

The Cost of Living in Iowa

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January 2008

The Iowa Policy Project

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The Iowa Policy Project

Formed in 2001, the Iowa Policy Project is a nonpartisan, nonprofit research organization based in Mount Vernon, with its principal office at 120 N. Dubuque Street #208, 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.

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By Elaine Ditsler and Beth Pearson

All families need enough income to cover the basics: the costs of food, housing, health care, transportation, child care and clothing. The amount of income required to provide these basic needs depends on the family size, the ages of children, the number of working adults, and the geographic area in which the family resides. In this report, we present basic needs budgets for seven family types; the budgets are adjusted for each county and metropolitan area in Iowa.

In order to provide context and meaning to our basic needs budgets, we also present data on wages statewide as well as in Iowa's metropolitan areas.¹ By comparing the wage that jobs in Iowa actually pay with a family-supporting wage — the wage necessary to cover a family's basic needs — we begin to understand the challenges and sacrifices that Iowans face every day.

Key Assumptions in Basic Needs Budgets

- All income is earned; 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 40th 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 social uses of transportation are not included.
- All children are in child-care centers when not in school, 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.
- Net taxes are figured by preparing federal and state income tax returns for each family using standard deductions from 2005 tax schedules, and by computing Social Security taxes, Earned Income Tax Credits, and federal and state child-care credits.
- A basic needs budget must include expenses for clothing, telephone service, and other household maintenance items.

¹ Data on hourly median wages for each county and metropolitan area are from the Occupational Employment Statistics released in May 2006 by the Bureau of Labor Statistics. The statewide hourly median wage figure is from the 2006 Current Population Survey.

Our basic needs budgets provide a realistic portrait of what it takes to support a family in Iowa. The family budgets represent a very frugal and modest living standard without luxuries and without government assistance. (See 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.

Iowa Basic Needs Budgets, Statewide Averages

Iowans work hard to support their families. Our state ranks third in the nation in the percent of children under 6 years of age with all parents in the labor force (70 percent).² Even so, our findings suggest that low wages force many families to go without, or to go into debt.

The share of Iowans working for less than our statewide family supporting wages and the statewide median wage is estimated from the 2006 Current Population Survey for workers over 18 years old.

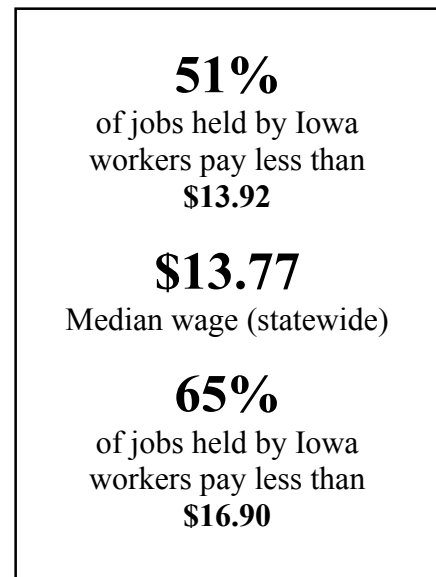
Single-Parent Families

A single parent must do double-duty for his or her family, as both the primary caregiver and breadwinner. Housing, child care and transportation are the most significant costs to these families (Table 1). A single parent with one child must earn \$13.92 per hour in order to provide for the family. A single parent with two children needs a job that pays \$16.90 per hour, or 21 percent more. Yet, half of jobs held by Iowa workers pay less than \$13.92 per hour and nearly two-thirds pay less than \$16.90 per hour, making it difficult for single parents in Iowa to earn enough to support their families.

Table 1. Costs for Single-Parent Families

	Monthly Costs	
	One Child	Two Children
Child Care	\$463	\$766
Clothing/ Other Necessities	242	270
Food	275	407
Health Care	256	354
Housing	573	573
Transportation	425	425
Income Taxes	179	134
Monthly Total	\$2,413	\$2,929
Annual Total	\$28,956	\$35,148
Family Supporting Wage	\$13.92	\$16.90

Note: Assumes parent works 2,080 hours per year.



Two-Parent Families

Iowa's two-parent families work an average of 3,850 hours per year — more than two-parent families in all but three states (South Dakota, Minnesota and North Dakota).³ We estimate a basic needs budget for

² U.S. Census Bureau, 2005 American Community Survey, Table R2302.

³ Economic Policy Institute Analysis of the March 2005 Annual Social and Economic Supplement to the Current Population Survey, U.S. Census Bureau.

Comparing a Family-Supporting Wage to a Poverty Wage

The family supporting wages in this report are significantly higher than the federal poverty guidelines. The reason is that the federal poverty guidelines are outdated and based on flawed assumptions. These guidelines assume that families spend one-third of their income on food and two-thirds on other basic needs. In reality, food now accounts for only one-sixth of the family budget. Housing, transportation, child care and utilities are now much larger components of family spending than in the past. The federal poverty calculation fails to properly account for these costs and completely excludes the cost of child care.

four different types of two-parent families. 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 to our two-parent families with both parents working outside the home (Table 2). With only one child, each working parent must earn \$8.88 per hour to provide for the family’s basic needs. In a family with two children, each parent needs to earn \$10.92 per hour, or 23 percent more. Even at these low wage requirements, 1 in 5 jobs held by Iowa workers pays less than \$8.88 and 1 in 3 workers holds a job paying less than \$10.92.

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

	Monthly Costs	
	One Child	Two Children
Child Care	\$463	\$766
Clothing/ Other Necessities	270	298
Food	452	569
Health Care	375	424
Housing	573	745
Transportation	612	612
Income Taxes	333	373
Monthly Total	\$3,078	\$3,787
Annual Total	\$36,936	\$45,444
Family Supporting Wage	\$8.88	\$10.92

Note: Assumes both parents work a combined 4,160 hours per year.

19%
of jobs held by Iowa
workers pay less than
\$8.88

\$13.77
Median wage (statewide)

33%
of jobs held by Iowa
workers pay less than
\$10.92

With one parent at home and one child to care for, the working parent must earn \$12.67 per hour to provide for their family (Table 3). With two children in the household, the sole working parent must

earn \$14.15 per hour, or 12 percent more. About half of all workers in Iowa hold jobs that pay less than these hourly wages. The addition of the second child lowers the income taxes of a two-parent family with one parent working by approximately the same amount that food costs increase. Thus, the net increase in income is approximately equal to the increase in housing and health care costs.

The cost of basic needs for a family with one stay-at-home parent is about 32 percent lower compared to the same size family with two working parents. The largest source of savings is from avoiding child-care expenses, although income taxes and transportation costs are also lower.

Table 3. Costs for Two-Parent Families, One Parent Working

	Monthly Costs	
	One Child	Two Children
Child Care	\$0	\$0
Clothing/ Other Necessities	270	298
Food	452	569
Health Care	375	424
Housing	573	745
Transportation	425	425
Income Taxes	101	-8
Monthly Total	\$2,196	\$2,453
Annual Total	\$26,352	\$29,436
Family Supporting Wage	\$12.67	\$14.15

Note: Assumes one parent works 2,080 hours per year.

