

# The Cost of Living in Iowa

Andrew Cannon  
Molly Fleming

January 2010

## **The Iowa Policy Project**

20 E. Market Street, Iowa City, Iowa 52245  
(319) 338-0773

[www.iowaPolicyProject.org](http://www.iowaPolicyProject.org)

## ***Acknowledgments***

We gratefully acknowledge the generous support of the United Way of Central Iowa and the United Way of East Central Iowa that made the preparation of this report possible.

The authors would like to thank Colette LaFond, Research Analyst for the JOBS NOW Coalition, who computed the basic needs budgets for each of our seven family types.

Many thanks to Kai Filion, policy analyst at the Economic Policy Institute, for his timely responses to our data queries and data analysis.

## ***Authors***

■ Andrew Cannon, M.A., (public policy, University of Utah) is a Research Associate at the Iowa Policy Project, where his research focuses on economic opportunity and health policy.

■ Molly Fleming is a student in the graduate program of Urban and Regional Planning at the University of Iowa. As a research intern at the Iowa Policy Project, she concentrates on economic impacts of federal and state budget policies.

## **The Iowa Policy Project**

Formed in 2001, the Iowa Policy Project is a nonpartisan, nonprofit organization based in Mount Vernon, with its principal office at 20 E. Market Street, Iowa City, IA 52245.

The Iowa Policy Project promotes public policy that fosters economic opportunity while safeguarding the health and well-being of Iowa's people and the environment. By providing a foundation of fact-based, objective research and engaging the public in an informed discussion of policy alternatives, the Iowa Policy Project advances accountable, effective and fair government.

All reports produced by the Iowa Policy Project are made available to the public, free of charge, via the organization's website at <http://www.iowapolicyproject.org>.

The Iowa Policy Project is a 501(c)3 organization. Contributions to support our work may be tax-deductible. We may be reached at the address above, by phone at (319) 338-0773, by email at [ipp@lcom.net](mailto:ipp@lcom.net), or through other contacts available at our website.



# The Iowa Policy Project

20 E. Market St. • Iowa City, Iowa 52245 • (319) 338-0773  
www.IowaPolicyProject.org

January 2010

## The Cost of Living in Iowa

**By Andrew Cannon and Molly Fleming**

Nobody expects to pay the same price for gasoline in New York as in Iowa. Even within one city, we expect competing gas stations to differ in price. If the price of a product can vary so much from one location to another, it should not be surprising that other necessities vary greatly in price from state to state, county to county, and city to city.

Yet we often talk about income as though the same standard applies across the country and within Iowa. Every year, the federal government sets a poverty guideline — a threshold below which a family may be considered “poor.” While these guidelines account for differences in family size, they do not account for regional price differences — as though \$17,600 in income (the 2008 federal poverty level for a family of three) would provide the same standard of living in Des Moines as in Brooks, Adams County.<sup>1</sup>

It cannot, of course. Iowans can expect to pay differing amounts for food, housing, health care, child care, clothing, and transportation costs depending on where they live. We expect a Cedar Rapids family’s budget to look different than that of a family living in Swedesberg, Henry County. Here, we compare how much different families throughout the state must earn in order to meet their basic needs.

Federal poverty guidelines remain the primary basis for determining eligibility for public assistance programs, such as Medicaid and the Supplemental Nutrition Assistance Program (SNAP, formerly known as Food Stamps). However, the federal guidelines do not take into account regional differences in cost of living standards. Also, spending patterns have changed dramatically since the federal poverty guidelines formula was developed more than 45 years ago. The calculations that compose the federal poverty guidelines entirely omit child care expenses, and assume that food expenses consume nearly one-third of a family’s budget. Today, the average family spends less than one-sixth of their budget on food. Child care is a far larger part of families’ budgets, with some 21 million women with children under 18 in the labor force in 2008.<sup>2</sup> Transportation and housing consume a far larger portion of a family’s income than they did 45 years ago.<sup>3</sup> Considering the vast changes in consumer spending since the poverty guidelines were developed, it is likely that this yardstick underestimates the number of Iowans struggling to make ends meet.

Family budgets — adjusted for regional differences and modern spending patterns — provide a more accurate picture of what families need to get by in Iowa. The family budgets we use in this study represent a very frugal and modest living standard without government assistance. Our budgets include allotments for housing costs, food, child care, health care, transportation, federal and state income taxes, and clothing and other necessities. (See the appendix for a complete explanation of the methodology). No money is included for debt payments or skill training; for entertainment, vacations, or restaurant meals, or even for savings for retirement or a child’s college education. Our report illustrates the importance of existing work support programs, such as the Earned Income Tax Credit (EITC), Iowa’s Child Care Assistance (CCA) program, and public health insurance. Moreover, our data suggest that expanding these critical programs would help more of Iowa’s working families make ends meet.

## ***Iowa Basic Needs Budgets, Statewide Averages***

Iowans work hard to support their families. Our state ranks seventh in the nation in the percent of children under 6 years of age with all parents in the labor force (74 percent).<sup>4</sup> However, with child care costs rising faster than inflation, a larger chunk of workers' earnings goes toward this critical service.<sup>5</sup> In 2008, for example, the average annual cost of having an infant in a child care center in Iowa was \$8,273 for the year. This was a 12 percent increase from 2007's average cost of \$7,360 and exceeds the cost of a year's tuition at one of Iowa's public universities.<sup>6</sup> Health insurance premiums have risen sharply, too: the average annual family premium for employer-sponsored health insurance is 34 percent higher than the 2004 average family premium.<sup>7</sup> The rapid cost inflation of essential needs such as health insurance and child care underscore the importance of public work supports.

### ***Single-Parent Families***

As both the primary caregiver and earner, single parents have considerable responsibilities. Table 1 displays the various costs single-parent households incur in order to meet their families' basic needs. In Iowa, there are 109,582 single-parent households with one or more children. A single parent with one child must earn \$16.53 per hour to provide this very basic standard of living for the family. A single parent with two children needs to earn \$19.17 — 16 percent more — to adequately support his or her family. Child care costs alone consume 17 and 23 percent of a single-parent's family budget with one or two children,

### ***Earned Income Tax Credit (EITC)***

The EITC is targeted to benefit workers with children with incomes below \$34,000 to \$41,000.

The EITC offsets payroll and income taxes that usually are automatically deducted from these workers' paychecks. Workers who qualify for the EITC receive a refund check from the Internal Revenue Service if their credit exceeds the amount of federal income tax that they owe.

Since the inception of the federal EITC, many states, including Iowa, have instituted their own EITCs. An Iowa taxpayer who claims the federal EITC need only take a flat percentage — currently 7 percent — of the federal credit and claim that amount on the Iowa income tax return. Iowa's EITC is refundable, meaning that an Iowan whose tax liability is lower than the EITC will receive a refund check from the state. If Iowa's EITC were lifted to 15 percent of the federal credit, it would lift an estimated 1,300 Iowa families, including 4,000 children, out of poverty.

*Sources: Center on Budget and Policy Priorities, "Policy Basics: The Earned Income Tax Credit" (December 17, 2008). Peter S. Fisher and Lily French, "Expanding Iowa's Earned Income Tax Credit: The Long-Term Benefits to the State," The Iowa Policy Project (June 2009).*

### ***Key Assumptions in Basic Needs Budgets***

- All income consists of wages and salaries, or income from self-employment; workers are employed full-time and year-round.
- The family cooks and eats all meals at home, at the cost of the USDA Low-Cost family food plan.
- The cost of rent and utilities is based on the HUD Fair Market Rent (FMR) at the 40<sup>th</sup> percentile level for a house of appropriate size in the local area.
- Health care expenses include insurance costs as well as out-of-pocket costs. Insurance premium costs are divided between the employee share of employer-sponsored insurance and the costs of non-group or private insurance policies.
- Workers drive to work, and families have other expenses for basic transportation needs, but recreational uses of transportation are not included.
- On weekdays, all children are in child-care centers when not in school during normal working hours, except those in two-parent families with only one parent working.
- Child-care costs are calculated using the regional average for a toddler of two years and a school-age child of six years based on data from Iowa Child Care Resource and Referral Networks. Costs, in other words, would be higher for those with an infant or with two children under school age, and lower if all children were in school.
- Net taxes are figured by preparing federal and state income tax returns for each family using standard deductions from 2008 tax schedules, and by computing Social Security taxes, Earned Income Tax Credits, and federal and state child-care credits.
- The basic needs budget includes expenses for clothing, telephone service, and other household maintenance items.

respectively. Yet more than two-thirds of Iowa’s single parents earn less than the supporting wage.<sup>8</sup> The data suggest that finding jobs with adequate wages for single parents is extremely challenging. In every MSA and county detailed in this report, monthly child care costs for a single parent with two children were a larger burden on the budget than housing costs.

Iowa’s Child Care Assistance (CCA) program is designed to help the lowest-earning families cover child care costs. However, families earning more than 145 percent of the federal poverty level — or \$25,520 for a family of three in 2008 — are ineligible for the assistance.<sup>9</sup> Our report finds that even with CCA, \$25,520 a year is inadequate income for a single parent with two children. In fact, a single parent earning a CCA-eligible amount would fall more than \$14,000 below the statewide basic needs threshold of \$39,864.

*A conservatively estimated 67 percent of single-parent families in Iowa with at least one child under 5 earn less than the minimum amount needed to meet basic needs (\$16.53 per hour with one child, \$19.17 with two). In the Des Moines metro area, the proportion is 60 percent.*  
See appendix table.

Previous Iowa Policy Project research has also found the Earned Income Tax Credit (EITC) to be a powerful policy tool to help working families — particularly single parents.<sup>10</sup> The EITC provides an income tax credit that is a percent of wages, thus increasing a worker’s take-home wage. As with CCA, however, both the federal and state EITC begin to phase out long before a single parent with one or even two children earns a wage that will support the family’s basic needs. A single parent with two children earning \$39,864 a year — the basic family budget — would exceed EITC eligibility by just \$1,300. A single parent with one child earning a supporting income of \$34,380 would also narrowly exceed EITC eligibility.

**Table 1. Costs for Single-Parent Families**

	<b>Monthly Costs</b>	
	One Child	Two Children
Child Care	\$488	\$772
Clothing/Other Necessities	297	318
Food	336	497
Health Care	331	453
Housing	626	626
Transportation	480	480
Income Taxes	307	176
Monthly Total	\$2,865	\$3,322
Annual Total	\$34,380	\$39,864
<b>Family Supporting Wage</b>	<b>\$16.53</b>	<b>\$19.17</b>
<b>Median/FS Wage Gap</b>	<b>-\$2.38</b>	<b>-\$5.02</b>

Our findings underscore the critical importance of expanding work-support programs, such as the EITC, CCA, and public health insurance. This is particularly true for women, who head the vast majority of single-parent households in Iowa and earn 76.5 percent of what their male counterparts earn.<sup>11,12</sup>

**Two-Parent Families**

We estimate basic family budgets for four different two-parent family types. First, we examine two families with both parents working outside the home, and then two families with one parent working and one parent at home caring for the children. In each case the family is assumed to have either one child or two children.

Transportation, child care, and housing are the most significant costs for our two-parent families with both parents working outside the home (Table 2). Child care alone consumes 14

*A conservatively estimated 10 percent of two-parent families in Iowa with one or more children and with both parents working, earn less than the amount needed to meet basic needs (\$10.37/\$12.44 per hour per worker, or \$43,128/\$51,744 annual family income).*  
See appendix table.

percent of the household budget for a one-child family with both parents working, and 18 percent for those with two children.

Health care costs, as noted above, have grown rapidly over the past decade. Because most Iowans receive their health insurance through their employer, they are relatively shielded from the full cost of health insurance. However, as health insurance premiums have risen sharply, employers have begun offering plans with less comprehensive coverage, or higher cost sharing in the form of higher premiums and co-pays, or both.<sup>13</sup> Even with both parents working, health costs — including premium contributions and out-of-pocket expenses — consume about 13 percent of the family budget for both one and two-child families.

Not all Iowans receive health insurance through an employer. Some 432,209 Iowans purchased health insurance on the non-group private market in 2008.<sup>14</sup> These Iowans covered the cost of their health insurance premium — an average of \$12,206 for family coverage — entirely on their own.<sup>15</sup>

**Table 2. Costs for Two-Parent Families, Both Parents Work**

	Monthly Costs	
	One Child	Two Children
Child Care	\$488	\$772
Clothing/Other Necessities	318	329
Food	549	690
Health Care	482	544
Housing	626	814
Transportation	690	690
Income Taxes	441	473
Monthly Total	\$3,594	\$4,312
Annual Total	\$43,128	\$51,744
<b>Family Supporting Wage</b>	<b>\$10.37</b>	<b>\$12.44</b>
<b>Median/FS Wage Gap</b>	<b>\$3.78</b>	<b>\$1.71</b>

In Iowa, nearly 99,000 two-parent families have both parents working full time. With only one child, each working parent must earn \$10.37 per hour to make ends meet. For families with two children, each parent must earn \$12.44 per hour, or 20 percent more.

Working adults in families with one child and one stay-at-home parent must earn \$15.05 per hour to support the family (Table 3). With two children in the family, the working parent must earn \$16.56, or 10 percent more. Though a family with two children pays \$141 more for food per month than a one-child family, this cost increase is offset by a \$141 reduction in income taxes. The higher cost of living for two-children families is due primarily to higher health care costs and higher rent.

Health costs represent an even larger portion of these families' budgets than families with both parents working. Two-parent families with one full-time worker

*At least 24 percent of two-parent families in Iowa with one or more children and with one full-time worker earn less than the amount needed to meet basic needs (\$15.05 per hour with one child, \$16.56 per hour with two children). See appendix table.*

**Table 3. Costs for Two-Parent Families, One Parent Works**

	Monthly Costs	
	One Child	Two Children
Child Care	\$0	\$0
Clothing/Other Necessities	318	329
Food	549	690
Health Care	482	544
Housing	626	814
Transportation	480	480
Income Taxes	154	13
Monthly Total	\$2,609	\$2,870
Annual Total	\$31,308	\$34,440
<b>Family Supporting Wage</b>	<b>\$15.05</b>	<b>\$16.56</b>
<b>Median/FS Wage Gap</b>	<b>-\$0.90</b>	<b>-\$2.41</b>

will spend about 18.5 percent of income on health-related expenses.

Families with one stay-at-home parent require about 33 percent less household income than families with two working parents. This is largely because families with one stay-at-home parent do not have to pay for child care costs, which, for a two-child family with both parents working, would cost \$772 per month. Though two-parent families with one worker require less income to get by, the one worker must earn significantly higher wages than he or she would if both parents were working. Two-parent families with one parent working also have less tax liability and save money on transportation.

### **Single-Adult Households**

Single, childless adults require far less income to provide for their basic needs. With fewer expenses, we expect a sustaining wage for a single adult to be lower than the sustaining wage needed for supporting a family. Nevertheless, even with a far lower threshold than Iowa’s other family types, 33 percent of single adults in Iowa earn less than the \$11.48 per hour single adults require to meet their basic needs.<sup>16</sup> In the Des Moines metro area, the proportion rises to 37 percent.

