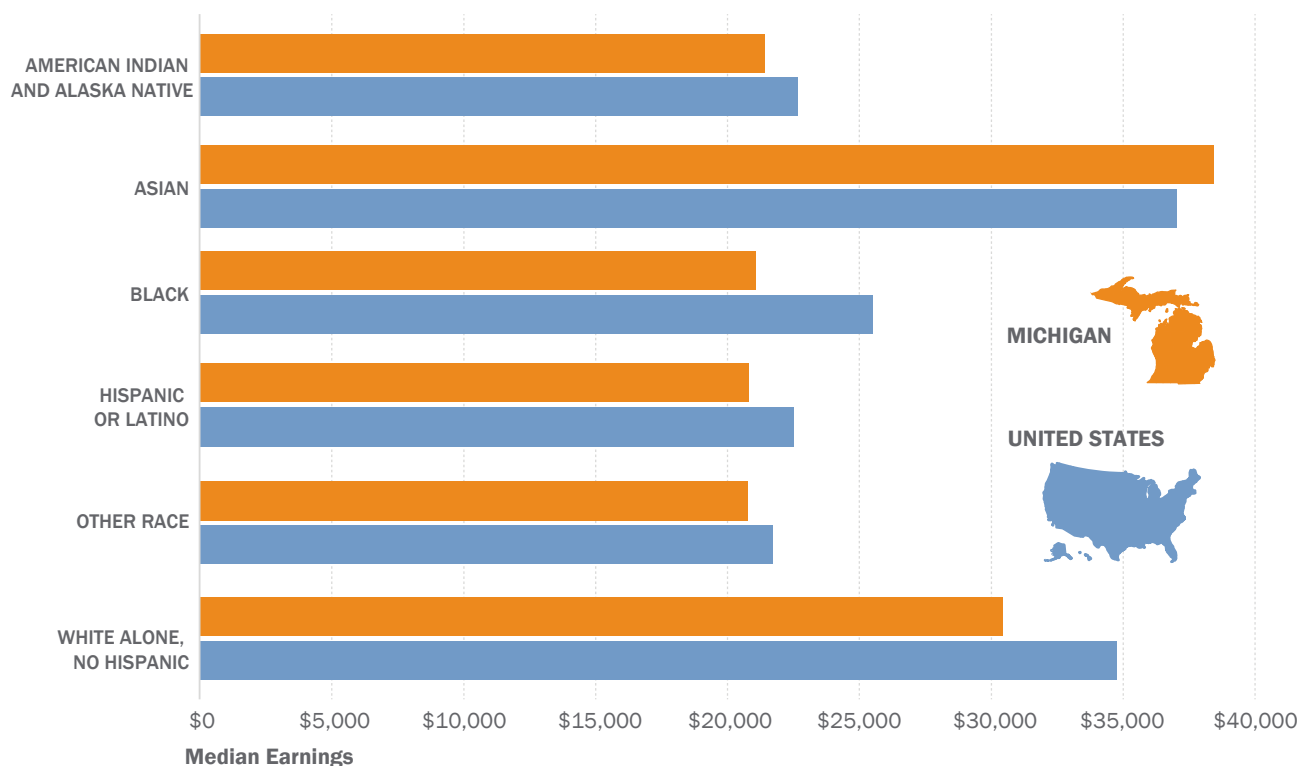
**LOCAL LIVING WAGES.** Localized living wage laws are another approach to raising wages of workers. These laws mandate that public employers, as well as contractors and employers receiving public contracts, pay a “living wage,” thus impacting private sector as well as public sector wages.

**UNIONIZATION.** According to the Bureau of Labor Statistics and the U.S. Department of Labor, union representation of workers also leads to higher wages and better benefits.<sup>36</sup> This union “premium,” controlling for other factors is worth about 14% in increased wages.<sup>37</sup> However, the percentage of workers represented by unions over the past half century has decreased, so that currently only about 7% of private sector, and 35% of public sector workers are union members.<sup>38</sup>

**BENEFITS.** An increasingly important source of resources for workers are employer-provided benefits, including health insurance, paid sick leave, paid holidays, paid family leave, and retirement.

**PAY EQUITY AND ANTI-DISCRIMINATION LAWS.** Pay equity laws require employers to assess and compensate jobs based on skills, effort, responsibility, and working conditions, and not based on the gender or race/ethnicity of the job’s occupants.<sup>39</sup> Women and people of color all too often face artificial barriers to fair hiring, fair wages, and equal benefits and promotion opportunities—barriers not addressed by tax credits or training and education strategies. **Figure J** shows that significant variations in earnings exist between adults in different racial and ethnic groups across the United States and Michigan. It is important to recognize that not all barriers to self-sufficiency lie in the individuals or families seeking self-sufficiency, but that some are gender- or race-based structural constraints and discrimination.

**FIGURE J.** Impact of Race on Median Earnings, MI and USA 2017



Source: U.S. Census Bureau, American Factfinder, 2015 American Community Survey, “B20017A-I Median Earnings by Sex by Work Experience for the Population 25 Years and Over with Earnings in the Past Twelve Months (By Race),” Detailed Tables, <http://factfinder.census.gov/> (accessed March 28, 2017). Wages updated using the Employment Cost Index from the Bureau of Labor Statistics.

# HOW IS THE SELF-SUFFICIENCY STANDARD USED?

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The Self-Sufficiency Standard is used to better understand issues of income adequacy, create and analyze policy, and help individuals striving to meet their basic needs. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, and state and local officials, among others are using the Standard. Below are some examples of ways that the Standard is being used.

## POLICY ANALYSIS

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The Self-Sufficiency Standard is used as a tool to analyze the impact of current and proposed policy changes. The Standard can be used to evaluate the impact of a variety of work supports (such as SNAP/Food Stamp Program or Medicaid) or policy options (such as changes in child care co-payments, tax reform, or tax credits) on family budgets.

- The Colorado Center on Law and Policy used the Colorado Self-Sufficiency Standard to determine the impact of affordable housing on family stability and upward mobility. In addition, the Colorado Division of Housing used information from the Colorado Self-Sufficiency Standard in its report *Housing Colorado: The Challenge for a Growing State*.
- In Pennsylvania, the Standard was used to model the impact of a state Earned Income Tax Credit on the ability of a family to reach self-sufficient wages. Pennsylvania also used the Standard to successfully prevent proposed child care co-payment increases.

## COUNSELING TOOL

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The Self-Sufficiency Standard is used as a counseling tool to help participants in work and training programs to choose jobs that pay adequate wages, access benefits and develop strategies to become self-sufficient. Counseling tools allow users to evaluate possible wages, then compare information on available programs and work supports to their own costs and needs. Clients are empowered with information that allows them to develop and test out their own strategies for achieving self-sufficient incomes.

- In Washington State, the online Self-Sufficiency Calculator is used by workforce councils across the state as a counseling tool; it is publicly accessible at [www.thecalculator.org](http://www.thecalculator.org).
- Also in Washington State, counselors in a variety of agencies such as homeless shelters, transitional housing, and substance abuse counseling centers, have used the Standard-based Snohomish Self-Sufficiency Matrix, or adaptations of this tool. It includes 25 dimensions that measure client progress from “striving/in crisis” to “thriving.”

## EVALUATION TOOL

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The Self-Sufficiency Standard is used to evaluate outcomes for grantees of economic development and foundation programs. Such evaluations help redirect resources to approaches that result in improved outcomes and more efficient use of limited foundation and government funding.

- In California, the United Way of the Bay Area and Y&H Soda Foundation are evaluating the success of their grantees by how effectively they are able to move families toward self-sufficiency, as defined by the Self-Sufficiency Standard. These foundations understand that to be effective, job training and direct service programs need to know the actual costs that clients are facing, information that is provided by the Standard.
- The San Diego Women’s Foundation focused their 2013-2014 grant cycle on proposals that would help families move to self-sufficiency. They defined their target population as families with incomes higher than the federal poverty guidelines but lower than the Standard for San Diego.

## BENCHMARK FOR WAGE-SETTING

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The Self-Sufficiency Standard has been used as a guideline for wage setting. By determining the wages necessary to meet basic needs, the Standard provides information for setting wage standards. The Standard has been used in California, Connecticut, Hawaii, Illinois, New York, New Jersey, Nebraska, Oregon,



South Dakota, Tennessee, Virginia, and Washington State to advocate for higher wages through living wage ordinances, minimum wage campaigns, and in negotiating labor union agreements.

- In New York City, the Real Living Wage NYC campaign used the Standard to make a case for their target of a \$20 per hour “living wage.”
- The Standard was cited in the successful campaign to raise the minimum wage in Seattle to \$15/hour (over several years, depending on establishment size), in support of the SeaTac, Washington living wage ordinance (raising wages to \$15/hour for covered employees), and in support of raising the statewide Washington minimum wage to \$12/hour.
- The Standard was used to design the unique Oregon statewide three-tiered minimum wage schedule, which raises the minimum wage (in steps, and then indexed) to three different levels, depending on the cost of living in the three areas in Oregon.

## TARGETED ALLOCATION OF RESOURCES

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The Self-Sufficiency Standard is used to target job training resources on education/training that leads to self-sufficiency waged jobs. Using a targeted jobs strategy, the Standard helps to match job seekers with employment that pays Self-Sufficiency Wages. Through analysis it is possible to determine the jobs and sectors on which to target training and education resources, including training for occupations that are nontraditional for women.

- In California’s Santa Clara County, the Standard was used in a sectoral employment intervention analysis that focused on the availability of nontraditional jobs, the geographical spread of those jobs, the availability of training resources, and wage rates. The analysis led to a curriculum and counselor training package that targeted transportation jobs and provided \$140,000 to the community college system to explore how to strengthen preparation for these jobs.

## SUPPORT RESEARCH

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Because the Standard provides a means of estimating how poverty and income adequacy differs from place to place and among different family types, it is frequently used in research. The Standard provides a means to measure the adequacy of various work supports, such as child care assistance, given a family’s income, place of residence, and composition.

- Rise Together Bay Area and Insight Center for Community Economic Development’s report *Promoting Family Economic Security in the San Francisco Bay Area Region* included the Standard as a key benchmark in its economic models.
- The Standard has been used along with data from the U.S. Census Bureau to measure the number of families above and below the Standard, as well as by characteristics such as race, ethnicity, gender, family type, education, occupation, and employment. These demographic reports have been published by the Center for Women’s Welfare for ten states, and the most recent reports demonstrate the impact of the Great Recession as measured by the Standard.

## COMMUNITY INDICATOR

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Community indicators and scorecards help communities to examine the well-being of residents. The Self-Sufficiency Standard provides communities with an indicator of the cost of living at a basic needs level and, in some states, how many households are living below the Standard.

- The Dave and Lucille Packard Foundation includes the Standard in kidsdata.org, a database tool providing access to information about the health and well-being of children across California.
- The increase or decrease in the number of families living below the Self-Sufficiency Standard is included as an indicator of economic well-being in the Erie Vital Signs Dashboard (Pennsylvania).

## THE STANDARD IN PRACTICE

For more descriptions of the ways organizations apply the Self-Sufficiency Standard in their work and links to examples, please visit: [www.selfsufficiencystandard.org/standard-practice](http://www.selfsufficiencystandard.org/standard-practice)

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## **PART 4**

# **BEYOND SELF-SUFFICIENCY**

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# SAVING FOR EMERGENCIES

The Self-Sufficiency Standard approach to economic security consists of three elements: securing the costs of daily basic needs, creating an Emergency Savings Fund, and choosing the appropriate asset-building Economic Security Pathway(s). This section describes how Emergency Savings Fund goals are calculated, and how these amounts vary across Michigan and by family type.

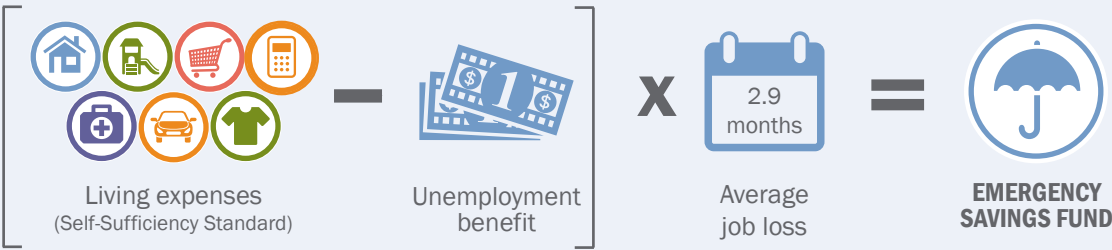
Beyond meeting basic needs, the next step towards economic security is saving for emergencies. Emergency savings enable families to weather economic crises, and are essential for achieving economic security. The Emergency Savings Fund calculations are for the most common emergency, that of job loss. These estimates assume that the minimum savings needed includes the cost of living expenses (using the Self-Sufficiency Standard) minus the amount of other resources available to meet those needs (primarily, unemployment insurance), for the length of time of the emergency. The estimates use the median amount of time out of work (a little under three months in Michigan), and the median tenure in current employment in Michigan (five years). An additional amount is added to allow for the taxes on the additional earnings for the Emergency Savings Fund.

Of course, the specific amount of money families need to be able to maintain economic self-sufficiency varies depending on family composition and the local cost of living. **Table 5** illustrates the emergency savings

amounts for Alpena and Washtenaw counties for three different family types.

- A single adult needs to earn \$1,599 per month working full time to be able to meet basic needs in Alpena County. The single adult needs to earn an additional \$30 per month to meet the emergency savings goal of having enough savings to meet basic living costs over the unemployment period, allowing for the receipt of unemployment insurance, in the case of job loss. In Washtenaw County a single adult needs to earn a minimum of \$2,132 per month to be self-sufficient and earn an additional \$39 per month to meet the emergency savings goal.
- One adult caring for a preschool-age child needs to earn \$2,564 per month in Alpena County or \$4,024 per month in Washtenaw County to be self-sufficient. Maintaining economic security for this family type requires earning an additional \$69 per month in Alpena County and an additional \$118 per month in Washtenaw County. In these counties, the overall emergency savings goal over four years is \$4,001 in Alpena County and \$7,070 in Washtenaw County.
- For families with two adults, a preschooler, and a school-age child, it is assumed that only one adult is out of work at a given time, so the emergency savings goal needs to cover only half of the family's total living expenses for almost four months. Therefore, the monthly contribution to the savings

## HOW IS THE EMERGENCY SAVINGS FUND CALCULATED?



account is less for the two-parent household with one preschooler and one school-age child than the one-adult household with one child. In Alpena County this household needs an additional \$49 per month in total earnings and in Washtenaw County the adults need an additional \$57 per month in earnings in order to save for a spell of unemployment.

Note that the Emergency Savings Fund assumes adults receive unemployment insurance if a job loss occurs. Without unemployment insurance, the adults would need to save over twice as much per month.

Once a family has secured income at the Self-Sufficiency Standard level and instituted their

Emergency Savings Fund, the road to long-term economic security will be different for each.

- For some, this might be additional savings to meet immediate costs (such as a car breakdown) or paying off debts might be the most important goal.
- For others, investing in additional education or skill training to achieve higher wages and increased economic security, or saving for retirement may be the first priority.
- For still others, income beyond that needed for the essentials may be devoted to securing alternative housing, enabling the family to move, thus leaving an abusive partner or a problematic living situation.

**TABLE 5.** The Self-Sufficiency Standard and Emergency Savings Fund for Select Family Types  
*Alpena and Washtenaw Counties, MI 2017*

	ALPENA COUNTY			WASHTENAW COUNTY		
	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age	1 Adult	1 Adult 1 Preschool	2 Adults 1 Preschool 1 School-age
<b>MONTHLY EXPENSES</b>						
Housing	\$543	\$681	\$681	\$850	\$1,025	\$1,025
Child Care	\$0	\$499	\$802	\$0	\$927	\$1,470
Food	\$245	\$372	\$771	\$260	\$394	\$817
Transportation	\$277	\$283	\$544	\$305	\$311	\$601
Health Care	\$155	\$382	\$468	\$159	\$396	\$483
Miscellaneous	\$122	\$222	\$327	\$157	\$305	\$440
Taxes & Tax Credits	\$257	\$125	\$168	\$400	\$665	\$773
<b>SELF-SUFFICIENCY WAGE</b>						
Monthly	\$1,599	\$2,564	\$3,761	\$2,131	\$4,024	\$5,608
<b>EMERGENCY SAVINGS FUND</b>						
Living expenses (2.9 months)*	\$3,867	\$7,025	\$5,177	\$4,988	\$9,675	\$6,965
Tax on additional earnings	\$398	\$1,113	\$790	\$635	\$1,902	\$928
Subtotal	\$4,264	\$8,138	\$5,967	\$5,622	\$11,577	\$7,893
Unemployment Insurance Benefit	-\$2,448	-\$4,001	-\$3,029	-\$3,263	-\$4,507	-\$4,443
Total Savings	\$1,816	\$4,137	\$2,938	\$2,359	\$7,070	\$3,450
Additional Monthly Earnings (Assumes interest accrued)	<b>\$30</b>	<b>\$69</b>	<b>\$49 Per Adult</b>	<b>\$39</b>	<b>\$118</b>	<b>\$57 Per Adult</b>

\* Living expenses for two adults assumes half of overall living expenses, assuming only one adult will be unemployed at a time.

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**FOR ALL FAMILIES, HAVING SAVINGS TO MEET UNEXPECTED EMERGENCIES IS AN IMPORTANT STEP TOWARDS ECONOMIC SECURITY**

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## CONCLUSION

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While the unemployment rate in Michigan has returned to levels prior to the Great Recession, long-term economic prosperity will require responsible action at the state and community level that puts all Michigan families on the path to self-sufficiency. *The Self-Sufficiency Standard for Michigan 2017* defines the income needed to realistically support a family without public or private assistance in Michigan. For most workers, the Standard shows that earnings above the official federal poverty guidelines are nevertheless far below what is needed to meet families' basic needs. A strong economy means good jobs that pay Self-Sufficiency Standard wages and a workforce with the skills necessary to fill those jobs.

Although the Self-Sufficiency Standard determines an adequate wage level without public benefits, it does not imply that public work supports are inappropriate or unnecessary for Michigan families. For workers with wages below the Self-Sufficiency Standard, public subsidies for such necessities as child care, health care, and housing are critical to meeting basic needs, retaining jobs, and advancing in the workforce. By utilizing the Self-Sufficiency Standard, Michigan has the opportunity to lay the foundation to achieve a strong workforce and thriving communities.

The Self-Sufficiency Standard is currently being used to better understand issues of income adequacy, analyze policy, and help individuals striving to be self-sufficient. Community organizations, academic researchers, policy institutes, legal advocates, training providers, community action agencies, and state and local officials, among others, are using the Self-Sufficiency Standard.

## FOR MORE INFORMATION ABOUT THE STANDARD

In addition to Michigan, the Standard has been calculated for Alabama, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maryland, Massachusetts, Mississippi, Missouri, Montana, Nebraska, Nevada, New Jersey, New York, New York City, North Carolina, Oklahoma, Ohio, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington State, West Virginia, Wisconsin, Wyoming, and the Washington, DC metropolitan area.

For further information about the Standard, how it is calculated or used, or the findings reported here, as well as information about other states or localities, contact Dr. Diana Pearce at [pearce@uw.edu](mailto:pearce@uw.edu) or (206) 616-2850, or the Center for Women's Welfare staff at (206) 685-5264, or visit [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org).

For more information on *The Self-Sufficiency Standard for Michigan 2017*, this publication, the Standard wage tables for Michigan counties, or to find out more about the Food Bank Council of Michigan, visit [www.fbmic.org](http://www.fbmic.org).

## ENDNOTES

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1. Jared Bernstein, *Crunch: Why Do I Feel so Squeezed (and other Unsolved Economic Mysteries)*, (San Francisco, CA: Berrett-Koehler Publishers, Inc., 2008).
2. There are two versions of the official poverty measure. A detailed matrix of poverty thresholds is calculated each year by the U.S. Census Bureau, which varies by the number of adults and the number of children in the household, and by age for one- and two-adult households. The threshold is used to calculate the number of people in poverty for the previous year. The other form of the poverty measure is called the “federal poverty guidelines” or the “federal poverty level” (FPG/FPL). The FPG is calculated by the U.S. Department of Health and Human Services in late January and is primarily used by federal and state programs to determine eligibility and/or calculate benefits, such as for SNAP (formerly the Food Stamps Program). The FPG only varies by family size, regardless of composition; the 2017 FPG for a family of three is \$20,420. The Standard generally references the FPG in this report. For more information about the federal poverty measurements, see <http://aspe.hhs.gov/poverty/>
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10. Workforce Innovation and Opportunity Act, HR 803, 113th Congress, 2nd Session, 2014, <https://www.congress.gov/113/bills/hr803/BILLS-113hr803enr.pdf> (accessed July 28, 2016).
11. Employment and Training Administration, Workforce Innovation and Opportunity Act (WIOA) 2014; Lower Living Standard Income Level (LLSIL), 81 Federal Register 16217 (July 28, 2016), pp 16217-16223, <https://federalregister.gov/a/2016-06764> (accessed July 28, 2016).