45%
of jobs held by Iowa workers pay less than \$12.67

\$13.77
Median wage (statewide)

53%
of jobs held by Iowa workers pay less than \$14.15

Single-Adult Households

A single adult with no children must earn \$9.91 per hour in order to provide for his or her basic needs. About one-quarter of working Iowans do not even hold jobs with sufficient wages to provide for their own basic needs.

Table 4. Costs for Single Adult (no children)

	Monthly Costs
Child Care	\$0
Clothing/ Other Necessities	168
Food	217
Health Care	147
Housing	455
Transportation	425
Income Taxes	305
Monthly Total	\$1,717
Annual Total	\$20,604
Family Supporting Wage	\$9.91

Note: Assumes 2,080 work hours per year.

26%
of jobs held by Iowa workers pay less than \$9.91

\$13.77
Median wage (statewide)

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 composed 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.

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. The median wage data in this section comes from the May 2006 Occupational Employment Statistics program, U.S. Census Bureau. 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.

Ames MSA (Story County)

Hourly Median Wage: \$14.53

	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$534	\$804	\$0	\$804
Clothing/ Other Necessities	243	271	299	299
Food	275	407	569	569
Health Care	258	357	428	428
Housing	662	662	947	947
Transportation	433	433	433	600
Income Taxes	319	253	193	522
Monthly Total	\$2,724	\$3,187	\$2,869	\$4,169
Annual Total	\$32,688	\$38,244	\$34,428	\$50,028
Family Supporting Wage	\$15.72	\$18.39	\$16.55	\$12.03

Cedar Rapids MSA (Benton, Jones, and Linn counties)

Hourly Median Wage: \$14.40

	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$493	\$768	\$0	\$768
Clothing/ Other Necessities	239	267	295	295
Food	275	407	569	569
Health Care	258	357	428	428
Housing	575	575	805	805
Transportation	489	489	489	678
Income Taxes	285	206	101	466
Monthly Total	\$2,614	\$3,069	\$2,687	\$4,009
Annual Total	\$31,368	\$36,828	\$32,244	\$48,108
Family Supporting Wage	\$15.08	\$17.71	\$15.50	\$11.56

Davenport MSA (Scott County)

Hourly Median Wage: \$13.31

	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$487	\$759	\$0	\$759
Clothing/ Other Necessities	243	271	299	299
Food	275	407	569	569
Health Care	256	354	424	424
Housing	575	575	733	733
Transportation	459	459	459	636
Income Taxes	254	184	9	349
Monthly Total	\$2,549	\$3,009	\$2,493	\$3,769
Annual Total	\$30,588	\$36,108	\$29,916	\$45,228
Family Supporting Wage	\$14.71	\$17.36	\$14.38	\$10.87

Des Moines-West Des Moines MSA (Polk, Dallas, Guthrie, Madison, Warren counties)

Hourly Median Wage: \$15.22

	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$539	\$810	\$0	\$810
Clothing/ Other Necessities	240	269	296	296
Food	275	407	569	569
Health Care	255	353	422	422
Housing	669	669	857	857
Transportation	491	491	491	682
Income Taxes	345	300	148	505
Monthly Total	\$2,814	\$3,299	\$2,783	\$4,141
Annual Total	\$33,768	\$39,588	\$33,396	\$49,692
Family Supporting Wage	\$16.23	\$19.03	\$16.06	\$11.95

Dubuque MSA (Dubuque County)

Hourly Median Wage: \$12.57

	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$468	\$879	\$0	\$879
Clothing/ Other Necessities	243	271	299	299
Food	275	407	569	569
Health Care	254	352	421	421
Housing	526	526	707	707
Transportation	386	386	386	536
Income Taxes	120	182	-80	346
Monthly Total	\$2,272	\$3,003	\$2,302	\$3,757
Annual Total	\$27,264	\$36,036	\$27,624	\$45,084
Family Supporting Wage	\$13.11	\$17.33	\$13.28	\$10.84

Iowa City MSA (Johnson and Washington counties)

Hourly Median Wage: \$14.19

	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$535	\$812	\$0	\$812
Clothing/ Other Necessities	239	267	295	295
Food	275	407	569	569
Health Care	257	355	425	425
Housing	632	632	907	907
Transportation	445	445	445	626
Income Taxes	296	224	150	500
Monthly Total	\$2,679	\$3,142	\$2,791	\$4,134
Annual Total	\$32,148	\$37,704	\$33,492	\$49,608
Family Supporting Wage	\$15.46	\$18.13	\$16.10	\$11.93

Omaha/ Council Bluffs MSA (Pottawattamie, Harrison and Mills counties)

Hourly Median Wage: \$14.23

	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$425	\$730	\$0	\$730
Clothing/ Other Necessities	243	271	299	299
Food	275	407	569	569
Health Care	250	346	413	413
Housing	662	662	884	884
Transportation	507	507	507	721
Income Taxes	294	236	173	491
Monthly Total	\$2,656	\$3,159	\$2,845	\$4,107
Annual Total	\$31,872	\$37,908	\$34,140	\$49,284
Family Supporting Wage	\$15.32	\$18.23	\$16.41	\$11.85

Sioux City MSA (Woodbury County)

Hourly Median Wage: \$12.50

	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$395	\$747	\$0	\$747
Clothing/ Other Necessities	243	271	299	299
Food	275	407	569	569
Health Care	264	365	438	438
Housing	597	597	752	752
Transportation	454	454	454	630
Income Taxes	205	199	39	424
Monthly Total	\$2,433	\$3,040	\$2,551	\$3,859
Annual Total	\$29,196	\$36,480	\$30,612	\$46,308
Family Supporting Wage	\$14.04	\$17.54	\$14.72	\$11.13

Waterloo-Cedar Falls MSA (Black Hawk, Bremer, and Grundy counties)

Hourly Median Wage: \$12.78

	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$448	\$812	\$0	\$812
Clothing/ Other Necessities	243	271	299	299
Food	275	407	569	569
Health Care	254	352	421	421
Housing	542	542	664	664
Transportation	415	415	415	576
Income Taxes	144	176	-92	323
Monthly Total	\$2,321	\$2,975	\$2,276	\$3,664
Annual Total	\$27,852	\$35,700	\$27,312	\$43,968
Family Supporting Wage	\$13.39	\$17.16	\$13.13	\$10.57

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.