**Table 4. Costs for Single Adult — No Children**

	<b>Monthly Costs</b>
Child Care	\$0
Clothing/Other Necessities	222
Food	260
Health Care	196
Housing	497
Transportation	480
Income Taxes	334
Monthly Total	\$1,989
Annual Total	\$23,868
<b>Family Supporting Wage</b>	<b>\$11.48</b>
<b>Median/Family Supporting Wage Gap</b>	<b>\$2.68</b>

### **Basic Needs Budgets in Iowa’s Metropolitan Areas**

In the tables below, we present information on the cost of living for four different family types in each of Iowa’s Metropolitan Statistical Areas (MSAs). MSAs are comprised of entire counties; 20 of Iowa’s 99 counties are considered part of an MSA. For MSAs that cross state boundaries, we include only the Iowa counties in our calculation of family budgets. However, we were unable to isolate Iowa counties in our median wage calculations for border MSAs. Thus, the median wages for the Council Bluffs, Sioux City, and Davenport MSAs may be higher or lower than the actual median wage earned by Iowans in those MSAs.

At the top of each table is the median wage for each MSA. The median wage is the wage at which half of all workers earn less and half earn more.<sup>17</sup> Of the four family types included in these tables, the median wage is enough to support a family only in the last scenario of two full-time working parents. These tables demonstrate that Iowans in every region of the state have a difficult time making ends meet for their families.

As Iowa’s largest metropolitan area, the Des Moines MSA requires higher earnings than any other MSA or county in the state to meet basic needs. A two-parent family with two children will need an hourly wage of \$18.68 if one parent is working, or if both parents work, \$13.81 per parent. More than half (53 percent) of the Des Moines MSA’s workers earn less than the \$18.68 threshold. The data show that \$18.68 is the needed wage for two-parent, two-children families with one parent working outside the home to meet their basic needs. More than a third of Des Moines MSA workers earn less than the \$13.81 threshold for two-parent, two children families with both parents working.<sup>18</sup>

<b>Ames MSA (Story County) — Hourly Median Wage: \$15.43</b>				
	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$533	\$872	\$0	\$872
Clothing/Other Necessities	298	319	330	330
Food	336	497	690	690
Health Care	323	442	528	528
Housing	719	719	1029	1029
Transportation	485	485	485	673
Income Taxes	412	371	200	618
Monthly Total	\$3,106	\$3,705	\$3,262	\$4,740
Annual Total	\$37,272	\$44,460	\$39,144	\$56,880
<b>Family Supporting Wage</b>	<b>\$17.92</b>	<b>\$21.38</b>	<b>\$18.82</b>	<b>\$13.67</b>
<b>Median/Family Supporting Wage Gap</b>	<b>-\$2.23</b>	<b>-\$5.69</b>	<b>-\$3.13</b>	<b>\$2.02</b>

<b>Cedar Rapids MSA (Benton, Jones and Linn counties) — Hourly Median Wage: \$15.69</b>				
	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$517	\$844	\$0	\$844
Clothing/Other Necessities	297	318	329	329
Food	336	497	690	690
Health Care	334	457	549	549
Housing	629	629	882	882
Transportation	551	551	551	765
Income Taxes	395	341	145	592
Monthly Total	\$3,059	\$3,637	\$3,146	\$4,651
Annual Total	\$36,708	\$43,644	\$37,752	\$55,812
<b>Family Supporting Wage</b>	<b>\$17.65</b>	<b>\$20.98</b>	<b>\$18.15</b>	<b>\$13.42</b>
<b>Median/Family Supporting Wage Gap</b>	<b>-\$1.96</b>	<b>-\$5.29</b>	<b>-\$2.46</b>	<b>\$2.27</b>

<b>Davenport MSA (Scott County) — Hourly Median Wage: \$14.34</b>				
	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$489	\$797	\$0	\$797
Clothing/Other Necessities	298	319	330	330
Food	336	497	690	690
Health Care	332	454	545	545
Housing	642	642	819	819
Transportation	547	547	547	759
Income Taxes	375	301	71	524
Monthly Total	\$3,019	\$3,557	\$3,002	\$4,464
Annual Total	\$36,228	\$42,684	\$36,024	\$53,568
<b>Family Supporting Wage</b>	<b>\$17.42</b>	<b>\$20.52</b>	<b>\$17.32</b>	<b>\$12.88</b>
<b>Median/Family Supporting Wage Gap</b>	<b>-\$3.08</b>	<b>-\$6.18</b>	<b>-\$2.98</b>	<b>\$1.46</b>



<b>Des Moines-WDM MSA (Polk, Dallas, Guthrie, Madison, Warren cos.) — Hourly Median Wage: \$15.92</b>				
	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$552	\$887	\$0	\$887
Clothing/Other Necessities	295	316	327	327
Food	336	497	690	690
Health Care	323	442	528	528
Housing	727	727	931	931
Transportation	578	578	578	801
Income Taxes	459	422	184	624
Monthly Total	\$3,270	\$3,869	\$3,238	\$4,788
Annual Total	\$39,240	\$46,428	\$38,856	\$57,456
<b>Family Supporting Wage</b>	<b>\$18.87</b>	<b>\$22.32</b>	<b>\$18.68</b>	<b>\$13.81</b>
<b>Median/Family Supporting Wage Gap</b>	<b>-\$2.95</b>	<b>-\$6.40</b>	<b>-\$2.76</b>	<b>\$2.11</b>

<b>Dubuque MSA (Dubuque County) — Hourly Median Wage: \$13.61</b>				
	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$482	\$743	\$0	\$743
Clothing/Other Necessities	298	319	330	330
Food	336	497	690	690
Health Care	332	454	545	545
Housing	574	574	771	771
Transportation	461	461	461	640
Income Taxes	270	90	-46	428
Monthly Total	\$2,753	\$3,138	\$2,751	\$4,147
Annual Total	\$33,036	\$37,656	\$33,012	\$49,764
<b>Family Supporting Wage</b>	<b>\$15.88</b>	<b>\$18.10</b>	<b>\$15.87</b>	<b>\$11.96</b>
<b>Median/Family Supporting Wage Gap</b>	<b>-\$2.27</b>	<b>-\$4.49</b>	<b>-\$2.26</b>	<b>\$1.65</b>

<b>Iowa City MSA (Johnson and Washington counties) — Hourly Median Wage: \$15.18</b>				
	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$564	\$908	\$0	\$908
Clothing/Other Necessities	295	316	327	327
Food	336	497	690	690
Health Care	334	457	549	549
Housing	699	699	1005	1005
Transportation	509	509	509	717
Income Taxes	428	390	215	649
Monthly Total	\$3,165	\$3,776	\$3,295	\$4,845
Annual Total	\$37,980	\$45,312	\$39,540	\$58,140
<b>Family Supporting Wage</b>	<b>\$18.26</b>	<b>\$21.78</b>	<b>\$19.01</b>	<b>\$13.98</b>
<b>Median/Family Supporting Wage Gap</b>	<b>-\$3.08</b>	<b>-\$6.60</b>	<b>-\$3.83</b>	<b>\$1.20</b>

<b>Omaha/Council Bluffs MSA (Pottawattamie, Harrison, Mills counties) — Hourly Median Wage: \$15.01</b>				
	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$457	\$745	\$0	\$745
Clothing/Other Necessities	298	319	330	330
Food	336	497	690	690
Health Care	333	456	547	547
Housing	757	757	1011	1011
Transportation	588	588	588	836
Income Taxes	440	373	281	619
Monthly Total	\$3,209	\$3,735	\$3,447	\$4,778
Annual Total	\$38,508	\$44,820	\$41,364	\$57,336
<b>Family Supporting Wage</b>	<b>\$18.51</b>	<b>\$21.55</b>	<b>\$19.89</b>	<b>\$13.78</b>
<b>Median/Family Supporting Wage Gap</b>	<b>-\$3.50</b>	<b>-\$6.54</b>	<b>-\$4.88</b>	<b>\$1.23</b>

<b>Sioux City MSA (Woodbury County) , Hourly Median Wage: \$12.85</b>				
	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$458	\$655	\$0	\$655
Clothing/Other Necessities	298	319	330	330
Food	336	497	690	690
Health Care	333	456	547	547
Housing	652	652	821	821
Transportation	497	497	497	689
Income Taxes	351	132	41	448
Monthly Total	\$2,925	\$3,208	\$2,926	\$4,180
Annual Total	\$35,100	\$38,496	\$35,112	\$50,160
<b>Family Supporting Wage</b>	<b>\$16.88</b>	<b>\$18.51</b>	<b>\$16.88</b>	<b>\$12.06</b>
<b>Median/Family Supporting Wage Gap</b>	<b>-\$4.03</b>	<b>-\$5.66</b>	<b>-\$4.03</b>	<b>\$0.79</b>

<b>Waterloo-Cedar Falls MSA (Black Hawk, Bremer, Grundy counties) — Hourly Median Wage: \$13.65</b>				
	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$482	\$759	\$0	\$759
Clothing/ Other Necessities	298	319	330	330
Food	336	497	690	690
Health Care	332	454	545	545
Housing	591	591	723	723
Transportation	486	486	486	674
Income Taxes	309	185	-65	425
Monthly Total	\$2,834	\$3,291	\$2,709	\$4,146
Annual Total	\$34,008	\$39,492	\$32,508	\$49,752
<b>Family Supporting Wage</b>	<b>\$16.35</b>	<b>\$18.99</b>	<b>\$15.63</b>	<b>\$11.96</b>
<b>Median/Family Supporting Wage Gap</b>	<b>-\$2.70</b>	<b>-\$5.34</b>	<b>-\$1.98</b>	<b>\$1.69</b>

## Basic Needs Budgets in Iowa's Non-Metropolitan Areas

Of Iowa's 99 counties, 79 are outside of metropolitan areas. We group these 79 counties into four regions. In the tables below, we present information on the cost of living in each of these regions. Iowans living in non-metropolitan areas also have a difficult time making ends meet for their families. Of the four family types included in these tables, the median wage is enough to support a family only in the last scenario of two full-time working parents.

<b>Northeast (non-MSA counties of Allamakee, Buchanan, Butler, Cerro Gordo, Chickasaw, Clayton, Delaware, Fayette, Floyd, Franklin, Hardin, Howard, Mitchell, Winneshiek, and Worth)</b>				
	<b>Hourly Median Wage: \$12.95</b>			
	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$448	\$695	\$0	\$695
Clothing/ Other Necessities	298	319	330	330
Food	336	497	690	690
Health Care	335	458	551	551
Housing	553	553	704	704
Transportation	413	413	413	630
Income Taxes	188	-32	-134	351
Monthly Total	\$2,571	\$2,903	\$2,554	\$3,951
Annual Total	\$30,852	\$34,836	\$30,648	\$47,412
<b>Family Supporting Wage</b>	<b>\$14.83</b>	<b>\$16.75</b>	<b>\$14.73</b>	<b>\$11.40</b>
<b>Median/FS Wage Gap</b>	<b>-\$1.88</b>	<b>-\$3.80</b>	<b>-\$1.78</b>	<b>\$1.55</b>

<b>Northwest (non-MSA counties of Buena Vista, Calhoun, Cherokee, Clay, Dickinson, Emmet, Hamilton, Hancock, Humboldt, Ida, Kossuth, Lyon, O'Brien, Osceola, Palo Alto, Plymouth, Pocahontas, Sac, Sioux, Webster, Winnebago, and Wright)</b>				
	<b>Hourly Median Wage: \$12.99</b>			
	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$442	\$664	\$0	\$664
Clothing/ Other Necessities	298	319	329	329
Food	336	497	690	690
Health Care	343	469	565	565
Housing	541	541	698	698
Transportation	365	365	365	549
Income Taxes	130	-96	-174	288
Monthly Total	\$2,455	\$2,759	\$2,473	\$3,783
Annual Total	\$29,460	\$33,108	\$29,676	\$45,396
<b>Family Supporting Wage</b>	<b>\$14.16</b>	<b>\$15.92</b>	<b>\$14.27</b>	<b>\$10.91</b>
<b>Median/FS Wage Gap</b>	<b>-\$1.17</b>	<b>-\$2.93</b>	<b>-\$1.28</b>	<b>\$2.08</b>

<b>Southeast (non-MSA counties of Appanoose, Cedar, Clinton, Davis, Des Moines, Henry, Iowa, Jackson, Jasper, Jefferson, Keokuk, Lee, Louisa, Mahaska, Marion, Marshall, Monroe, Muscatine, Poweshiek, Tama, Van Buren, and Wapello) Hourly Median Wage: \$13.41</b>				
	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$454	\$725	\$0	\$725
Clothing/ Other Necessities	298	319	330	330
Food	336	497	690	690
Health Care	330	452	542	542
Housing	574	574	725	725
Transportation	420	420	420	639
Income Taxes	215	29	-118	385
Monthly Total	\$2,627	\$3,016	\$2,589	\$4,036
Annual Total	\$31,524	\$36,192	\$31,068	\$48,432
<b>Family Supporting Wage</b>	<b>\$15.16</b>	<b>\$17.40</b>	<b>\$14.94</b>	<b>\$11.64</b>
<b>Median/FS Wage Gap</b>	<b>-\$1.75</b>	<b>-\$3.99</b>	<b>-\$1.53</b>	<b>\$1.77</b>

<b>Southwest (non-MSA counties of Adair, Adams, Audubon, Boone, Carroll, Cass, Clarke, Crawford, Decatur, Fremont, Greene, Lucas, Monona, Montgomery, Page, Ringgold, Shelby, Taylor, Union, and Wayne) Hourly Median Wage: \$12.87</b>				
	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$439	\$694	\$0	\$694
Clothing/ Other Necessities	298	319	330	330
Food	336	497	690	690
Health Care	329	450	539	539
Housing	569	569	709	709
Transportation	405	405	405	620
Income Taxes	183	-13	-145	352
Monthly Total	\$2,559	\$2,921	\$2,528	\$3,934
Annual Total	\$30,708	\$35,052	\$30,336	\$47,208
<b>Family Supporting Wage</b>	<b>\$14.76</b>	<b>\$16.85</b>	<b>\$14.58</b>	<b>\$11.35</b>
<b>Median/FS Wage Gap</b>	<b>-\$1.89</b>	<b>-\$3.98</b>	<b>-\$1.71</b>	<b>\$1.52</b>

## Conclusion

Our family budgets illustrate the minimum wages Iowans need to earn to support their families. Wage data show, however, that many Iowans are unable to meet these thresholds. As wages stagnate and even decrease during this recession, work support programs must be maintained and even expanded. The gap between family-supporting wages and actual wages demonstrate the critical importance of expanding the EITC, Child Care Assistance (CCA), and public health insurance programs.