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## **APPENDIX A: METHODOLOGY, ASSUMPTIONS, & SOURCES**

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# METHODOLOGY AND DATA SOURCES FOR THE MICHIGAN STANDARD

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This appendix explains the methodology, assumptions, and sources used to calculate the Self-Sufficiency Standard. We begin with a discussion of our general approach, followed by the specifics of how each cost is calculated, ending with a list of data sources. Making the Standard as consistent and accurate as possible, yet varied by geography and the age of children, requires meeting several different criteria. To the extent possible, the data used in the Standard are:

- Collected or calculated using standardized or equivalent methodology nationwide
- Obtained from scholarly or credible sources such as the U.S. Census Bureau
- Updated regularly
- Geographically and age-specific (as appropriate)

Costs that vary substantially by place, such as housing and child care, are calculated at the most geographically specific level for which data are available. Other costs, such as health care, food, and transportation, are varied geographically to the extent there is variation and appropriate data available. In addition, as improved or standardized data sources become available, the methodology used by the Standard is refined accordingly, resulting in an improved Standard that is comparable across place as well as time.

The Self-Sufficiency Standard assumes adult household members work full time and therefore includes all major costs associated with employment for every adult household member (i.e., taxes, transportation, and child care for families with young children). The Self-Sufficiency Standard does not calculate costs for adults with disabilities or elderly household members who no longer work. It should be noted that for families with persons with disabilities or elderly family members there are costs that the Standard does not account for, such as increased transportation and health care costs.

The Standard assumes adults work eight hours per day for 22 days per month and 12 months per year. Each cost component in the Standard is first calculated as a monthly cost. Hourly and annual Self-Sufficiency

Wages are calculated based on the monthly Standard by dividing the monthly Self-Sufficiency Standard by 176 hours per month to obtain the hourly wage and multiplying by 12 months to obtain the annual wage.

The Self-Sufficiency Standard differentiates costs by the number of adults plus the number *and* age of children in a family. The four ages of children in the Standard are: (1) infants—0 to 2 years old (meaning 0 through 35 months), (2) preschoolers—3 to 5 years old, (3) school-age children—6 to 12 years old, and (4) teenagers—13 to 18 years old.

The 2017 edition of the Michigan Self-Sufficiency Standard is calculated for over 700 family types. The family types include all one, two, and three adult families with zero to six children and range from a single adult with no children, to one adult with one infant, one adult with one preschooler, and so forth, up to three-adult families with six teenagers. Additionally, Standards are calculated based on a weighted average cost per child for families with one, two, and three adults with seven to ten children and families with four to ten adults with zero to ten children.<sup>1</sup>

All adults in one- and two-adult households are working full time. For households with more than two adults, it is assumed that all adults beyond two are non-working dependents of the first two working adults, as household composition analysis has shown that a substantial proportion of additional adults are under 25, often completing school, unemployed, or underemployed.<sup>2</sup> The main effect of this assumption is that the costs for these adults do not include transportation (but do include all other costs such as food, housing, health care, and miscellaneous).

The cost components of *The Self-Sufficiency Standard for Michigan 2017* and the assumptions included in the calculations are described below.

## HOUSING

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The Standard uses the most recent Fiscal Year (FY) Fair Market Rents (FMRs), calculated annually by the U.S. Department of Housing and Urban Development (HUD), to calculate housing costs for each state's metropolitan

and non-metropolitan areas, and are used to determine the level of rent for those receiving housing assistance through the Housing Choice Voucher Program. Section 8(c)(1) of the United States Housing Act of 1937 (USHA) requires the Secretary to publish Fair Market Rents (FMRs) periodically, but not less than annually, to be effective on October 1 of each year. Housing costs in the 2017 Michigan Self-Sufficiency Standard are calculated using the FY 2017 HUD Fair Market Rents.

The FMRs are based on data from the 1-year and 5-year American Community Survey, and are updated for inflation using the Consumer Price Index. The survey sample includes renters who have rented their unit within the last two years, excluding new housing (two years old or less), substandard housing, and public housing. FMRs, which include utilities (except telephone and cable), are intended to reflect the cost of housing that meets minimum standards of decency. In most cases, FMRs are set at the 40th percentile; meaning 40% of the housing in a given area is less expensive than the FMR.<sup>3</sup> All of Michigan's FMRs are set at the 40th percentile except those in Gogebic County, which are set at the 50th percentile.

The FMRs are calculated for Metropolitan Statistical Areas (MSAs), HUD Metro FMR Areas (HMFAs), and non-metropolitan counties. The term MSA is used for all metropolitan areas. HUD calculates one set of FMRs for an entire metropolitan area. In Michigan there are three MSAs with more than one county sharing the same FMR: Detroit-Warren-Livonia, MI HUD Metro FMR Area; the Kalamazoo-Portage, MI MSA; and the Lansing-East Lansing, MI MSA. Because HUD only calculates one set of FMRs for each of these metropolitan area, we used HUD's Small Area Fair Market Rents (SAFMR) to create county variation to adjust the metropolitan FMR. A Census zip code to county relationship file was used to weight SAFMR by county and by MSA.

To determine the number of bedrooms required for a family, the Standard assumes that parents and children do not share the same bedroom and no more than two children share a bedroom. Therefore, the Standard assumes that single persons and couples without children have one-bedroom units, families with one or two children require two bedrooms, families with three or four children require three bedrooms, and families with five or six children require four bedrooms. Because there are few efficiencies (studio apartments)

in some areas, and their quality is very uneven, the Self-Sufficiency Standard uses one-bedroom units for the single adult and childless couple.

## DATA SOURCES

**HOUSING COST.** U.S. Department of Housing and Urban Development, "Schedule B: FY 2017 Fair Market Rents for Existing Housing," Data Sets, Fair Market Rents, <http://www.huduser.org/portal/datasets/fmr.html> (accessed September 8, 2016).

**COUNTY-LEVEL HOUSING COSTS.** U.S. Department of Housing and Urban Development, "FY2017 Hypothetical Small Area FMRs (Based on Final FY2017 Metropolitan FMRs)," Datasets, Fair Market Rents, [https://www.huduser.gov/portal/datasets/fmr/fmr2017f/final\\_fy2017\\_hypothetical\\_safmrs.xlsx](https://www.huduser.gov/portal/datasets/fmr/fmr2017f/final_fy2017_hypothetical_safmrs.xlsx) (accessed September 8, 2016).

**POPULATION WEIGHTS.** U.S. Census Bureau, "2010 ZCTA to County Relationship File," Geography, Maps and Data, [https://www.census.gov/geo/maps-data/data/zcta\\_rel\\_download.html](https://www.census.gov/geo/maps-data/data/zcta_rel_download.html) (accessed March 17, 2016).

## CHILD CARE

The Family Support Act, in effect from 1988 until welfare reform in 1996, required states to provide child care assistance at market rate for low-income families in employment or education and training. States were also required to conduct cost surveys biannually to determine the market rate (defined as the 75th percentile) by facility type, age, and geographical location or set a statewide rate.<sup>4</sup> The Child Care and Development Block Grant (CCDBG) Act of 2014 reaffirms that the 75th percentile is an important benchmark for gauging equal access. The CCDBG Act requires states to conduct a market rate survey every three years for setting payment rates. Many states, including Michigan, have continued to conduct or commission the surveys on a regular basis. Michigan's Office of Great Start sponsored a market rate survey in 2015.

Infant and preschooler costs were calculated assuming full-time care and costs for school-age children were calculated using part-time rates. Costs were calculated based on a weighted average of family child care and center child care. Since one of the basic assumptions

of the Standard is that it provides the cost of meeting needs without public or private subsidies, the “private subsidy” of free or low-cost child care provided by relatives and others is not assumed.

For infants, family child care accounts for 43% of the care and center child care accounts for 57%. For preschoolers, family child care accounts for 26% of the care and center child care accounts for 74%. For school-age children, family child care accounts for 46% of the care and center child care accounts for 54%.<sup>5</sup>

Several counties in the Market Rate Survey had low response rates. We created a regional average based on the Great Start to Quality regions from the Office of Great Start. The regional average was applied to counties with low response rates.

## DATA SOURCES

**CHILD CARE RATES.** State of Michigan, Office of Great Start, “Child Care Market Rate Study.” May 2015. [https://www.michigan.gov/documents/mde/MI\\_2015\\_MRS\\_Final\\_Report\\_493236\\_7.pdf](https://www.michigan.gov/documents/mde/MI_2015_MRS_Final_Report_493236_7.pdf) (accessed October 19, 2016).

## FOOD

Although the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program) uses the U.S. Department of Agriculture (USDA) Thrifty Food Plan to calculate benefits, the Standard uses the Low-Cost Food Plan for food costs. While both of these USDA diets were designed to meet minimum nutritional standards, SNAP (which is based on the Thrifty Food Plan) is intended to be only a temporary diet.<sup>6</sup>

The Low-Cost Food Plan costs 25% more than the Thrifty Food Plan, and is based on more realistic assumptions about food preparation time and consumption patterns, while still being a very conservative estimate of food costs. For instance, the Low-Cost Food Plan also does not allow for any take-out, fast-food, or restaurant meals, even though, according to the Consumer Expenditure Survey, the average American family spends about 41% of their food budget on food prepared away from home.<sup>7</sup>

The USDA Low-Cost Food Plan costs vary by month and the USDA does not give an annual average food cost;

therefore, the Standard follows the SNAP protocol of using June data of the current year to represent the annual average. The Michigan Standard for 2017 uses data for June 2016.

Both the Low-Cost Food Plan and the Standard’s budget calculations vary food costs by the number and ages of children and the number and gender of adults. The Standard assumes that a single-person household is one adult male, while the single-parent household is one adult female. A two-parent household is assumed to include one adult male and one adult female. Additional adults (greater than two) are calculated using the assumption that the third adult is a female and the fourth adult is a male, with the applicable food costs added for each.

Geographic differences in food costs within Michigan are varied using *Map the Meal Gap* data provided by Feeding America. To establish a relative price index that allows for comparability between counties, Nielsen assigns every sale of UPC-coded food items in a county to one of the 26 food categories in the USDA Thrifty Food Plan (TFP). The cost to purchase a market basket of these 26 categories is then calculated for each county. Because not all stores are sampled, in low-population counties this could result in an inaccurate representation of the cost of food. For this reason, counties with a population less than 20,000 have their costs imputed by averaging them with those of the surrounding counties.<sup>8</sup> A county index is calculated by comparing the county market basket price to the national average cost of food. The county index is applied to the Low-Cost Food Plan.

## DATA SOURCES

**FOOD COSTS.** U.S. Department of Agriculture, Center for Nutrition Policy and Promotion, “Official USDA Food Plans: Cost of Food at Home at Four Levels, U.S. Average, June 2016,” <http://www.cnpp.usda.gov/sites/default/files/CostofFoodJun2016.pdf> (accessed August 22, 2016).

**COUNTY INDEX.** Craig Gunderson, Adam Dewey, Michael Kato, & Elaine Waxman, Feeding America, “Map the Meal Gap 2016: Food Insecurity and Child Food Insecurity Estimates at the County Level,” received from [research@feedingamerica.org](mailto:research@feedingamerica.org) (May 2, 2016).

## TRANSPORTATION

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**PUBLIC TRANSPORTATION.** If there is an “adequate” public transportation system in a given area, it is assumed that workers use public transportation to get to and from work. A public transportation system is considered “adequate” if it is used by a substantial percentage of the working population to commute to work. According to a study by the Institute of Urban and Regional Development, University of California, if about 7% of the general public uses public transportation, then approximately 30% of the low- and moderate-income population use public transit.<sup>9</sup> The Standard assumes private transportation (a car) in counties where less than 7% of workers commute by public transportation. For Michigan, the Standard uses the 2010-2014 American Community Survey 5-Year Estimates to calculate the percentage of the county population that commutes by public transportation. No county had a rate of public transit usage above 7%, therefore all counties are assumed to use private transportation.

**PRIVATE TRANSPORTATION.** For private transportation, the Standard assumes that adults need a car to get to work. Private transportation costs are based on the average costs of owning and operating a car. One car is assumed for households with one adult and two cars are assumed for households with two adults. It is understood that the car(s) will be used for commuting five days per week, plus one trip per week for shopping and errands. In addition, one parent in each household with young children is assumed to have a slightly longer weekday trip to allow for “linking” trips to a day care site.

Per-mile driving costs (e.g., gas, oil, tires, and maintenance) are from the American Automobile Association. The commuting distance is computed from the 2009 National Household Travel Survey (NHTS). The Michigan statewide average round trip commute to work distance is 24.62 miles. Genesee, Lapeer, Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, and Wayne counties, in the Detroit-Ann Arbor-Flint, MI MSA, have an average commute distance of 23.8 miles. Allegan, Barry, Ionia, Kent, Muskegon, Newaygo, and Ottawa counties, in the Grand Rapids-Muskegon-Holland MSA, have an average commute distance of 27.86 miles.

In Michigan, the average expenditure for auto insurance was \$94 per month in 2013 based on data from the National Association of Insurance Commissioners (NAIC). County variation in the cost of auto insurance for the 2017 Michigan Standard is calculated using the Michigan Automobile Insurance Placement Facility’s base rates.

The fixed costs of car ownership such as fire, theft, property damage and liability insurance, license, registration, taxes, repairs, monthly payments, and finance charges are also included in the cost of private transportation for the Standard. However, the initial cost of purchasing a car is not. Fixed costs are from the 2015 Consumer Expenditure Survey data for families with incomes between the 20th and 40th percentile living in the Census Midwest region of the United States. Auto insurance premiums and fixed auto costs are adjusted for inflation using the most recent and area-specific Consumer Price Index.

### DATA SOURCES

**PUBLIC TRANSPORTATION USE.** U.S. Census Bureau, “Table B08101: Means of Transportation to Work,” 2010-2014 American Community Survey 5-Year Estimates, Detailed Tables, <http://www.factfinder.census.gov> (accessed October 20, 2016).

**AUTO INSURANCE PREMIUM.** National Association of Insurance Commissioners, “Average Expenditures for Auto Insurance by State, 2009-2013,” Insurance Information Institute, <http://www.iii.org/fact-statistic/auto-insurance> (accessed December 13, 2016).

**COUNTY INDEX.** Michigan Auto Insurance Placement Facility, “Plan of Operation.” <http://www.maipf.org/MAIPF-Rates/PDFs/MI-Manual-Effective-7-1-2016.pdf> (accessed October 24, 2016).

**FIXED AUTO COSTS.** Calculated and adjusted for regional inflation using Bureau of Labor Statistics data query for the Consumer Expenditure Survey. U.S. Department of Labor, Bureau of Labor Statistics, “Other Vehicle Expenses,” Consumer Expenditure Survey 2015, CE Databases, <http://data.bls.gov/pdq/querytool.jsp?survey=cx> (accessed December 13, 2016).

**INFLATION.** U.S. Department of Labor, Bureau of Labor Statistics, “Consumer Price Index–All Urban



Consumers, U.S. City Average,” Consumer Price Index, CPI Databases, <http://data.bls.gov/cgi-bin/surveymost?cu> (accessed January 11, 2017).

**PER-MILE COSTS.** American Automobile Association, “Your Driving Costs,” Behind the Numbers 2016 Edition, AAA Association Communication, <http://publicaffairsresources.aaa.biz/resources/yourdrivingcosts/index.html> (accessed June 27, 2016).

## HEALTH CARE

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The Standard assumes that an integral part of a Self-Sufficiency Wage is employer-sponsored health insurance for workers and their families. In Michigan, 71% of non-elderly individuals in households with at least one full-time worker have employer-sponsored health insurance (nationally 64% have employer sponsored health insurance).<sup>10</sup> The full-time worker’s employer pays an average of 77% of the insurance premium for the employee and 75% for the family in Michigan. Nationally, the employer pays 79% of the insurance premium for the employee and 73% of the insurance premium for the family.<sup>11</sup>

Health care premiums are obtained from the Medical Expenditure Panel Survey (MEPS), Insurance Component produced by the Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. The MEPS health insurance premiums are the statewide average employee-contribution at private-sector establishments. In Michigan the average premium paid by the employee was \$91 for a single adult and \$304 for a family in 2015. The premium costs are adjusted for inflation using the Medical Care Services Consumer Price Index.

As a result of the Affordable Care Act, companies can only set rates based on established rating areas. In Michigan, there are sixteen rating areas based on county groupings.<sup>12</sup> To vary the state premium by the Michigan rating areas, the Standard uses rates for the second lowest cost Silver plan (excluding HSAs) available through the federal marketplace. The state-level MEPS average premium is adjusted with the index created from the county-specific premium rates.

Health care costs also include out-of-pocket costs calculated for adults, infants, preschoolers, school-age children, and teenagers. Data for out-of-pocket health

care costs (by age) are also obtained from the MEPS, adjusted by Census region using the MEPS Household Component Analytical Tool, and adjusted for inflation using the Medical Care Consumer Price Index.

Although the Standard assumes employer-sponsored health coverage, not all workers have access to affordable health insurance coverage through employers. However, as a result of the Patient Protection and Affordable Care Act of 2010, large employers are required to provide health insurance or pay a fine. Those who do not have access to affordable health insurance through their employers, and who are not eligible for the expanded Medicaid program, must purchase their own coverage individually or through the federal marketplace, or pay a fine.<sup>13</sup> Individuals who cannot afford health insurance may be eligible for a premium tax credit or lower copayments, deductibles, and out of pocket cost maximums.<sup>14</sup> Additional assistance programs also exist such as Michigan Child, which provide health insurance to children in families with income below 212% of the federal poverty guidelines<sup>15</sup>

## DATA SOURCES

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## MISCELLANEOUS

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This expense category consists of all other essentials including clothing, shoes, paper products, diapers, nonprescription medicines, cleaning products, household items, personal hygiene items, and telephone service.

Miscellaneous expenses are calculated by taking 10% of all other costs. This percentage is a conservative estimate in comparison to estimates in other basic needs budgets, which commonly use 15% and account for other costs such as recreation, entertainment, savings, or debt repayment.<sup>16</sup>

## TAXES

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Taxes calculated in the Standard include federal and state income tax, payroll taxes, and state and local sales tax where applicable. The first two adults in a family are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family), with additional adults counted as additional (adult) tax exemptions.

Federal payroll taxes for Social Security and Medicare are calculated at 7.65% of each dollar earned. Although the federal income tax rate is higher than the payroll tax rate, federal exemptions and deductions are substantial. As a result, while payroll tax is paid on every dollar earned, most families will not owe federal income tax on the first \$10,000 to \$15,000 or more, thus lowering the effective federal tax rate to about 7% for some family types. Income tax calculations for the Standard include state and local income tax.

For tax year 2016, Michigan has a state income tax rate of 4.25%. Some local jurisdictions also have income taxes, but none of them affect more than half

of the population in any given county. Therefore, we assume the state rate for all households.

Indirect taxes (e.g., property taxes paid by the landlord on housing) are assumed to be included in the price of housing passed on by the landlord to the tenant. Taxes on gasoline and automobiles are included in the calculated cost of owning and running a car.

Michigan has a 6% statewide sales and use tax.

## DATA SOURCES

**FEDERAL INCOME TAX.** Internal Revenue Service, “1040 Instructions,” <http://www.irs.gov/pub/irs-pdf/i1040gi.pdf> (accessed January 31, 2017). Internal Revenue Service, “Revenue Procedure 2016-55,” <https://www.irs.gov/pub/irs-drop/rp-16-55.pdf> (accessed October 28, 2016).

**STATE INCOME TAX.** Michigan Department of Treasury, “2016 Individual Income Tax Forms and Instructions,” <http://www.michigan.gov/taxes/0,4676,7-238-44143-400315--,00.html> (accessed January 19, 2017).

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## TAX CREDITS

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The Standard includes federal tax credits (the Earned Income Tax Credit, the Child Care Tax Credit, and the Child Tax Credit) and applicable state tax credits. Tax credits are shown as received monthly in the Standard.

The Earned Income Tax Credit (EITC), or as it is also called, the Earned Income Credit, is a federal tax refund intended to offset the loss of income from payroll taxes owed by low-income working families. The EITC is a “refundable” tax credit, meaning working adults may receive the tax credit whether or not they owe any federal taxes.

Michigan also has a state EITC, which is worth 6% of the Federal EITC.

The Child Care Tax Credit (CCTC), also known as the Child and Dependent Care Tax Credit, is a federal tax credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. Like the EITC, the CCTC is deducted from the total amount of money a family needs to be self-sufficient. Unlike the EITC, the federal CCTC is not a refundable federal tax credit; that is, a family may only receive the CCTC as a credit against federal income taxes owed. Therefore, families who owe very little or nothing in federal income taxes will receive little or no CCTC. In 2016, up to \$3,000 in child care costs was deductible for one qualifying child and up to \$6,000 for two or more qualifying children.

The Child Tax Credit (CTC) is like the EITC in that it is a refundable federal tax credit. In 2016, the CTC provided parents with a deduction of \$1,000 for each child under 17 years old, or 15% of earned income over \$3,000, whichever was less. For the Standard, the CTC is shown as received monthly.

## DATA SOURCES

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**FEDERAL EARNED INCOME TAX CREDIT.** Internal Revenue Service, “Publication 596. Earned Income Credit,” <http://www.irs.gov/pub/irs-pdf/p596.pdf> (accessed January 31, 2017).

**FEDERAL TAX CREDITS (GENERAL).** Internal Revenue Service, “Revenue Procedure 2016-55,” <https://www.irs.gov/pub/irs-drop/rp-16-55.pdf> (accessed October 28, 2016).

**MICHIGAN STATE TAX CREDITS.** Michigan Department of Treasury, “MI-1040 Individual Income Tax Forms and Instructions.” [http://www.michigan.gov/documents/taxes/1040\\_Book\\_-\\_Instructions\\_Only\\_508950\\_7.pdf](http://www.michigan.gov/documents/taxes/1040_Book_-_Instructions_Only_508950_7.pdf) (accessed October 21, 2016.)