Northeast (non-MSA counties of Allamakee, Buchanan, Butler, Cerro Gordo, Chickasaw, Clayton, Delaware, Fayette, Floyd, Franklin, Hardin, Howard, Mitchell, Winneshiek, and Worth)

Hourly Median Wage: \$11.92

	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$417	\$793	\$0	\$793
Clothing/ Other Necessities	243	271	299	299
Food	275	407	569	569
Health Care	257	355	425	425
Housing	509	509	648	648
Transportation	381	381	381	581
Income Taxes	57	86	-129	312
Monthly Total	\$2,139	\$2,802	\$2,193	\$3,627
Annual Total	\$25,668	\$33,624	\$26,316	\$43,524
Family Supporting Wage	\$12.34	\$16.17	\$12.65	\$10.46

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)

Hourly Median Wage: \$12.08

	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$400	\$769	\$0	\$769
Clothing/ Other Necessities	242	271	298	298
Food	275	407	569	569
Health Care	260	360	431	431
Housing	499	499	644	644
Transportation	340	340	340	512
Income Taxes	-15	-14	-174	248
Monthly Total	\$2,001	\$2,632	\$2,108	\$3,471
Annual Total	\$24,012	\$31,584	\$25,296	\$41,652
Family Supporting Wage	\$11.54	\$15.18	\$12.16	\$10.01

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: \$12.62

	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$438	\$673	\$0	\$673
Clothing/ Other Necessities	243	271	299	299
Food	275	407	569	569
Health Care	254	352	421	421
Housing	529	529	668	668
Transportation	382	382	382	581
Income Taxes	92	-48	-115	251
Monthly Total	\$2,213	\$2,566	\$2,224	\$3,462
Annual Total	\$26,556	\$30,792	\$26,688	\$41,544
Family Supporting Wage	\$12.77	\$14.80	\$12.83	\$9.99

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: \$12.05

	Single parent, one child	Single parent, two children	Two parents, one working, two children	Two parents, both working, two children
Child Care	\$405	\$744	\$0	\$744
Clothing/ Other Necessities	243	271	299	299
Food	275	407	569	569
Health Care	254	351	420	420
Housing	524	524	652	652
Transportation	387	387	387	592
Income Taxes	68	54	-119	313
Monthly Total	\$2,156	\$2,738	\$2,208	\$3,589
Annual Total	\$25,872	\$32,856	\$26,496	\$43,068
Family Supporting Wage	\$12.44	\$15.80	\$12.74	\$10.35

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. Insurance premium costs are a weighted average of the employee share of employer-sponsored insurance and the costs of non-group or private insurance policies. According to the 2005 Current Population Survey, 72.8 percent of the Iowa population under 65 is covered by employer-sponsored (including the Military for those in active service) insurance, and 21 percent is either covered by privately purchased insurance or is not covered at all. In this study, since health care insurance coverage

is considered a basic need, we assume that this 21 percent would have to purchase private non-group insurance. The remaining 6.2 percent of the population is covered by Medicare/Medicaid.

Out-of-pocket expenses are also divided between expenses for employees with employer-sponsored insurance and expenses for purchasers of non-group private insurance policies. Expenses for employer-sponsored insurance are based upon data pertaining to out-of-pocket expenses from the 2003 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 2003 Medical Expenditures Panel Study. Adjustments for inflation are based upon the health-care rate reported by the U.S. Consumer Price Index-Urban for Medical Care (CPI-U).

Monthly health-care costs are arrived at by computing a weighted average of the costs of employee contributions under employer-sponsored insurance plans, under Medicare/Medicaid, and under private non-group coverage. Out-of-pocket costs are then added to this weighted average. Costs for employee contributions varied, depending on whether the employee purchased single coverage, employee-plus-one, or family coverage. JOBS NOW applied the appropriate costs based on family size.

Costs for non-group, private insurance premiums are based upon the cost of coverage for a policy from Health Partners, a Midwest-based health care management organization, for 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 \$1,000 deductible, 20 percent coinsurance after the deductible, and a co-pay of \$25 per office visit. Data were obtained from quotes at 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.

In order to derive a total annual basic needs travel cost figure, we began by computing annual miles traveled to and from work from data reported in the 2005 U.S. Census American Community Survey, for the most populous counties, and then extrapolating from the 1990 and 2000 U.S. Census Transportation Planning Packages (CTPP) for the remainder of counties. Since these data are stated in daily travel time to work, we converted commute minutes per day to commute miles per day. We then converted daily figures to annual commute miles by assuming a five-day workweek and 50 weeks worked per year.

After creating region-specific travel estimates, we had to convert travel minutes to travel miles, as well as account for varying miles per hour figures to reflect different traffic conditions in each of the regions. For this we relied on the Department of Transportation's (DOT) 2001 Nationwide Highway Transportation Survey (NHTS). This survey provides reports on various dimensions of personal travel

based on actual vehicle miles traveled and trip duration for all personal travel within a day. Survey results are provided by metropolitan statistical area (MSA) size for the West North Central Census Region. According to NHTS figures, travel speed to work averaged between 31 and 40 miles per hour, depending on the MSA area.

Total miles traveled per annum are then obtained by using additional information available in the 2001 NHTS for all other individual travel. By selecting only travel for basic needs, we were able to estimate that total miles per annum averaged between 1.8 and 2.6 times commute miles in single-worker families, depending on the MSA. Stated another way, commute miles are estimated to be 38 percent to 53 percent of total travel miles. From the total travel miles we then computed our target figure of basic needs miles by MSA area.

Finally, we multiplied basic needs miles by 44.5 cents per mile — the IRS business travel allowance for 2006 — 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, additional basic needs miles and costs are obtained by adding an equal number of commute miles for the second worker. We added nothing for family and personal business or for travel to church and school, since those miles and their related costs have already been incorporated into the single-worker figures.

Using the NHTS to compute transportation budget figures allows us to distinguish car usage for 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. This means we can make region-specific estimates for different geographic areas in Iowa.

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. These averages are then weighted by the proportional contribution of care center and home care providers to the total care delivered, further weighted by the county population in each region.

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) are included. This makes it possible for us to capture various rates by defining 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 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 (CES) conducted by the U.S. Bureau of Labor Statistics. The CES data were originally obtained through both interviews and diaries of sample households in the years 2003-2004. 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 CES 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. An additional 1.5 percent tax is also applied, to account for the local option sales taxes (which range from 1 to 2 percent, depending on the county).

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 2005 income, paid in 2006. 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. 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).

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: standard deduction, personal exemptions, federal Earned Income Tax Credit, federal Child Care Credits, state Health Insurance Deduction, state Personal

Exemption, state Earned Income and Child and Dependent Care Credits, 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 Counties and MSAs in Iowa