Public health insurance programs such as Medicaid and the Children's Health Insurance Program (CHIP), known as *hawk-i* in Iowa, provide low-income families with an essential need and reduce the burden of health care costs in household budgets. However, because the income eligibility standards for Medicaid are so low, many Iowa families are ineligible to participate. Children may enroll in Medicaid

and *hawk-i* if their families' income do not exceed 200 percent of the federal poverty guideline (\$42,200 for a family of four in 2008). Parents, however, are ineligible for Medicaid if their income exceeds 71 percent of the poverty guideline (\$15,052 for a family of four in 2008).<sup>19</sup> Those Iowans whose earnings fall just above Medicaid eligibility — between 75 and 100 percent of the federal poverty guidelines — are the most likely to be uninsured. Among this group, only 71.2 percent had health insurance coverage of any type in 2008.<sup>20</sup> Low-wage earners are the population least likely to be offered health insurance benefits through their employer.<sup>21</sup> Expanding Medicaid eligibility to 150 percent of the federal poverty level would provide over 140,000 Iowans with insurance.<sup>22</sup>

As noted above, both the EITC and CCA partially or entirely phase out before our family types reach a family-supporting income level. Previous IPP work has explored expanding both of these programs — expanding the CCA to 200 percent of poverty and extending the EITC to 15 percent of the federal EITC.<sup>23</sup> Though our suggested expansions of these programs would still fall short of our cost of living thresholds, eligible families below those thresholds would have increased earnings and more room in their budgets for essential needs.

## Appendix Table

### Estimates of the Proportion of Families or Single Adults with Incomes Below the Cost of Living Threshold

	Number of Families or Single Persons		Percent of Families with Income Below COL ***		
	Total	Income Below COL	Estimate	Lower bound	Upper bound
<b>State of Iowa</b>					
<b>Families with one or more children*</b>					
Single parent working full time	15,313	10,244	67%	63%	71%
Two parents, one working full time	16,408	3,906	24%	21%	27%
Two parents, both working full time	34,952	3,454	10%	8%	12%
Single childless adults working full time	285,616	94,418	33%	32%	34%
<b>Des Moines Metro Area**</b>					
<b>Families with one or more children*</b>					
Single parent working full time	3,590	2,156	60%	50%	70%
Single childless adults working full time	78,026	29,149	37%	35%	39%

Source: Estimates prepared by Economic Policy Institute based on the 2005-2008 American Community Survey

\* At least one of the children is under 5 years of age.

\*\* Includes Polk, Dallas, Warren, Story, Boone, Jasper, Marion and Madison counties

\*\*\* Estimates of the proportion of all families in this category with income below the cost of living threshold, and the 95 percent confidence interval (upper and lower bound of the estimate). Estimates for other family types for the Des Moines MSA could not be prepared due to inadequate sample size.

Note: For families with one or more children, the proportions represent a conservative estimate. That is, we expect that at least this proportion of families has income below the cost of living, since the category includes some families with higher costs (more than one child under age 5, or more than two total children) while the threshold is defined for families with just one child under 5, and no more than two total children.

## **Methodology**

### ***Food***

The U.S. Department of Agriculture (USDA) provides monthly estimates of the average cost of four different food plans: Thrifty, Low-Cost, Moderate-cost and Liberal. Because studies have shown it is difficult to maintain a nutritionally adequate diet on the Thrifty food plan, we have chosen to use the Low-Cost monthly estimates in calculating a budget that reflects basic family needs.

USDA bases its budget assessments upon a family of four with children of specified ages, so we have followed USDA guidelines in adjusting for age and family size differentials. In a family with one child we have assumed for our purposes that this child is two years of age. In a family of two children we have assumed their ages to be two and six in order to capture additional costs associated with an older child.

For family size adjustments we have again followed USDA guidelines. The food costs for a family of two are increased by 10 percent per capita above the per capita cost of a four-person family in order to account for the decreased economies of scale. A 5 percent per capita adjustment is made for a three-person family. For a single adult, food costs are based on USDA estimates for a male, 20-50 years old.

Although restaurant meals have become increasingly common in family budgets and diets, we do not include this additional cost for two reasons. First, it would violate our no-frills criteria; and, second, the nutritional value of food prepared away from home is less per unit of cost than food prepared at home, meaning that restaurant meals provide no additional nutritional value and therefore contribute no more to basic family needs than do home-prepared meals.

### ***Housing***

The U.S. Department of Housing and Urban Development (HUD) Fair Market Rent (FMR) survey is the most widely accepted standard for the cost of basic needs housing. According to HUD guidelines, the FMR is the amount needed to rent privately owned, decent, safe, and sanitary rental housing of a modest (non-luxury) nature with suitable amenities. FMRs are figured at the 40th percentile of rent. That is, 40 percent of units rent for less than this amount, 60 percent for more. This cost includes utilities but not telephone service, which appears in our clothing and other necessities category.

Budget estimates are adjusted for differences in family size as well as gender and age characteristics, as is required by HUD. A single parent with one or two children requires two bedrooms. For families with two parents and one child, we use the cost of two-bedroom housing; for all families of four and above, we use the cost of three bedrooms. For a single adult, we use the cost of one bedroom.

### ***Health Care***

Health care costs include both the family share of insurance premiums and out-of-pocket expenses. For those families that receive health insurance through their employers, insurance premium costs are equal to the employee contribution. For those families that do not receive health care benefits through work, insurance premiums must be purchased in the individual market. According to the 2007 Current Population Survey, 79.7 percent of the population with private health insurance receives coverage through their employers. Our analysis assumes that the remainder of the population purchase private insurance at non-group rates on the individual market.

Out-of-pocket expenses are also divided between expenses for employees with employment-based insurance and expenses for purchasers of non-group individual insurance policies. Expenses for employer-sponsored insurance are based upon data pertaining to out-of-pocket expenses from the 2006 Medical Expenditure Panel Study which includes age-specific data. Expenses for non-group private insurance policies are based on the terms of the policy applied to average medical costs also provided by the 2006 Medical Expenditures Panel Study. Adjustments for inflation are based upon the health-care component of the U.S. Consumer Price Index for all Urban Consumers (CPI-U).

Monthly health-care costs are computed for families with employer provided health care benefits separately from those who purchase healthcare individually on the market by adding the premium and out of pocket expenses.

Finally, a weighted average of the costs of employee contributions under employer-sponsored insurance plans, and under private non-group coverage is calculated.

Costs for non-group, private insurance premiums are based upon the cost of coverage for a policy from United Healthcare, for each of the family types we have defined. We assume both single and married parents to be 25 years old and non-smokers. We also assume an only child to be two years of age and two children in a family to be 2 and 6 years of age. The policy has a \$500 deductible, 20 percent coinsurance after the deductible, and a co-pay of \$35 per office visit. Data were obtained from quotes at [www.ehealthinsurance.com](http://www.ehealthinsurance.com).

### ***Transportation***

Transportation figures are derived from the basic costs of owning and operating a car. These basic costs include those for commuting to work, conducting necessary family and personal business, and getting to and from school and church. Costs for social and recreational uses are not included, though a good case could be made that some recreational and social usage might fit into a no-frills standard of living. If we have erred, therefore, it is by understating rather than overstating costs.

Public transportation cost estimates are not used in our computations because fewer than 5 percent of metro area residents who work outside the home use this mode of travel. Those outside a metro area use public transportation even less frequently. Overall, according to the U.S. Census, only 1 percent of Iowa residents use public transportation to get to work.

In order to derive a total annual basic needs travel cost figure, we began by computing time traveled to and from work. We used data reported in the 2005-2007 U.S. Census American Community Survey for the most populous counties in Iowa. For the less populated counties, we estimated amounts based on averages for regions of multiple counties from the same survey, and the weights each county contributed to their respective region in the 2000 Census survey of travel times.

After creating county-specific travel time estimates, we converted travel minutes to travel miles, applying varying miles per hour figures to reflect different traffic conditions in each of the counties. To make this conversion, we relied on the Department of Transportation's (DOT) 2001 Nationwide Highway Transportation Survey (NHTS). This survey provides reports on various dimensions of automobile travel based on actual vehicle miles traveled and trip duration for all personal travel within a day. Survey results are provided by regional population density, based on whether it was within one of three different types of areas: large metropolitan areas (with populations of over 1 million), smaller metropolitan areas (with populations from 100,000 to 1 million), and rural areas. All figures used were specific to the West North Central Census Region. According to NHTS figures, travel speed to work averaged between 31 and 40 miles per hour, based on the particular type of area. We then converted daily figures to annual commute miles by assuming a five-day workweek and 50 weeks worked per year.

Total miles traveled per year (including all non-work related travel) were then figured by applying additional information available in the 2001 NHTS pertaining to all other individual travel. By selecting survey data on travel only for basic needs, we were able to estimate that total miles per year averaged between 1.8 and 2.6 times the average commute miles in single-worker families, depending on population density. Stated another way, commute to work miles are estimated to be 38 percent to 53 percent of total travel miles, based on the particular type of area—whether large metropolitan area, smaller metropolitan area or rural area.

Finally, we multiplied basic needs miles by 55 cents per mile — the IRS business travel allowance for 2009 — to obtain our annual transportation cost for a single worker. The IRS multiplier accounts for all costs of maintaining and operating the automobile, including fuel, repair, depreciation and insurance.

For two-worker families, we take the transportation costs for the single worker family and add an additional amount to account for the second worker's daily journey to work. We add no more for other travel, since those miles and their related costs have already been incorporated into the transportation figures for the single worker family.



## ***Child Care***

The Iowa Child Care Resource and Referral (CCRR) system consists of five regional offices that maintain extensive, county-by-county data on child-care providers drawn from a survey of all child-care centers and all in-home child care facilities in the state. Home care by relatives is not included.

Each report must specify the rates charged, whether full- or part-time, and the number as well as the ages of all clients served. From these reports, the regional CCRR office then compiles a series of average childcare rates for each county in its region. The CCRR data provides separate rates for infants (0-1 year), toddlers (1 to 2 years), preschoolers (2 to 5 years), and school-age children (5 to 12 years).

Our analysis defined our one-child family as including a toddler of two years, and our two-child family as including a toddler of 2 years and a school-age child of 6 years. For the school-age child, costs are figured for 40 weeks of part-time care and 10 weeks of full time care annually. Costs for the toddler are for 50 weeks of full-time care annually. In our calculations, we used the full time rate values exclusively, except when figuring after school care for school age children, where part time rates were also included.

In all two-parent families with one full-time worker, we assume that the non-working parent provides all child care services.

## ***Clothing and Other Necessities***

This component is made up of basic needs household expenditures for such items as clothing, telephone service, household furnishings, and cleaning and house maintenance supplies — none of which are included in the previous categories.

Amounts for these expenditures are derived from the most recent Consumer Expenditure Survey (CEX) conducted by the U.S. Bureau of Labor Statistics. The CEX data were originally obtained through both interviews and diaries of sample households in the years 2006-2007. BLS then cross-tabulated this survey data by family size and age of adult surveyed.

JOBS NOW selects data on expenditures for telephone service, housekeeping supplies, apparel, footwear and personal care products, for the appropriate family size households headed by persons in the 25- to 34-year range. This selection avoids including data on consumer units headed by young adults (such as college students) or by older adults (such as retired persons) because these consumer units have very different consumption patterns for these products and services than families with young children.

We then adjust the data in four ways: First, we apply a low-income adjustment ratio for each category of CEX expenditures in order to adjust expenditures downward and account for the consumption patterns of groups with more limited means. Second, we apply the lowest cost telephone service to all family groups in order to assure that only basic telephone services are included. Third, we adjust amounts for personal care products and services downward by 50 percent to assure that only the most basic personal care expenditures are included. Finally, the resulting figures are adjusted for inflation, using either the Apparel Consumer Price Index (CPI) or the Other Goods and Services CPI, as appropriate.

The Iowa state sales tax of 5 percent is then applied to taxable items. The local option sales taxes (which range from 1 to 2 percent, depending on the county) are also applied.

## ***Net Taxes***

The tax amount included in each family budget represents the net effect of taxes and tax credits. The taxes included are payroll taxes (Social Security and Medicare) and federal and state income taxes, including local school district surtaxes (based on rates for the largest school district in each county). Taxes were calculated on schedules required for 2008 income, paid in 2009. Property taxes are not included here because they are built into housing (rental) costs. State and local sales taxes are recognized as being passed on to the consumer and are reflected in the cost of items already categorized.

Federal and state income tax returns were prepared for each of the target families in the study. First, we added up all the previously described budget components for the family type, namely the costs for food, housing, health

care, transportation, child care, and clothing and other necessities, and deducted amounts paid with nontaxable income (i.e. employee contributions for health care). Then we computed the additional amount needed to cover all taxes (including Social Security, Medicare, state and federal income taxes), taking into account the structure of the family (number of parents, number and age of children, number of wage earners) and the various components of tax calculation.

More specifically, in generating the tax amount, we assumed that standard deductions and all other appropriate deductions and credits were taken. This assumption takes into account all relevant components of state and federal income and payroll taxes, including the values of: federal and state personal exemptions, the federal and state Earned Income Tax Credit, federal and state Child and Dependent Care Credits, state health insurance deductions, and state School District School Surtax Values.

In order to check our tax calculations, we used a commercial software program to generate actual tax returns to compare to our results.

### ***Weighting Methodology: Converting County Level Data to MSAs and Statewide***

Each county level piece of data was weighted by applying a ratio of the population estimates for each county making up the MSA to the population for the MSA as a whole. The type of population used for weighting purposes depended on the type of basic needs cost measured. For child care, the costs were weighted by the population of children under 10 in the various counties; for transportation and taxes, the costs were weighted by the labor force population; and for the remaining components, the costs were weighted by the population under 65. A similar process was used to calculate the statewide values.

### ***Basic Needs Budgets For All Iowa Counties***

The next several pages present basic needs budgets for seven family types residing in every county in Iowa.

---

<sup>1</sup> *Federal Register*, Vol. 73, No. 15, January 23, 2008, pp. 3971–3972

<sup>2</sup> U.S. Census Bureau, 2008 American Community Survey, Table C23007.

<sup>3</sup> Sylvia A. Allegretto, "Basic family budgets: Working families' incomes often fail to meet living expenses around the US," *Economic Policy Institute* (August 30, 2005).

<sup>4</sup> U.S. Census Bureau, 2008 American Community Survey, Table R2302.

<sup>5</sup> See Lily French and Peter Fisher, "Strengthening Child Care Assistance in Iowa: The State's Return on Investment," *The Iowa Policy Project* (March 2009).

<sup>6</sup> National Association of Child Care Resource and Referral Agencies, Supply and Cost, 2008-07.

<sup>7</sup> Kaiser Family Foundation and Health Research and Education Trust, *Employer Health Benefits 2009 Annual Survey* (September 15, 2009).

<sup>8</sup> IPP analysis of U.S. Census Bureau, American Community Survey Data, 2006-2008.

<sup>9</sup> "Strengthening Child Care Assistance in Iowa," op. cit.

<sup>10</sup> Peter S. Fisher and Lily French, "Expanding Iowa's Earned Income Tax Credit: The Long-Term Benefits to the State," *The Iowa Policy Project* (June 2009).

<sup>11</sup> U.S. Census Bureau, 2008 American Community Survey, Table B09005.

<sup>12</sup> U.S. Census Bureau, "Men's and Women's Earnings by State: 2008 American Community Survey," Report ACSBR/08-3 (September 2009).

<sup>13</sup> Colin Gordon and Christine Ralston, "The State of Working Iowa 2009," *The Iowa Policy Project* (September 6, 2009).

<sup>14</sup> U.S. Census Bureau, 2008 Current Population Survey, Annual Social and Economic Supplement, via CPS Table Creator, accessed November 19, 2009.