## EMERGENCY SAVINGS FUND

The Self-Sufficiency Standards are basic needs, no-frills budgets created for all family types in each county in a given state. As such, the Standard does not allow for anything extra beyond daily needs, such as retirement savings, education expenses, or emergencies. Of course, without question families need more resources if they are to maintain economic security and be able to weather any unexpected income loss. Therefore, the Self-Sufficiency Standard now includes the calculation of the most universal of economic security needs after basic needs are met at the Self-Sufficiency Standard level—that of savings for emergencies.

The emergency savings amount is calculated to make up for the earnings of one adult becoming unemployed over the average job loss period, less the amount expected to be received in unemployment benefits. In two-adult households, it is assumed that the second adult continues to be employed, so that the savings only need to cover half of the family’s basic living expenses over the job loss period. Since the median length of job tenure among Michigan workers is five years, it is assumed that workers save for job loss over the course of five years.

To determine the amount of resources needed, this estimate uses the average period of unemployment and assumes that the minimal cost of basic needs that must be met will stay the same, i.e., the family’s Self-Sufficiency Standard. Since the monthly emergency savings contribution requires additional earnings, the estimate includes the calculation of taxes and tax credits of current earnings (at the Self-Sufficiency Standard level). Savings are assumed to have accumulated based on average savings account interest rates.

The emergency savings calculation is based on all current expenses in the Self-Sufficiency Standard.<sup>17</sup> The adult may not be commuting to work five days a week; however, the overall transportation expenses may not change significantly. A weekly shopping trip is still a necessity, as is driving young children to child care. Actively seeking employment requires being available for job interviews, attending job fairs, and engaging in networking opportunities, in addition to the time spent looking for and applying for



positions. Therefore, saving enough to cover the cost of continuing child care if unemployed is important for supporting active job seeking as well as the benefit of keeping children in their normal routine during a time of crisis.

In addition to the income needed to cover the costs of housing, food, child care and transportation, families need health insurance. The Standard assumes that adults work full time and in jobs that provide employer-sponsored health insurance. In households with two adults, it is assumed that if one adult loses employment the spouse's health insurance will provide coverage for the entire family at no additional cost. In a one-adult household, it is assumed coverage will be provided through the state-operated Affordable Insurance Exchanges under the Patient Protection and Affordable Care Act, at approximately the same cost as when employed.<sup>18</sup> In some cases, children, or the whole family, may be covered under state Medicaid or the Children Health Insurance Program, depending upon income, resources, and eligibility requirements in effect at the time, which would decrease health care costs below these estimates.<sup>19</sup>

## DATA SOURCES

**JOB TENURE.** U.S. Census Bureau, Current Population Survey, "Michigan: Median years of tenure with current employer, all workers" <http://dataferrett.census.gov/> (accessed October 21, 2016).

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## ENDNOTES FOR APPENDIX A

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3. U.S. Housing and Urban Development, "Fair Market Rents for the Section 8 Housing Assistance Payments Program," Data Sets, Fair Market Rents: Overview (2007), [http://www.huduser.org/portal/datasets/fmr/fmrover\\_071707R2.doc](http://www.huduser.org/portal/datasets/fmr/fmrover_071707R2.doc) (accessed June 7, 2014).
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7. U.S. Department of Labor, Bureau of Labor Statistics, "Consumer Expenditures in 2014," Economic News Release, <http://www.bls.gov/news.release/cesan.nr0.htm> (accessed July 28, 2016).
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9. Chris Porter and Elizabeth Deakin, Socioeconomic and Journey-to-Work Data: A Compendium for the 35 Largest U.S. Metropolitan Areas (Berkeley: Institute of Urban and Regional Development, University of California, 1995).

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11. U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, “Tables II.C.3 and II.D.3: Percent of Total Premiums Contributed by Employees Enrolled in Single/Family Coverage at Private-Sector Establishments that Offer Health Insurance by Firm Size and State: United States, 2014,” Medical Expenditure Panel Survey-Insurance Component, [http://www.meps.ahrq.gov/mepsweb/data\\_stats/quick\\_tables\\_results.jsp?component=2&subcomponent=2&year=2014&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search](http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=2014&tableSeries=2&tableSubSeries=CDE&searchText=&searchMethod=1&Action=Search) (accessed January 24, 2017).
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15. Michigan Department of Community Health, “MIChild Eligibility Manual.” [https://www.michigan.gov/documents/MIChildfullmanual\\_13163\\_7.PDF](https://www.michigan.gov/documents/MIChildfullmanual_13163_7.PDF) (accessed October 11, 2016). Health Department of NW Michigan, “Do I Qualify?” <http://www.nwhealth.org/doiqualify.html> (accessed October 24, 2016).
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## **APPENDIX B: THE SELF-SUFFICIENCY STANDARD FOR SELECT FAMILY TYPES IN MICHIGAN**

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This report and an Excel file of all 700+ family types can be downloaded at:  
[www.selfsufficiencystandard.org/michigan](http://www.selfsufficiencystandard.org/michigan)

**TABLE 1. The Self-Sufficiency Standard for Alcona County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$547	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$496	\$1,182	\$794	\$298	\$686	\$1,182	\$794
Food	\$241	\$366	\$480	\$552	\$640	\$586	\$689	\$758
Transportation	\$277	\$283	\$283	\$283	\$283	\$544	\$544	\$544
Health Care	\$155	\$382	\$398	\$405	\$433	\$449	\$461	\$468
Miscellaneous	\$122	\$221	\$302	\$272	\$234	\$295	\$356	\$325
Taxes	\$257	\$397	\$658	\$451	\$305	\$592	\$693	\$540
Earned Income Tax Credit (-)	\$0	(\$128)	(\$10)	(\$172)	(\$315)	(\$14)	\$0	(\$107)
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$120)	(\$55)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.08	\$14.47	\$21.07	\$16.92	\$13.28	\$10.47 per adult	\$12.33 per adult	\$10.62 per adult
Monthly	\$1,598	\$2,547	\$3,708	\$2,978	\$2,338	\$3,685	\$4,340	\$3,737
Annual	\$19,181	\$30,561	\$44,496	\$35,739	\$28,054	\$44,216	\$52,076	\$44,842
Emergency Savings Fund (Monthly)	\$30	\$69	\$116	\$93	\$84	\$40	\$49	\$49

**TABLE 2. The Self-Sufficiency Standard for Alger County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$516	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$581	\$1,298	\$921	\$340	\$717	\$1,298	\$921
Food	\$253	\$384	\$504	\$580	\$672	\$615	\$723	\$796
Transportation	\$269	\$275	\$275	\$275	\$275	\$528	\$528	\$528
Health Care	\$199	\$528	\$544	\$551	\$580	\$595	\$608	\$615
Miscellaneous	\$124	\$245	\$330	\$301	\$255	\$314	\$384	\$354
Taxes	\$262	\$529	\$764	\$657	\$384	\$657	\$809	\$686
Earned Income Tax Credit (-)	\$0	(\$45)	\$0	(\$15)	(\$235)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$88)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.22	\$17.24	\$23.46	\$20.94	\$15.32	\$11.29 per adult	\$13.54 per adult	\$12.26 per adult
Monthly	\$1,622	\$3,034	\$4,129	\$3,685	\$2,697	\$3,973	\$4,765	\$4,315
Annual	\$19,469	\$36,413	\$49,552	\$44,218	\$32,360	\$47,681	\$57,177	\$51,778
Emergency Savings Fund (Monthly)	\$31	\$74	\$136	\$114	\$86	\$42	\$52	\$49

**TABLE 3. The Self-Sufficiency Standard for Allegan County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$613	\$727	\$727	\$727	\$727	\$727	\$727	\$727
Child Care	\$0	\$648	\$1,483	\$1,117	\$469	\$835	\$1,483	\$1,117
Food	\$249	\$377	\$495	\$570	\$661	\$604	\$711	\$782
Transportation	\$299	\$306	\$306	\$306	\$306	\$587	\$587	\$587
Health Care	\$155	\$383	\$399	\$406	\$435	\$450	\$463	\$470
Miscellaneous	\$132	\$244	\$341	\$313	\$260	\$320	\$397	\$368
Taxes	\$293	\$525	\$808	\$691	\$408	\$685	\$864	\$745
Earned Income Tax Credit (-)	\$0	(\$48)	\$0	\$0	(\$216)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$99)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.90	\$17.15	\$24.39	\$21.95	\$15.81	\$11.58 per adult	\$14.11 per adult	\$12.87 per adult
Monthly	\$1,742	\$3,019	\$4,293	\$3,863	\$2,783	\$4,076	\$4,966	\$4,530
Annual	\$20,901	\$36,225	\$51,513	\$46,355	\$33,400	\$48,907	\$59,587	\$54,365
Emergency Savings Fund (Monthly)	\$34	\$74	\$143	\$123	\$87	\$43	\$53	\$51

**TABLE 4. The Self-Sufficiency Standard for Alpena County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$543	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$499	\$1,190	\$802	\$303	\$691	\$1,190	\$802
Food	\$245	\$372	\$488	\$562	\$651	\$596	\$701	\$771
Transportation	\$277	\$283	\$283	\$283	\$283	\$544	\$544	\$544
Health Care	\$155	\$382	\$398	\$405	\$433	\$449	\$461	\$468
Miscellaneous	\$122	\$222	\$304	\$273	\$235	\$296	\$358	\$327
Taxes	\$257	\$401	\$659	\$461	\$312	\$594	\$701	\$536
Earned Income Tax Credit (-)	\$0	(\$125)	(\$4)	(\$164)	(\$309)	(\$10)	\$0	(\$102)
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$120)	(\$57)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.08	\$14.57	\$21.21	\$17.14	\$13.44	\$10.53 per adult	\$12.42 per adult	\$10.69 per adult
Monthly	\$1,599	\$2,564	\$3,733	\$3,017	\$2,366	\$3,708	\$4,370	\$3,761
Annual	\$19,186	\$30,767	\$44,796	\$36,204	\$28,388	\$44,496	\$52,444	\$45,137
Emergency Savings Fund (Monthly)	\$30	\$69	\$117	\$95	\$84	\$40	\$49	\$49

**TABLE 5. The Self-Sufficiency Standard for Antrim County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$560	\$700	\$700	\$700	\$700	\$700	\$700	\$700
Child Care	\$0	\$671	\$1,385	\$1,024	\$353	\$714	\$1,385	\$1,024
Food	\$267	\$405	\$531	\$611	\$708	\$648	\$763	\$839
Transportation	\$277	\$283	\$283	\$283	\$283	\$544	\$544	\$544
Health Care	\$149	\$363	\$379	\$386	\$414	\$430	\$442	\$450
Miscellaneous	\$125	\$242	\$328	\$300	\$246	\$304	\$383	\$356
Taxes	\$267	\$514	\$754	\$657	\$353	\$615	\$807	\$693
Earned Income Tax Credit (-)	\$0	(\$54)	\$0	(\$16)	(\$269)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$76)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.35	\$16.93	\$23.25	\$20.90	\$14.47	\$10.86 per adult	\$13.52 per adult	\$12.33 per adult
Monthly	\$1,645	\$2,980	\$4,093	\$3,679	\$2,547	\$3,822	\$4,758	\$4,338
Annual	\$19,745	\$35,761	\$49,114	\$44,146	\$30,569	\$45,862	\$57,099	\$52,062
Emergency Savings Fund (Monthly)	\$33	\$72	\$134	\$114	\$85	\$41	\$52	\$49

**TABLE 6. The Self-Sufficiency Standard for Arenac County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$540	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$621	\$1,338	\$997	\$376	\$717	\$1,338	\$997
Food	\$236	\$358	\$469	\$540	\$626	\$573	\$674	\$742
Transportation	\$283	\$290	\$290	\$290	\$290	\$557	\$557	\$557
Health Care	\$150	\$364	\$380	\$387	\$415	\$431	\$443	\$450
Miscellaneous	\$121	\$231	\$316	\$289	\$239	\$296	\$369	\$343
Taxes	\$253	\$455	\$704	\$562	\$326	\$594	\$749	\$656
Earned Income Tax Credit (-)	\$0	(\$91)	\$0	(\$81)	(\$295)	(\$11)	\$0	(\$17)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$64)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.99	\$15.69	\$22.22	\$19.25	\$13.79	\$10.52 per adult	\$12.91 per adult	\$11.77 per adult
Monthly	\$1,582	\$2,761	\$3,911	\$3,389	\$2,427	\$3,704	\$4,545	\$4,142
Annual	\$18,990	\$33,138	\$46,929	\$40,666	\$29,125	\$44,453	\$54,542	\$49,707
Emergency Savings Fund (Monthly)	\$30	\$69	\$125	\$106	\$84	\$40	\$51	\$48

**TABLE 7. The Self-Sufficiency Standard for Baraga County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$512	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$581	\$1,298	\$921	\$340	\$717	\$1,298	\$921
Food	\$257	\$389	\$510	\$587	\$681	\$623	\$733	\$807
Transportation	\$269	\$275	\$275	\$275	\$275	\$528	\$528	\$528
Health Care	\$199	\$528	\$544	\$551	\$580	\$595	\$608	\$615
Miscellaneous	\$124	\$245	\$331	\$302	\$256	\$314	\$385	\$355
Taxes	\$262	\$532	\$767	\$658	\$388	\$660	\$813	\$691
Earned Income Tax Credit (-)	\$0	(\$43)	\$0	(\$12)	(\$231)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$88)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.21	\$17.30	\$23.52	\$21.00	\$15.42	\$11.32 per adult	\$13.58 per adult	\$12.30 per adult
Monthly	\$1,622	\$3,045	\$4,140	\$3,697	\$2,715	\$3,986	\$4,780	\$4,331
Annual	\$19,459	\$36,536	\$49,676	\$44,361	\$32,577	\$47,832	\$57,355	\$51,974
Emergency Savings Fund (Monthly)	\$31	\$74	\$136	\$115	\$86	\$42	\$52	\$49

**TABLE 8. The Self-Sufficiency Standard for Barry County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$573	\$725	\$725	\$725	\$725	\$725	\$725	\$725
Child Care	\$0	\$657	\$1,394	\$1,078	\$421	\$737	\$1,394	\$1,078
Food	\$233	\$353	\$463	\$532	\$617	\$565	\$664	\$731
Transportation	\$299	\$306	\$306	\$306	\$306	\$587	\$587	\$587
Health Care	\$155	\$383	\$399	\$406	\$435	\$450	\$463	\$470
Miscellaneous	\$126	\$242	\$329	\$305	\$250	\$306	\$383	\$359
Taxes	\$270	\$515	\$757	\$660	\$371	\$627	\$807	\$707
Earned Income Tax Credit (-)	\$0	(\$54)	\$0	(\$1)	(\$252)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$83)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.41	\$16.95	\$23.33	\$21.28	\$14.91	\$10.98 per adult	\$13.52 per adult	\$12.47 per adult
Monthly	\$1,657	\$2,984	\$4,106	\$3,744	\$2,624	\$3,864	\$4,757	\$4,391
Annual	\$19,878	\$35,806	\$49,272	\$44,933	\$31,483	\$46,373	\$57,089	\$52,690
Emergency Savings Fund (Monthly)	\$33	\$72	\$135	\$117	\$86	\$41	\$52	\$50



**TABLE 9. The Self-Sufficiency Standard for Bay County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$546	\$726	\$726	\$726	\$726	\$726	\$726	\$726
Child Care	\$0	\$757	\$1,562	\$1,178	\$421	\$805	\$1,562	\$1,178
Food	\$231	\$350	\$459	\$529	\$613	\$561	\$660	\$726
Transportation	\$305	\$311	\$311	\$311	\$311	\$601	\$601	\$601
Health Care	\$149	\$363	\$379	\$387	\$415	\$430	\$443	\$450
Miscellaneous	\$123	\$251	\$344	\$313	\$249	\$312	\$399	\$368
Taxes	\$260	\$561	\$820	\$693	\$364	\$651	\$872	\$744
Earned Income Tax Credit (-)	\$0	(\$25)	\$0	\$0	(\$258)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$80)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.17	\$17.92	\$24.63	\$21.99	\$14.73	\$11.23 per adult	\$14.19 per adult	\$12.86 per adult
Monthly	\$1,615	\$3,154	\$4,335	\$3,870	\$2,593	\$3,953	\$4,996	\$4,526
Annual	\$19,375	\$37,848	\$52,019	\$46,437	\$31,120	\$47,431	\$59,949	\$54,306
Emergency Savings Fund (Monthly)	\$31	\$78	\$145	\$123	\$86	\$42	\$53	\$50

**TABLE 10. The Self-Sufficiency Standard for Benzie County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$608	\$765	\$765	\$765	\$765	\$765	\$765	\$765
Child Care	\$0	\$596	\$1,227	\$921	\$325	\$631	\$1,227	\$921
Food	\$247	\$375	\$492	\$566	\$656	\$600	\$706	\$777
Transportation	\$277	\$283	\$283	\$283	\$283	\$544	\$544	\$544
Health Care	\$149	\$363	\$379	\$386	\$414	\$430	\$442	\$450
Miscellaneous	\$128	\$238	\$315	\$292	\$244	\$297	\$368	\$346
Taxes	\$279	\$492	\$699	\$580	\$347	\$596	\$746	\$658
Earned Income Tax Credit (-)	\$0	(\$69)	\$0	(\$66)	(\$274)	(\$8)	\$0	(\$7)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$73)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.59	\$16.46	\$22.12	\$19.64	\$14.33	\$10.57 per adult	\$12.88 per adult	\$11.90 per adult
Monthly	\$1,688	\$2,897	\$3,893	\$3,456	\$2,521	\$3,722	\$4,532	\$4,187
Annual	\$20,258	\$34,764	\$46,713	\$41,475	\$30,256	\$44,665	\$54,387	\$50,245
Emergency Savings Fund (Monthly)	\$34	\$69	\$124	\$108	\$85	\$41	\$51	\$48

**TABLE 11. The Self-Sufficiency Standard for Berrien County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$537	\$714	\$714	\$714	\$714	\$714	\$714	\$714
Child Care	\$0	\$647	\$1,331	\$1,044	\$397	\$684	\$1,331	\$1,044
Food	\$227	\$343	\$451	\$519	\$601	\$550	\$647	\$712
Transportation	\$282	\$288	\$288	\$288	\$288	\$555	\$555	\$555
Health Care	\$163	\$408	\$424	\$432	\$460	\$475	\$488	\$495
Miscellaneous	\$121	\$240	\$321	\$300	\$246	\$298	\$373	\$352
Taxes	\$253	\$503	\$725	\$656	\$354	\$597	\$766	\$678
Earned Income Tax Credit (-)	\$0	(\$61)	\$0	(\$19)	(\$268)	(\$6)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$76)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.99	\$16.70	\$22.66	\$20.84	\$14.49	\$10.61 per adult	\$13.09 per adult	\$12.17 per adult
Monthly	\$1,582	\$2,940	\$3,988	\$3,667	\$2,550	\$3,734	\$4,608	\$4,283
Annual	\$18,987	\$35,280	\$47,854	\$44,009	\$30,605	\$44,810	\$55,298	\$51,394
Emergency Savings Fund (Monthly)	\$30	\$71	\$129	\$114	\$85	\$41	\$51	\$49

**TABLE 12. The Self-Sufficiency Standard for Branch County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$564	\$719	\$719	\$719	\$719	\$719	\$719	\$719
Child Care	\$0	\$650	\$1,384	\$1,074	\$424	\$734	\$1,384	\$1,074
Food	\$209	\$317	\$416	\$479	\$556	\$508	\$598	\$658
Transportation	\$287	\$293	\$293	\$293	\$293	\$564	\$564	\$564
Health Care	\$172	\$439	\$455	\$462	\$491	\$506	\$519	\$526
Miscellaneous	\$123	\$242	\$327	\$303	\$248	\$303	\$378	\$354
Taxes	\$260	\$513	\$750	\$659	\$363	\$614	\$787	\$686
Earned Income Tax Credit (-)	\$0	(\$55)	\$0	(\$8)	(\$260)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$80)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.18	\$16.90	\$23.17	\$21.11	\$14.70	\$10.84 per adult	\$13.30 per adult	\$12.26 per adult
Monthly	\$1,616	\$2,974	\$4,078	\$3,715	\$2,588	\$3,815	\$4,683	\$4,315
Annual	\$19,393	\$35,693	\$48,931	\$44,575	\$31,052	\$45,785	\$56,193	\$51,783
Emergency Savings Fund (Monthly)	\$31	\$72	\$133	\$116	\$86	\$41	\$51	\$49

**TABLE 13. The Self-Sufficiency Standard for Calhoun County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$642	\$806	\$806	\$806	\$806	\$806	\$806	\$806
Child Care	\$0	\$633	\$1,340	\$1,036	\$403	\$707	\$1,340	\$1,036
Food	\$228	\$346	\$454	\$523	\$606	\$554	\$652	\$718
Transportation	\$288	\$295	\$295	\$295	\$295	\$567	\$567	\$567
Health Care	\$150	\$365	\$382	\$389	\$417	\$433	\$445	\$452
Miscellaneous	\$131	\$245	\$328	\$305	\$253	\$307	\$381	\$358
Taxes	\$290	\$527	\$753	\$660	\$379	\$628	\$797	\$702
Earned Income Tax Credit (-)	\$0	(\$47)	\$0	(\$1)	(\$243)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$87)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.83	\$17.20	\$23.24	\$21.28	\$15.12	\$10.99 per adult	\$13.41 per adult	\$12.42 per adult
Monthly	\$1,729	\$3,026	\$4,090	\$3,745	\$2,662	\$3,868	\$4,722	\$4,372
Annual	\$20,752	\$36,316	\$49,082	\$44,938	\$31,943	\$46,417	\$56,664	\$52,460
Emergency Savings Fund (Monthly)	\$34	\$74	\$134	\$117	\$86	\$42	\$52	\$49