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

The Cost of Living in Iowa
The Iowa Policy Project

APPENDIX:
Basic Needs Budgets for All Counties and MSAs in Iowa

County by County Basic Needs Budgets

The Iowa Policy Project

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Adair										
2 Adults, 2 Children, 2 FT Workers	41,481	9.97	3457	569	608	424	597	699	299	261
2 Adults, 1 Child, 2 FT Workers	34,558	8.31	2880	452	498	375	597	412	271	275
1 Adult and 2 Children	31,176	14.99	2598	407	498	354	390	699	271	-21
2 Adults, 2 Children, 1 FT Worker	25,611	12.31	2134	569	608	424	390	0	299	-156
1 Adult and 1 Child	25,524	12.27	2127	275	498	256	390	412	243	53
2 Adults, 1 Child, 1 FT Worker	24,166	11.62	2014	452	498	375	390	0	271	28
1 Adult	18,809	9.04	1567	217	379	147	390	0	169	265
Adams										
2 Adults, 2 Children, 2 FT Workers	40,977	9.85	3415	569	608	424	625	649	296	244
2 Adults, 1 Child, 2 FT Workers	35,096	8.44	2925	452	498	375	625	412	269	294
1 Adult and 2 Children	30,172	14.51	2514	407	498	354	409	649	269	-72
2 Adults, 2 Children, 1 FT Worker	25,982	12.49	2165	569	608	424	409	0	296	-141
1 Adult and 1 Child	25,914	12.46	2159	275	498	256	409	412	240	69
2 Adults, 1 Child, 1 FT Worker	24,525	11.79	2044	452	498	375	409	0	269	41
1 Adult	19,120	9.19	1593	217	379	147	409	0	168	273
Allamakee										
2 Adults, 2 Children, 2 FT Workers	44,466	10.69	3706	569	645	421	610	818	299	344
2 Adults, 1 Child, 2 FT Workers	34,786	8.36	2899	452	498	373	610	414	271	281
1 Adult and 2 Children	34,564	16.62	2880	407	498	352	399	818	271	135
2 Adults, 2 Children, 1 FT Worker	26,609	12.79	2217	569	645	421	399	0	299	-116
1 Adult and 1 Child	25,733	12.37	2144	275	498	254	399	414	243	61
2 Adults, 1 Child, 1 FT Worker	24,319	11.69	2027	452	498	373	399	0	271	34
1 Adult	19,091	9.18	1591	217	388	146	399	0	169	272
Appanoose										
2 Adults, 2 Children, 2 FT Workers	39,863	9.58	3322	569	629	428	658	546	299	193
2 Adults, 1 Child, 2 FT Workers	33,969	8.17	2831	452	498	379	658	319	271	254
1 Adult and 2 Children	27,811	13.37	2318	407	498	357	430	546	271	-191
2 Adults, 2 Children, 1 FT Worker	26,968	12.97	2247	569	629	428	430	0	299	-108
2 Adults, 1 Child, 1 FT Worker	24,972	12.01	2081	452	498	379	430	0	271	51
1 Adult and 1 Child	24,213	11.64	2018	275	498	258	430	319	243	-5
1 Adult	19,422	9.34	1618	217	378	148	430	0	169	276

County by County Basic Needs Budgets

The Iowa Policy Project

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Audubon										
2 Adults, 2 Children, 2 FT Workers	42,370	10.19	3531	569	655	409	567	745	299	287
2 Adults, 1 Child, 2 FT Workers	33,526	8.06	2794	452	498	364	567	387	271	255
1 Adult and 2 Children	31,640	15.21	2637	407	498	343	371	745	271	2
2 Adults, 2 Children, 1 FT Worker	25,989	12.49	2166	569	655	409	371	0	299	-137
1 Adult and 1 Child	24,322	11.69	2027	275	498	248	371	387	243	5
2 Adults, 1 Child, 1 FT Worker	23,618	11.35	1968	452	498	364	371	0	271	12
1 Adult	18,473	8.88	1539	217	382	142	371	0	169	258
Benton										
2 Adults, 2 Children, 2 FT Workers	47,678	11.46	3973	569	620	428	897	707	297	455
2 Adults, 1 Child, 2 FT Workers	40,320	9.69	3360	452	498	379	897	445	269	420
1 Adult and 2 Children	37,307	17.94	3109	407	498	357	646	707	269	225
1 Adult and 1 Child	31,932	15.35	2661	275	498	258	646	445	241	298
2 Adults, 2 Children, 1 FT Worker	31,635	15.21	2636	569	620	428	646	0	297	76
2 Adults, 1 Child, 1 FT Worker	29,381	14.13	2448	452	498	379	646	0	269	204
1 Adult	23,077	11.09	1923	217	381	148	646	0	168	363
Black Hawk										
2 Adults, 2 Children, 2 FT Workers	43,515	10.46	3626	569	674	421	540	816	299	307
1 Adult and 2 Children	35,413	17.03	2951	407	549	352	389	816	271	167
2 Adults, 1 Child, 2 FT Workers	35,064	8.43	2922	452	549	373	540	454	271	283
1 Adult and 1 Child	27,524	13.23	2294	275	549	254	389	454	243	130
2 Adults, 2 Children, 1 FT Worker	26,945	12.95	2245	569	674	421	389	0	299	-107
2 Adults, 1 Child, 1 FT Worker	25,080	12.06	2090	452	549	373	389	0	271	56
1 Adult	20,043	9.64	1670	217	459	146	389	0	169	290
Boone										
2 Adults, 2 Children, 2 FT Workers	45,682	10.98	3807	569	742	409	608	765	299	415
2 Adults, 1 Child, 2 FT Workers	36,780	8.84	3065	452	570	364	608	465	271	335
1 Adult and 2 Children	34,784	16.72	2899	407	570	343	397	765	271	146
2 Adults, 2 Children, 1 FT Worker	28,534	13.72	2378	569	742	409	397	0	299	-38
1 Adult and 1 Child	28,517	13.71	2376	275	570	248	397	465	243	178
2 Adults, 1 Child, 1 FT Worker	25,617	12.32	2135	452	570	364	397	0	271	81
1 Adult	19,987	9.61	1666	217	447	142	397	0	169	294

County by County Basic Needs Budgets

The Iowa Policy Project

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Bremer										
2 Adults, 2 Children, 2 FT Workers	44,208	10.63	3684	569	602	421	678	782	299	333
2 Adults, 1 Child, 2 FT Workers	36,072	8.67	3006	452	503	373	678	415	271	314
1 Adult and 2 Children	35,860	17.24	2988	407	503	352	489	782	271	184
1 Adult and 1 Child	27,958	13.44	2330	275	503	254	489	415	243	151
2 Adults, 2 Children, 1 FT Worker	27,632	13.28	2303	569	602	421	489	0	299	-77
2 Adults, 1 Child, 1 FT Worker	26,232	12.61	2186	452	503	373	489	0	271	98
1 Adult	20,842	10.02	1737	217	404	146	489	0	169	312
Buchanan										
2 Adults, 2 Children, 2 FT Workers	47,483	11.41	3957	569	642	421	721	846	299	459
2 Adults, 1 Child, 2 FT Workers	37,064	8.91	3089	452	498	373	721	429	271	345
1 Adult and 2 Children	36,614	17.60	3051	407	498	352	471	846	271	206
2 Adults, 2 Children, 1 FT Worker	28,163	13.54	2347	569	642	421	471	0	299	-55
1 Adult and 1 Child	27,802	13.37	2317	275	498	254	471	429	243	147
2 Adults, 1 Child, 1 FT Worker	25,804	12.41	2150	452	498	373	471	0	271	85
1 Adult	20,734	9.97	1728	217	414	146	471	0	169	311
Buena Vista										
2 Adults, 2 Children, 2 FT Workers	40,461	9.73	3372	569	614	438	471	778	299	203
2 Adults, 1 Child, 2 FT Workers	32,568	7.83	2714	452	512	387	471	410	271	211
1 Adult and 2 Children	31,481	15.14	2623	407	512	365	308	778	271	-18
2 Adults, 2 Children, 1 FT Worker	24,031	11.55	2003	569	614	438	308	0	299	-225
1 Adult and 1 Child	23,778	11.43	1981	275	512	264	308	410	243	-31
2 Adults, 1 Child, 1 FT Worker	22,871	11.00	1906	452	512	387	308	0	271	-24
1 Adult	17,638	8.48	1470	217	391	152	308	0	169	233
Butler										
2 Adults, 2 Children, 2 FT Workers	45,140	10.85	3762	569	645	421	679	787	299	362
2 Adults, 1 Child, 2 FT Workers	36,127	8.68	3011	452	498	373	679	418	271	320
1 Adult and 2 Children	35,125	16.89	2927	407	498	352	444	787	271	168
2 Adults, 2 Children, 1 FT Worker	27,625	13.28	2302	569	645	421	444	0	299	-76
1 Adult and 1 Child	26,863	12.92	2239	275	498	254	444	418	243	107
2 Adults, 1 Child, 1 FT Worker	25,239	12.13	2103	452	498	373	444	0	271	65
1 Adult	19,858	9.55	1655	217	388	146	444	0	169	291