<sup>15</sup> Center for Financing, Access and Cost Trends, AHRQ, Medical Expenditure Panel Survey - Insurance Component, 2006, Table X.D. Projected 2009 premiums based on Centers for Medicare and Medicaid Services, "National Health Expenditure Data."

<sup>16</sup> See appendix table.

<sup>17</sup> Median wage data comes from the May 2008 Occupational Employment Statistics program, U.S. Census Bureau.

<sup>18</sup> IPP analysis, op. cit.

<sup>19</sup> The Lewin Group, "Cost and Coverage Impacts of Options for Expanding Health Insurance Coverage in Iowa" (August 13, 2008).

---

<sup>20</sup> U.S. Census Bureau, 2008 Current Population Survey, Annual Social and Economic Supplement, via CPS Table Creator, accessed November 18, 2009.

<sup>21</sup> Ibid.

<sup>22</sup> The Lewin Group, op. cit.

<sup>23</sup> "Strengthening Child Care Assistance in Iowa," op. cit., "Expanding Iowa's Earned Income Tax Credit," op. cit.

The Cost of Living in Iowa  
**The Iowa Policy Project**

**APPENDIX:**  
**Basic Needs Budgets for All Counties in Iowa**

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Adair</b>										
1 Adult and 1 Child	28,519	13.71	2,377	336	540	334	394	380	298	95
1 Adult and 2 Children	32,207	15.48	2,684	497	540	457	394	598	319	-121
2 Adults, 1 Child, 1 FT Worker	27,963	13.44	2,330	549	540	487	394	0	319	41
2 Adults, 2 Children, 1 FT Worker	29,174	14.03	2,431	690	659	549	394	0	330	-191
2 Adults, 1 Child, 2 FT Workers	38,377	9.23	3,198	549	540	487	603	380	319	320
2 Adults, 2 Children, 2 FT Workers	44,402	10.68	3,700	690	659	549	603	598	330	271
1 Adult	21,081	10.14	1,757	260	411	198	394	0	223	271
<b>Adams</b>										
1 Adult and 1 Child	29,123	14	2,427	336	540	333	394	411	297	116
1 Adult and 2 Children	33,601	16.15	2,800	497	540	456	394	673	318	-78
2 Adults, 1 Child, 1 FT Worker	27,862	13.4	2,322	549	540	485	394	0	318	36
2 Adults, 2 Children, 1 FT Worker	29,073	13.98	2,423	690	659	547	394	0	329	-196
2 Adults, 1 Child, 2 FT Workers	38,894	9.35	3,241	549	540	485	603	411	318	335
2 Adults, 2 Children, 2 FT Workers	45,664	10.98	3,805	690	659	547	603	673	329	304
1 Adult	20,662	9.93	1,722	260	411	175	394	0	222	260
<b>Allamakee</b>										
1 Adult and 1 Child	31,127	14.96	2,594	336	540	332	426	462	298	200
1 Adult and 2 Children	34,981	16.82	2,915	497	540	454	426	712	319	-33
2 Adults, 1 Child, 1 FT Worker	28,546	13.72	2,379	549	540	484	426	0	319	61
2 Adults, 2 Children, 1 FT Worker	30,759	14.79	2,563	690	700	545	426	0	330	-128
2 Adults, 1 Child, 2 FT Workers	40,641	9.77	3,387	549	540	484	652	462	319	381
2 Adults, 2 Children, 2 FT Workers	47,936	11.53	3,995	690	700	545	652	712	330	366
1 Adult	21,757	10.46	1,813	260	421	196	426	0	223	287

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b><i>Appanoose</i></b>										
1 Adult and 1 Child	29,199	14.04	2,433	336	540	323	406	410	298	120
1 Adult and 2 Children	32,890	15.81	2,741	497	540	442	406	639	319	-102
2 Adults, 1 Child, 1 FT Worker	27,819	13.37	2,318	549	540	469	406	0	319	35
2 Adults, 2 Children, 1 FT Worker	29,479	14.17	2,457	690	682	528	406	0	330	-179
2 Adults, 1 Child, 2 FT Workers	38,944	9.36	3,245	549	540	469	621	410	319	337
2 Adults, 2 Children, 2 FT Workers	45,505	10.94	3,792	690	682	528	621	639	330	302
1 Adult	21,119	10.15	1,760	260	410	190	406	0	223	271
<b><i>Audubon</i></b>										
1 Adult and 1 Child	29,203	14.04	2,434	336	540	323	385	429	298	123
1 Adult and 2 Children	33,190	15.96	2,766	497	540	442	385	673	319	-90
2 Adults, 1 Child, 1 FT Worker	27,425	13.19	2,285	549	540	469	385	0	319	23
2 Adults, 2 Children, 1 FT Worker	29,680	14.27	2,473	690	710	528	385	0	330	-170
2 Adults, 1 Child, 2 FT Workers	38,815	9.33	3,235	549	540	469	590	429	319	339
2 Adults, 2 Children, 2 FT Workers	46,112	11.09	3,843	690	710	528	590	673	330	322
1 Adult	20,859	10.03	1,738	260	414	190	385	0	223	266
<b><i>Benton</i></b>										
1 Adult and 1 Child	37,100	17.84	3,092	336	540	334	711	464	298	409
1 Adult and 2 Children	43,019	20.68	3,585	497	540	457	711	743	319	318
2 Adults, 1 Child, 1 FT Worker	34,436	16.56	2,870	549	540	487	711	0	319	264
2 Adults, 2 Children, 1 FT Worker	36,627	17.61	3,052	690	672	549	711	0	330	100
2 Adults, 1 Child, 2 FT Workers	46,563	11.2	3,880	549	540	487	986	464	319	535
2 Adults, 2 Children, 2 FT Workers	54,290	13.05	4,524	690	672	549	986	743	330	554
1 Adult	26,415	12.7	2,201	260	414	198	711	0	223	395

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Black Hawk</b>										
1 Adult and 1 Child	33,812	16.26	2,818	336	599	332	464	486	298	303
1 Adult and 2 Children	39,567	19.02	3,297	497	599	454	464	773	319	191
2 Adults, 1 Child, 1 FT Worker	30,426	14.63	2,536	549	599	484	464	0	319	121
2 Adults, 2 Children, 1 FT Worker	32,269	15.51	2,689	690	735	545	464	0	330	-75
2 Adults, 1 Child, 2 FT Workers	41,777	10.04	3,481	549	599	484	644	486	319	400
2 Adults, 2 Children, 2 FT Workers	49,720	11.95	4,143	690	735	545	644	773	330	426
1 Adult	23,645	11.37	1,970	260	501	196	464	0	223	326
<b>Boone</b>										
1 Adult and 1 Child	33,436	16.07	2,786	336	619	323	430	488	298	292
1 Adult and 2 Children	39,473	18.98	3,289	497	619	442	430	786	319	196
2 Adults, 1 Child, 1 FT Worker	29,966	14.41	2,497	549	619	469	430	0	319	111
2 Adults, 2 Children, 1 FT Worker	32,857	15.8	2,738	690	805	528	430	0	330	-45
2 Adults, 1 Child, 2 FT Workers	42,316	10.17	3,526	549	619	469	658	488	319	424
2 Adults, 2 Children, 2 FT Workers	51,359	12.35	4,280	690	805	528	658	786	330	483
1 Adult	22,810	10.97	1,901	260	486	190	430	0	223	312
<b>Bremer</b>										
1 Adult and 1 Child	33,580	16.14	2,798	336	544	332	541	451	298	296
1 Adult and 2 Children	37,664	18.11	3,139	497	544	454	541	687	319	97
2 Adults, 1 Child, 1 FT Worker	30,976	14.89	2,581	549	544	484	541	0	319	144
2 Adults, 2 Children, 1 FT Worker	32,217	15.49	2,685	690	651	545	541	0	330	-72
2 Adults, 1 Child, 2 FT Workers	42,205	10.15	3,517	549	544	484	751	451	319	419
2 Adults, 2 Children, 2 FT Workers	48,314	11.62	4,026	690	651	545	751	687	330	372
1 Adult	23,924	11.5	1,994	260	437	196	541	0	223	337

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Buchanan</b>										
1 Adult and 1 Child	32,664	15.7	2,722	336	540	332	491	461	298	264
1 Adult and 2 Children	36,832	17.71	3,069	497	540	454	491	714	319	54
2 Adults, 1 Child, 1 FT Worker	29,890	14.37	2,491	549	540	484	491	0	319	108
2 Adults, 2 Children, 1 FT Worker	32,164	15.46	2,680	690	697	545	491	0	330	-73
2 Adults, 1 Child, 2 FT Workers	42,370	10.19	3,531	549	540	484	752	461	319	426
2 Adults, 2 Children, 2 FT Workers	50,162	12.06	4,180	690	697	545	752	714	330	452
1 Adult	23,312	11.21	1,943	260	449	196	491	0	223	324
<b>Buena Vista</b>										
1 Adult and 1 Child	29,225	14.05	2,435	336	556	345	324	459	298	117
1 Adult and 2 Children	33,172	15.95	2,764	497	556	471	324	694	319	-97
2 Adults, 1 Child, 1 FT Worker	27,074	13.02	2,256	549	556	502	324	0	319	6
2 Adults, 2 Children, 1 FT Worker	28,121	13.52	2,343	690	667	568	324	0	330	-236
2 Adults, 1 Child, 2 FT Workers	38,170	9.18	3,181	549	556	502	496	459	319	300
2 Adults, 2 Children, 2 FT Workers	44,518	10.7	3,710	690	667	568	496	694	330	265
1 Adult	20,220	9.72	1,685	260	425	205	324	0	223	248
<b>Butler</b>										
1 Adult and 1 Child	32,181	15.47	2,682	336	540	332	493	439	298	244
1 Adult and 2 Children	35,725	17.18	2,977	497	540	454	493	669	319	5
2 Adults, 1 Child, 1 FT Worker	29,924	14.39	2,494	549	540	484	493	0	319	109
2 Adults, 2 Children, 1 FT Worker	32,262	15.51	2,689	690	700	545	493	0	330	-69
2 Adults, 1 Child, 2 FT Workers	42,023	10.1	3,502	549	540	484	755	439	319	416
2 Adults, 2 Children, 2 FT Workers	48,935	11.77	4,078	690	700	545	755	669	330	389
1 Adult	22,867	10.99	1,906	260	421	196	493	0	223	313



	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Calhoun</b>										
1 Adult and 1 Child	30,219	14.53	2,518	336	540	345	397	445	298	157
1 Adult and 2 Children	33,528	16.12	2,794	497	540	471	397	656	319	-86
2 Adults, 1 Child, 1 FT Worker	28,207	13.56	2,351	549	540	502	397	0	319	44
2 Adults, 2 Children, 1 FT Worker	30,319	14.58	2,527	690	694	568	397	0	330	-152
2 Adults, 1 Child, 2 FT Workers	39,708	9.55	3,309	549	540	502	607	445	319	347
2 Adults, 2 Children, 2 FT Workers	46,258	11.12	3,855	690	694	568	607	656	330	310
1 Adult	21,477	10.33	1,790	260	429	205	397	0	223	276
<b>Carroll</b>										
1 Adult and 1 Child	29,876	14.36	2,490	336	563	333	345	470	298	145
1 Adult and 2 Children	34,134	16.41	2,844	497	563	456	345	731	319	-67
2 Adults, 1 Child, 1 FT Worker	27,284	13.12	2,274	549	563	485	345	0	319	13
2 Adults, 2 Children, 1 FT Worker	28,215	13.57	2,351	690	672	547	345	0	330	-233
2 Adults, 1 Child, 2 FT Workers	38,910	9.36	3,243	549	563	485	527	470	319	330
2 Adults, 2 Children, 2 FT Workers	45,465	10.93	3,789	690	672	547	527	731	330	292
1 Adult	20,459	9.84	1,705	260	427	197	345	0	223	253
<b>Cass</b>										
1 Adult and 1 Child	32,242	15.5	2,687	336	618	323	415	443	298	254
1 Adult and 2 Children	36,016	17.32	3,001	497	618	442	415	683	319	27
2 Adults, 1 Child, 1 FT Worker	29,763	14.31	2,480	549	618	469	415	0	319	110
2 Adults, 2 Children, 1 FT Worker	31,574	15.18	2,631	690	758	528	415	0	330	-90
2 Adults, 1 Child, 2 FT Workers	41,320	9.94	3,443	549	618	469	634	443	319	411
2 Adults, 2 Children, 2 FT Workers	48,063	11.56	4,005	690	758	528	634	683	330	382
1 Adult	22,714	10.92	1,893	260	491	190	415	0	223	314

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Cedar</b>										
1 Adult and 1 Child	32,426	15.59	2,702	336	556	332	437	487	298	256
1 Adult and 2 Children	39,116	18.81	3,260	497	556	454	437	820	319	177
2 Adults, 1 Child, 1 FT Worker	29,137	14.01	2,428	549	556	484	437	0	319	83
2 Adults, 2 Children, 1 FT Worker	31,468	15.13	2,622	690	719	545	437	0	330	-99
2 Adults, 1 Child, 2 FT Workers	41,723	10.03	3,477	549	556	484	669	487	319	413
2 Adults, 2 Children, 2 FT Workers	51,012	12.27	4,251	690	719	545	669	820	330	478
1 Adult	21,934	10.55	1,828	260	421	196	437	0	222	292
<b>Cerro Gordo</b>										
1 Adult and 1 Child	30,619	14.72	2,552	336	596	345	349	455	298	173
1 Adult and 2 Children	34,819	16.74	2,902	497	596	471	349	716	319	-46
2 Adults, 1 Child, 1 FT Worker	28,365	13.64	2,364	549	596	502	349	0	319	49
2 Adults, 2 Children, 1 FT Worker	30,275	14.56	2,523	690	740	568	349	0	330	-154
2 Adults, 1 Child, 2 FT Workers	39,585	9.52	3,299	549	596	502	534	455	319	344
2 Adults, 2 Children, 2 FT Workers	46,818	11.26	3,902	690	740	568	534	716	330	324
1 Adult	21,081	10.14	1,757	260	453	205	349	0	223	267
<b>Cherokee</b>										
1 Adult and 1 Child	28,736	13.82	2,395	336	540	333	345	443	298	100
1 Adult and 2 Children	32,672	15.71	2,723	497	540	456	345	676	319	-110
2 Adults, 1 Child, 1 FT Worker	26,867	12.92	2,239	549	540	485	345	0	319	1
2 Adults, 2 Children, 1 FT Worker	29,123	14	2,427	690	710	547	345	0	330	-195
2 Adults, 1 Child, 2 FT Workers	37,842	9.1	3,153	549	540	485	527	443	319	290
2 Adults, 2 Children, 2 FT Workers	45,171	10.86	3,764	690	710	547	527	676	330	284
1 Adult	20,271	9.75	1,689	260	414	197	345	0	223	250