**TABLE 14. The Self-Sufficiency Standard for Cass County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$555	\$737	\$737	\$737	\$737	\$737	\$737	\$737
Child Care	\$0	\$657	\$1,394	\$1,078	\$421	\$737	\$1,394	\$1,078
Food	\$245	\$371	\$486	\$560	\$649	\$594	\$699	\$769
Transportation	\$287	\$293	\$293	\$293	\$293	\$564	\$564	\$564
Health Care	\$163	\$408	\$424	\$432	\$460	\$475	\$488	\$495
Miscellaneous	\$125	\$247	\$334	\$310	\$256	\$311	\$388	\$364
Taxes	\$266	\$538	\$777	\$680	\$392	\$645	\$827	\$729
Earned Income Tax Credit (-)	\$0	(\$39)	\$0	\$0	(\$230)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$93)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.32	\$17.43	\$23.75	\$21.72	\$15.45	\$11.16 per adult	\$13.72 per adult	\$12.70 per adult
Monthly	\$1,640	\$3,068	\$4,180	\$3,823	\$2,719	\$3,930	\$4,831	\$4,469
Annual	\$19,682	\$36,820	\$50,154	\$45,881	\$32,623	\$47,161	\$57,970	\$53,634
Emergency Savings Fund (Monthly)	\$33	\$75	\$138	\$121	\$87	\$42	\$52	\$50

**TABLE 15. The Self-Sufficiency Standard for Charlevoix County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$585	\$715	\$715	\$715	\$715	\$715	\$715	\$715
Child Care	\$0	\$671	\$1,385	\$1,024	\$353	\$714	\$1,385	\$1,024
Food	\$276	\$418	\$548	\$631	\$731	\$669	\$787	\$866
Transportation	\$277	\$283	\$283	\$283	\$283	\$544	\$544	\$544
Health Care	\$149	\$363	\$379	\$386	\$414	\$430	\$442	\$450
Miscellaneous	\$129	\$245	\$331	\$304	\$250	\$307	\$387	\$360
Taxes	\$281	\$529	\$767	\$659	\$367	\$630	\$824	\$710
Earned Income Tax Credit (-)	\$0	(\$45)	\$0	(\$4)	(\$254)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$82)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.64	\$17.25	\$23.53	\$21.20	\$14.83	\$11.01 per adult	\$13.69 per adult	\$12.51 per adult
Monthly	\$1,696	\$3,035	\$4,141	\$3,731	\$2,611	\$3,876	\$4,818	\$4,402
Annual	\$20,354	\$36,423	\$49,696	\$44,775	\$31,328	\$46,512	\$57,817	\$52,824
Emergency Savings Fund (Monthly)	\$34	\$74	\$136	\$117	\$86	\$42	\$52	\$50

**TABLE 16. The Self-Sufficiency Standard for Cheboygan County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$547	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$483	\$1,175	\$766	\$283	\$692	\$1,175	\$766
Food	\$239	\$363	\$476	\$548	\$635	\$581	\$684	\$753
Transportation	\$277	\$283	\$283	\$283	\$283	\$544	\$544	\$544
Health Care	\$155	\$382	\$398	\$405	\$433	\$449	\$461	\$468
Miscellaneous	\$122	\$219	\$301	\$268	\$232	\$295	\$355	\$321
Taxes	\$256	\$391	\$657	\$435	\$298	\$592	\$688	\$526
Earned Income Tax Credit (-)	\$0	(\$133)	(\$13)	(\$185)	(\$323)	(\$14)	\$0	(\$122)
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$114)	(\$51)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.07	\$14.31	\$20.98	\$16.59	\$13.09	\$10.48 per adult	\$12.28 per adult	\$10.43 per adult
Monthly	\$1,596	\$2,519	\$3,692	\$2,921	\$2,305	\$3,687	\$4,322	\$3,671
Annual	\$19,152	\$30,222	\$44,307	\$35,046	\$27,656	\$44,249	\$51,860	\$44,047
Emergency Savings Fund (Monthly)	\$30	\$69	\$115	\$91	\$83	\$40	\$49	\$48

**TABLE 17. The Self-Sufficiency Standard for Chippewa County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$524	\$697	\$697	\$697	\$697	\$697	\$697	\$697
Child Care	\$0	\$567	\$1,175	\$881	\$314	\$608	\$1,175	\$881
Food	\$240	\$364	\$478	\$550	\$638	\$583	\$687	\$755
Transportation	\$269	\$275	\$275	\$275	\$275	\$528	\$528	\$528
Health Care	\$163	\$407	\$423	\$431	\$459	\$474	\$487	\$494
Miscellaneous	\$120	\$231	\$305	\$283	\$238	\$289	\$357	\$336
Taxes	\$249	\$454	\$660	\$524	\$324	\$584	\$700	\$588
Earned Income Tax Credit (-)	\$0	(\$92)	(\$1)	(\$112)	(\$297)	(\$28)	\$0	(\$58)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$115)	(\$63)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.89	\$15.67	\$21.28	\$18.45	\$13.74	\$10.23 per adult	\$12.40 per adult	\$11.23 per adult
Monthly	\$1,564	\$2,758	\$3,746	\$3,247	\$2,419	\$3,603	\$4,365	\$3,955
Annual	\$18,772	\$33,092	\$44,952	\$38,963	\$29,023	\$43,232	\$52,374	\$47,456
Emergency Savings Fund (Monthly)	\$30	\$69	\$117	\$102	\$84	\$40	\$49	\$49

**TABLE 18. The Self-Sufficiency Standard for Clare County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$533	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$621	\$1,329	\$965	\$344	\$708	\$1,329	\$965
Food	\$212	\$321	\$422	\$485	\$563	\$515	\$606	\$666
Transportation	\$283	\$290	\$290	\$290	\$290	\$557	\$557	\$557
Health Care	\$150	\$364	\$380	\$387	\$415	\$431	\$443	\$450
Miscellaneous	\$118	\$228	\$310	\$281	\$229	\$289	\$362	\$332
Taxes	\$243	\$434	\$681	\$508	\$293	\$583	\$717	\$567
Earned Income Tax Credit (-)	\$0	(\$104)	\$0	(\$125)	(\$331)	(\$28)	\$0	(\$76)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$48)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.74	\$15.26	\$21.73	\$18.12	\$12.89	\$10.23 per adult	\$12.58 per adult	\$11.01 per adult
Monthly	\$1,539	\$2,685	\$3,825	\$3,189	\$2,269	\$3,603	\$4,428	\$3,875
Annual	\$18,462	\$32,224	\$45,898	\$38,273	\$27,228	\$43,230	\$53,132	\$46,505
Emergency Savings Fund (Monthly)	\$29	\$69	\$121	\$100	\$83	\$40	\$50	\$49

**TABLE 19. The Self-Sufficiency Standard for Clinton County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$652	\$807	\$807	\$807	\$807	\$807	\$807	\$807
Child Care	\$0	\$634	\$1,382	\$1,008	\$374	\$748	\$1,382	\$1,008
Food	\$258	\$392	\$514	\$591	\$686	\$627	\$738	\$812
Transportation	\$288	\$294	\$294	\$294	\$294	\$566	\$566	\$566
Health Care	\$152	\$372	\$388	\$395	\$423	\$439	\$451	\$459
Miscellaneous	\$135	\$250	\$339	\$310	\$258	\$319	\$394	\$365
Taxes	\$307	\$557	\$798	\$679	\$398	\$678	\$853	\$732
Earned Income Tax Credit (-)	\$0	(\$28)	\$0	\$0	(\$221)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$94)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.18	\$17.82	\$24.17	\$21.69	\$15.68	\$11.51 per adult	\$13.99 per adult	\$12.73 per adult
Monthly	\$1,792	\$3,136	\$4,255	\$3,817	\$2,760	\$4,051	\$4,926	\$4,482
Annual	\$21,509	\$37,636	\$51,057	\$45,806	\$33,114	\$48,609	\$59,108	\$53,789
Emergency Savings Fund (Monthly)	\$35	\$78	\$142	\$121	\$87	\$43	\$53	\$50

**TABLE 20. The Self-Sufficiency Standard for Crawford County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$555	\$738	\$738	\$738	\$738	\$738	\$738	\$738
Child Care	\$0	\$482	\$1,157	\$780	\$298	\$675	\$1,157	\$780
Food	\$242	\$367	\$481	\$554	\$642	\$588	\$691	\$761
Transportation	\$277	\$283	\$283	\$283	\$283	\$544	\$544	\$544
Health Care	\$155	\$382	\$398	\$405	\$433	\$449	\$461	\$468
Miscellaneous	\$123	\$225	\$306	\$276	\$239	\$299	\$359	\$329
Taxes	\$259	\$421	\$663	\$477	\$328	\$600	\$707	\$550
Earned Income Tax Credit (-)	\$0	(\$113)	\$0	(\$151)	(\$293)	(\$2)	\$0	(\$90)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$120)	(\$65)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.15	\$14.98	\$21.36	\$17.48	\$13.86	\$10.67 per adult	\$12.48 per adult	\$10.84 per adult
Monthly	\$1,611	\$2,637	\$3,759	\$3,076	\$2,438	\$3,757	\$4,392	\$3,814
Annual	\$19,331	\$31,640	\$45,108	\$36,914	\$29,262	\$45,089	\$52,701	\$45,770
Emergency Savings Fund (Monthly)	\$30	\$69	\$118	\$97	\$84	\$41	\$50	\$49

**TABLE 21.** The Self-Sufficiency Standard for Delta County, MI 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$545	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$575	\$1,289	\$922	\$347	\$714	\$1,289	\$922
Food	\$249	\$377	\$495	\$570	\$661	\$604	\$711	\$782
Transportation	\$269	\$275	\$275	\$275	\$275	\$528	\$528	\$528
Health Care	\$199	\$528	\$544	\$551	\$580	\$595	\$608	\$615
Miscellaneous	\$126	\$244	\$328	\$300	\$254	\$312	\$382	\$353
Taxes	\$271	\$522	\$756	\$656	\$381	\$651	\$800	\$681
Earned Income Tax Credit (-)	\$0	(\$49)	\$0	(\$18)	(\$238)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$89)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.42	\$17.10	\$23.31	\$20.86	\$15.26	\$11.23 per adult	\$13.44 per adult	\$12.20 per adult
Monthly	\$1,658	\$3,010	\$4,103	\$3,672	\$2,685	\$3,953	\$4,733	\$4,296
Annual	\$19,900	\$36,118	\$49,234	\$44,058	\$32,223	\$47,437	\$56,791	\$51,551
Emergency Savings Fund (Monthly)	\$33	\$73	\$134	\$114	\$86	\$42	\$52	\$49

**TABLE 22.** The Self-Sufficiency Standard for Dickinson County, MI 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$560	\$744	\$744	\$744	\$744	\$744	\$744	\$744
Child Care	\$0	\$581	\$1,298	\$921	\$340	\$717	\$1,298	\$921
Food	\$251	\$381	\$500	\$576	\$667	\$611	\$718	\$790
Transportation	\$269	\$275	\$275	\$275	\$275	\$528	\$528	\$528
Health Care	\$188	\$492	\$508	\$515	\$544	\$559	\$572	\$579
Miscellaneous	\$127	\$247	\$333	\$303	\$257	\$316	\$386	\$356
Taxes	\$273	\$543	\$774	\$659	\$394	\$666	\$818	\$695
Earned Income Tax Credit (-)	\$0	(\$36)	\$0	(\$7)	(\$225)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$88)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.48	\$17.54	\$23.67	\$21.14	\$15.58	\$11.39 per adult	\$13.63 per adult	\$12.35 per adult
Monthly	\$1,669	\$3,087	\$4,165	\$3,720	\$2,741	\$4,008	\$4,798	\$4,348
Annual	\$20,024	\$37,045	\$49,982	\$44,639	\$32,896	\$48,097	\$57,580	\$52,172
Emergency Savings Fund (Monthly)	\$33	\$76	\$137	\$116	\$86	\$42	\$52	\$49



**TABLE 23. The Self-Sufficiency Standard for Eaton County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$633	\$783	\$783	\$783	\$783	\$783	\$783	\$783
Child Care	\$0	\$637	\$1,342	\$981	\$344	\$705	\$1,342	\$981
Food	\$239	\$363	\$476	\$548	\$635	\$581	\$684	\$753
Transportation	\$285	\$292	\$292	\$292	\$292	\$562	\$562	\$562
Health Care	\$152	\$372	\$388	\$395	\$423	\$439	\$451	\$459
Miscellaneous	\$131	\$245	\$328	\$300	\$248	\$307	\$382	\$354
Taxes	\$291	\$528	\$755	\$656	\$360	\$629	\$802	\$685
Earned Income Tax Credit (-)	\$0	(\$46)	\$0	(\$18)	(\$262)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$79)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.84	\$17.21	\$23.28	\$20.86	\$14.65	\$11.00 per adult	\$13.47 per adult	\$12.24 per adult
Monthly	\$1,731	\$3,029	\$4,098	\$3,671	\$2,579	\$3,873	\$4,740	\$4,308
Annual	\$20,778	\$36,353	\$49,170	\$44,052	\$30,948	\$46,473	\$56,880	\$51,699
Emergency Savings Fund (Monthly)	\$34	\$74	\$134	\$114	\$85	\$42	\$52	\$49

**TABLE 24. The Self-Sufficiency Standard for Emmet County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$607	\$800	\$800	\$800	\$800	\$800	\$800	\$800
Child Care	\$0	\$719	\$1,464	\$1,104	\$385	\$745	\$1,464	\$1,104
Food	\$272	\$412	\$541	\$623	\$722	\$661	\$777	\$855
Transportation	\$277	\$283	\$283	\$283	\$283	\$544	\$544	\$544
Health Care	\$149	\$363	\$379	\$386	\$414	\$430	\$442	\$450
Miscellaneous	\$131	\$258	\$347	\$320	\$260	\$318	\$403	\$375
Taxes	\$289	\$600	\$832	\$720	\$406	\$675	\$887	\$774
Earned Income Tax Credit (-)	\$0	(\$1)	\$0	\$0	(\$213)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$96)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.80	\$18.73	\$24.88	\$22.55	\$15.88	\$11.47 per adult	\$14.35 per adult	\$13.17 per adult
Monthly	\$1,724	\$3,296	\$4,379	\$3,969	\$2,795	\$4,039	\$5,051	\$4,635
Annual	\$20,691	\$39,550	\$52,550	\$47,628	\$33,539	\$48,467	\$60,616	\$55,624
Emergency Savings Fund (Monthly)	\$34	\$83	\$148	\$128	\$87	\$43	\$54	\$51

**TABLE 25. The Self-Sufficiency Standard for Genesee County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$555	\$738	\$738	\$738	\$738	\$738	\$738	\$738
Child Care	\$0	\$638	\$1,317	\$995	\$357	\$679	\$1,317	\$995
Food	\$233	\$353	\$463	\$532	\$617	\$565	\$664	\$731
Transportation	\$322	\$329	\$329	\$329	\$329	\$636	\$636	\$636
Health Care	\$137	\$321	\$337	\$344	\$373	\$388	\$401	\$408
Miscellaneous	\$125	\$238	\$318	\$294	\$241	\$301	\$376	\$351
Taxes	\$265	\$490	\$715	\$591	\$336	\$586	\$775	\$672
Earned Income Tax Credit (-)	\$0	(\$70)	\$0	(\$57)	(\$286)	(\$2)	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$68)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.30	\$16.42	\$22.44	\$19.85	\$14.04	\$10.67 per adult	\$13.18 per adult	\$12.11 per adult
Monthly	\$1,636	\$2,891	\$3,950	\$3,494	\$2,471	\$3,757	\$4,640	\$4,264
Annual	\$19,636	\$34,686	\$47,399	\$41,930	\$29,647	\$45,089	\$55,678	\$51,170
Emergency Savings Fund (Monthly)	\$32	\$69	\$127	\$109	\$85	\$41	\$51	\$49

**TABLE 26. The Self-Sufficiency Standard for Gladwin County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$590	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$612	\$1,306	\$948	\$336	\$694	\$1,306	\$948
Food	\$247	\$375	\$492	\$566	\$656	\$600	\$706	\$777
Transportation	\$283	\$290	\$290	\$290	\$290	\$557	\$557	\$557
Health Care	\$150	\$364	\$380	\$387	\$415	\$431	\$443	\$450
Miscellaneous	\$127	\$232	\$315	\$287	\$238	\$296	\$369	\$341
Taxes	\$274	\$459	\$700	\$548	\$322	\$595	\$749	\$655
Earned Income Tax Credit (-)	\$0	(\$89)	\$0	(\$92)	(\$299)	(\$10)	\$0	(\$21)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$62)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.49	\$15.78	\$22.14	\$18.96	\$13.69	\$10.54 per adult	\$12.91 per adult	\$11.71 per adult
Monthly	\$1,671	\$2,777	\$3,896	\$3,338	\$2,409	\$3,711	\$4,545	\$4,121
Annual	\$20,050	\$33,325	\$46,751	\$40,052	\$28,914	\$44,527	\$54,540	\$49,454
Emergency Savings Fund (Monthly)	\$33	\$69	\$124	\$105	\$84	\$40	\$51	\$48

**TABLE 27. The Self-Sufficiency Standard for Gogebic County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$512	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$567	\$1,260	\$859	\$292	\$693	\$1,260	\$859
Food	\$236	\$358	\$469	\$540	\$626	\$573	\$674	\$742
Transportation	\$269	\$275	\$275	\$275	\$275	\$528	\$528	\$528
Health Care	\$199	\$528	\$544	\$551	\$580	\$595	\$608	\$615
Miscellaneous	\$122	\$241	\$323	\$291	\$245	\$307	\$375	\$343
Taxes	\$255	\$507	\$734	\$569	\$349	\$630	\$773	\$656
Earned Income Tax Credit (-)	\$0	(\$59)	\$0	(\$75)	(\$271)	\$0	\$0	(\$17)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$110)	(\$75)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.05	\$16.79	\$22.84	\$19.41	\$14.41	\$11.01 per adult	\$13.16 per adult	\$11.76 per adult
Monthly	\$1,592	\$2,956	\$4,020	\$3,416	\$2,537	\$3,874	\$4,633	\$4,139
Annual	\$19,109	\$35,468	\$48,242	\$40,988	\$30,439	\$46,488	\$55,597	\$49,673
Emergency Savings Fund (Monthly)	\$30	\$71	\$130	\$107	\$85	\$42	\$51	\$48

**TABLE 28. The Self-Sufficiency Standard for Grand Traverse County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$709	\$878	\$878	\$878	\$878	\$878	\$878	\$878
Child Care	\$0	\$671	\$1,385	\$1,024	\$353	\$714	\$1,385	\$1,024
Food	\$267	\$405	\$531	\$611	\$708	\$648	\$763	\$839
Transportation	\$277	\$283	\$283	\$283	\$283	\$544	\$544	\$544
Health Care	\$149	\$363	\$379	\$386	\$414	\$430	\$442	\$450
Miscellaneous	\$140	\$260	\$346	\$318	\$264	\$321	\$401	\$373
Taxes	\$329	\$609	\$827	\$714	\$423	\$689	\$881	\$766
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$196)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$88)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.63	\$18.92	\$24.79	\$22.43	\$16.33	\$11.62 per adult	\$14.28 per adult	\$13.09 per adult
Monthly	\$1,871	\$3,331	\$4,362	\$3,948	\$2,873	\$4,091	\$5,028	\$4,608
Annual	\$22,450	\$39,968	\$52,346	\$47,377	\$34,481	\$49,094	\$60,331	\$55,293
Emergency Savings Fund (Monthly)	\$36	\$85	\$147	\$127	\$88	\$43	\$54	\$51

**TABLE 29. The Self-Sufficiency Standard for Gratiot County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$512	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$604	\$1,289	\$937	\$333	\$685	\$1,289	\$937
Food	\$226	\$342	\$449	\$517	\$599	\$548	\$645	\$709
Transportation	\$287	\$293	\$293	\$293	\$293	\$564	\$564	\$564
Health Care	\$150	\$364	\$380	\$387	\$415	\$431	\$443	\$450
Miscellaneous	\$117	\$228	\$309	\$281	\$232	\$291	\$362	\$334
Taxes	\$242	\$438	\$677	\$512	\$300	\$586	\$720	\$580
Earned Income Tax Credit (-)	\$0	(\$102)	\$0	(\$122)	(\$321)	(\$23)	\$0	(\$65)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$52)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.71	\$15.34	\$21.66	\$18.21	\$13.15	\$10.31 per adult	\$12.61 per adult	\$11.15 per adult
Monthly	\$1,534	\$2,700	\$3,811	\$3,205	\$2,314	\$3,630	\$4,438	\$3,925
Annual	\$18,402	\$32,402	\$45,736	\$38,461	\$27,769	\$43,554	\$53,254	\$47,097
Emergency Savings Fund (Monthly)	\$29	\$69	\$120	\$100	\$83	\$40	\$50	\$49

**TABLE 30. The Self-Sufficiency Standard for Hillsdale County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$537	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$613	\$1,306	\$996	\$383	\$693	\$1,306	\$996
Food	\$221	\$334	\$439	\$505	\$585	\$536	\$630	\$693
Transportation	\$287	\$293	\$293	\$293	\$293	\$564	\$564	\$564
Health Care	\$165	\$417	\$433	\$440	\$468	\$484	\$496	\$503
Miscellaneous	\$121	\$234	\$315	\$292	\$241	\$296	\$368	\$344
Taxes	\$253	\$468	\$702	\$577	\$335	\$594	\$743	\$657
Earned Income Tax Credit (-)	\$0	(\$83)	\$0	(\$69)	(\$287)	(\$11)	\$0	(\$13)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$67)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.00	\$15.97	\$22.17	\$19.56	\$14.01	\$10.52 per adult	\$12.85 per adult	\$11.81 per adult
Monthly	\$1,584	\$2,811	\$3,902	\$3,443	\$2,466	\$3,703	\$4,522	\$4,159
Annual	\$19,009	\$33,737	\$46,821	\$41,317	\$29,589	\$44,435	\$54,258	\$49,906
Emergency Savings Fund (Monthly)	\$30	\$69	\$125	\$108	\$85	\$40	\$50	\$48