County by County Basic Needs Budgets

The Iowa Policy Project

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Calhoun										
2 Adults, 2 Children, 2 FT Workers	42,259	10.16	3522	569	640	438	571	746	296	262
2 Adults, 1 Child, 2 FT Workers	33,611	8.08	2801	452	498	387	571	384	269	240
1 Adult and 2 Children	31,842	15.31	2653	407	498	365	373	746	269	-5
2 Adults, 2 Children, 1 FT Worker	26,004	12.50	2167	569	640	438	373	0	296	-149
1 Adult and 1 Child	24,374	11.72	2031	275	498	264	373	384	240	-3
2 Adults, 1 Child, 1 FT Worker	23,859	11.47	1988	452	498	387	373	0	269	9
1 Adult	18,760	9.02	1563	217	395	152	373	0	168	258
Carroll										
2 Adults, 2 Children, 2 FT Workers	40,831	9.82	3403	569	620	424	447	817	299	227
2 Adults, 1 Child, 2 FT Workers	32,484	7.81	2707	452	520	375	447	431	271	211
1 Adult and 2 Children	32,066	15.42	2672	407	520	354	292	817	271	11
1 Adult and 1 Child	24,084	11.58	2007	275	520	256	292	431	243	-10
2 Adults, 2 Children, 1 FT Worker	23,665	11.38	1972	569	620	424	292	0	299	-232
2 Adults, 1 Child, 1 FT Worker	22,560	10.85	1880	452	520	375	292	0	271	-30
1 Adult	17,366	8.35	1447	217	394	147	292	0	169	228
Cass										
2 Adults, 2 Children, 2 FT Workers	45,744	11.00	3812	569	698	409	601	809	299	427
2 Adults, 1 Child, 2 FT Workers	36,184	8.70	3015	452	569	364	601	430	271	328
1 Adult and 2 Children	35,853	17.24	2988	407	569	343	393	809	271	196
1 Adult and 1 Child	27,635	13.29	2303	275	569	248	393	430	243	145
2 Adults, 2 Children, 1 FT Worker	27,524	13.23	2294	569	698	409	393	0	299	-74
2 Adults, 1 Child, 1 FT Worker	25,574	12.30	2131	452	569	364	393	0	271	82
1 Adult	20,062	9.65	1672	217	452	142	393	0	169	299
Cedar										
2 Adults, 2 Children, 2 FT Workers	44,937	10.80	3745	569	662	421	741	697	298	357
2 Adults, 1 Child, 2 FT Workers	38,482	9.25	3207	452	512	373	741	479	270	380
1 Adult and 2 Children	34,022	16.36	2835	407	512	352	485	697	270	112
1 Adult and 1 Child	29,714	14.29	2476	275	512	254	485	479	242	229
2 Adults, 2 Children, 1 FT Worker	28,918	13.90	2410	569	662	421	485	0	298	-25
2 Adults, 1 Child, 1 FT Worker	26,363	12.67	2197	452	512	373	485	0	270	105
1 Adult	20,537	9.87	1711	217	388	146	485	0	169	306

County by County Basic Needs Budgets

The Iowa Policy Project

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Cerro Gordo										
2 Adults, 2 Children, 2 FT Workers	42,685	10.26	3557	569	683	438	466	828	299	274
1 Adult and 2 Children	33,738	16.22	2811	407	550	365	304	828	271	86
2 Adults, 1 Child, 2 FT Workers	33,674	8.09	2806	452	550	387	466	437	271	243
2 Adults, 2 Children, 1 FT Worker	25,528	12.27	2127	569	683	438	304	0	299	-166
1 Adult and 1 Child	25,340	12.18	2112	275	550	264	304	437	243	39
2 Adults, 1 Child, 1 FT Worker	23,583	11.34	1965	452	550	387	304	0	271	1
1 Adult	18,024	8.67	1502	217	418	152	304	0	169	242
Cherokee										
2 Adults, 2 Children, 2 FT Workers	42,212	10.15	3518	569	655	424	501	797	299	273
2 Adults, 1 Child, 2 FT Workers	32,605	7.84	2717	452	498	375	501	401	271	219
1 Adult and 2 Children	31,967	15.37	2664	407	498	354	327	797	271	10
2 Adults, 2 Children, 1 FT Worker	25,223	12.13	2102	569	655	424	327	0	299	-172
1 Adult and 1 Child	23,773	11.43	1981	275	498	256	327	401	243	-19
2 Adults, 1 Child, 1 FT Worker	22,852	10.99	1904	452	498	375	327	0	271	-19
1 Adult	17,770	8.54	1481	217	382	147	327	0	169	239
Chickasaw										
2 Adults, 2 Children, 2 FT Workers	44,315	10.65	3693	569	645	421	650	772	299	337
2 Adults, 1 Child, 2 FT Workers	35,141	8.45	2928	452	498	373	650	393	271	291
1 Adult and 2 Children	33,992	16.34	2833	407	498	352	425	772	271	108
2 Adults, 2 Children, 1 FT Worker	27,171	13.06	2264	569	645	421	425	0	299	-95
1 Adult and 1 Child	25,825	12.42	2152	275	498	254	425	393	243	64
2 Adults, 1 Child, 1 FT Worker	24,831	11.94	2069	452	498	373	425	0	271	50
1 Adult	19,517	9.38	1626	217	388	146	425	0	169	281
Clarke										
2 Adults, 2 Children, 2 FT Workers	43,720	10.51	3643	569	608	409	730	705	299	323
2 Adults, 1 Child, 2 FT Workers	36,563	8.79	3047	452	508	364	730	394	271	328
1 Adult and 2 Children	33,681	16.19	2807	407	508	343	477	705	271	96
2 Adults, 2 Children, 1 FT Worker	27,312	13.13	2276	569	608	409	477	0	299	-86
1 Adult and 1 Child	27,216	13.08	2268	275	508	248	477	394	243	123
2 Adults, 1 Child, 1 FT Worker	25,964	12.48	2164	452	508	364	477	0	271	92
1 Adult	20,309	9.76	1692	217	387	142	477	0	169	300