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Chickasaw</b>										
1 Adult and 1 Child	31,006	14.91	2,584	336	540	332	460	424	298	194
1 Adult and 2 Children	34,389	16.53	2,866	497	540	454	460	649	319	-53
2 Adults, 1 Child, 1 FT Worker	29,227	14.05	2,436	549	540	484	460	0	319	84
2 Adults, 2 Children, 1 FT Worker	31,502	15.15	2,625	690	700	545	460	0	330	-100
2 Adults, 1 Child, 2 FT Workers	40,875	9.83	3,406	549	540	484	703	424	319	387
2 Adults, 2 Children, 2 FT Workers	47,676	11.46	3,973	690	700	545	703	649	330	356
1 Adult	22,310	10.73	1,859	260	421	196	460	0	223	299
<b>Clarke</b>										
1 Adult and 1 Child	30,771	14.79	2,564	336	553	323	462	408	298	184
1 Adult and 2 Children	34,567	16.62	2,881	497	553	442	462	655	319	-47
2 Adults, 1 Child, 1 FT Worker	29,229	14.05	2,436	549	553	469	462	0	319	84
2 Adults, 2 Children, 1 FT Worker	30,286	14.56	2,524	690	662	528	462	0	330	-148
2 Adults, 1 Child, 2 FT Workers	40,576	9.76	3,381	549	553	469	707	408	319	376
2 Adults, 2 Children, 2 FT Workers	46,906	11.28	3,909	690	662	528	707	655	330	337
1 Adult	22,221	10.68	1,852	260	421	190	462	0	222	297
<b>Clay</b>										
1 Adult and 1 Child	28,384	13.65	2,365	336	540	345	309	452	298	85
1 Adult and 2 Children	32,230	15.5	2,686	497	540	471	309	675	319	-125
2 Adults, 1 Child, 1 FT Worker	26,462	12.72	2,205	549	540	502	309	0	319	-14
2 Adults, 2 Children, 1 FT Worker	27,536	13.24	2,295	690	656	568	309	0	330	-258
2 Adults, 1 Child, 2 FT Workers	37,222	8.95	3,102	549	540	502	472	452	319	268
2 Adults, 2 Children, 2 FT Workers	43,051	10.35	3,588	690	656	568	472	675	330	197
1 Adult	19,711	9.48	1,643	260	409	205	309	0	223	237

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Clayton</b>										
1 Adult and 1 Child	31,780	15.28	2,648	336	540	332	460	456	298	226
1 Adult and 2 Children	35,913	17.27	2,993	497	540	454	460	711	319	12
2 Adults, 1 Child, 1 FT Worker	29,218	14.05	2,435	549	540	484	460	0	319	83
2 Adults, 2 Children, 1 FT Worker	31,471	15.13	2,623	690	700	545	460	0	330	-102
2 Adults, 1 Child, 2 FT Workers	41,388	9.95	3,449	549	540	484	703	456	319	398
2 Adults, 2 Children, 2 FT Workers	48,712	11.71	4,059	690	700	545	703	711	330	380
1 Adult	22,291	10.72	1,858	260	421	196	460	0	223	298
<b>Clinton</b>										
1 Adult and 1 Child	31,219	15.01	2,602	336	540	332	428	463	298	205
1 Adult and 2 Children	35,166	16.91	2,931	497	540	454	428	717	319	-24
2 Adults, 1 Child, 1 FT Worker	28,618	13.76	2,385	549	540	484	428	0	319	65
2 Adults, 2 Children, 1 FT Worker	30,543	14.68	2,545	690	689	545	428	0	330	-137
2 Adults, 1 Child, 2 FT Workers	40,786	9.81	3,399	549	540	484	655	463	319	389
2 Adults, 2 Children, 2 FT Workers	47,918	11.52	3,993	690	689	545	655	717	330	367
1 Adult	21,614	10.39	1,801	260	410	196	428	0	223	284
<b>Crawford</b>										
1 Adult and 1 Child	29,016	13.95	2,418	336	540	333	352	445	298	114
1 Adult and 2 Children	32,856	15.8	2,738	497	540	456	352	675	319	-101
2 Adults, 1 Child, 1 FT Worker	27,062	13.01	2,255	549	540	485	352	0	319	10
2 Adults, 2 Children, 1 FT Worker	29,334	14.1	2,444	690	710	547	352	0	330	-185
2 Adults, 1 Child, 2 FT Workers	38,351	9.22	3,196	549	540	485	538	445	319	320
2 Adults, 2 Children, 2 FT Workers	45,557	10.95	3,796	690	710	547	538	675	330	306
1 Adult	20,631	9.92	1,719	260	427	197	352	0	223	260

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Dallas</b>										
1 Adult and 1 Child	40,762	19.6	3,397	336	727	323	630	586	295	500
1 Adult and 2 Children	48,757	23.44	4,063	497	727	442	630	943	316	508
2 Adults, 1 Child, 1 FT Worker	36,148	17.38	3,012	549	727	469	630	0	316	321
2 Adults, 2 Children, 1 FT Worker	40,106	19.28	3,342	690	931	528	630	0	327	236
2 Adults, 1 Child, 2 FT Workers	49,722	11.96	4,144	549	727	469	875	586	316	622
2 Adults, 2 Children, 2 FT Workers	59,745	14.36	4,979	690	931	528	875	943	327	685
1 Adult	27,910	13.42	2,326	260	596	190	630	0	221	429
<b>Davis</b>										
1 Adult and 1 Child	30,520	14.67	2,543	336	540	334	493	373	298	169
1 Adult and 2 Children	34,129	16.41	2,844	497	540	457	493	605	319	-67
2 Adults, 1 Child, 1 FT Worker	29,873	14.36	2,489	549	540	487	493	0	319	101
2 Adults, 2 Children, 1 FT Worker	31,303	15.05	2,609	690	659	549	493	0	330	-112
2 Adults, 1 Child, 2 FT Workers	40,806	9.81	3,401	549	540	487	755	373	319	378
2 Adults, 2 Children, 2 FT Workers	47,013	11.3	3,918	690	659	549	755	605	330	330
1 Adult	22,668	10.9	1,889	260	411	198	493	0	223	304
<b>Decatur</b>										
1 Adult and 1 Child	30,308	14.57	2,526	336	540	323	442	414	298	173
1 Adult and 2 Children	33,852	16.28	2,821	497	540	442	442	644	319	-63
2 Adults, 1 Child, 1 FT Worker	28,647	13.77	2,387	549	540	469	442	0	319	68
2 Adults, 2 Children, 1 FT Worker	29,878	14.36	2,490	690	659	528	442	0	330	-159
2 Adults, 1 Child, 2 FT Workers	40,091	9.64	3,341	549	540	469	676	414	319	374
2 Adults, 2 Children, 2 FT Workers	46,322	11.14	3,860	690	659	528	676	644	330	333
1 Adult	21,790	10.48	1,816	260	411	190	442	0	223	290

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Delaware</b>										
1 Adult and 1 Child	30,065	14.45	2,505	336	556	332	388	439	298	156
1 Adult and 2 Children	34,376	16.53	2,865	497	556	454	388	705	319	-54
2 Adults, 1 Child, 1 FT Worker	28,068	13.49	2,339	549	556	484	388	0	319	43
2 Adults, 2 Children, 1 FT Worker	30,271	14.55	2,523	690	719	545	388	0	330	-149
2 Adults, 1 Child, 2 FT Workers	39,465	9.49	3,289	549	556	484	593	439	319	349
2 Adults, 2 Children, 2 FT Workers	47,055	11.31	3,921	690	719	545	593	705	330	339
1 Adult	21,092	10.14	1,758	260	421	196	388	0	223	270
<b>Des Moines</b>										
1 Adult and 1 Child	30,721	14.77	2,560	336	579	334	363	473	298	177
1 Adult and 2 Children	35,037	16.84	2,920	497	579	457	363	744	319	-39
2 Adults, 1 Child, 1 FT Worker	28,017	13.47	2,335	549	579	487	363	0	319	38
2 Adults, 2 Children, 1 FT Worker	29,922	14.39	2,493	690	728	549	363	0	330	-167
2 Adults, 1 Child, 2 FT Workers	39,723	9.55	3,310	549	579	487	555	473	319	348
2 Adults, 2 Children, 2 FT Workers	47,153	11.34	3,929	690	728	549	555	744	330	333
1 Adult	21,272	10.23	1,773	260	457	198	363	0	223	272
<b>Dickinson</b>										
1 Adult and 1 Child	29,021	13.95	2,418	336	540	345	338	451	298	110
1 Adult and 2 Children	32,934	15.83	2,744	497	540	471	338	683	319	-104
2 Adults, 1 Child, 1 FT Worker	27,041	13	2,253	549	540	502	338	0	319	5
2 Adults, 2 Children, 1 FT Worker	28,804	13.85	2,400	690	683	568	338	0	330	-209
2 Adults, 1 Child, 2 FT Workers	38,132	9.17	3,178	549	540	502	517	451	319	300
2 Adults, 2 Children, 2 FT Workers	44,986	10.82	3,749	690	683	568	517	683	330	278
1 Adult	20,576	9.89	1,715	260	432	205	338	0	223	257

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Dubuque</b>										
1 Adult and 1 Child	33,033	15.88	2,753	336	574	332	461	482	298	270
1 Adult and 2 Children	37,651	18.1	3,138	497	574	454	461	743	319	90
2 Adults, 1 Child, 1 FT Worker	29,865	14.36	2,489	549	574	484	461	0	319	102
2 Adults, 2 Children, 1 FT Worker	33,013	15.87	2,751	690	771	545	461	0	330	-46
2 Adults, 1 Child, 2 FT Workers	41,225	9.91	3,435	549	574	484	640	482	319	387
2 Adults, 2 Children, 2 FT Workers	49,758	11.96	4,147	690	771	545	640	743	330	428
1 Adult	22,533	10.83	1,878	260	437	196	461	0	223	301
<b>Emmet</b>										
1 Adult and 1 Child	29,927	14.39	2,494	336	540	345	365	456	298	154
1 Adult and 2 Children	33,909	16.3	2,826	497	540	471	365	699	319	-65
2 Adults, 1 Child, 1 FT Worker	27,673	13.3	2,306	549	540	502	365	0	319	31
2 Adults, 2 Children, 1 FT Worker	28,988	13.94	2,416	690	661	568	365	0	330	-198
2 Adults, 1 Child, 2 FT Workers	39,270	9.44	3,273	549	540	502	558	456	319	349
2 Adults, 2 Children, 2 FT Workers	45,857	11.03	3,821	690	661	568	558	699	330	315
1 Adult	20,687	9.95	1,724	260	409	205	365	0	223	262
<b>Fayette</b>										
1 Adult and 1 Child	32,010	15.39	2,667	336	540	332	460	460	298	241
1 Adult and 2 Children	35,940	17.28	2,995	497	540	454	460	707	319	18
2 Adults, 1 Child, 1 FT Worker	29,311	14.09	2,443	549	540	484	460	0	319	91
2 Adults, 2 Children, 1 FT Worker	31,572	15.18	2,631	690	700	545	460	0	330	-94
2 Adults, 1 Child, 2 FT Workers	41,599	10	3,467	549	540	484	703	460	319	412
2 Adults, 2 Children, 2 FT Workers	48,818	11.74	4,068	690	700	545	703	707	330	393
1 Adult	22,330	10.74	1,861	260	421	196	460	0	222	302

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Floyd</b>										
1 Adult and 1 Child	30,380	14.61	2,532	336	540	332	388	466	298	172
1 Adult and 2 Children	34,524	16.6	2,877	497	540	454	388	725	319	-46
2 Adults, 1 Child, 1 FT Worker	27,783	13.36	2,315	549	540	484	388	0	319	35
2 Adults, 2 Children, 1 FT Worker	29,360	14.12	2,447	690	676	545	388	0	330	-182
2 Adults, 1 Child, 2 FT Workers	39,734	9.55	3,311	549	540	484	593	466	319	360
2 Adults, 2 Children, 2 FT Workers	46,768	11.24	3,897	690	676	545	593	725	330	338
1 Adult	20,925	10.06	1,744	260	409	196	388	0	223	268
<b>Franklin</b>										
1 Adult and 1 Child	28,853	13.87	2,404	336	540	345	361	421	298	103
1 Adult and 2 Children	32,852	15.79	2,738	497	540	471	361	656	319	-106
2 Adults, 1 Child, 1 FT Worker	27,511	13.23	2,293	549	540	502	361	0	319	22
2 Adults, 2 Children, 1 FT Worker	29,433	14.15	2,453	690	690	568	361	0	329	-185
2 Adults, 1 Child, 2 FT Workers	38,329	9.22	3,194	549	540	502	552	421	319	311
2 Adults, 2 Children, 2 FT Workers	45,206	10.87	3,767	690	690	568	552	656	329	282
1 Adult	20,884	10.04	1,740	260	429	205	361	0	222	263
<b>Fremont</b>										
1 Adult and 1 Child	33,260	15.99	2,772	336	618	333	503	395	298	289
1 Adult and 2 Children	37,631	18.09	3,136	497	618	456	503	644	319	99
2 Adults, 1 Child, 1 FT Worker	31,809	15.29	2,651	549	618	485	503	0	319	177
2 Adults, 2 Children, 1 FT Worker	33,906	16.3	2,825	690	758	547	503	0	330	-3
2 Adults, 1 Child, 2 FT Workers	42,980	10.33	3,582	549	618	485	769	395	319	447
2 Adults, 2 Children, 2 FT Workers	50,399	12.12	4,200	690	758	547	769	644	330	462
1 Adult	24,243	11.66	2,020	260	491	197	503	0	223	346



	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Greene</b>										
1 Adult and 1 Child	30,908	14.86	2,576	336	540	323	408	479	298	192
1 Adult and 2 Children	36,528	17.56	3,044	497	540	442	408	797	319	41
2 Adults, 1 Child, 1 FT Worker	27,880	13.4	2,323	549	540	469	408	0	319	38
2 Adults, 2 Children, 1 FT Worker	30,184	14.51	2,515	690	710	528	408	0	330	-151
2 Adults, 1 Child, 2 FT Workers	40,201	9.67	3,350	549	540	469	624	479	319	370
2 Adults, 2 Children, 2 FT Workers	49,308	11.86	4,109	690	710	528	624	797	330	430
1 Adult	21,232	10.21	1,769	260	414	190	408	0	223	274
<b>Grundy</b>										
1 Adult and 1 Child	36,751	17.67	3,063	336	599	332	601	497	297	401
1 Adult and 2 Children	42,253	20.31	3,521	497	599	454	601	753	318	299
2 Adults, 1 Child, 1 FT Worker	33,321	16.02	2,777	549	599	484	601	0	318	226
2 Adults, 2 Children, 1 FT Worker	35,461	17.05	2,955	690	735	545	601	0	329	55
2 Adults, 1 Child, 2 FT Workers	45,481	10.94	3,790	549	599	484	834	497	318	509
2 Adults, 2 Children, 2 FT Workers	52,852	12.71	4,404	690	735	545	834	753	329	518
1 Adult	25,979	12.49	2,165	260	501	196	601	0	222	385
<b>Guthrie</b>										
1 Adult and 1 Child	39,946	19.2	3,329	336	727	323	740	420	297	486
1 Adult and 2 Children	45,870	22.05	3,823	497	727	442	740	683	318	416
2 Adults, 1 Child, 1 FT Worker	38,496	18.51	3,208	549	727	469	740	0	318	405
2 Adults, 2 Children, 1 FT Worker	42,766	20.56	3,564	690	931	528	740	0	329	346
2 Adults, 1 Child, 2 FT Workers	49,638	11.93	4,137	549	727	469	1027	420	318	627
2 Adults, 2 Children, 2 FT Workers	58,087	13.97	4,841	690	931	528	1027	683	329	653
1 Adult	29,825	14.34	2,485	260	596	190	740	0	222	477