**TABLE 31. The Self-Sufficiency Standard for Houghton County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$517	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$589	\$1,338	\$925	\$336	\$749	\$1,338	\$925
Food	\$257	\$389	\$510	\$587	\$681	\$623	\$733	\$807
Transportation	\$269	\$275	\$275	\$275	\$275	\$528	\$528	\$528
Health Care	\$188	\$492	\$508	\$515	\$544	\$559	\$572	\$579
Miscellaneous	\$123	\$243	\$331	\$298	\$252	\$314	\$385	\$352
Taxes	\$260	\$517	\$768	\$655	\$372	\$659	\$815	\$678
Earned Income Tax Credit (-)	\$0	(\$53)	\$0	(\$23)	(\$248)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$85)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.17	\$16.99	\$23.56	\$20.73	\$15.01	\$11.31 per adult	\$13.60 per adult	\$12.17 per adult
Monthly	\$1,613	\$2,990	\$4,146	\$3,648	\$2,641	\$3,980	\$4,786	\$4,283
Annual	\$19,361	\$35,877	\$49,750	\$43,782	\$31,696	\$47,761	\$57,430	\$51,394
Emergency Savings Fund (Monthly)	\$30	\$72	\$136	\$113	\$86	\$42	\$52	\$49

**TABLE 32. The Self-Sufficiency Standard for Huron County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$549	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$621	\$1,338	\$997	\$376	\$717	\$1,338	\$997
Food	\$234	\$355	\$466	\$536	\$622	\$569	\$669	\$736
Transportation	\$331	\$338	\$338	\$338	\$338	\$653	\$653	\$653
Health Care	\$150	\$364	\$380	\$387	\$415	\$431	\$443	\$450
Miscellaneous	\$126	\$236	\$320	\$294	\$243	\$305	\$378	\$352
Taxes	\$272	\$479	\$723	\$591	\$343	\$621	\$787	\$677
Earned Income Tax Credit (-)	\$0	(\$76)	\$0	(\$57)	(\$279)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$71)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.44	\$16.20	\$22.60	\$19.86	\$14.21	\$10.92 per adult	\$13.30 per adult	\$12.16 per adult
Monthly	\$1,662	\$2,851	\$3,978	\$3,495	\$2,501	\$3,844	\$4,683	\$4,280
Annual	\$19,944	\$34,212	\$47,740	\$41,937	\$30,012	\$46,123	\$56,198	\$51,355
Emergency Savings Fund (Monthly)	\$33	\$69	\$128	\$109	\$85	\$41	\$51	\$49

**TABLE 33. The Self-Sufficiency Standard for Ingham County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$671	\$829	\$829	\$829	\$829	\$829	\$829	\$829
Child Care	\$0	\$742	\$1,573	\$1,183	\$441	\$831	\$1,573	\$1,183
Food	\$249	\$377	\$495	\$570	\$661	\$604	\$711	\$782
Transportation	\$288	\$295	\$295	\$295	\$295	\$567	\$567	\$567
Health Care	\$152	\$372	\$388	\$395	\$423	\$439	\$451	\$459
Miscellaneous	\$136	\$261	\$358	\$327	\$265	\$327	\$413	\$382
Taxes	\$311	\$616	\$878	\$751	\$421	\$712	\$930	\$801
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$198)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$107)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.27	\$19.05	\$25.85	\$23.20	\$16.27	\$11.86 per adult	\$14.80 per adult	\$13.46 per adult
Monthly	\$1,807	\$3,354	\$4,549	\$4,083	\$2,863	\$4,176	\$5,208	\$4,737
Annual	\$21,688	\$40,242	\$54,589	\$48,996	\$34,355	\$50,110	\$62,497	\$56,839
Emergency Savings Fund (Monthly)	\$35	\$86	\$156	\$133	\$88	\$43	\$55	\$52

**TABLE 34. The Self-Sufficiency Standard for Ionia County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$555	\$737	\$737	\$737	\$737	\$737	\$737	\$737
Child Care	\$0	\$379	\$1,195	\$741	\$362	\$816	\$1,195	\$741
Food	\$235	\$356	\$468	\$538	\$624	\$571	\$672	\$739
Transportation	\$299	\$306	\$306	\$306	\$306	\$587	\$587	\$587
Health Care	\$155	\$383	\$399	\$406	\$435	\$450	\$463	\$470
Miscellaneous	\$124	\$216	\$310	\$273	\$246	\$316	\$365	\$327
Taxes	\$264	\$379	\$682	\$458	\$355	\$667	\$733	\$540
Earned Income Tax Credit (-)	\$0	(\$142)	\$0	(\$166)	(\$267)	\$0	\$0	(\$98)
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$120)	(\$76)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.28	\$14.00	\$21.77	\$17.09	\$14.52	\$11.40 per adult	\$12.74 per adult	\$10.73 per adult
Monthly	\$1,634	\$2,464	\$3,831	\$3,007	\$2,555	\$4,012	\$4,486	\$3,777
Annual	\$19,607	\$29,563	\$45,971	\$36,089	\$30,666	\$48,140	\$53,828	\$45,329
Emergency Savings Fund (Monthly)	\$32	\$68	\$121	\$94	\$85	\$42	\$50	\$49



**TABLE 35. The Self-Sufficiency Standard for Iosco County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$556	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$496	\$1,182	\$794	\$298	\$686	\$1,182	\$794
Food	\$246	\$373	\$490	\$564	\$654	\$598	\$704	\$774
Transportation	\$283	\$290	\$290	\$290	\$290	\$557	\$557	\$557
Health Care	\$155	\$382	\$398	\$405	\$433	\$449	\$461	\$468
Miscellaneous	\$124	\$222	\$304	\$273	\$236	\$297	\$358	\$327
Taxes	\$263	\$403	\$659	\$461	\$313	\$596	\$704	\$540
Earned Income Tax Credit (-)	\$0	(\$123)	(\$4)	(\$164)	(\$308)	(\$8)	\$0	(\$98)
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$120)	(\$58)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.25	\$14.62	\$21.21	\$17.15	\$13.48	\$10.58 per adult	\$12.45 per adult	\$10.73 per adult
Monthly	\$1,627	\$2,573	\$3,733	\$3,018	\$2,372	\$3,723	\$4,381	\$3,777
Annual	\$19,528	\$30,873	\$44,797	\$36,212	\$28,461	\$44,672	\$52,572	\$45,328
Emergency Savings Fund (Monthly)	\$32	\$69	\$117	\$95	\$84	\$41	\$50	\$49

**TABLE 36. The Self-Sufficiency Standard for Iron County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$512	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$581	\$1,298	\$921	\$340	\$717	\$1,298	\$921
Food	\$237	\$359	\$471	\$542	\$629	\$575	\$677	\$744
Transportation	\$269	\$275	\$275	\$275	\$275	\$528	\$528	\$528
Health Care	\$199	\$528	\$544	\$551	\$580	\$595	\$608	\$615
Miscellaneous	\$122	\$242	\$327	\$297	\$250	\$310	\$379	\$349
Taxes	\$255	\$516	\$750	\$654	\$368	\$640	\$790	\$665
Earned Income Tax Credit (-)	\$0	(\$53)	\$0	(\$27)	(\$252)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$83)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.05	\$16.96	\$23.18	\$20.62	\$14.89	\$11.12 per adult	\$13.34 per adult	\$12.04 per adult
Monthly	\$1,594	\$2,986	\$4,080	\$3,628	\$2,621	\$3,914	\$4,694	\$4,237
Annual	\$19,124	\$35,829	\$48,963	\$43,541	\$31,456	\$46,962	\$56,332	\$50,847
Emergency Savings Fund (Monthly)	\$30	\$72	\$133	\$112	\$86	\$42	\$52	\$49

**TABLE 37. The Self-Sufficiency Standard for Isabella County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$583	\$700	\$700	\$700	\$700	\$700	\$700	\$700
Child Care	\$0	\$698	\$1,436	\$1,097	\$399	\$738	\$1,436	\$1,097
Food	\$241	\$366	\$480	\$552	\$640	\$586	\$689	\$758
Transportation	\$287	\$293	\$293	\$293	\$293	\$564	\$564	\$564
Health Care	\$150	\$364	\$380	\$387	\$415	\$431	\$443	\$450
Miscellaneous	\$126	\$242	\$329	\$303	\$245	\$302	\$383	\$357
Taxes	\$270	\$513	\$758	\$659	\$349	\$608	\$807	\$698
Earned Income Tax Credit (-)	\$0	(\$55)	\$0	(\$8)	(\$273)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$74)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.41	\$16.92	\$23.35	\$21.12	\$14.36	\$10.78 per adult	\$13.51 per adult	\$12.38 per adult
Monthly	\$1,657	\$2,978	\$4,109	\$3,717	\$2,528	\$3,795	\$4,756	\$4,358
Annual	\$19,882	\$35,733	\$49,307	\$44,598	\$30,336	\$45,542	\$57,069	\$52,297
Emergency Savings Fund (Monthly)	\$33	\$72	\$135	\$116	\$85	\$41	\$52	\$49

**TABLE 38. The Self-Sufficiency Standard for Jackson County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$604	\$769	\$769	\$769	\$769	\$769	\$769	\$769
Child Care	\$0	\$639	\$1,371	\$1,049	\$410	\$732	\$1,371	\$1,049
Food	\$227	\$343	\$451	\$519	\$601	\$550	\$647	\$712
Transportation	\$288	\$294	\$294	\$294	\$294	\$567	\$567	\$567
Health Care	\$166	\$417	\$433	\$440	\$469	\$484	\$497	\$504
Miscellaneous	\$128	\$246	\$332	\$307	\$254	\$310	\$385	\$360
Taxes	\$280	\$536	\$770	\$668	\$385	\$643	\$814	\$711
Earned Income Tax Credit (-)	\$0	(\$41)	\$0	\$0	(\$237)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$90)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.62	\$17.39	\$23.60	\$21.48	\$15.28	\$11.14 per adult	\$13.59 per adult	\$12.51 per adult
Monthly	\$1,692	\$3,061	\$4,154	\$3,780	\$2,690	\$3,921	\$4,783	\$4,405
Annual	\$20,308	\$36,735	\$49,843	\$45,363	\$32,278	\$47,053	\$57,395	\$52,856
Emergency Savings Fund (Monthly)	\$34	\$75	\$137	\$119	\$86	\$42	\$52	\$50

**TABLE 39. The Self-Sufficiency Standard for Kalamazoo County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$641	\$796	\$796	\$796	\$796	\$796	\$796	\$796
Child Care	\$0	\$738	\$1,551	\$1,282	\$544	\$813	\$1,551	\$1,282
Food	\$235	\$356	\$468	\$538	\$624	\$571	\$672	\$739
Transportation	\$289	\$295	\$295	\$295	\$295	\$568	\$568	\$568
Health Care	\$150	\$365	\$382	\$389	\$417	\$433	\$445	\$452
Miscellaneous	\$131	\$255	\$349	\$330	\$268	\$318	\$403	\$384
Taxes	\$293	\$585	\$842	\$763	\$431	\$675	\$889	\$809
Earned Income Tax Credit (-)	\$0	(\$11)	\$0	\$0	(\$188)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$112)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.88	\$18.41	\$25.09	\$23.45	\$16.53	\$11.48 per adult	\$14.37 per adult	\$13.53 per adult
Monthly	\$1,739	\$3,239	\$4,416	\$4,126	\$2,909	\$4,040	\$5,057	\$4,763
Annual	\$20,868	\$38,872	\$52,988	\$49,517	\$34,905	\$48,480	\$60,687	\$57,155
Emergency Savings Fund (Monthly)	\$34	\$81	\$149	\$135	\$90	\$43	\$54	\$52

**TABLE 40. The Self-Sufficiency Standard for Kalkaska County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$545	\$725	\$725	\$725	\$725	\$725	\$725	\$725
Child Care	\$0	\$671	\$1,385	\$1,024	\$353	\$714	\$1,385	\$1,024
Food	\$247	\$375	\$492	\$566	\$656	\$600	\$706	\$777
Transportation	\$277	\$283	\$283	\$283	\$283	\$544	\$544	\$544
Health Care	\$149	\$363	\$379	\$386	\$414	\$430	\$442	\$450
Miscellaneous	\$122	\$242	\$326	\$298	\$243	\$301	\$380	\$352
Taxes	\$256	\$511	\$748	\$655	\$343	\$606	\$794	\$677
Earned Income Tax Credit (-)	\$0	(\$56)	\$0	(\$23)	(\$279)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$71)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.07	\$16.88	\$23.13	\$20.73	\$14.21	\$10.76 per adult	\$13.38 per adult	\$12.17 per adult
Monthly	\$1,596	\$2,970	\$4,071	\$3,648	\$2,501	\$3,787	\$4,711	\$4,282
Annual	\$19,153	\$35,644	\$48,855	\$43,779	\$30,012	\$45,446	\$56,529	\$51,389
Emergency Savings Fund (Monthly)	\$30	\$72	\$133	\$113	\$85	\$41	\$52	\$49

**TABLE 41. The Self-Sufficiency Standard for Kent County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$668	\$823	\$823	\$823	\$823	\$823	\$823	\$823
Child Care	\$0	\$695	\$1,489	\$1,071	\$376	\$794	\$1,489	\$1,071
Food	\$238	\$360	\$473	\$544	\$631	\$577	\$679	\$747
Transportation	\$301	\$307	\$307	\$307	\$307	\$591	\$591	\$591
Health Care	\$136	\$317	\$334	\$341	\$369	\$385	\$397	\$404
Miscellaneous	\$134	\$250	\$343	\$309	\$251	\$317	\$398	\$364
Taxes	\$304	\$559	\$815	\$675	\$371	\$670	\$867	\$726
Earned Income Tax Credit (-)	\$0	(\$26)	\$0	\$0	(\$251)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$84)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.12	\$17.87	\$24.53	\$21.61	\$14.93	\$11.43 per adult	\$14.14 per adult	\$12.67 per adult
Monthly	\$1,781	\$3,145	\$4,317	\$3,803	\$2,627	\$4,023	\$4,977	\$4,459
Annual	\$21,369	\$37,745	\$51,800	\$45,637	\$31,526	\$48,281	\$59,727	\$53,503
Emergency Savings Fund (Monthly)	\$35	\$78	\$145	\$120	\$86	\$42	\$53	\$50

**TABLE 42. The Self-Sufficiency Standard for Keweenaw County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$512	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$581	\$1,298	\$921	\$340	\$717	\$1,298	\$921
Food	\$256	\$388	\$509	\$585	\$679	\$621	\$731	\$804
Transportation	\$269	\$275	\$275	\$275	\$275	\$528	\$528	\$528
Health Care	\$199	\$528	\$544	\$551	\$580	\$595	\$608	\$615
Miscellaneous	\$124	\$245	\$331	\$301	\$255	\$314	\$385	\$355
Taxes	\$261	\$531	\$766	\$658	\$387	\$659	\$812	\$690
Earned Income Tax Credit (-)	\$0	(\$44)	\$0	(\$13)	(\$232)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$88)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.21	\$17.28	\$23.51	\$20.99	\$15.40	\$11.31 per adult	\$13.57 per adult	\$12.29 per adult
Monthly	\$1,620	\$3,042	\$4,137	\$3,694	\$2,710	\$3,983	\$4,776	\$4,327
Annual	\$19,444	\$36,506	\$49,645	\$44,325	\$32,522	\$47,794	\$57,311	\$51,925
Emergency Savings Fund (Monthly)	\$31	\$74	\$136	\$115	\$86	\$42	\$52	\$49

**TABLE 43. The Self-Sufficiency Standard for Lake County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$516	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$759	\$1,566	\$1,090	\$331	\$807	\$1,566	\$1,090
Food	\$219	\$332	\$435	\$501	\$581	\$531	\$625	\$688
Transportation	\$277	\$283	\$283	\$283	\$283	\$544	\$544	\$544
Health Care	\$156	\$383	\$400	\$407	\$435	\$451	\$463	\$470
Miscellaneous	\$117	\$244	\$337	\$296	\$231	\$301	\$388	\$347
Taxes	\$240	\$523	\$790	\$654	\$296	\$606	\$826	\$659
Earned Income Tax Credit (-)	\$0	(\$49)	\$0	(\$30)	(\$325)	\$0	\$0	(\$1)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$50)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.66	\$17.12	\$24.00	\$20.54	\$13.05	\$10.76 per adult	\$13.71 per adult	\$11.97 per adult
Monthly	\$1,524	\$3,013	\$4,225	\$3,615	\$2,297	\$3,789	\$4,827	\$4,212
Annual	\$18,284	\$36,160	\$50,696	\$43,378	\$27,558	\$45,463	\$57,924	\$50,549
Emergency Savings Fund (Monthly)	\$29	\$73	\$140	\$111	\$83	\$41	\$52	\$48

**TABLE 44. The Self-Sufficiency Standard for Lapeer County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$615	\$801	\$801	\$801	\$801	\$801	\$801	\$801
Child Care	\$0	\$636	\$1,391	\$1,051	\$415	\$755	\$1,391	\$1,051
Food	\$245	\$371	\$486	\$560	\$649	\$594	\$699	\$769
Transportation	\$328	\$334	\$334	\$334	\$334	\$647	\$647	\$647
Health Care	\$137	\$321	\$337	\$344	\$373	\$388	\$401	\$408
Miscellaneous	\$132	\$246	\$335	\$309	\$257	\$319	\$394	\$368
Taxes	\$297	\$536	\$784	\$676	\$395	\$677	\$851	\$742
Earned Income Tax Credit (-)	\$0	(\$41)	\$0	\$0	(\$226)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$95)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.96	\$17.40	\$23.88	\$21.65	\$15.55	\$11.50 per adult	\$13.97 per adult	\$12.84 per adult
Monthly	\$1,753	\$3,062	\$4,202	\$3,810	\$2,737	\$4,047	\$4,916	\$4,519
Annual	\$21,041	\$36,747	\$50,425	\$45,716	\$32,850	\$48,569	\$58,997	\$54,225
Emergency Savings Fund (Monthly)	\$34	\$75	\$139	\$120	\$87	\$43	\$53	\$50

**TABLE 45. The Self-Sufficiency Standard for Leelanau County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$690	\$820	\$820	\$820	\$820	\$820	\$820	\$820
Child Care	\$0	\$671	\$1,385	\$1,024	\$353	\$714	\$1,385	\$1,024
Food	\$408	\$618	\$811	\$933	\$1,082	\$990	\$1,165	\$1,281
Transportation	\$277	\$283	\$283	\$283	\$283	\$544	\$544	\$544
Health Care	\$149	\$363	\$379	\$386	\$414	\$430	\$442	\$450
Miscellaneous	\$152	\$275	\$368	\$345	\$295	\$350	\$436	\$412
Taxes	\$379	\$675	\$919	\$823	\$655	\$806	\$1,023	\$925
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$25)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$71)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$11.68	\$20.28	\$26.69	\$24.70	\$20.69	\$12.84 per adult	\$15.76 per adult	\$14.74 per adult
Monthly	\$2,055	\$3,569	\$4,698	\$4,348	\$3,641	\$4,520	\$5,548	\$5,189
Annual	\$24,660	\$42,830	\$56,375	\$52,174	\$43,689	\$54,245	\$66,579	\$62,272
Emergency Savings Fund (Monthly)	\$38	\$96	\$163	\$146	\$110	\$46	\$57	\$55

**TABLE 46. The Self-Sufficiency Standard for Lenawee County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$617	\$804	\$804	\$804	\$804	\$804	\$804	\$804
Child Care	\$0	\$665	\$1,446	\$1,077	\$412	\$781	\$1,446	\$1,077
Food	\$222	\$337	\$442	\$509	\$590	\$540	\$635	\$699
Transportation	\$287	\$293	\$293	\$293	\$293	\$564	\$564	\$564
Health Care	\$166	\$419	\$435	\$442	\$471	\$486	\$498	\$506
Miscellaneous	\$129	\$252	\$342	\$313	\$257	\$317	\$395	\$365
Taxes	\$283	\$567	\$813	\$691	\$394	\$673	\$854	\$731
Earned Income Tax Credit (-)	\$0	(\$21)	\$0	\$0	(\$227)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$94)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.69	\$18.04	\$24.48	\$21.94	\$15.53	\$11.45 per adult	\$14.01 per adult	\$12.72 per adult
Monthly	\$1,705	\$3,175	\$4,308	\$3,862	\$2,733	\$4,032	\$4,930	\$4,479
Annual	\$20,456	\$38,094	\$51,699	\$46,342	\$32,795	\$48,383	\$59,164	\$53,749
Emergency Savings Fund (Monthly)	\$34	\$79	\$144	\$123	\$87	\$43	\$53	\$50