County by County Basic Needs Budgets

The Iowa Policy Project

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Clay										
2 Adults, 2 Children, 2 FT Workers	39,314	9.45	3276	569	605	438	406	788	299	171
2 Adults, 1 Child, 2 FT Workers	30,828	7.41	2569	452	498	387	406	410	271	145
1 Adult and 2 Children	29,909	14.38	2492	407	498	365	265	788	271	-102
2 Adults, 2 Children, 1 FT Worker	23,135	11.12	1928	569	605	438	265	0	299	-248
1 Adult and 1 Child	22,521	10.83	1877	275	498	264	265	410	243	-78
2 Adults, 1 Child, 1 FT Worker	21,709	10.44	1809	452	498	387	265	0	271	-64
1 Adult	16,678	8.02	1390	217	377	152	265	0	169	210
Clayton										
2 Adults, 2 Children, 2 FT Workers	44,589	10.72	3716	569	645	421	649	795	299	338
2 Adults, 1 Child, 2 FT Workers	35,204	8.46	2934	452	498	373	649	401	271	290
1 Adult and 2 Children	34,448	16.56	2871	407	498	352	424	795	271	124
2 Adults, 2 Children, 1 FT Worker	27,118	13.04	2260	569	645	421	424	0	299	-98
1 Adult and 1 Child	25,951	12.48	2163	275	498	254	424	401	243	68
2 Adults, 1 Child, 1 FT Worker	24,780	11.91	2065	452	498	373	424	0	271	47
1 Adult	19,469	9.36	1622	217	388	146	424	0	169	278
Clinton										
2 Adults, 2 Children, 2 FT Workers	41,146	9.89	3429	569	635	421	597	656	299	252
2 Adults, 1 Child, 2 FT Workers	35,626	8.56	2969	452	498	373	597	473	271	305
1 Adult and 2 Children	29,853	14.35	2488	407	498	352	390	656	271	-86
1 Adult and 1 Child	26,861	12.91	2238	275	498	254	390	473	243	105
2 Adults, 2 Children, 1 FT Worker	26,167	12.58	2181	569	635	421	390	0	299	-133
2 Adults, 1 Child, 1 FT Worker	24,125	11.60	2010	452	498	373	390	0	271	26
1 Adult	18,769	9.02	1564	217	378	146	390	0	169	264
Crawford										
2 Adults, 2 Children, 2 FT Workers	41,682	10.02	3474	569	655	424	504	763	299	260
2 Adults, 1 Child, 2 FT Workers	32,402	7.79	2700	452	498	375	504	388	271	212
1 Adult and 2 Children	30,977	14.89	2581	407	498	354	330	763	271	-42
2 Adults, 2 Children, 1 FT Worker	25,285	12.16	2107	569	655	424	330	0	299	-170
1 Adult and 1 Child	23,570	11.33	1964	275	498	256	330	388	243	-26
2 Adults, 1 Child, 1 FT Worker	22,910	11.01	1909	452	498	375	330	0	271	-17
1 Adult	18,007	8.66	1501	217	393	147	330	0	169	245

County by County Basic Needs Budgets

The Iowa Policy Project

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Dallas										
2 Adults, 2 Children, 2 FT Workers	51,389	12.35	4282	569	857	409	763	837	296	551
2 Adults, 1 Child, 2 FT Workers	43,182	10.38	3598	452	669	364	763	579	269	502
1 Adult and 2 Children	41,037	19.73	3420	407	669	343	550	837	269	345
1 Adult and 1 Child	35,409	17.02	2951	275	669	248	550	579	240	390
2 Adults, 2 Children, 1 FT Worker	34,509	16.59	2876	569	857	409	550	0	296	195
2 Adults, 1 Child, 1 FT Worker	30,679	14.75	2557	452	669	364	550	0	269	253
1 Adult	24,187	11.63	2016	217	549	142	550	0	168	390
Davis										
2 Adults, 2 Children, 2 FT Workers	42,589	10.24	3549	569	608	428	797	575	299	273
2 Adults, 1 Child, 2 FT Workers	36,779	8.84	3065	452	498	379	797	347	271	321
1 Adult and 2 Children	30,985	14.90	2582	407	498	357	521	575	271	-47
2 Adults, 2 Children, 1 FT Worker	28,508	13.71	2376	569	608	428	521	0	299	-49
1 Adult and 1 Child	26,889	12.93	2241	275	498	258	521	347	243	99
2 Adults, 1 Child, 1 FT Worker	26,782	12.88	2232	452	498	379	521	0	271	111
1 Adult	20,925	10.06	1744	217	379	148	521	0	169	310
Decatur										
2 Adults, 2 Children, 2 FT Workers	43,271	10.40	3606	569	608	409	710	689	299	322
2 Adults, 1 Child, 2 FT Workers	35,737	8.59	2978	452	498	364	710	368	271	315
1 Adult and 2 Children	32,672	15.71	2723	407	498	343	464	689	271	51
2 Adults, 2 Children, 1 FT Worker	27,072	13.02	2256	569	608	409	464	0	299	-93
1 Adult and 1 Child	26,118	12.56	2176	275	498	248	464	368	243	80
2 Adults, 1 Child, 1 FT Worker	25,563	12.29	2130	452	498	364	464	0	271	81
1 Adult	20,013	9.62	1668	217	379	142	464	0	169	297
Delaware										
2 Adults, 2 Children, 2 FT Workers	45,168	10.86	3764	569	662	421	661	797	299	355
2 Adults, 1 Child, 2 FT Workers	36,071	8.67	3006	452	512	373	661	424	271	313
1 Adult and 2 Children	35,275	16.96	2940	407	512	352	432	797	271	169
2 Adults, 2 Children, 1 FT Worker	27,687	13.31	2307	569	662	421	432	0	299	-76
1 Adult and 1 Child	27,063	13.01	2255	275	512	254	432	424	243	115
2 Adults, 1 Child, 1 FT Worker	25,240	12.13	2103	452	512	373	432	0	271	63
1 Adult	19,620	9.43	1635	217	388	146	432	0	169	283