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Hamilton</b>										
1 Adult and 1 Child	29,003	13.94	2,417	336	540	345	338	450	298	110
1 Adult and 2 Children	32,027	15.4	2,669	497	540	471	338	635	319	-131
2 Adults, 1 Child, 1 FT Worker	27,042	13	2,253	549	540	502	338	0	319	5
2 Adults, 2 Children, 1 FT Worker	28,730	13.81	2,394	690	680	568	338	0	330	-212
2 Adults, 1 Child, 2 FT Workers	38,114	9.16	3,176	549	540	502	517	450	319	299
2 Adults, 2 Children, 2 FT Workers	43,916	10.56	3,660	690	680	568	517	635	330	240
1 Adult	20,391	9.8	1,699	260	421	205	338	0	223	252
<b>Hancock</b>										
1 Adult and 1 Child	30,082	14.46	2,507	336	540	345	370	459	297	160
1 Adult and 2 Children	33,981	16.34	2,832	497	540	471	370	699	318	-63
2 Adults, 1 Child, 1 FT Worker	27,746	13.34	2,312	549	540	502	370	0	318	33
2 Adults, 2 Children, 1 FT Worker	29,737	14.3	2,478	690	690	568	370	0	329	-169
2 Adults, 1 Child, 2 FT Workers	39,424	9.48	3,285	549	540	502	565	459	318	352
2 Adults, 2 Children, 2 FT Workers	46,458	11.17	3,872	690	690	568	565	699	329	331
1 Adult	21,089	10.14	1,757	260	429	205	370	0	222	271
<b>Hardin</b>										
1 Adult and 1 Child	29,912	14.38	2,493	336	555	323	397	430	298	154
1 Adult and 2 Children	33,403	16.06	2,784	497	555	442	397	654	319	-80
2 Adults, 1 Child, 1 FT Worker	27,976	13.45	2,331	549	555	469	397	0	319	42
2 Adults, 2 Children, 1 FT Worker	28,915	13.9	2,410	690	664	528	397	0	330	-199
2 Adults, 1 Child, 2 FT Workers	39,359	9.46	3,280	549	555	469	607	430	319	351
2 Adults, 2 Children, 2 FT Workers	45,174	10.86	3,765	690	664	528	607	654	330	292
1 Adult	21,892	10.52	1,824	260	464	190	397	0	223	290

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Harrison</b>										
1 Adult and 1 Child	38,574	18.55	3,215	336	757	333	626	416	298	449
1 Adult and 2 Children	44,526	21.41	3,711	497	757	456	626	681	319	375
2 Adults, 1 Child, 1 FT Worker	37,134	17.85	3,094	549	757	485	626	0	319	358
2 Adults, 2 Children, 1 FT Worker	42,415	20.39	3,535	690	1011	547	626	0	330	331
2 Adults, 1 Child, 2 FT Workers	49,185	11.83	4,099	549	757	485	958	416	319	615
2 Adults, 2 Children, 2 FT Workers	58,559	14.08	4,880	690	1011	547	958	681	330	663
1 Adult	28,222	13.57	2,352	260	607	197	626	0	223	439
<b>Henry</b>										
1 Adult and 1 Child	30,725	14.77	2,560	336	546	334	381	484	298	181
1 Adult and 2 Children	34,675	16.67	2,890	497	546	457	381	735	319	-45
2 Adults, 1 Child, 1 FT Worker	27,775	13.35	2,315	549	546	487	381	0	319	33
2 Adults, 2 Children, 1 FT Worker	31,588	15.19	2,632	690	781	549	381	0	330	-99
2 Adults, 1 Child, 2 FT Workers	39,932	9.6	3,328	549	546	487	583	484	319	360
2 Adults, 2 Children, 2 FT Workers	48,517	11.67	4,043	690	781	549	583	735	330	375
1 Adult	21,591	10.38	1,799	260	456	198	381	0	223	281
<b>Howard</b>										
1 Adult and 1 Child	30,611	14.72	2,551	336	540	332	424	438	298	183
1 Adult and 2 Children	34,164	16.42	2,847	497	540	454	424	668	319	-55
2 Adults, 1 Child, 1 FT Worker	28,564	13.73	2,380	549	540	484	424	0	319	64
2 Adults, 2 Children, 1 FT Worker	30,761	14.79	2,563	690	700	545	424	0	330	-126
2 Adults, 1 Child, 2 FT Workers	40,237	9.67	3,353	549	540	484	648	438	319	375
2 Adults, 2 Children, 2 FT Workers	47,206	11.35	3,934	690	700	545	648	668	330	353
1 Adult	21,741	10.45	1,812	260	421	196	424	0	223	288

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Humboldt</b>										
1 Adult and 1 Child	28,988	13.94	2,416	336	540	345	331	454	298	112
1 Adult and 2 Children	32,205	15.48	2,684	497	540	471	331	648	319	-122
2 Adults, 1 Child, 1 FT Worker	26,959	12.96	2,247	549	540	502	331	0	319	6
2 Adults, 2 Children, 1 FT Worker	28,951	13.92	2,413	690	694	568	331	0	330	-200
2 Adults, 1 Child, 2 FT Workers	38,083	9.16	3,174	549	540	502	507	454	319	303
2 Adults, 2 Children, 2 FT Workers	44,510	10.7	3,709	690	694	568	507	648	330	272
1 Adult	20,437	9.83	1,703	260	429	205	331	0	223	255
<b>Ida</b>										
1 Adult and 1 Child	31,625	15.2	2,635	336	540	333	491	422	295	218
1 Adult and 2 Children	35,008	16.83	2,917	497	540	456	491	650	316	-33
2 Adults, 1 Child, 1 FT Worker	29,834	14.34	2,486	549	540	485	491	0	316	105
2 Adults, 2 Children, 1 FT Worker	32,413	15.58	2,701	690	710	547	491	0	327	-64
2 Adults, 1 Child, 2 FT Workers	41,658	10.02	3,472	549	540	485	752	422	316	408
2 Adults, 2 Children, 2 FT Workers	48,714	11.71	4,060	690	710	547	752	650	327	384
1 Adult	22,702	10.91	1,892	260	414	197	491	0	221	309
<b>Iowa</b>										
1 Adult and 1 Child	32,968	15.85	2,747	336	548	334	491	456	298	284
1 Adult and 2 Children	37,214	17.89	3,101	497	548	457	491	708	319	81
2 Adults, 1 Child, 1 FT Worker	30,264	14.55	2,522	549	548	487	491	0	319	128
2 Adults, 2 Children, 1 FT Worker	32,868	15.8	2,739	690	717	549	491	0	330	-38
2 Adults, 1 Child, 2 FT Workers	42,684	10.26	3,557	549	548	487	752	456	319	446
2 Adults, 2 Children, 2 FT Workers	50,760	12.2	4,230	690	717	549	752	708	330	484
1 Adult	23,310	11.21	1,943	260	442	198	491	0	223	329

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Jackson</b>										
1 Adult and 1 Child	32,070	15.42	2,672	336	556	332	471	437	298	242
1 Adult and 2 Children	36,079	17.35	3,007	497	556	454	471	686	319	24
2 Adults, 1 Child, 1 FT Worker	29,838	14.35	2,486	549	556	484	471	0	319	107
2 Adults, 2 Children, 1 FT Worker	32,254	15.51	2,688	690	719	545	471	0	330	-67
2 Adults, 1 Child, 2 FT Workers	41,762	10.04	3,480	549	556	484	721	437	319	414
2 Adults, 2 Children, 2 FT Workers	49,575	11.92	4,131	690	719	545	721	686	330	440
1 Adult	22,524	10.83	1,877	260	421	196	471	0	223	306
<b>Jasper</b>										
1 Adult and 1 Child	33,103	15.92	2,759	336	603	323	471	451	298	277
1 Adult and 2 Children	37,934	18.24	3,161	497	603	442	471	724	319	105
2 Adults, 1 Child, 1 FT Worker	30,416	14.62	2,535	549	603	469	471	0	319	124
2 Adults, 2 Children, 1 FT Worker	32,853	15.79	2,738	690	767	528	471	0	330	-48
2 Adults, 1 Child, 2 FT Workers	42,383	10.19	3,532	549	603	469	721	451	319	420
2 Adults, 2 Children, 2 FT Workers	50,579	12.16	4,215	690	767	528	721	724	330	455
1 Adult	22,998	11.06	1,917	260	459	190	471	0	223	314
<b>Jefferson</b>										
1 Adult and 1 Child	26,969	12.97	2,247	336	543	334	279	429	298	28
1 Adult and 2 Children	31,315	15.06	2,610	497	543	457	279	669	319	-154
2 Adults, 1 Child, 1 FT Worker	25,620	12.32	2,135	549	543	487	279	0	319	-42
2 Adults, 2 Children, 1 FT Worker	27,122	13.04	2,260	690	684	549	279	0	330	-272
2 Adults, 1 Child, 2 FT Workers	35,520	8.54	2,960	549	543	487	427	429	319	206
2 Adults, 2 Children, 2 FT Workers	42,116	10.13	3,510	690	684	549	427	669	330	161
1 Adult	19,933	9.58	1,661	260	459	198	279	0	223	242

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Johnson</b>										
1 Adult and 1 Child	38,781	18.64	3,232	336	725	334	514	577	295	451
1 Adult and 2 Children	46,308	22.26	3,859	497	725	457	514	928	316	422
2 Adults, 1 Child, 1 FT Worker	34,119	16.4	2,843	549	725	487	514	0	316	252
2 Adults, 2 Children, 1 FT Worker	40,788	19.61	3,399	690	1056	549	514	0	327	263
2 Adults, 1 Child, 2 FT Workers	46,920	11.28	3,910	549	725	487	714	577	316	542
2 Adults, 2 Children, 2 FT Workers	59,278	14.25	4,940	690	1056	549	714	928	327	676
1 Adult	25,768	12.39	2,147	260	575	198	514	0	221	379
<b>Jones</b>										
1 Adult and 1 Child	38,180	18.36	3,182	336	540	334	696	540	298	438
1 Adult and 2 Children	45,414	21.83	3,785	497	540	457	696	874	319	402
2 Adults, 1 Child, 1 FT Worker	34,132	16.41	2,844	549	540	487	696	0	319	253
2 Adults, 2 Children, 1 FT Worker	38,225	18.38	3,185	690	757	549	696	0	330	163
2 Adults, 1 Child, 2 FT Workers	47,506	11.42	3,959	549	540	487	966	540	319	558
2 Adults, 2 Children, 2 FT Workers	57,648	13.86	4,804	690	757	549	966	874	330	638
1 Adult	26,766	12.87	2,231	260	450	198	696	0	223	404
<b>Keokuk</b>										
1 Adult and 1 Child	32,129	15.45	2,677	336	540	334	500	430	297	240
1 Adult and 2 Children	35,985	17.3	2,999	497	540	457	500	672	318	15
2 Adults, 1 Child, 1 FT Worker	30,081	14.46	2,507	549	540	487	500	0	318	113
2 Adults, 2 Children, 1 FT Worker	31,525	15.16	2,627	690	659	549	500	0	329	-100
2 Adults, 1 Child, 2 FT Workers	42,044	10.11	3,504	549	540	487	765	430	318	415
2 Adults, 2 Children, 2 FT Workers	48,475	11.66	4,040	690	659	549	765	672	329	376
1 Adult	22,822	10.97	1,902	260	411	198	500	0	222	311

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Kossuth</b>										
1 Adult and 1 Child	29,473	14.17	2,456	336	540	345	352	454	298	131
1 Adult and 2 Children	33,417	16.07	2,785	497	540	471	352	688	319	-82
2 Adults, 1 Child, 1 FT Worker	27,383	13.16	2,282	549	540	502	352	0	319	20
2 Adults, 2 Children, 1 FT Worker	29,327	14.1	2,444	690	690	568	352	0	330	-186
2 Adults, 1 Child, 2 FT Workers	38,871	9.35	3,239	549	540	502	538	454	319	337
2 Adults, 2 Children, 2 FT Workers	45,767	11	3,814	690	690	568	538	688	330	310
1 Adult	20,789	9.99	1,732	260	429	205	352	0	223	263
<b>Lee</b>										
1 Adult and 1 Child	32,337	15.55	2,695	336	540	334	506	438	298	243
1 Adult and 2 Children	36,307	17.46	3,026	497	540	457	506	683	319	24
2 Adults, 1 Child, 1 FT Worker	30,132	14.49	2,511	549	540	487	506	0	319	110
2 Adults, 2 Children, 1 FT Worker	32,171	15.47	2,681	690	685	549	506	0	330	-79
2 Adults, 1 Child, 2 FT Workers	40,984	9.85	3,415	549	540	487	701	438	319	381
2 Adults, 2 Children, 2 FT Workers	47,863	11.51	3,989	690	685	549	701	683	330	351
1 Adult	23,667	11.38	1,972	260	458	198	506	0	223	327
<b>Linn</b>										
1 Adult and 1 Child	36,525	17.56	3,044	336	649	334	517	522	297	389
1 Adult and 2 Children	43,565	20.94	3,630	497	649	457	517	854	318	338
2 Adults, 1 Child, 1 FT Worker	32,676	15.71	2,723	549	649	487	517	0	318	203
2 Adults, 2 Children, 1 FT Worker	37,853	18.2	3,154	690	920	549	517	0	329	149
2 Adults, 1 Child, 2 FT Workers	44,836	10.78	3,736	549	649	487	718	522	318	493
2 Adults, 2 Children, 2 FT Workers	55,834	13.42	4,653	690	920	549	718	854	329	593
1 Adult	24,475	11.77	2,040	260	493	198	517	0	222	350

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Louisa</b>										
1 Adult and 1 Child	32,064	15.42	2,672	336	573	332	419	465	298	249
1 Adult and 2 Children	36,383	17.49	3,032	497	573	454	419	726	319	44
2 Adults, 1 Child, 1 FT Worker	29,225	14.05	2,435	549	573	484	419	0	319	91
2 Adults, 2 Children, 1 FT Worker	31,675	15.23	2,640	690	741	545	419	0	330	-85
2 Adults, 1 Child, 2 FT Workers	41,330	9.94	3,444	549	573	484	641	465	319	413
2 Adults, 2 Children, 2 FT Workers	49,477	11.9	4,123	690	741	545	641	726	330	450
1 Adult	22,434	10.79	1,870	260	464	196	419	0	223	308
<b>Lucas</b>										
1 Adult and 1 Child	31,429	15.11	2,619	336	540	323	509	401	298	212
1 Adult and 2 Children	34,549	16.61	2,879	497	540	442	509	617	319	-45
2 Adults, 1 Child, 1 FT Worker	29,975	14.41	2,498	549	540	469	509	0	319	112
2 Adults, 2 Children, 1 FT Worker	31,334	15.06	2,611	690	659	528	509	0	330	-105
2 Adults, 1 Child, 2 FT Workers	41,577	10	3,465	549	540	469	779	401	319	408
2 adults 2 children, both working	47,517	11.42	3,960	690	659	528	779	617	330	357
1 Adult	22,881	11	1,907	260	411	190	509	0	223	314
<b>Lyon</b>										
1 Adult and 1 Child	29,805	14.33	2,484	336	540	345	401	415	298	149
1 Adult and 2 Children	33,157	15.94	2,763	497	540	471	401	627	319	-92
2 Adults, 1 Child, 1 FT Worker	28,393	13.65	2,366	549	540	502	401	0	319	55
2 Adults, 2 Children, 1 FT Worker	29,787	14.32	2,482	690	661	568	401	0	330	-168
2 Adults, 1 Child, 2 FT Workers	39,510	9.5	3,293	549	540	502	614	415	319	354
2 Adults, 2 Children, 2 FT Workers	45,557	10.95	3,796	690	661	568	614	627	330	306
1 Adult	21,282	10.23	1,774	260	409	205	401	0	223	276