**TABLE 47. The Self-Sufficiency Standard for Livingston County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$698	\$922	\$922	\$922	\$922	\$922	\$922	\$922
Child Care	\$0	\$842	\$1,739	\$1,267	\$425	\$897	\$1,739	\$1,267
Food	\$245	\$371	\$486	\$560	\$649	\$594	\$699	\$769
Transportation	\$284	\$290	\$290	\$290	\$290	\$559	\$559	\$559
Health Care	\$159	\$396	\$412	\$419	\$448	\$463	\$475	\$483
Miscellaneous	\$139	\$282	\$385	\$346	\$273	\$343	\$439	\$400
Taxes	\$322	\$703	\$990	\$828	\$471	\$780	\$1,038	\$875
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$155)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$102)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.49	\$20.86	\$28.17	\$24.80	\$17.35	\$12.57 per adult	\$15.92 per adult	\$14.23 per adult
Monthly	\$1,846	\$3,672	\$4,958	\$4,366	\$3,054	\$4,424	\$5,605	\$5,008
Annual	\$22,149	\$44,065	\$59,492	\$52,386	\$36,648	\$53,091	\$67,260	\$60,091
Emergency Savings Fund (Monthly)	\$36	\$101	\$175	\$147	\$95	\$45	\$57	\$54

**TABLE 48. The Self-Sufficiency Standard for Luce County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$512	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$581	\$1,298	\$921	\$340	\$717	\$1,298	\$921
Food	\$254	\$385	\$505	\$582	\$674	\$617	\$726	\$798
Transportation	\$269	\$275	\$275	\$275	\$275	\$528	\$528	\$528
Health Care	\$199	\$528	\$544	\$551	\$580	\$595	\$608	\$615
Miscellaneous	\$123	\$245	\$330	\$301	\$255	\$314	\$384	\$354
Taxes	\$261	\$530	\$764	\$657	\$385	\$658	\$810	\$687
Earned Income Tax Credit (-)	\$0	(\$45)	\$0	(\$14)	(\$234)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$88)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.19	\$17.26	\$23.48	\$20.95	\$15.35	\$11.30 per adult	\$13.55 per adult	\$12.27 per adult
Monthly	\$1,618	\$3,037	\$4,132	\$3,688	\$2,701	\$3,977	\$4,768	\$4,319
Annual	\$19,415	\$36,444	\$49,583	\$44,254	\$32,414	\$47,719	\$57,222	\$51,827
Emergency Savings Fund (Monthly)	\$31	\$74	\$136	\$115	\$86	\$42	\$52	\$49

**TABLE 49. The Self-Sufficiency Standard for Mackinac County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$574	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$542	\$1,228	\$863	\$321	\$686	\$1,228	\$863
Food	\$251	\$380	\$498	\$574	\$665	\$608	\$716	\$788
Transportation	\$269	\$275	\$275	\$275	\$275	\$528	\$528	\$528
Health Care	\$163	\$407	\$423	\$431	\$459	\$474	\$487	\$494
Miscellaneous	\$126	\$229	\$311	\$282	\$240	\$298	\$364	\$335
Taxes	\$268	\$439	\$683	\$517	\$331	\$597	\$727	\$587
Earned Income Tax Credit (-)	\$0	(\$101)	\$0	(\$118)	(\$290)	(\$6)	\$0	(\$59)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$115)	(\$66)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.38	\$15.36	\$21.78	\$18.32	\$13.92	\$10.61 per adult	\$12.68 per adult	\$11.22 per adult
Monthly	\$1,650	\$2,703	\$3,833	\$3,224	\$2,450	\$3,734	\$4,465	\$3,951
Annual	\$19,801	\$32,439	\$45,996	\$38,691	\$29,396	\$44,812	\$53,580	\$47,413
Emergency Savings Fund (Monthly)	\$33	\$69	\$121	\$101	\$84	\$41	\$50	\$49

**TABLE 50. The Self-Sufficiency Standard for Macomb County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$687	\$893	\$893	\$893	\$893	\$893	\$893	\$893
Child Care	\$0	\$828	\$1,750	\$1,276	\$448	\$922	\$1,750	\$1,276
Food	\$245	\$371	\$486	\$560	\$649	\$594	\$699	\$769
Transportation	\$329	\$335	\$335	\$335	\$335	\$649	\$649	\$649
Health Care	\$136	\$317	\$333	\$340	\$368	\$384	\$396	\$404
Miscellaneous	\$140	\$274	\$380	\$340	\$269	\$344	\$439	\$399
Taxes	\$326	\$670	\$968	\$806	\$445	\$783	\$1,036	\$872
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$177)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$53)	(\$100)	(\$100)	(\$108)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.58	\$20.18	\$27.72	\$24.34	\$16.80	\$12.60 per adult	\$15.90 per adult	\$14.19 per adult
Monthly	\$1,862	\$3,553	\$4,879	\$4,284	\$2,957	\$4,436	\$5,595	\$4,995
Annual	\$22,342	\$42,631	\$58,552	\$51,410	\$35,479	\$53,228	\$67,142	\$59,937
Emergency Savings Fund (Monthly)	\$36	\$95	\$171	\$143	\$92	\$45	\$57	\$53

**TABLE 51. The Self-Sufficiency Standard for Manistee County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$512	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$660	\$1,379	\$984	\$324	\$719	\$1,379	\$984
Food	\$257	\$389	\$510	\$587	\$681	\$623	\$733	\$807
Transportation	\$277	\$283	\$283	\$283	\$283	\$544	\$544	\$544
Health Care	\$149	\$363	\$379	\$386	\$414	\$430	\$442	\$450
Miscellaneous	\$119	\$238	\$323	\$292	\$238	\$300	\$378	\$347
Taxes	\$249	\$488	\$735	\$581	\$324	\$600	\$785	\$659
Earned Income Tax Credit (-)	\$0	(\$70)	\$0	(\$65)	(\$297)	(\$1)	\$0	(\$4)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$105)	(\$63)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.88	\$16.40	\$22.86	\$19.65	\$13.75	\$10.69 per adult	\$13.28 per adult	\$11.93 per adult
Monthly	\$1,563	\$2,886	\$4,024	\$3,458	\$2,420	\$3,763	\$4,676	\$4,200
Annual	\$18,753	\$34,629	\$48,288	\$41,491	\$29,035	\$45,154	\$56,111	\$50,403
Emergency Savings Fund (Monthly)	\$30	\$69	\$131	\$108	\$84	\$41	\$51	\$48

**TABLE 52. The Self-Sufficiency Standard for Marquette County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$537	\$714	\$714	\$714	\$714	\$714	\$714	\$714
Child Care	\$0	\$644	\$1,388	\$1,016	\$372	\$744	\$1,388	\$1,016
Food	\$259	\$393	\$515	\$593	\$688	\$629	\$740	\$815
Transportation	\$269	\$275	\$275	\$275	\$275	\$528	\$528	\$528
Health Care	\$188	\$492	\$508	\$515	\$544	\$559	\$572	\$579
Miscellaneous	\$125	\$252	\$340	\$311	\$259	\$317	\$394	\$365
Taxes	\$267	\$567	\$805	\$686	\$402	\$673	\$852	\$732
Earned Income Tax Credit (-)	\$0	(\$21)	\$0	\$0	(\$217)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$93)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.35	\$18.04	\$24.31	\$21.85	\$15.78	\$11.45 per adult	\$13.98 per adult	\$12.74 per adult
Monthly	\$1,646	\$3,175	\$4,279	\$3,845	\$2,778	\$4,032	\$4,923	\$4,483
Annual	\$19,746	\$38,102	\$51,350	\$46,140	\$33,332	\$48,383	\$59,070	\$53,793
Emergency Savings Fund (Monthly)	\$33	\$79	\$143	\$122	\$87	\$43	\$53	\$50

**TABLE 53. The Self-Sufficiency Standard for Mason County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$551	\$727	\$727	\$727	\$727	\$727	\$727	\$727
Child Care	\$0	\$744	\$1,537	\$1,062	\$318	\$793	\$1,537	\$1,062
Food	\$235	\$356	\$468	\$538	\$624	\$571	\$672	\$739
Transportation	\$277	\$283	\$283	\$283	\$283	\$544	\$544	\$544
Health Care	\$156	\$383	\$400	\$407	\$435	\$451	\$463	\$470
Miscellaneous	\$122	\$249	\$341	\$302	\$239	\$309	\$394	\$354
Taxes	\$256	\$554	\$810	\$658	\$326	\$636	\$852	\$687
Earned Income Tax Credit (-)	\$0	(\$29)	\$0	(\$12)	(\$296)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$63)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.07	\$17.77	\$24.43	\$21.01	\$13.78	\$11.07 per adult	\$13.99 per adult	\$12.26 per adult
Monthly	\$1,596	\$3,127	\$4,299	\$3,699	\$2,426	\$3,897	\$4,923	\$4,317
Annual	\$19,156	\$37,530	\$51,594	\$44,382	\$29,112	\$46,763	\$59,079	\$51,806
Emergency Savings Fund (Monthly)	\$30	\$77	\$144	\$115	\$84	\$42	\$53	\$49

**TABLE 54. The Self-Sufficiency Standard for Mecosta County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$575	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$759	\$1,566	\$1,090	\$331	\$807	\$1,566	\$1,090
Food	\$215	\$325	\$427	\$491	\$569	\$521	\$613	\$674
Transportation	\$287	\$293	\$293	\$293	\$293	\$564	\$564	\$564
Health Care	\$156	\$383	\$400	\$407	\$435	\$451	\$463	\$470
Miscellaneous	\$123	\$244	\$337	\$296	\$231	\$302	\$389	\$348
Taxes	\$260	\$525	\$790	\$654	\$295	\$610	\$829	\$644
Earned Income Tax Credit (-)	\$0	(\$48)	\$0	(\$30)	(\$325)	\$0	\$0	(\$3)
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$50)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.18	\$17.16	\$24.02	\$20.54	\$13.04	\$10.80 per adult	\$13.75 per adult	\$11.94 per adult
Monthly	\$1,615	\$3,020	\$4,227	\$3,615	\$2,294	\$3,803	\$4,839	\$4,202
Annual	\$19,385	\$36,243	\$50,724	\$43,382	\$27,531	\$45,639	\$58,067	\$50,419
Emergency Savings Fund (Monthly)	\$31	\$74	\$140	\$111	\$83	\$41	\$52	\$49

**TABLE 55. The Self-Sufficiency Standard for Menominee County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$575	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$581	\$1,298	\$921	\$340	\$717	\$1,298	\$921
Food	\$270	\$409	\$536	\$617	\$715	\$654	\$770	\$847
Transportation	\$269	\$275	\$275	\$275	\$275	\$528	\$528	\$528
Health Care	\$199	\$528	\$544	\$551	\$580	\$595	\$608	\$615
Miscellaneous	\$131	\$247	\$333	\$305	\$259	\$318	\$389	\$359
Taxes	\$292	\$543	\$777	\$660	\$405	\$673	\$828	\$707
Earned Income Tax Credit (-)	\$0	(\$36)	\$0	(\$2)	(\$215)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$85)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.86	\$17.54	\$23.74	\$21.26	\$15.84	\$11.46 per adult	\$13.74 per adult	\$12.48 per adult
Monthly	\$1,735	\$3,088	\$4,178	\$3,741	\$2,789	\$4,033	\$4,835	\$4,392
Annual	\$20,818	\$37,051	\$50,141	\$44,896	\$33,463	\$48,400	\$58,023	\$52,708
Emergency Savings Fund (Monthly)	\$34	\$76	\$138	\$117	\$86	\$43	\$52	\$50

**TABLE 56. The Self-Sufficiency Standard for Midland County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$577	\$743	\$743	\$743	\$743	\$743	\$743	\$743
Child Care	\$0	\$638	\$1,386	\$1,058	\$420	\$748	\$1,386	\$1,058
Food	\$260	\$394	\$517	\$595	\$690	\$631	\$743	\$817
Transportation	\$331	\$338	\$338	\$338	\$338	\$653	\$653	\$653
Health Care	\$150	\$364	\$380	\$387	\$415	\$431	\$443	\$450
Miscellaneous	\$132	\$248	\$336	\$312	\$261	\$321	\$397	\$372
Taxes	\$294	\$545	\$789	\$689	\$407	\$686	\$863	\$761
Earned Income Tax Credit (-)	\$0	(\$35)	\$0	\$0	(\$214)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.91	\$17.57	\$23.99	\$21.90	\$15.87	\$11.59 per adult	\$14.09 per adult	\$13.03 per adult
Monthly	\$1,743	\$3,092	\$4,222	\$3,855	\$2,793	\$4,079	\$4,961	\$4,588
Annual	\$20,920	\$37,108	\$50,667	\$46,260	\$33,519	\$48,946	\$59,531	\$55,057
Emergency Savings Fund (Monthly)	\$34	\$76	\$140	\$123	\$87	\$43	\$53	\$51

**TABLE 57. The Self-Sufficiency Standard for Missaukee County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$605	\$698	\$698	\$698	\$698	\$698	\$698	\$698
Child Care	\$0	\$671	\$1,385	\$1,024	\$353	\$714	\$1,385	\$1,024
Food	\$244	\$369	\$485	\$558	\$647	\$592	\$696	\$766
Transportation	\$277	\$283	\$283	\$283	\$283	\$544	\$544	\$544
Health Care	\$149	\$363	\$379	\$386	\$414	\$430	\$442	\$450
Miscellaneous	\$127	\$238	\$323	\$295	\$240	\$298	\$377	\$348
Taxes	\$276	\$493	\$734	\$653	\$329	\$597	\$779	\$644
Earned Income Tax Credit (-)	\$0	(\$68)	\$0	(\$35)	(\$293)	(\$6)	\$0	(\$2)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$65)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.54	\$16.49	\$22.84	\$20.43	\$13.86	\$10.61 per adult	\$13.22 per adult	\$11.95 per adult
Monthly	\$1,678	\$2,902	\$4,020	\$3,596	\$2,440	\$3,734	\$4,655	\$4,205
Annual	\$20,141	\$34,830	\$48,241	\$43,146	\$29,276	\$44,804	\$55,861	\$50,463
Emergency Savings Fund (Monthly)	\$33	\$69	\$130	\$110	\$84	\$41	\$51	\$49

**TABLE 58. The Self-Sufficiency Standard for Monroe County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$629	\$836	\$836	\$836	\$836	\$836	\$836	\$836
Child Care	\$0	\$687	\$1,436	\$1,087	\$400	\$749	\$1,436	\$1,087
Food	\$239	\$363	\$476	\$548	\$635	\$581	\$684	\$753
Transportation	\$329	\$335	\$335	\$335	\$335	\$649	\$649	\$649
Health Care	\$146	\$352	\$368	\$375	\$404	\$419	\$432	\$439
Miscellaneous	\$134	\$257	\$345	\$318	\$261	\$323	\$404	\$376
Taxes	\$304	\$598	\$826	\$714	\$407	\$697	\$891	\$778
Earned Income Tax Credit (-)	\$0	(\$2)	\$0	\$0	(\$212)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.13	\$18.68	\$24.75	\$22.43	\$15.91	\$11.71 per adult	\$14.39 per adult	\$13.21 per adult
Monthly	\$1,782	\$3,288	\$4,356	\$3,947	\$2,800	\$4,122	\$5,065	\$4,651
Annual	\$21,387	\$39,455	\$52,270	\$47,370	\$33,599	\$49,465	\$60,779	\$55,816
Emergency Savings Fund (Monthly)	\$35	\$83	\$146	\$127	\$87	\$43	\$54	\$51

**TABLE 59. The Self-Sufficiency Standard for Montcalm County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$537	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$761	\$1,598	\$1,096	\$335	\$837	\$1,598	\$1,096
Food	\$235	\$356	\$468	\$538	\$624	\$571	\$672	\$739
Transportation	\$287	\$293	\$293	\$293	\$293	\$564	\$564	\$564
Health Care	\$155	\$383	\$399	\$406	\$435	\$450	\$463	\$470
Miscellaneous	\$121	\$247	\$344	\$302	\$237	\$310	\$398	\$355
Taxes	\$255	\$544	\$820	\$658	\$318	\$643	\$867	\$690
Earned Income Tax Credit (-)	\$0	(\$36)	\$0	(\$12)	(\$303)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$60)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.04	\$17.55	\$24.64	\$20.99	\$13.60	\$11.15 per adult	\$14.14 per adult	\$12.30 per adult
Monthly	\$1,591	\$3,090	\$4,337	\$3,695	\$2,393	\$3,924	\$4,976	\$4,329
Annual	\$19,087	\$37,074	\$52,043	\$44,341	\$28,719	\$47,086	\$59,710	\$51,947
Emergency Savings Fund (Monthly)	\$30	\$76	\$146	\$115	\$84	\$42	\$53	\$49

**TABLE 60. The Self-Sufficiency Standard for Montmorency County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$525	\$698	\$698	\$698	\$698	\$698	\$698	\$698
Child Care	\$0	\$496	\$1,182	\$794	\$298	\$686	\$1,182	\$794
Food	\$243	\$368	\$483	\$556	\$645	\$590	\$694	\$763
Transportation	\$277	\$283	\$283	\$283	\$283	\$544	\$544	\$544
Health Care	\$155	\$382	\$398	\$405	\$433	\$449	\$461	\$468
Miscellaneous	\$120	\$223	\$304	\$274	\$236	\$297	\$358	\$327
Taxes	\$250	\$404	\$660	\$463	\$314	\$595	\$702	\$536
Earned Income Tax Credit (-)	\$0	(\$122)	(\$3)	(\$162)	(\$307)	(\$9)	\$0	(\$101)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$120)	(\$58)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.92	\$14.68	\$21.24	\$17.18	\$13.49	\$10.56 per adult	\$12.42 per adult	\$10.69 per adult
Monthly	\$1,570	\$2,584	\$3,739	\$3,024	\$2,374	\$3,717	\$4,373	\$3,763
Annual	\$18,836	\$31,002	\$44,867	\$36,286	\$28,493	\$44,600	\$52,473	\$45,161
Emergency Savings Fund (Monthly)	\$30	\$69	\$117	\$95	\$84	\$41	\$49	\$49



**TABLE 61. The Self-Sufficiency Standard for Muskegon County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$544	\$723	\$723	\$723	\$723	\$723	\$723	\$723
Child Care	\$0	\$763	\$1,594	\$1,097	\$334	\$831	\$1,594	\$1,097
Food	\$229	\$347	\$456	\$525	\$608	\$556	\$655	\$720
Transportation	\$301	\$307	\$307	\$307	\$307	\$590	\$590	\$590
Health Care	\$141	\$334	\$350	\$358	\$386	\$401	\$414	\$421
Miscellaneous	\$121	\$247	\$343	\$301	\$236	\$310	\$398	\$355
Taxes	\$255	\$544	\$817	\$657	\$314	\$643	\$866	\$691
Earned Income Tax Credit (-)	\$0	(\$36)	\$0	(\$14)	(\$307)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$58)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.04	\$17.55	\$24.56	\$20.95	\$13.50	\$11.14 per adult	\$14.13 per adult	\$12.30 per adult
Monthly	\$1,591	\$3,089	\$4,323	\$3,686	\$2,376	\$3,921	\$4,972	\$4,331
Annual	\$19,093	\$37,072	\$51,881	\$44,237	\$28,518	\$47,056	\$59,670	\$51,967
Emergency Savings Fund (Monthly)	\$30	\$76	\$145	\$115	\$84	\$42	\$53	\$49

**TABLE 62. The Self-Sufficiency Standard for Newaygo County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$549	\$715	\$715	\$715	\$715	\$715	\$715	\$715
Child Care	\$0	\$759	\$1,566	\$1,090	\$331	\$807	\$1,566	\$1,090
Food	\$219	\$332	\$435	\$501	\$581	\$531	\$625	\$688
Transportation	\$299	\$306	\$306	\$306	\$306	\$587	\$587	\$587
Health Care	\$156	\$383	\$400	\$407	\$435	\$451	\$463	\$470
Miscellaneous	\$122	\$250	\$342	\$302	\$237	\$309	\$396	\$355
Taxes	\$257	\$555	\$813	\$658	\$318	\$638	\$858	\$690
Earned Income Tax Credit (-)	\$0	(\$29)	\$0	(\$11)	(\$303)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$60)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.10	\$17.78	\$24.49	\$21.03	\$13.59	\$11.09 per adult	\$14.04 per adult	\$12.30 per adult
Monthly	\$1,602	\$3,129	\$4,310	\$3,700	\$2,393	\$3,905	\$4,944	\$4,329
Annual	\$19,229	\$37,551	\$51,724	\$44,406	\$28,712	\$46,864	\$59,325	\$51,950
Emergency Savings Fund (Monthly)	\$30	\$77	\$144	\$115	\$84	\$42	\$53	\$49

**TABLE 63. The Self-Sufficiency Standard for Oakland County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$768	\$998	\$998	\$998	\$998	\$998	\$998	\$998
Child Care	\$0	\$857	\$1,776	\$1,389	\$532	\$919	\$1,776	\$1,389
Food	\$251	\$380	\$498	\$574	\$665	\$608	\$716	\$788
Transportation	\$306	\$313	\$313	\$313	\$313	\$604	\$604	\$604
Health Care	\$136	\$317	\$333	\$340	\$368	\$384	\$396	\$404
Miscellaneous	\$146	\$286	\$392	\$361	\$288	\$351	\$449	\$418
Taxes	\$353	\$721	\$1,018	\$892	\$551	\$812	\$1,078	\$951
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$90)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$110)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$11.13	\$21.24	\$28.76	\$26.14	\$19.03	\$12.91 per adult	\$16.34 per adult	\$15.01 per adult
Monthly	\$1,959	\$3,738	\$5,061	\$4,601	\$3,349	\$4,543	\$5,751	\$5,285
Annual	\$23,511	\$44,858	\$60,736	\$55,207	\$40,185	\$54,521	\$69,009	\$63,415
Emergency Savings Fund (Monthly)	\$37	\$104	\$180	\$158	\$105	\$46	\$59	\$55