County by County Basic Needs Budgets

The Iowa Policy Project

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Des Moines										
2 Adults, 2 Children, 2 FT Workers	38,810	9.33	3234	569	670	428	461	652	299	155
2 Adults, 1 Child, 2 FT Workers	32,607	7.84	2717	452	533	379	461	408	271	213
1 Adult and 2 Children	27,980	13.45	2332	407	533	357	302	652	271	-190
2 Adults, 2 Children, 1 FT Worker	25,005	12.02	2084	569	670	428	302	0	299	-184
1 Adult and 1 Child	24,101	11.59	2008	275	533	258	302	408	243	-11
2 Adults, 1 Child, 1 FT Worker	23,062	11.09	1922	452	533	379	302	0	271	-15
1 Adult	17,976	8.64	1498	217	421	148	302	0	169	241
Dickinson										
2 Adults, 2 Children, 2 FT Workers	41,387	9.95	3449	569	630	438	461	818	299	234
2 Adults, 1 Child, 2 FT Workers	32,538	7.82	2712	452	498	387	461	432	271	211
1 Adult and 2 Children	31,976	15.37	2665	407	498	365	301	818	271	5
2 Adults, 2 Children, 1 FT Worker	24,251	11.66	2021	569	630	438	301	0	299	-216
1 Adult and 1 Child	23,815	11.45	1985	275	498	264	301	432	243	-28
2 Adults, 1 Child, 1 FT Worker	22,443	10.79	1870	452	498	387	301	0	271	-39
1 Adult	17,643	8.48	1470	217	398	152	301	0	169	233
Dubuque										
2 Adults, 2 Children, 2 FT Workers	45,080	10.84	3757	569	707	421	536	879	299	346
1 Adult and 2 Children	36,039	17.33	3003	407	526	352	386	879	271	182
2 Adults, 1 Child, 2 FT Workers	34,775	8.36	2898	452	526	373	536	468	271	272
2 Adults, 2 Children, 1 FT Worker	27,623	13.28	2302	569	707	421	386	0	299	-80
1 Adult and 1 Child	27,264	13.11	2272	275	526	254	386	468	243	120
2 Adults, 1 Child, 1 FT Worker	24,563	11.81	2047	452	526	373	386	0	271	39
1 Adult	19,016	9.14	1585	217	400	146	386	0	169	267
Emmet										
2 Adults, 2 Children, 2 FT Workers	42,877	10.31	3573	569	610	438	519	850	298	289
1 Adult and 2 Children	34,017	16.35	2835	407	498	365	339	850	270	106
2 Adults, 1 Child, 2 FT Workers	33,780	8.12	2815	452	498	387	519	437	270	252
1 Adult and 1 Child	24,917	11.98	2076	275	498	264	339	437	241	22
2 Adults, 2 Children, 1 FT Worker	24,652	11.85	2054	569	610	438	339	0	298	-200
2 Adults, 1 Child, 1 FT Worker	23,226	11.17	1936	452	498	387	339	0	270	-10
1 Adult	17,944	8.63	1495	217	377	152	339	0	168	242

County by County Basic Needs Budgets

The Iowa Policy Project

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Fayette										
2 Adults, 2 Children, 2 FT Workers	42,762	10.28	3563	569	645	421	559	774	299	296
2 Adults, 1 Child, 2 FT Workers	33,617	8.08	2801	452	498	373	559	392	271	256
1 Adult and 2 Children	32,455	15.60	2705	407	498	352	365	774	271	38
2 Adults, 2 Children, 1 FT Worker	25,856	12.43	2155	569	645	421	365	0	299	-144
1 Adult and 1 Child	24,387	11.72	2032	275	498	254	365	392	242	6
2 Adults, 1 Child, 1 FT Worker	23,630	11.36	1969	452	498	373	365	0	271	10
1 Adult	18,534	8.91	1545	217	388	146	365	0	169	260
Floyd										
2 Adults, 2 Children, 2 FT Workers	42,643	10.25	3554	569	623	421	557	794	299	291
2 Adults, 1 Child, 2 FT Workers	34,128	8.20	2844	452	498	373	557	428	271	265
1 Adult and 2 Children	32,876	15.81	2740	407	498	352	364	794	271	54
2 Adults, 2 Children, 1 FT Worker	25,313	12.17	2109	569	623	421	364	0	299	-167
1 Adult and 1 Child	25,270	12.15	2106	275	498	254	364	428	243	44
2 Adults, 1 Child, 1 FT Worker	23,609	11.35	1967	452	498	373	364	0	271	9
1 Adult	18,325	8.81	1527	217	377	146	364	0	169	254
Franklin										
2 Adults, 2 Children, 2 FT Workers	41,376	9.95	3448	569	636	438	522	750	299	234
2 Adults, 1 Child, 2 FT Workers	32,950	7.92	2746	452	498	387	522	390	271	226
1 Adult and 2 Children	31,285	15.04	2607	407	498	365	341	750	271	-25
2 Adults, 2 Children, 1 FT Worker	25,318	12.17	2110	569	636	438	341	0	299	-173
1 Adult and 1 Child	23,917	11.50	1993	275	498	264	341	390	242	-17
2 Adults, 1 Child, 1 FT Worker	23,286	11.20	1940	452	498	387	341	0	271	-9
1 Adult	18,282	8.79	1523	217	396	152	341	0	169	248
Fremont										
2 Adults, 2 Children, 2 FT Workers	44,013	10.58	3668	569	698	424	664	681	299	333
2 Adults, 1 Child, 2 FT Workers	35,990	8.65	2999	452	569	375	664	353	271	315
1 Adult and 2 Children	33,826	16.26	2819	407	569	354	434	681	271	103
2 Adults, 2 Children, 1 FT Worker	28,656	13.78	2388	569	698	424	434	0	299	-36
1 Adult and 1 Child	26,791	12.88	2233	275	569	256	434	353	243	103
2 Adults, 1 Child, 1 FT Worker	26,527	12.75	2211	452	569	375	434	0	271	110
1 Adult	20,770	9.99	1731	217	452	147	434	0	169	312