	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Madison</b>										
1 Adult and 1 Child	41,770	20.08	3,481	336	727	323	779	484	298	534
1 Adult and 2 Children	47,977	23.07	3,998	497	727	442	779	773	319	461
2 Adults, 1 Child, 1 FT Worker	39,117	18.81	3,260	549	727	469	779	0	319	417
2 Adults, 2 Children, 1 FT Worker	43,615	20.97	3,635	690	931	528	779	0	330	377
2 Adults, 1 Child, 2 FT Workers	51,573	12.4	4,298	549	727	469	1081	484	319	669
2 Adults, 2 Children, 2 FT Workers	60,450	14.53	5,038	690	931	528	1081	773	330	705
1 Adult	30,457	14.64	2,538	260	596	190	779	0	223	490
<b>Mahaska</b>										
1 Adult and 1 Child	30,154	14.5	2,513	336	576	334	394	419	298	156
1 Adult and 2 Children	33,869	16.28	2,822	497	576	457	394	654	319	-75
2 Adults, 1 Child, 1 FT Worker	28,581	13.74	2,382	549	576	487	394	0	319	57
2 Adults, 2 Children, 1 FT Worker	29,762	14.31	2,480	690	690	549	394	0	330	-173
2 Adults, 1 Child, 2 FT Workers	39,570	9.51	3,298	549	576	487	603	419	319	345
2 Adults, 2 Children, 2 FT Workers	45,782	11.01	3,815	690	690	549	603	654	330	299
1 Adult	21,707	10.44	1,809	260	452	198	394	0	223	282
<b>Marion</b>										
1 Adult and 1 Child	33,152	15.94	2,763	336	618	323	444	464	298	280
1 Adult and 2 Children	38,060	18.3	3,172	497	618	442	444	739	319	113
2 Adults, 1 Child, 1 FT Worker	30,179	14.51	2,515	549	618	469	444	0	319	116
2 Adults, 2 Children, 1 FT Worker	32,163	15.46	2,680	690	763	528	444	0	330	-75
2 Adults, 1 Child, 2 FT Workers	42,173	10.14	3,514	549	618	469	679	464	319	416
2 Adults, 2 Children, 2 FT Workers	50,074	12.04	4,173	690	763	528	679	739	330	444
1 Adult	23,165	11.14	1,930	260	495	190	444	0	223	318

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Marshall</b>										
1 Adult and 1 Child	32,060	15.41	2,672	336	596	323	385	500	298	234
1 Adult and 2 Children	37,999	18.27	3,167	497	596	442	385	822	319	106
2 Adults, 1 Child, 1 FT Worker	28,468	13.69	2,372	549	596	469	385	0	319	54
2 Adults, 2 Children, 1 FT Worker	30,824	14.82	2,569	690	766	528	385	0	330	-130
2 Adults, 1 Child, 2 FT Workers	40,820	9.82	3,402	549	596	469	590	500	319	379
2 Adults, 2 Children, 2 FT Workers	49,904	12	4,159	690	766	528	590	822	330	433
1 Adult	21,840	10.5	1,820	260	477	190	385	0	223	285
<b>Mills</b>										
1 Adult and 1 Child	38,013	18.28	3,168	336	757	333	541	476	298	427
1 Adult and 2 Children	43,906	21.11	3,659	497	757	456	541	740	319	349
2 Adults, 1 Child, 1 FT Worker	35,254	16.95	2,938	549	757	485	541	0	319	287
2 Adults, 2 Children, 1 FT Worker	40,270	19.36	3,356	690	1011	547	541	0	330	237
2 Adults, 1 Child, 2 FT Workers	47,537	11.43	3,961	549	757	485	827	476	319	548
2 Adults, 2 Children, 2 FT Workers	57,063	13.72	4,755	690	1011	547	827	740	330	610
1 Adult	26,711	12.84	2,226	260	607	197	541	0	223	398
<b>Mitchell</b>										
1 Adult and 1 Child	30,808	14.81	2,567	336	540	345	406	458	298	184
1 Adult and 2 Children	34,606	16.64	2,884	497	540	471	406	699	319	-48
2 Adults, 1 Child, 1 FT Worker	28,457	13.68	2,371	549	540	502	406	0	319	55
2 Adults, 2 Children, 1 FT Worker	30,512	14.67	2,543	690	690	568	406	0	330	-141
2 Adults, 1 Child, 2 FT Workers	40,270	9.68	3,356	549	540	502	621	458	319	367
2 Adults, 2 Children, 2 FT Workers	47,301	11.37	3,942	690	690	568	621	699	330	344
1 Adult	21,672	10.42	1,806	260	429	205	406	0	223	283

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Monona</b>										
1 Adult and 1 Child	32,011	15.39	2,668	336	540	333	480	446	298	235
1 Adult and 2 Children	35,921	17.27	2,993	497	540	456	480	691	319	10
2 Adults, 1 Child, 1 FT Worker	29,629	14.24	2,469	549	540	485	480	0	319	96
2 Adults, 2 Children, 1 FT Worker	32,176	15.47	2,681	690	710	547	480	0	330	-76
2 Adults, 1 Child, 2 FT Workers	41,731	10.03	3,478	549	540	485	734	446	319	405
2 Adults, 2 Children, 2 FT Workers	49,582	11.92	4,132	690	710	547	734	691	330	430
1 Adult	22,521	10.83	1,877	260	414	197	480	0	223	303
<b>Monroe</b>										
1 Adult and 1 Child	32,054	15.41	2,671	336	540	334	484	437	298	242
1 Adult and 2 Children	36,325	17.46	3,027	497	540	457	484	696	319	34
2 Adults, 1 Child, 1 FT Worker	29,833	14.34	2,486	549	540	487	484	0	319	107
2 Adults, 2 Children, 1 FT Worker	31,238	15.02	2,603	690	659	549	484	0	330	-109
2 Adults, 1 Child, 2 FT Workers	41,873	10.07	3,489	549	540	487	741	437	319	416
2 Adults, 2 Children, 2 FT Workers	49,125	11.81	4,094	690	659	549	741	696	330	429
1 Adult	22,609	10.87	1,884	260	411	198	484	0	223	308
<b>Montgomery</b>										
1 Adult and 1 Child	32,101	15.43	2,675	336	618	333	403	445	298	242
1 Adult and 2 Children	35,990	17.3	2,999	497	618	456	403	689	319	17
2 Adults, 1 Child, 1 FT Worker	29,714	14.29	2,476	549	618	485	403	0	319	102
2 Adults, 2 Children, 1 FT Worker	31,582	15.18	2,632	690	758	547	403	0	330	-96
2 Adults, 1 Child, 2 FT Workers	41,155	9.9	3,430	549	618	485	617	445	319	397
2 Adults, 2 Children, 2 FT Workers	47,969	11.53	3,997	690	758	547	617	689	330	366
1 Adult	22,561	10.85	1,880	260	491	197	403	0	223	306

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Muscatine</b>										
1 Adult and 1 Child	32,466	15.61	2,706	336	632	332	392	467	298	249
1 Adult and 2 Children	40,117	19.29	3,343	497	632	454	392	834	319	215
2 Adults, 1 Child, 1 FT Worker	29,630	14.25	2,469	549	632	484	392	0	319	93
2 Adults, 2 Children, 1 FT Worker	31,616	15.2	2,635	690	778	545	392	0	330	-100
2 Adults, 1 Child, 2 FT Workers	41,276	9.92	3,440	549	632	484	600	467	319	389
2 Adults, 2 Children, 2 FT Workers	50,761	12.2	4,230	690	778	545	600	834	330	453
1 Adult	22,571	10.85	1,881	260	508	196	392	0	223	302
<b>O'Brien</b>										
1 Adult and 1 Child	28,507	13.71	2,376	336	540	345	367	396	298	94
1 Adult and 2 Children	32,108	15.44	2,676	497	540	471	367	607	319	-125
2 Adults, 1 Child, 1 FT Worker	27,686	13.31	2,307	549	540	502	367	0	319	30
2 Adults, 2 Children, 1 FT Worker	29,012	13.95	2,418	690	661	568	367	0	330	-198
2 Adults, 1 Child, 2 FT Workers	38,021	9.14	3,168	549	540	502	562	396	319	300
2 Adults, 2 Children, 2 FT Workers	44,005	10.58	3,667	690	661	568	562	607	330	249
1 Adult	20,709	9.96	1,726	260	409	205	367	0	223	262
<b>Osceola</b>										
1 Adult and 1 Child	28,605	13.75	2,384	336	540	345	340	429	297	97
1 Adult and 2 Children	32,681	15.71	2,723	497	540	471	340	666	318	-109
2 Adults, 1 Child, 1 FT Worker	27,111	13.03	2,259	549	540	502	340	0	318	10
2 Adults, 2 Children, 1 FT Worker	28,366	13.64	2,364	690	661	568	340	0	329	-224
2 Adults, 1 Child, 2 FT Workers	37,815	9.09	3,151	549	540	502	521	429	318	292
2 Adults, 2 Children, 2 FT Workers	44,452	10.69	3,704	690	661	568	521	666	329	269
1 Adult	20,230	9.73	1,686	260	409	205	340	0	222	250

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Page</b>										
1 Adult and 1 Child	28,858	13.87	2,405	336	540	333	340	452	298	106
1 Adult and 2 Children	32,905	15.82	2,742	497	540	456	340	692	319	-102
2 Adults, 1 Child, 1 FT Worker	26,777	12.87	2,231	549	540	485	340	0	319	-2
2 Adults, 2 Children, 1 FT Worker	27,534	13.24	2,295	690	644	547	340	0	330	-256
2 Adults, 1 Child, 2 FT Workers	37,932	9.12	3,161	549	540	485	521	452	319	295
2 Adults, 2 Children, 2 FT Workers	44,059	10.59	3,672	690	644	547	521	692	330	248
1 Adult	20,141	9.68	1,678	260	411	197	340	0	223	247
<b>Palo Alto</b>										
1 Adult and 1 Child	28,804	13.85	2,400	336	540	345	338	435	298	108
1 Adult and 2 Children	32,555	15.65	2,713	497	540	471	338	656	319	-108
2 Adults, 1 Child, 1 FT Worker	27,139	13.05	2,262	549	540	502	338	0	319	14
2 Adults, 2 Children, 1 FT Worker	28,411	13.66	2,368	690	661	568	338	0	330	-219
2 Adults, 1 Child, 2 FT Workers	37,990	9.13	3,166	549	540	502	517	435	319	304
2 Adults, 2 Children, 2 FT Workers	44,172	10.62	3,681	690	661	568	517	656	330	259
1 Adult	20,252	9.74	1,688	260	409	205	338	0	223	253
<b>Plymouth</b>										
1 Adult and 1 Child	30,060	14.45	2,505	336	540	333	408	440	296	152
1 Adult and 2 Children	33,470	16.09	2,789	497	540	456	408	658	317	-87
2 Adults, 1 Child, 1 FT Worker	28,047	13.48	2,337	549	540	485	408	0	317	38
2 Adults, 2 Children, 1 FT Worker	30,806	14.81	2,567	690	727	547	408	0	327	-132
2 Adults, 1 Child, 2 FT Workers	39,608	9.52	3,301	549	540	485	624	440	317	346
2 Adults, 2 Children, 2 FT Workers	46,759	11.24	3,897	690	727	547	624	658	327	324
1 Adult	21,833	10.5	1,819	260	449	197	408	0	221	284

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Pocahontas</b>										
1 Adult and 1 Child	30,603	14.71	2,550	336	540	345	390	469	298	172
1 Adult and 2 Children	34,228	16.46	2,852	497	540	471	390	700	319	-65
2 Adults, 1 Child, 1 FT Worker	28,047	13.48	2,337	549	540	502	390	0	319	37
2 Adults, 2 Children, 1 FT Worker	30,162	14.5	2,513	690	694	568	390	0	330	-159
2 Adults, 1 Child, 2 FT Workers	39,924	9.6	3,327	549	540	502	596	469	319	352
2 Adults, 2 Children, 2 FT Workers	46,818	11.26	3,902	690	694	568	596	700	330	324
1 Adult	21,363	10.27	1,780	260	429	205	390	0	223	273
<b>Polk</b>										
1 Adult and 1 Child	38,796	18.65	3,233	336	727	323	547	559	295	446
1 Adult and 2 Children	45,983	22.11	3,832	497	727	442	547	896	316	407
2 Adults, 1 Child, 1 FT Worker	34,382	16.53	2,865	549	727	469	547	0	316	257
2 Adults, 2 Children, 1 FT Worker	38,127	18.33	3,177	690	931	528	547	0	327	154
2 Adults, 1 Child, 2 FT Workers	46,984	11.3	3,915	549	727	469	759	559	316	536
2 Adults, 2 Children, 2 FT Workers	56,853	13.67	4,738	690	931	528	759	896	327	607
1 Adult	26,483	12.73	2,207	260	596	190	547	0	221	393
<b>Pottawattamie</b>										
1 Adult and 1 Child	38,552	18.53	3,213	336	757	333	589	460	298	440
1 Adult and 2 Children	44,998	21.63	3,750	497	757	456	589	756	319	376
2 Adults, 1 Child, 1 FT Worker	36,231	17.42	3,019	549	757	485	589	0	319	320
2 Adults, 2 Children, 1 FT Worker	41,363	19.89	3,447	690	1011	547	589	0	330	280
2 Adults, 1 Child, 2 FT Workers	47,105	11.33	3,925	549	757	485	817	460	319	538
2 Adults, 2 Children, 2 FT Workers	57,166	13.74	4,764	690	1011	547	817	756	330	613
1 Adult	27,514	13.23	2,293	260	607	197	589	0	223	417