**TABLE 64. The Self-Sufficiency Standard for Oceana County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$514	\$683	\$683	\$683	\$683	\$683	\$683	\$683
Child Care	\$0	\$759	\$1,566	\$1,090	\$331	\$807	\$1,566	\$1,090
Food	\$245	\$372	\$488	\$562	\$651	\$596	\$701	\$771
Transportation	\$287	\$293	\$293	\$293	\$293	\$564	\$564	\$564
Health Care	\$141	\$334	\$350	\$358	\$386	\$401	\$414	\$421
Miscellaneous	\$119	\$244	\$338	\$299	\$234	\$305	\$393	\$353
Taxes	\$246	\$525	\$796	\$655	\$309	\$622	\$846	\$682
Earned Income Tax Credit (-)	\$0	(\$48)	\$0	(\$22)	(\$312)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$56)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.82	\$17.16	\$24.14	\$20.74	\$13.37	\$10.92 per adult	\$13.92 per adult	\$12.21 per adult
Monthly	\$1,552	\$3,019	\$4,248	\$3,651	\$2,353	\$3,845	\$4,901	\$4,298
Annual	\$18,623	\$36,233	\$50,981	\$43,808	\$28,238	\$46,143	\$58,811	\$51,574
Emergency Savings Fund (Monthly)	\$30	\$74	\$141	\$113	\$84	\$41	\$53	\$49

**TABLE 65. The Self-Sufficiency Standard for Ogemaw County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$520	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$496	\$1,182	\$794	\$298	\$686	\$1,182	\$794
Food	\$234	\$355	\$466	\$536	\$622	\$569	\$669	\$736
Transportation	\$283	\$290	\$290	\$290	\$290	\$557	\$557	\$557
Health Care	\$155	\$382	\$398	\$405	\$433	\$449	\$461	\$468
Miscellaneous	\$119	\$220	\$302	\$271	\$232	\$294	\$355	\$324
Taxes	\$248	\$396	\$658	\$444	\$301	\$591	\$690	\$536
Earned Income Tax Credit (-)	\$0	(\$129)	(\$12)	(\$177)	(\$320)	(\$15)	\$0	(\$111)
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$119)	(\$53)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.86	\$14.43	\$21.01	\$16.81	\$13.17	\$10.45 per adult	\$12.30 per adult	\$10.57 per adult
Monthly	\$1,559	\$2,539	\$3,697	\$2,958	\$2,318	\$3,679	\$4,329	\$3,719
Annual	\$18,712	\$30,472	\$44,363	\$35,494	\$27,812	\$44,143	\$51,949	\$44,629
Emergency Savings Fund (Monthly)	\$30	\$69	\$115	\$93	\$83	\$40	\$49	\$49

**TABLE 66. The Self-Sufficiency Standard for Ontonagon County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$582	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$581	\$1,298	\$921	\$340	\$717	\$1,298	\$921
Food	\$239	\$363	\$476	\$548	\$635	\$581	\$684	\$753
Transportation	\$269	\$275	\$275	\$275	\$275	\$528	\$528	\$528
Health Care	\$199	\$528	\$544	\$551	\$580	\$595	\$608	\$615
Miscellaneous	\$129	\$243	\$327	\$298	\$251	\$310	\$380	\$350
Taxes	\$282	\$518	\$752	\$655	\$370	\$643	\$793	\$668
Earned Income Tax Credit (-)	\$0	(\$52)	\$0	(\$25)	(\$250)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$84)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.66	\$17.01	\$23.23	\$20.67	\$14.96	\$11.14 per adult	\$13.37 per adult	\$12.07 per adult
Monthly	\$1,700	\$2,993	\$4,088	\$3,637	\$2,632	\$3,923	\$4,705	\$4,250
Annual	\$20,400	\$35,921	\$49,056	\$43,648	\$31,590	\$47,075	\$56,465	\$50,994
Emergency Savings Fund (Monthly)	\$34	\$73	\$134	\$112	\$86	\$42	\$52	\$49

**TABLE 67. The Self-Sufficiency Standard for Osceola County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$570	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$697	\$1,401	\$986	\$289	\$704	\$1,401	\$986
Food	\$198	\$301	\$394	\$454	\$526	\$481	\$566	\$623
Transportation	\$277	\$283	\$283	\$283	\$283	\$544	\$544	\$544
Health Care	\$156	\$383	\$400	\$407	\$435	\$451	\$463	\$470
Miscellaneous	\$120	\$235	\$316	\$281	\$221	\$286	\$366	\$330
Taxes	\$250	\$472	\$705	\$510	\$263	\$534	\$734	\$558
Earned Income Tax Credit (-)	\$0	(\$81)	\$0	(\$124)	(\$360)	(\$45)	\$0	(\$83)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$115)	(\$35)	(\$53)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.93	\$16.05	\$22.23	\$18.16	\$12.15	\$9.94 per adult	\$12.75 per adult	\$10.92 per adult
Monthly	\$1,571	\$2,825	\$3,913	\$3,196	\$2,138	\$3,500	\$4,488	\$3,843
Annual	\$18,852	\$33,903	\$46,957	\$38,356	\$25,658	\$42,004	\$53,860	\$46,117
Emergency Savings Fund (Monthly)	\$30	\$69	\$125	\$100	\$78	\$40	\$50	\$49

**TABLE 68. The Self-Sufficiency Standard for Oscoda County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$512	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$496	\$1,182	\$794	\$298	\$686	\$1,182	\$794
Food	\$242	\$367	\$481	\$554	\$642	\$588	\$691	\$761
Transportation	\$277	\$283	\$283	\$283	\$283	\$544	\$544	\$544
Health Care	\$155	\$382	\$398	\$405	\$433	\$449	\$461	\$468
Miscellaneous	\$119	\$221	\$303	\$272	\$234	\$295	\$356	\$325
Taxes	\$246	\$398	\$658	\$452	\$306	\$592	\$694	\$542
Earned Income Tax Credit (-)	\$0	(\$127)	(\$9)	(\$171)	(\$315)	(\$13)	\$0	(\$106)
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$120)	(\$55)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.81	\$14.48	\$21.08	\$16.95	\$13.31	\$10.48 per adult	\$12.34 per adult	\$10.63 per adult
Monthly	\$1,550	\$2,549	\$3,711	\$2,982	\$2,342	\$3,688	\$4,343	\$3,742
Annual	\$18,601	\$30,589	\$44,527	\$35,790	\$28,101	\$44,254	\$52,120	\$44,906
Emergency Savings Fund (Monthly)	\$29	\$69	\$116	\$93	\$84	\$40	\$49	\$49

**TABLE 69. The Self-Sufficiency Standard for Ostego County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$582	\$729	\$729	\$729	\$729	\$729	\$729	\$729
Child Care	\$0	\$494	\$1,155	\$785	\$291	\$661	\$1,155	\$785
Food	\$245	\$371	\$486	\$560	\$649	\$594	\$699	\$769
Transportation	\$277	\$283	\$283	\$283	\$283	\$544	\$544	\$544
Health Care	\$155	\$382	\$398	\$405	\$433	\$449	\$461	\$468
Miscellaneous	\$126	\$226	\$305	\$276	\$239	\$298	\$359	\$330
Taxes	\$269	\$424	\$660	\$478	\$325	\$597	\$706	\$553
Earned Income Tax Credit (-)	\$0	(\$110)	(\$0)	(\$150)	(\$296)	(\$6)	\$0	(\$88)
Child Care Tax Credit (-)	\$0	(\$65)	(\$100)	(\$120)	(\$63)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.39	\$15.06	\$21.31	\$17.50	\$13.77	\$10.60 per adult	\$12.46 per adult	\$10.86 per adult
Monthly	\$1,653	\$2,650	\$3,750	\$3,080	\$2,423	\$3,732	\$4,386	\$3,823
Annual	\$19,841	\$31,803	\$45,001	\$36,963	\$29,075	\$44,785	\$52,635	\$45,877
Emergency Savings Fund (Monthly)	\$33	\$69	\$118	\$97	\$84	\$41	\$50	\$49

**TABLE 70. The Self-Sufficiency Standard for Ottawa County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$670	\$773	\$773	\$773	\$773	\$773	\$773	\$773
Child Care	\$0	\$709	\$1,488	\$1,097	\$388	\$779	\$1,488	\$1,097
Food	\$233	\$354	\$464	\$534	\$620	\$567	\$667	\$734
Transportation	\$299	\$306	\$306	\$306	\$306	\$587	\$587	\$587
Health Care	\$155	\$383	\$399	\$406	\$435	\$450	\$463	\$470
Miscellaneous	\$136	\$252	\$343	\$312	\$252	\$316	\$398	\$366
Taxes	\$311	\$571	\$817	\$687	\$377	\$665	\$867	\$736
Earned Income Tax Credit (-)	\$0	(\$19)	\$0	\$0	(\$245)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$86)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.25	\$18.11	\$24.57	\$21.87	\$15.07	\$11.37 per adult	\$14.14 per adult	\$12.77 per adult
Monthly	\$1,805	\$3,188	\$4,323	\$3,849	\$2,652	\$4,004	\$4,976	\$4,496
Annual	\$21,655	\$38,255	\$51,882	\$46,186	\$31,824	\$48,046	\$59,713	\$53,957
Emergency Savings Fund (Monthly)	\$35	\$80	\$145	\$122	\$86	\$42	\$53	\$50

**TABLE 71. The Self-Sufficiency Standard for Presque Isle County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$590	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$496	\$1,182	\$794	\$298	\$686	\$1,182	\$794
Food	\$251	\$381	\$500	\$576	\$667	\$611	\$718	\$790
Transportation	\$277	\$283	\$283	\$283	\$283	\$544	\$544	\$544
Health Care	\$155	\$382	\$398	\$405	\$433	\$449	\$461	\$468
Miscellaneous	\$127	\$222	\$304	\$274	\$236	\$297	\$359	\$328
Taxes	\$275	\$404	\$660	\$465	\$316	\$596	\$705	\$542
Earned Income Tax Credit (-)	\$0	(\$123)	(\$3)	(\$161)	(\$305)	(\$8)	\$0	(\$96)
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$120)	(\$59)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.52	\$14.63	\$21.24	\$17.21	\$13.55	\$10.58 per adult	\$12.46 per adult	\$10.75 per adult
Monthly	\$1,676	\$2,576	\$3,739	\$3,030	\$2,384	\$3,722	\$4,384	\$3,785
Annual	\$20,111	\$30,908	\$44,868	\$36,355	\$28,611	\$44,670	\$52,610	\$45,421
Emergency Savings Fund (Monthly)	\$33	\$69	\$117	\$95	\$84	\$41	\$50	\$49

**TABLE 72. The Self-Sufficiency Standard for Roscommon County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$541	\$682	\$682	\$682	\$682	\$682	\$682	\$682
Child Care	\$0	\$496	\$1,182	\$794	\$298	\$686	\$1,182	\$794
Food	\$239	\$363	\$476	\$548	\$635	\$581	\$684	\$753
Transportation	\$283	\$290	\$290	\$290	\$290	\$557	\$557	\$557
Health Care	\$155	\$382	\$398	\$405	\$433	\$449	\$461	\$468
Miscellaneous	\$122	\$221	\$303	\$272	\$234	\$295	\$357	\$325
Taxes	\$256	\$399	\$659	\$453	\$306	\$593	\$697	\$544
Earned Income Tax Credit (-)	\$0	(\$126)	(\$8)	(\$171)	(\$314)	(\$12)	\$0	(\$103)
Child Care Tax Credit (-)	\$0	(\$68)	(\$100)	(\$120)	(\$55)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.07	\$14.52	\$21.10	\$16.96	\$13.31	\$10.51 per adult	\$12.37 per adult	\$10.66 per adult
Monthly	\$1,596	\$2,555	\$3,714	\$2,986	\$2,343	\$3,699	\$4,353	\$3,753
Annual	\$19,157	\$30,663	\$44,567	\$35,827	\$28,111	\$44,388	\$52,234	\$45,038
Emergency Savings Fund (Monthly)	\$30	\$69	\$116	\$94	\$84	\$40	\$49	\$49

**TABLE 73. The Self-Sufficiency Standard for Saginaw County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$594	\$755	\$755	\$755	\$755	\$755	\$755	\$755
Child Care	\$0	\$699	\$1,457	\$1,062	\$363	\$758	\$1,457	\$1,062
Food	\$229	\$347	\$456	\$525	\$608	\$556	\$655	\$720
Transportation	\$309	\$315	\$315	\$315	\$315	\$608	\$608	\$608
Health Care	\$149	\$363	\$379	\$387	\$415	\$430	\$443	\$450
Miscellaneous	\$128	\$248	\$336	\$304	\$246	\$311	\$392	\$360
Taxes	\$279	\$546	\$789	\$660	\$352	\$645	\$842	\$709
Earned Income Tax Credit (-)	\$0	(\$34)	\$0	(\$3)	(\$270)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$75)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.59	\$17.61	\$23.98	\$21.24	\$14.45	\$11.16 per adult	\$13.88 per adult	\$12.49 per adult
Monthly	\$1,688	\$3,099	\$4,220	\$3,738	\$2,542	\$3,930	\$4,884	\$4,397
Annual	\$20,256	\$37,186	\$50,642	\$44,851	\$30,509	\$47,158	\$58,610	\$52,759
Emergency Savings Fund (Monthly)	\$34	\$76	\$140	\$117	\$85	\$42	\$53	\$50

**TABLE 74. The Self-Sufficiency Standard for St. Clair County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$607	\$789	\$789	\$789	\$789	\$789	\$789	\$789
Child Care	\$0	\$592	\$1,272	\$934	\$342	\$680	\$1,272	\$934
Food	\$234	\$355	\$466	\$536	\$622	\$569	\$669	\$736
Transportation	\$314	\$321	\$321	\$321	\$321	\$619	\$619	\$619
Health Care	\$160	\$397	\$413	\$421	\$449	\$464	\$477	\$484
Miscellaneous	\$132	\$245	\$326	\$300	\$252	\$312	\$383	\$356
Taxes	\$293	\$531	\$747	\$656	\$374	\$651	\$804	\$695
Earned Income Tax Credit (-)	\$0	(\$44)	\$0	(\$17)	(\$246)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$86)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.88	\$17.29	\$23.11	\$20.87	\$15.06	\$11.22 per adult	\$13.49 per adult	\$12.35 per adult
Monthly	\$1,739	\$3,044	\$4,067	\$3,673	\$2,650	\$3,951	\$4,747	\$4,348
Annual	\$20,870	\$36,526	\$48,805	\$44,076	\$31,801	\$47,413	\$56,962	\$52,173
Emergency Savings Fund (Monthly)	\$34	\$74	\$133	\$114	\$86	\$42	\$52	\$49



**TABLE 75. The Self-Sufficiency Standard for St. Joseph County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$533	\$709	\$709	\$709	\$709	\$709	\$709	\$709
Child Care	\$0	\$581	\$1,298	\$921	\$340	\$717	\$1,298	\$921
Food	\$215	\$327	\$428	\$493	\$572	\$523	\$615	\$677
Transportation	\$287	\$293	\$293	\$293	\$293	\$564	\$564	\$564
Health Care	\$163	\$408	\$424	\$432	\$460	\$475	\$488	\$495
Miscellaneous	\$120	\$232	\$315	\$285	\$237	\$299	\$367	\$337
Taxes	\$250	\$457	\$702	\$534	\$320	\$599	\$742	\$651
Earned Income Tax Credit (-)	\$0	(\$90)	\$0	(\$103)	(\$301)	(\$3)	\$0	(\$37)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$61)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$8.91	\$15.75	\$22.18	\$18.68	\$13.65	\$10.65 per adult	\$12.83 per adult	\$11.51 per adult
Monthly	\$1,568	\$2,772	\$3,904	\$3,287	\$2,403	\$3,750	\$4,517	\$4,051
Annual	\$18,812	\$33,264	\$46,849	\$39,447	\$28,838	\$45,003	\$54,205	\$48,610
Emergency Savings Fund (Monthly)	\$30	\$69	\$125	\$103	\$84	\$41	\$50	\$47

**TABLE 76. The Self-Sufficiency Standard for Sanilac County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$512	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$601	\$1,278	\$915	\$314	\$677	\$1,278	\$915
Food	\$227	\$345	\$452	\$521	\$604	\$552	\$650	\$715
Transportation	\$331	\$338	\$338	\$338	\$338	\$653	\$653	\$653
Health Care	\$150	\$364	\$380	\$387	\$415	\$431	\$443	\$450
Miscellaneous	\$122	\$233	\$313	\$284	\$235	\$299	\$370	\$341
Taxes	\$257	\$463	\$692	\$530	\$312	\$600	\$754	\$655
Earned Income Tax Credit (-)	\$0	(\$86)	\$0	(\$107)	(\$309)	(\$2)	\$0	(\$21)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$57)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.08	\$15.86	\$21.97	\$18.59	\$13.44	\$10.68 per adult	\$12.96 per adult	\$11.71 per adult
Monthly	\$1,599	\$2,791	\$3,867	\$3,272	\$2,365	\$3,758	\$4,563	\$4,123
Annual	\$19,185	\$33,494	\$46,403	\$39,265	\$28,378	\$45,094	\$54,753	\$49,474
Emergency Savings Fund (Monthly)	\$30	\$69	\$123	\$102	\$84	\$41	\$51	\$48

**TABLE 77. The Self-Sufficiency Standard for Schoolcraft County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$559	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$621	\$1,338	\$997	\$376	\$717	\$1,338	\$997
Food	\$248	\$376	\$493	\$568	\$658	\$602	\$709	\$780
Transportation	\$269	\$275	\$275	\$275	\$275	\$528	\$528	\$528
Health Care	\$199	\$528	\$544	\$551	\$580	\$595	\$608	\$615
Miscellaneous	\$127	\$248	\$333	\$307	\$257	\$312	\$386	\$360
Taxes	\$276	\$547	\$776	\$669	\$392	\$652	\$820	\$711
Earned Income Tax Credit (-)	\$0	(\$34)	\$0	\$0	(\$228)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$58)	(\$100)	(\$100)	(\$94)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.54	\$17.63	\$23.72	\$21.49	\$15.52	\$11.23 per adult	\$13.65 per adult	\$12.52 per adult
Monthly	\$1,678	\$3,102	\$4,174	\$3,782	\$2,731	\$3,954	\$4,803	\$4,405
Annual	\$20,138	\$37,228	\$50,092	\$45,384	\$32,772	\$47,454	\$57,636	\$52,864
Emergency Savings Fund (Monthly)	\$33	\$76	\$138	\$119	\$87	\$42	\$52	\$50

**TABLE 78. The Self-Sufficiency Standard for Shiawassee County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$577	\$767	\$767	\$767	\$767	\$767	\$767	\$767
Child Care	\$0	\$597	\$1,272	\$1,014	\$417	\$675	\$1,272	\$1,014
Food	\$216	\$328	\$430	\$495	\$574	\$525	\$618	\$680
Transportation	\$287	\$293	\$293	\$293	\$293	\$564	\$564	\$564
Health Care	\$149	\$363	\$379	\$387	\$415	\$430	\$443	\$450
Miscellaneous	\$123	\$235	\$314	\$296	\$247	\$296	\$366	\$348
Taxes	\$260	\$474	\$698	\$653	\$356	\$595	\$737	\$659
Earned Income Tax Credit (-)	\$0	(\$80)	\$0	(\$32)	(\$266)	(\$10)	\$0	(\$0)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$100)	(\$77)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.16	\$16.09	\$22.08	\$20.49	\$14.54	\$10.54 per adult	\$12.79 per adult	\$11.97 per adult
Monthly	\$1,612	\$2,831	\$3,887	\$3,606	\$2,560	\$3,709	\$4,501	\$4,215
Annual	\$19,345	\$33,976	\$46,641	\$43,267	\$30,715	\$44,512	\$54,011	\$50,581
Emergency Savings Fund (Monthly)	\$30	\$69	\$124	\$111	\$85	\$40	\$50	\$48

**TABLE 79. The Self-Sufficiency Standard for Tuscola County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$536	\$681	\$681	\$681	\$681	\$681	\$681	\$681
Child Care	\$0	\$694	\$1,414	\$1,043	\$349	\$720	\$1,414	\$1,043
Food	\$217	\$329	\$432	\$497	\$576	\$527	\$620	\$682
Transportation	\$331	\$338	\$338	\$338	\$338	\$653	\$653	\$653
Health Care	\$150	\$364	\$380	\$387	\$415	\$431	\$443	\$450
Miscellaneous	\$123	\$241	\$324	\$295	\$236	\$301	\$381	\$351
Taxes	\$261	\$505	\$740	\$595	\$315	\$605	\$798	\$673
Earned Income Tax Credit (-)	\$0	(\$60)	\$0	(\$54)	(\$306)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$105)	(\$59)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.19	\$16.75	\$22.96	\$19.94	\$13.51	\$10.75 per adult	\$13.42 per adult	\$12.12 per adult
Monthly	\$1,618	\$2,948	\$4,042	\$3,509	\$2,378	\$3,785	\$4,724	\$4,268
Annual	\$19,418	\$35,376	\$48,500	\$42,113	\$28,534	\$45,421	\$56,688	\$51,210
Emergency Savings Fund (Monthly)	\$31	\$71	\$131	\$110	\$84	\$41	\$52	\$49