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Poweshiek</b>										
1 Adult and 1 Child	29,912	14.38	2,493	336	577	323	370	435	298	154
1 Adult and 2 Children	34,371	16.52	2,864	497	577	442	370	710	319	-51
2 Adults, 1 Child, 1 FT Worker	27,875	13.4	2,323	549	577	469	370	0	319	39
2 Adults, 2 Children, 1 FT Worker	29,961	14.4	2,497	690	737	528	370	0	330	-158
2 Adults, 1 Child, 2 FT Workers	39,105	9.4	3,259	549	577	469	565	435	319	345
2 Adults, 2 Children, 2 FT Workers	46,776	11.25	3,898	690	737	528	565	710	330	338
1 Adult	21,023	10.11	1,752	260	439	190	370	0	223	270
<b>Ringgold</b>										
1 Adult and 1 Child	30,759	14.79	2,563	336	540	333	437	435	298	184
1 Adult and 2 Children	35,163	16.91	2,930	497	540	456	437	709	319	-28
2 Adults, 1 Child, 1 FT Worker	28,775	13.83	2,398	549	540	485	437	0	319	68
2 Adults, 2 Children, 1 FT Worker	30,079	14.46	2,507	690	659	547	437	0	330	-156
2 Adults, 1 Child, 2 FT Workers	40,442	9.72	3,370	549	540	485	669	435	319	373
2 Adults, 2 Children, 2 FT Workers	47,455	11.41	3,955	690	659	547	669	709	330	351
1 Adult	21,758	10.46	1,813	260	411	197	437	0	222	286
<b>Sac</b>										
1 Adult and 1 Child	29,186	14.03	2,432	336	540	345	354	446	298	113
1 Adult and 2 Children	33,274	16	2,773	497	540	471	354	688	319	-96
2 Adults, 1 Child, 1 FT Worker	27,324	13.14	2,277	549	540	502	354	0	319	13
2 Adults, 2 Children, 1 FT Worker	29,712	14.28	2,476	690	710	568	354	0	330	-176
2 Adults, 1 Child, 2 FT Workers	38,557	9.27	3,213	549	540	502	541	446	319	316
2 Adults, 2 Children, 2 FT Workers	45,954	11.05	3,830	690	710	568	541	688	330	303
1 Adult	20,515	9.86	1,710	260	414	205	354	0	223	254

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Scott</b>										
1 Adult and 1 Child	36,226	17.42	3,019	336	642	332	547	489	298	375
1 Adult and 2 Children	42,686	20.52	3,557	497	642	454	547	797	319	301
2 Adults, 1 Child, 1 FT Worker	32,991	15.86	2,749	549	642	484	547	0	319	208
2 Adults, 2 Children, 1 FT Worker	36,021	17.32	3,002	690	819	545	547	0	330	71
2 Adults, 1 Child, 2 FT Workers	44,622	10.73	3,719	549	642	484	759	489	319	477
2 Adults, 2 Children, 2 FT Workers	53,573	12.88	4,464	690	819	545	759	797	330	524
1 Adult	25,178	12.1	2,098	260	510	196	547	0	223	362
<b>Shelby</b>										
1 Adult and 1 Child	32,351	15.55	2,696	336	618	333	421	438	298	252
1 Adult and 2 Children	36,915	17.75	3,076	497	618	456	421	707	319	58
2 Adults, 1 Child, 1 FT Worker	30,080	14.46	2,507	549	618	485	421	0	319	115
2 Adults, 2 Children, 1 FT Worker	32,005	15.39	2,667	690	758	547	421	0	330	-79
2 Adults, 1 Child, 2 FT Workers	41,510	9.98	3,459	549	618	485	645	438	319	405
2 Adults, 2 Children, 2 FT Workers	49,275	11.85	4,106	690	758	547	645	707	330	429
1 Adult	22,861	10.99	1,905	260	491	197	421	0	223	313
<b>Sioux</b>										
1 Adult and 1 Child	27,248	13.1	2,271	336	540	345	279	433	298	40
1 Adult and 2 Children	31,506	15.15	2,626	497	540	471	279	665	319	-145
2 Adults, 1 Child, 1 FT Worker	25,866	12.44	2,156	549	540	502	279	0	319	-33
2 Adults, 2 Children, 1 FT Worker	28,544	13.72	2,379	690	730	568	279	0	330	-218
2 Adults, 1 Child, 2 FT Workers	35,870	8.63	2,989	549	540	502	427	433	319	219
2 Adults, 2 Children, 2 FT Workers	43,730	10.51	3,644	690	730	568	427	665	330	234
1 Adult	19,822	9.53	1,652	260	445	205	279	0	223	240



	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Story</b>										
1 Adult and 1 Child	37,276	17.92	3,106	336	719	323	485	533	298	412
1 Adult and 2 Children	44,460	21.38	3,705	497	719	442	485	872	319	371
2 Adults, 1 Child, 1 FT Worker	33,116	15.92	2,760	549	719	469	485	0	319	219
2 Adults, 2 Children, 1 FT Worker	39,145	18.82	3,262	690	1029	528	485	0	330	200
2 Adults, 1 Child, 2 FT Workers	45,159	10.86	3,763	549	719	469	673	533	319	501
2 Adults, 2 Children, 2 FT Workers	56,881	13.68	4,740	690	1029	528	673	872	330	618
1 Adult	25,310	12.17	2,109	260	582	190	485	0	223	369
<b>Tama</b>										
1 Adult and 1 Child	32,069	15.42	2,672	336	548	334	469	448	298	239
1 Adult and 2 Children	36,021	17.32	3,002	497	548	457	469	694	319	18
2 Adults, 1 Child, 1 FT Worker	29,641	14.25	2,470	549	548	487	469	0	319	98
2 Adults, 2 Children, 1 FT Worker	32,197	15.48	2,683	690	717	549	469	0	330	-72
2 Adults, 1 Child, 2 FT Workers	41,717	10.03	3,476	549	548	487	717	448	319	408
2 Adults, 2 Children, 2 FT Workers	49,582	11.92	4,132	690	717	549	717	694	330	435
1 Adult	22,842	10.98	1,904	260	442	198	469	0	223	312
<b>Taylor</b>										
1 Adult and 1 Child	29,355	14.11	2,446	336	540	333	401	409	298	129
1 Adult and 2 Children	33,254	15.99	2,771	497	540	456	401	645	319	-87
2 Adults, 1 Child, 1 FT Worker	28,085	13.5	2,340	549	540	485	401	0	319	46
2 Adults, 2 Children, 1 FT Worker	29,316	14.09	2,443	690	659	547	401	0	330	-184
2 Adults, 1 Child, 2 FT Workers	39,159	9.42	3,263	549	540	485	614	409	319	347
2 Adults, 2 Children, 2 FT Workers	45,524	10.95	3,794	690	659	547	614	645	330	309
1 Adult	21,205	10.19	1,767	260	411	197	401	0	223	275

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Union</b>										
1 Adult and 1 Child	27,251	13.1	2,271	336	540	333	327	399	298	38
1 Adult and 2 Children	31,881	15.33	2,657	497	540	456	327	654	319	-136
2 Adults, 1 Child, 1 FT Worker	26,478	12.73	2,207	549	540	485	327	0	319	-13
2 Adults, 2 Children, 1 FT Worker	27,540	13.24	2,295	690	659	547	327	0	330	-258
2 Adults, 1 Child, 2 FT Workers	36,263	8.72	3,022	549	540	485	500	399	319	230
2 Adults, 2 Children, 2 FT Workers	42,762	10.28	3,564	690	659	547	500	654	330	184
1 Adult	19,909	9.57	1,659	260	411	197	327	0	223	241
<b>Van Buren</b>										
1 Adult and 1 Child	31,924	15.35	2,660	336	540	334	475	441	298	236
1 Adult and 2 Children	34,908	16.78	2,909	497	540	457	475	654	319	-33
2 Adults, 1 Child, 1 FT Worker	29,661	14.26	2,472	549	540	487	475	0	319	102
2 Adults, 2 Children, 1 FT Worker	31,059	14.93	2,588	690	659	549	475	0	330	-115
2 Adults, 1 Child, 2 FT Workers	41,707	10.03	3,476	549	540	487	727	441	319	413
2 Adults, 2 Children, 2 FT Workers	47,654	11.46	3,971	690	659	549	727	654	330	362
1 Adult	22,460	10.8	1,872	260	411	198	475	0	223	305
<b>Wapello</b>										
1 Adult and 1 Child	30,261	14.55	2,522	336	590	334	372	432	298	160
1 Adult and 2 Children	33,718	16.21	2,810	497	590	457	372	654	319	-79
2 Adults, 1 Child, 1 FT Worker	28,422	13.66	2,369	549	590	487	372	0	319	52
2 Adults, 2 Children, 1 FT Worker	29,577	14.22	2,465	690	704	549	372	0	330	-180
2 Adults, 1 Child, 2 FT Workers	39,456	9.49	3,288	549	590	487	569	432	319	342
2 Adults, 2 Children, 2 FT Workers	45,452	10.93	3,788	690	704	549	569	654	330	292
1 Adult	21,247	10.21	1,771	260	447	198	372	0	223	271

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Warren</b>										
1 Adult and 1 Child	40,507	19.47	3,376	336	727	323	690	508	295	497
1 Adult and 2 Children	47,382	22.78	3,949	497	727	442	690	828	316	449
2 Adults, 1 Child, 1 FT Worker	37,414	17.99	3,118	549	727	469	690	0	316	367
2 Adults, 2 Children, 1 FT Worker	41,518	19.96	3,460	690	931	528	690	0	327	294
2 Adults, 1 Child, 2 FT Workers	49,848	11.99	4,154	549	727	469	957	508	316	628
2 Adults, 2 Children, 2 FT Workers	59,261	14.25	4,938	690	931	528	957	828	327	677
1 Adult	28,938	13.91	2,412	260	596	190	690	0	221	455
<b>Washington</b>										
1 Adult and 1 Child	33,247	15.98	2,771	336	546	334	482	486	298	289
1 Adult and 2 Children	39,466	18.97	3,289	497	546	457	482	789	319	199
2 Adults, 1 Child, 1 FT Worker	29,924	14.39	2,494	549	546	487	482	0	319	111
2 Adults, 2 Children, 1 FT Worker	32,071	15.42	2,673	690	697	549	482	0	330	-75
2 Adults, 1 Child, 2 FT Workers	42,809	10.29	3,567	549	546	487	738	486	319	442
2 Adults, 2 Children, 2 FT Workers	51,356	12.35	4,280	690	697	549	738	789	330	487
1 Adult	22,888	11	1,907	260	430	198	482	0	223	314
<b>Wayne</b>										
1 Adult and 1 Child	28,780	13.84	2,398	336	540	323	428	368	298	105
1 Adult and 2 Children	32,441	15.6	2,703	497	540	442	428	591	319	-114
2 Adults, 1 Child, 1 FT Worker	28,314	13.61	2,360	549	540	469	428	0	319	55
2 Adults, 2 Children, 1 FT Worker	29,509	14.19	2,459	690	659	528	428	0	330	-176
2 Adults, 1 Child, 2 FT Workers	38,876	9.35	3,240	549	540	469	655	368	319	340
2 Adults, 2 Children, 2 FT Workers	44,830	10.78	3,736	690	659	528	655	591	330	283
1 Adult	21,527	10.35	1,794	260	411	190	428	0	223	282

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Webster</b>										
1 Adult and 1 Child	31,829	15.3	2,652	336	543	345	461	445	297	225
1 Adult and 2 Children	34,912	16.78	2,909	497	543	471	461	660	318	-41
2 Adults, 1 Child, 1 FT Worker	29,586	14.22	2,466	549	543	502	461	0	318	93
2 Adults, 2 Children, 1 FT Worker	33,057	15.89	2,755	690	751	568	461	0	328	-43
2 Adults, 1 Child, 2 FT Workers	40,360	9.7	3,363	549	543	502	640	445	318	366
2 Adults, 2 Children, 2 FT Workers	47,909	11.52	3,992	690	751	568	640	660	328	355
1 Adult	22,369	10.75	1,864	260	418	205	461	0	222	298
<b>Winnebago</b>										
1 Adult and 1 Child	28,011	13.47	2,334	336	540	345	311	433	298	71
1 Adult and 2 Children	32,080	15.42	2,673	497	540	471	311	665	319	-130
2 Adults, 1 Child, 1 FT Worker	26,493	12.74	2,208	549	540	502	311	0	319	-13
2 Adults, 2 Children, 1 FT Worker	28,342	13.63	2,362	690	690	568	311	0	330	-227
2 Adults, 1 Child, 2 FT Workers	36,917	8.88	3,076	549	540	502	476	433	319	257
2 Adults, 2 Children, 2 FT Workers	43,883	10.55	3,657	690	690	568	476	665	330	238
1 Adult	20,078	9.65	1,673	260	429	205	311	0	223	245
<b>Winneshiek</b>										
1 Adult and 1 Child	28,579	13.74	2,382	336	540	332	338	443	298	95
1 Adult and 2 Children	32,660	15.7	2,722	497	540	454	338	683	319	-109
2 Adults, 1 Child, 1 FT Worker	26,720	12.85	2,227	549	540	484	338	0	319	-3
2 Adults, 2 Children, 1 FT Worker	28,748	13.82	2,396	690	701	545	338	0	330	-208
2 Adults, 1 Child, 2 FT Workers	37,638	9.05	3,137	549	540	484	517	443	319	285
2 Adults, 2 Children, 2 FT Workers	44,960	10.81	3,747	690	701	545	517	683	330	281
1 Adult	20,090	9.66	1,674	260	411	196	338	0	223	246

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans.	Child Care	Clothing/ Misc	Taxes
<b>Woodbury</b>										
1 Adult and 1 Child	35,103	16.88	2,925	336	652	333	497	458	298	351
1 Adult and 2 Children	38,492	18.51	3,208	497	652	456	497	655	319	132
2 Adults, 1 Child, 1 FT Worker	32,313	15.54	2,693	549	652	485	497	0	319	191
2 Adults, 2 Children, 1 FT Worker	35,114	16.88	2,926	690	821	547	497	0	330	41
2 Adults, 1 Child, 2 FT Workers	43,258	10.4	3,605	549	652	485	689	458	319	453
2 Adults, 2 Children, 2 FT Workers	50,162	12.06	4,180	690	821	547	689	655	330	448
1 Adult	24,211	11.64	2,018	260	497	197	497	0	223	344
<b>Worth</b>										
1 Adult and 1 Child	33,474	16.09	2,789	336	540	345	556	424	298	290
1 Adult and 2 Children	37,610	18.08	3,134	497	540	471	556	659	319	92
2 Adults, 1 Child, 1 FT Worker	31,525	15.16	2,627	549	540	502	556	0	319	161
2 Adults, 2 Children, 1 FT Worker	33,910	16.3	2,826	690	690	568	556	0	330	-8
2 Adults, 1 Child, 2 FT Workers	42,288	10.17	3,524	549	540	502	772	424	319	418
2 Adults, 2 Children, 2 FT Workers	49,708	11.95	4,142	690	690	568	772	659	330	433
1 Adult	24,173	11.62	2,014	260	429	205	556	0	223	341
<b>Wright</b>										
1 Adult and 1 Child	31,224	15.01	2,602	336	540	345	449	432	298	202
1 Adult and 2 Children	34,107	16.4	2,842	497	540	471	449	628	319	-62
2 Adults, 1 Child, 1 FT Worker	29,364	14.12	2,447	549	540	502	449	0	319	88
2 Adults, 2 Children, 1 FT Worker	31,611	15.2	2,634	690	694	568	449	0	330	-97
2 Adults, 1 Child, 2 FT Workers	39,907	9.6	3,326	549	540	502	623	432	319	361
2 Adults, 2 Children, 2 FT Workers	46,237	11.12	3,853	690	694	568	623	628	330	320
1 Adult	22,407	10.77	1,867	260	429	205	449	0	223	301