**TABLE 80. The Self-Sufficiency Standard for Van Buren County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$591	\$736	\$736	\$736	\$736	\$736	\$736	\$736
Child Care	\$0	\$657	\$1,394	\$1,078	\$421	\$737	\$1,394	\$1,078
Food	\$237	\$359	\$471	\$542	\$629	\$575	\$677	\$744
Transportation	\$287	\$293	\$293	\$293	\$293	\$564	\$564	\$564
Health Care	\$150	\$365	\$382	\$389	\$417	\$433	\$445	\$452
Miscellaneous	\$126	\$241	\$328	\$304	\$250	\$305	\$382	\$358
Taxes	\$272	\$508	\$753	\$659	\$368	\$619	\$800	\$700
Earned Income Tax Credit (-)	\$0	(\$58)	\$0	(\$5)	(\$255)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$60)	(\$100)	(\$100)	(\$82)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.45	\$16.81	\$23.24	\$21.19	\$14.83	\$10.90 per adult	\$13.44 per adult	\$12.40 per adult
Monthly	\$1,663	\$2,959	\$4,090	\$3,730	\$2,610	\$3,835	\$4,731	\$4,366
Annual	\$19,959	\$35,506	\$49,078	\$44,763	\$31,324	\$46,023	\$56,773	\$52,396
Emergency Savings Fund (Monthly)	\$33	\$71	\$134	\$117	\$86	\$41	\$52	\$49

**TABLE 81. The Self-Sufficiency Standard for Washtenaw County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$850	\$1,025	\$1,025	\$1,025	\$1,025	\$1,025	\$1,025	\$1,025
Child Care	\$0	\$927	\$1,954	\$1,470	\$543	\$1,027	\$1,954	\$1,470
Food	\$260	\$394	\$517	\$595	\$690	\$631	\$743	\$817
Transportation	\$305	\$311	\$311	\$311	\$311	\$601	\$601	\$601
Health Care	\$159	\$396	\$412	\$419	\$448	\$463	\$475	\$483
Miscellaneous	\$157	\$305	\$422	\$382	\$302	\$375	\$480	\$440
Taxes	\$400	\$799	\$1,143	\$978	\$658	\$909	\$1,205	\$1,039
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$12)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$50)	(\$100)	(\$100)	(\$100)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$12.11	\$22.86	\$31.35	\$27.92	\$21.01	\$13.91 per adult	\$17.66 per adult	\$15.93 per adult
Monthly	\$2,131	\$4,024	\$5,517	\$4,914	\$3,698	\$4,897	\$6,217	\$5,608
Annual	\$25,572	\$48,285	\$66,205	\$58,966	\$44,372	\$58,766	\$74,598	\$67,292
Emergency Savings Fund (Monthly)	\$39	\$118	\$211	\$173	\$115	\$48	\$70	\$57

**TABLE 82. The Self-Sufficiency Standard for Wayne County, MI 2017**

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$675	\$878	\$878	\$878	\$878	\$878	\$878	\$878
Child Care	\$0	\$716	\$1,536	\$1,223	\$507	\$820	\$1,536	\$1,223
Food	\$239	\$363	\$476	\$548	\$635	\$581	\$684	\$753
Transportation	\$371	\$378	\$378	\$378	\$378	\$734	\$734	\$734
Health Care	\$136	\$317	\$333	\$340	\$368	\$384	\$396	\$404
Miscellaneous	\$142	\$265	\$360	\$337	\$277	\$340	\$423	\$399
Taxes	\$337	\$631	\$887	\$791	\$484	\$764	\$970	\$872
Earned Income Tax Credit (-)	\$0	\$0	\$0	\$0	(\$145)	\$0	\$0	\$0
Child Care Tax Credit (-)	\$0	(\$55)	(\$100)	(\$100)	(\$115)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$10.79	\$19.37	\$26.03	\$24.02	\$17.61	\$12.41 per adult	\$15.21 per adult	\$14.19 per adult
Monthly	\$1,900	\$3,409	\$4,581	\$4,227	\$3,100	\$4,368	\$5,354	\$4,995
Annual	\$22,799	\$40,910	\$54,976	\$50,729	\$37,200	\$52,412	\$64,252	\$59,944
Emergency Savings Fund (Monthly)	\$36	\$89	\$157	\$140	\$97	\$45	\$56	\$53

**TABLE 83.** The Self-Sufficiency Standard for Wexford County, MI 2017

	Adult	Adult Preschooler	Adult Infant Preschooler	Adult Preschooler School-age	Adult School-age Teenager	2 Adults Infant	2 Adults Infant Preschooler	2 Adults Preschooler School-age
<b>MONTHLY COSTS</b>								
Housing	\$573	\$761	\$761	\$761	\$761	\$761	\$761	\$761
Child Care	\$0	\$642	\$1,309	\$955	\$313	\$667	\$1,309	\$955
Food	\$214	\$324	\$425	\$489	\$567	\$519	\$611	\$672
Transportation	\$277	\$283	\$283	\$283	\$283	\$544	\$544	\$544
Health Care	\$149	\$363	\$379	\$386	\$414	\$430	\$442	\$450
Miscellaneous	\$121	\$237	\$316	\$287	\$234	\$292	\$367	\$338
Taxes	\$254	\$487	\$704	\$550	\$307	\$588	\$738	\$652
Earned Income Tax Credit (-)	\$0	(\$71)	\$0	(\$91)	(\$314)	(\$20)	\$0	(\$32)
Child Care Tax Credit (-)	\$0	(\$63)	(\$100)	(\$110)	(\$55)	(\$50)	(\$100)	(\$100)
Child Tax Credit (-)	\$0	(\$83)	(\$167)	(\$167)	(\$167)	(\$83)	(\$167)	(\$167)
<b>SELF-SUFFICIENCY WAGE</b>								
Hourly	\$9.02	\$16.36	\$22.22	\$19.00	\$13.31	\$10.36 per adult	\$12.80 per adult	\$11.57 per adult
Monthly	\$1,588	\$2,880	\$3,910	\$3,345	\$2,343	\$3,648	\$4,506	\$4,073
Annual	\$19,060	\$34,557	\$46,920	\$40,138	\$28,121	\$43,770	\$54,067	\$48,880
Emergency Savings Fund (Monthly)	\$30	\$69	\$125	\$105	\$84	\$40	\$50	\$48

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## **APPENDIX C: IMPACT OF WORK SUPPORTS ON WAGE ADEQUACY IN MICHIGAN**

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**TABLE C-1** Impact of Work Supports on Wage Adequacy Compared to Median Earnings  
by Select Occupations  
*One Adult, One Preschooler, and One School-Age Child: Genesee County, MI 2017*

	#1	#2	#3	#4	#5
	MICHIGAN MINIMUM WAGE	MEDIAN WAGE			
		Stock Clerks and Order Fillers	Nursing Assistants	Team Assemblers	Tractor-Trailer Truck Drivers
<b>HOURLY WAGE:</b>	\$8.90	\$10.64	\$13.77	\$15.94	\$19.09
<b>TOTAL MONTHLY INCOME:</b>	\$1,566	\$1,873	\$2,424	\$2,805	\$3,359
<b>PANEL A: NO WORK SUPPORTS</b>					
<b>MONTHLY COSTS</b>					
Housing	\$738	\$738	\$738	\$738	\$738
Child Care	\$995	\$995	\$995	\$995	\$995
Food	\$532	\$532	\$532	\$532	\$532
Transportation	\$329	\$329	\$329	\$329	\$329
Health Care	\$344	\$344	\$344	\$344	\$344
Miscellaneous	\$294	\$337	\$337	\$337	\$337
Taxes	\$162	\$209	\$329	\$413	\$557
Tax Credits (-) *	\$0	(\$8)	(\$63)	(\$101)	(\$179)
<b>TOTAL MONTHLY EXPENSES</b>	\$3,394	\$3,476	\$3,541	\$3,587	\$3,653
<b>SHORTFALL (-) or SURPLUS</b>	(\$1,828)	(\$1,602)	(\$1,117)	(\$782)	(\$294)
<b>WAGE ADEQUACY</b> Total Income/Total Expenses	46%	54%	68%	78%	92%
<b>PANEL B: CHILD CARE ASSISTANCE</b>					
<b>MONTHLY COSTS</b>					
Housing	\$738	\$738	\$738	\$738	\$738
Child Care	<b>\$60</b>	<b>\$60</b>	<b>\$80</b>	<b>\$100</b>	<b>\$120</b>
Food	\$532	\$532	\$532	\$532	\$532
Transportation	\$329	\$329	\$329	\$329	\$329
Health Care	\$344	\$344	\$344	\$344	\$344
Miscellaneous	\$337	\$337	\$337	\$337	\$337
Taxes	\$164	\$209	\$329	\$413	\$557
Tax Credits (-) *	\$0	(\$8)	(\$63)	(\$101)	(\$179)
<b>TOTAL MONTHLY EXPENSES</b>	\$2,504	\$2,541	\$2,626	\$2,692	\$2,778
<b>SHORTFALL (-) or SURPLUS</b>	(\$938)	(\$667)	(\$202)	\$113	\$581
<b>WAGE ADEQUACY</b> Total Income/Total Expenses	63%	74%	92%	104%	121%
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>					
<b>Annual Federal EITC</b>	\$5,520	\$4,744	\$3,352	\$2,391	\$990
<b>Annual State EITC</b>	\$331	\$285	\$201	\$143	\$59
<b>Annual Federal CTC</b>	\$2,000	\$2,000	\$1,500	\$1,084	\$163

\* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portion is shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.



**TABLE C-1 (CONTINUED)** Impact of Work Supports on Wage Adequacy Compared to Median Earnings by Select Occupations  
*One Adult, One Preschooler, and One School-Age Child: Genesee County, MI 2017*

	#1	#2	#3	#4	#5
	MICHIGAN MINIMUM WAGE	MEDIAN WAGE			
		Stock Clerks and Order Fillers	Nursing Assistants	Team Assemblers	Tractor-Trailer Truck Drivers
<b>HOURLY WAGE:</b>	\$8.90	\$10.64	\$13.77	\$15.94	\$19.09
<b>TOTAL MONTHLY INCOME:</b>	\$1,566	\$1,873	\$2,424	\$2,805	\$3,359
<b>PANEL C: CHILD CARE, FOOD (SNAP/ WIC), &amp; HEALTH (MEDICAID/CHIP)</b>					
<b>MONTHLY COSTS</b>					
Housing	\$738	\$738	\$738	\$738	\$738
Child Care	<b>\$60</b>	<b>\$60</b>	<b>\$80</b>	<b>\$100</b>	<b>\$120</b>
Food	<b>\$228</b>	<b>\$338</b>	<b>\$494</b>	<b>\$494</b>	\$532
Transportation	\$329	\$329	\$329	\$329	\$329
Health Care	<b>\$0</b>	<b>\$0</b>	<b>\$147</b>	<b>\$147</b>	<b>\$147</b>
Miscellaneous	\$337	\$337	\$337	\$337	\$337
Taxes	\$164	\$209	\$329	\$413	\$557
Tax Credits (-) *	\$0	(\$8)	(\$63)	(\$101)	(\$179)
<b>TOTAL MONTHLY EXPENSES</b>	\$1,855	\$2,002	\$2,390	\$2,455	\$2,580
<b>SHORTFALL (-) or SURPLUS</b>	(\$289)	(\$129)	\$34	\$349	\$779
<b>WAGE ADEQUACY</b>	84%	94%	101%	114%	130%
<b>Total Income/Total Expenses</b>					
<b>PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/ WIC), &amp; HEALTH (MEDICAID/CHIP)</b>					
<b>MONTHLY COSTS</b>					
Housing	<b>\$470</b>	<b>\$562</b>	<b>\$727</b>	\$738	\$738
Child Care	<b>\$60</b>	<b>\$60</b>	<b>\$80</b>	<b>\$100</b>	<b>\$120</b>
Food	<b>\$228</b>	<b>\$338</b>	<b>\$494</b>	<b>\$494</b>	\$532
Transportation	\$329	\$329	\$329	\$329	\$329
Health Care	<b>\$0</b>	<b>\$0</b>	<b>\$147</b>	<b>\$147</b>	<b>\$147</b>
Miscellaneous	\$337	\$337	\$337	\$337	\$337
Taxes	\$164	\$209	\$329	\$413	\$557
Tax Credits (-) *	\$0	(\$8)	(\$63)	(\$101)	(\$179)
<b>TOTAL MONTHLY EXPENSES</b>	\$1,587	\$1,826	\$2,379	\$2,455	\$2,580
<b>SHORTFALL (-) or SURPLUS</b>	(\$21)	\$47	\$45	\$349	\$779
<b>WAGE ADEQUACY</b>	99%	103%	102%	114%	130%
<b>Total Income/Total Expenses</b>					
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>					
<b>Annual Federal EITC</b>	\$5,520	\$4,744	\$3,352	\$2,391	\$990
<b>Annual State EITC</b>	\$331	\$285	\$201	\$143	\$59
<b>Annual Federal CTC</b>	\$2,000	\$2,000	\$1,500	\$1,084	\$163

\* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions is shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

**TABLE C-2** Impact of Work Supports on Wage Adequacy Compared to Median Earnings  
by Educational Attainment  
*One Adult, One Preschooler, and One School-Age Child: Washtenaw County, MI 2017*

	#1	#2	#3	#4	#5
	MEDIAN WAGE				
	Less than high school graduate	High school graduate or equivalent	Some college or associates degree	Bachelor's degree	Graduate or professional degree
<b>HOURLY WAGE:</b>	\$8.49	\$12.57	\$15.33	\$22.91	\$33.16
<b>TOTAL MONTHLY INCOME:</b>	\$1,495	\$2,211	\$2,699	\$4,032	\$5,837
<b>PANEL A: NO WORK SUPPORTS</b>					
<b>MONTHLY COSTS</b>					
<b>Housing</b>	\$1,025	\$1,025	\$1,025	\$1,025	\$1,025
<b>Child Care</b>	\$1,470	\$1,470	\$1,470	\$1,470	\$1,470
<b>Food</b>	\$595	\$595	\$595	\$595	\$595
<b>Transportation</b>	\$311	\$311	\$311	\$311	\$311
<b>Health Care</b>	\$419	\$419	\$419	\$419	\$419
<b>Miscellaneous</b>	\$382	\$337	\$337	\$337	\$337
<b>Taxes</b>	\$158	\$283	\$390	\$738	\$1,223
<b>Tax Credits (-) *</b>	\$0	(\$42)	(\$91)	(\$267)	(\$267)
<b>TOTAL MONTHLY EXPENSES</b>	\$4,361	\$4,398	\$4,456	\$4,629	\$5,114
<b>SHORTFALL (-) or SURPLUS</b>	(\$2,866)	(\$2,187)	(\$1,758)	(\$596)	\$723
<b>WAGE ADEQUACY</b>	34%	50%	61%	87%	114%
<b>Total Income/Total Expenses</b>					
<b>PANEL B: CHILD CARE ASSISTANCE</b>					
<b>MONTHLY COSTS</b>					
<b>Housing</b>	\$1,025	\$1,025	\$1,025	\$1,025	\$1,025
<b>Child Care</b>	<b>\$60</b>	<b>\$80</b>	<b>\$100</b>	<b>\$160</b>	\$1,470
<b>Food</b>	\$595	\$595	\$595	\$595	\$595
<b>Transportation</b>	\$311	\$311	\$311	\$311	\$311
<b>Health Care</b>	\$419	\$419	\$419	\$419	\$419
<b>Miscellaneous</b>	\$337	\$337	\$337	\$337	\$337
<b>Taxes</b>	\$156	\$283	\$390	\$738	\$1,223
<b>Tax Credits (-) *</b>	\$0	(\$42)	(\$91)	(\$199)	(\$267)
<b>TOTAL MONTHLY EXPENSES</b>	\$2,903	\$3,008	\$3,086	\$3,387	\$5,114
<b>SHORTFALL (-) or SURPLUS</b>	(\$1,408)	(\$797)	(\$388)	\$646	\$723
<b>WAGE ADEQUACY</b>	51%	74%	87%	119%	114%
<b>Total Income/Total Expenses</b>					
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>					
<b>Annual Federal EITC</b>	\$5,616	\$3,890	\$2,659	\$0	\$0
<b>Annual State EITC</b>	\$337	\$233	\$160	\$0	\$0
<b>Annual Federal CTC</b>	\$2,000	\$1,775	\$1,224	\$0	\$0

\* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portion is shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

**TABLE C-2 (CONTINUED)** Impact of Work Supports on Wage Adequacy Compared to Median Earnings by Educational Attainment  
*One Adult, One Preschooler, and One School-Age Child: Washtenaw County, MI 2017*

	#1	#2	#3	#4	#5
	MEDIAN WAGE				
	Less than high school graduate	High school graduate or equivalent	Some college or associates degree	Bachelor's degree	Graduate or professional degree
<b>HOURLY WAGE:</b>	\$8.49	\$12.57	\$15.33	\$22.91	\$33.16
<b>TOTAL MONTHLY INCOME:</b>	\$1,495	\$2,211	\$2,699	\$4,032	\$5,837
<b>PANEL C: CHILD CARE, FOOD (SNAP/ WIC), &amp; HEALTH (MEDICAID/CHIP)</b>					
<b>MONTHLY COSTS</b>					
Housing	\$1,025	\$1,025	\$1,025	\$1,025	\$1,025
Child Care	<b>\$60</b>	<b>\$80</b>	<b>\$100</b>	<b>\$160</b>	\$1,470
Food	<b>\$184</b>	<b>\$428</b>	<b>\$557</b>	\$595	\$595
Transportation	\$311	\$311	\$311	\$311	\$311
Health Care	<b>\$0</b>	<b>\$0</b>	<b>\$169</b>	\$419	\$419
Miscellaneous	\$337	\$337	\$337	\$337	\$337
Taxes	\$156	\$283	\$390	\$738	\$1,223
Tax Credits (-) *	\$0	(\$42)	(\$91)	(\$199)	(\$267)
<b>TOTAL MONTHLY EXPENSES</b>	\$2,073	\$2,421	\$2,798	\$3,387	\$5,114
<b>SHORTFALL (-) or SURPLUS</b>	(\$578)	(\$210)	(\$99)	\$646	\$723
<b>WAGE ADEQUACY</b>	72%	91%	96%	119%	114%
<b>Total Income/Total Expenses</b>					
<b>PANEL D: HOUSING, CHILD CARE, FOOD (SNAP/ WIC), &amp; HEALTH (MEDICAID/CHIP)</b>					
<b>MONTHLY COSTS</b>					
Housing	<b>\$448</b>	<b>\$663</b>	<b>\$810</b>	\$1,025	\$1,025
Child Care	<b>\$60</b>	<b>\$80</b>	<b>\$100</b>	<b>\$160</b>	\$1,470
Food	<b>\$184</b>	<b>\$428</b>	<b>\$557</b>	\$595	\$595
Transportation	\$311	\$311	\$311	\$311	\$311
Health Care	<b>\$0</b>	<b>\$0</b>	<b>\$169</b>	\$419	\$419
Miscellaneous	\$337	\$337	\$337	\$337	\$337
Taxes	\$156	\$283	\$390	\$738	\$1,223
Tax Credits (-) *	\$0	(\$42)	(\$91)	(\$199)	(\$267)
<b>TOTAL MONTHLY EXPENSES</b>	\$1,496	\$2,060	\$2,582	\$3,387	\$5,114
<b>SHORTFALL (-) or SURPLUS</b>	(\$1)	\$152	\$116	\$646	\$723
<b>WAGE ADEQUACY</b>	100%	107%	105%	119%	114%
<b>Total Income/Total Expenses</b>					
<b>ANNUAL REFUNDABLE TAX CREDITS*:</b>					
<b>Annual Federal EITC</b>	\$5,616	\$3,890	\$2,659	\$0	\$0
<b>Annual State EITC</b>	\$337	\$233	\$160	\$0	\$0
<b>Annual Federal CTC</b>	\$2,000	\$1,775	\$1,224	\$0	\$0

\* The Standard shows refundable and nonrefundable tax credits as if they are received monthly. However, in order to be as realistic as possible, tax credits that are available as a refund on annual taxes are shown at the bottom of this table. EITC is shown only as annual tax credits. The nonrefundable portion of the Child Tax Credit (which is a credit against federal taxes) is shown as available to offset monthly costs, and the refundable portions is shown in the bottom of the table. The Child Care Tax Credit however is nonrefundable, and therefore is only shown as part of the monthly budget and does not appear in the bottom shaded rows of the table.

## ABOUT THE AUTHOR

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Diana M. Pearce, PhD is on faculty at the School of Social Work, University of Washington in Seattle, Washington, and is Director of the Center for Women's Welfare. Recognized for coining the phrase "the feminization of poverty," Dr. Pearce founded and directed the Women and Poverty Project at Wider Opportunities for Women (WOW). She has written and spoken widely on women's poverty and economic inequality, including testimony before Congress and the President's Working Group on Welfare Reform. While at WOW, Dr. Pearce conceived and developed the methodology for the Self-Sufficiency Standard and first published results in 1996 for Iowa and California. Her areas of expertise include low-wage and part-time employment, unemployment insurance, homelessness, and welfare reform as they impact women. Dr. Pearce has helped found and lead several coalitions, including the Women, Work and Welfare Coalition and the Women and Job Training Coalition. She received her PhD degree in Sociology and Social Work from the University of Michigan.

## ABOUT THE CENTER FOR WOMEN'S WELFARE

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The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. The main work of the Center focuses on the development of the Self-Sufficiency Standard. Under the direction of Dr. Diana Pearce, the Center partners with a range of government, non-profit, women's, children's, and community-based groups to:

- research and evaluate public policy related to income adequacy;
- create tools to assess and establish income adequacy; and
- develop programs and policies that strengthen public investment in low-income families.

For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264. This report and more can be viewed at [www.selfsufficiencystandard.org](http://www.selfsufficiencystandard.org).