County by County Basic Needs Budgets

The Iowa Policy Project

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Greene										
2 Adults, 2 Children, 2 FT Workers	45,135	10.85	3761	569	655	409	616	814	297	401
2 Adults, 1 Child, 2 FT Workers	35,255	8.47	2938	452	498	364	616	441	269	298
1 Adult and 2 Children	34,318	16.50	2860	407	498	343	403	814	269	126
2 Adults, 2 Children, 1 FT Worker	26,670	12.82	2223	569	655	409	403	0	297	-110
1 Adult and 1 Child	26,262	12.63	2189	275	498	248	403	441	240	84
2 Adults, 1 Child, 1 FT Worker	24,222	11.65	2019	452	498	364	403	0	269	33
1 Adult	18,984	9.13	1582	217	382	142	403	0	168	270
Grundy										
2 Adults, 2 Children, 2 FT Workers	48,182	11.58	4015	569	674	421	752	828	299	472
2 Adults, 1 Child, 2 FT Workers	38,639	9.29	3220	452	549	373	752	444	271	379
1 Adult and 2 Children	38,468	18.49	3206	407	549	352	542	828	271	257
1 Adult and 1 Child	30,927	14.87	2577	275	549	254	542	444	242	271
2 Adults, 2 Children, 1 FT Worker	30,464	14.65	2539	569	674	421	542	0	299	34
2 Adults, 1 Child, 1 FT Worker	28,265	13.59	2355	452	549	373	542	0	271	168
1 Adult	22,652	10.89	1888	217	459	146	542	0	169	355
Guthrie										
2 Adults, 2 Children, 2 FT Workers	52,171	12.54	4348	569	857	409	929	706	299	579
2 Adults, 1 Child, 2 FT Workers	42,921	10.32	3577	452	669	364	929	393	271	499
1 Adult and 2 Children	40,862	19.65	3405	407	669	343	670	706	271	339
2 Adults, 2 Children, 1 FT Worker	37,332	17.95	3111	569	857	409	670	0	299	307
1 Adult and 1 Child	34,335	16.51	2861	275	669	248	670	393	242	364
2 Adults, 1 Child, 1 FT Worker	33,174	15.95	2764	452	669	364	670	0	271	338
1 Adult	26,269	12.63	2189	217	549	142	670	0	169	442
Hamilton										
2 Adults, 2 Children, 2 FT Workers	40,207	9.67	3351	569	627	438	477	745	299	196
2 Adults, 1 Child, 2 FT Workers	32,283	7.76	2690	452	498	387	477	405	271	200
1 Adult and 2 Children	30,023	14.43	2502	407	498	365	312	745	271	-96
2 Adults, 2 Children, 1 FT Worker	24,416	11.74	2035	569	627	438	312	0	299	-210
1 Adult and 1 Child	23,470	11.28	1956	275	498	264	312	405	243	-41
2 Adults, 1 Child, 1 FT Worker	22,666	10.90	1889	452	498	387	312	0	271	-31
1 Adult	17,656	8.49	1471	217	388	152	312	0	169	233

County by County Basic Needs Budgets

The Iowa Policy Project

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Hancock										
2 Adults, 2 Children, 2 FT Workers	42,474	10.21	3540	569	636	438	546	772	298	281
2 Adults, 1 Child, 2 FT Workers	33,736	8.11	2811	452	498	387	546	406	270	252
1 Adult and 2 Children	32,355	15.56	2696	407	498	365	357	772	270	27
2 Adults, 2 Children, 1 FT Worker	25,684	12.35	2140	569	636	438	357	0	298	-158
1 Adult and 1 Child	24,670	11.86	2056	275	498	264	357	406	242	14
2 Adults, 1 Child, 1 FT Worker	23,633	11.36	1969	452	498	387	357	0	270	5
1 Adult	18,589	8.94	1549	217	396	152	357	0	169	258
Hardin										
2 Adults, 2 Children, 2 FT Workers	38,677	9.30	3223	569	611	409	545	620	299	170
2 Adults, 1 Child, 2 FT Workers	33,842	8.14	2820	452	511	364	545	415	271	262
1 Adult and 2 Children	27,926	13.43	2327	407	511	343	356	620	271	-181
1 Adult and 1 Child	24,915	11.98	2076	275	511	248	356	415	243	28
2 Adults, 2 Children, 1 FT Worker	24,671	11.86	2056	569	611	409	356	0	299	-188
2 Adults, 1 Child, 1 FT Worker	23,578	11.34	1965	452	511	364	356	0	271	11
1 Adult	18,982	9.13	1582	217	427	142	356	0	169	271
Harrison										
2 Adults, 2 Children, 2 FT Workers	51,474	12.37	4290	569	884	424	818	740	299	556
2 Adults, 1 Child, 2 FT Workers	41,368	9.94	3447	452	662	375	818	412	271	457
1 Adult and 2 Children	38,819	18.66	3235	407	662	354	535	740	271	266
2 Adults, 2 Children, 1 FT Worker	35,157	16.90	2930	569	884	424	535	0	299	219
1 Adult and 1 Child	32,313	15.53	2693	275	662	256	535	412	243	310
2 Adults, 1 Child, 1 FT Worker	30,481	14.65	2540	452	662	375	535	0	271	245
1 Adult	23,759	11.42	1980	217	531	147	535	0	169	381
Henry										
2 Adults, 2 Children, 2 FT Workers	39,762	9.56	3314	569	721	428	518	587	299	192
2 Adults, 1 Child, 2 FT Workers	33,486	8.05	2790	452	504	379	518	422	271	244
1 Adult and 2 Children	27,135	13.05	2261	407	504	357	339	587	271	-204
2 Adults, 2 Children, 1 FT Worker	27,006	12.98	2250	569	721	428	339	0	299	-106
1 Adult and 1 Child	24,623	11.84	2052	275	504	258	339	422	243	11
2 Adults, 1 Child, 1 FT Worker	23,255	11.18	1938	452	504	379	339	0	271	-7
1 Adult	18,625	8.95	1552	217	421	148	339	0	169	258

County by County Basic Needs Budgets

The Iowa Policy Project

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Howard										
2 Adults, 2 Children, 2 FT Workers	44,104	10.60	3675	569	645	421	581	820	299	340
2 Adults, 1 Child, 2 FT Workers	34,389	8.27	2866	452	498	373	581	416	271	275
1 Adult and 2 Children	34,221	16.45	2852	407	498	352	380	820	271	124
2 Adults, 2 Children, 1 FT Worker	26,189	12.59	2182	569	645	421	380	0	299	-132
1 Adult and 1 Child	25,390	12.21	2116	275	498	254	380	416	243	50
2 Adults, 1 Child, 1 FT Worker	23,944	11.51	1995	452	498	373	380	0	271	21
1 Adult	18,798	9.04	1567	217	388	146	380	0	169	267
Humboldt										
2 Adults, 2 Children, 2 FT Workers	42,259	10.16	3522	569	640	438	498	816	299	262
2 Adults, 1 Child, 2 FT Workers	32,854	7.90	2738	452	498	387	498	413	271	219
1 Adult and 2 Children	32,475	15.61	2706	407	498	365	326	816	271	23
2 Adults, 2 Children, 1 FT Worker	25,014	12.03	2085	569	640	438	326	0	299	-187
1 Adult and 1 Child	24,061	11.57	2005	275	498	264	326	413	243	-14
2 Adults, 1 Child, 1 FT Worker	22,936	11.03	1911	452	498	387	326	0	271	-23
1 Adult	17,989	8.65	1499	217	395	152	326	0	169	240
Ida										
2 Adults, 2 Children, 2 FT Workers	45,838	11.02	3820	569	655	424	645	816	297	414
2 Adults, 1 Child, 2 FT Workers	35,388	8.51	2949	452	498	375	645	413	269	297
1 Adult and 2 Children	35,214	16.93	2935	407	498	354	422	816	269	169
2 Adults, 2 Children, 1 FT Worker	27,331	13.14	2278	569	655	424	422	0	297	-89
1 Adult and 1 Child	26,189	12.59	2182	275	498	256	422	413	241	77
2 Adults, 1 Child, 1 FT Worker	24,763	11.91	2064	452	498	375	422	0	269	48
1 Adult	19,361	9.31	1613	217	382	147	422	0	168	277
Iowa										
2 Adults, 2 Children, 2 FT Workers	42,515	10.22	3543	569	661	428	645	649	299	292
2 Adults, 1 Child, 2 FT Workers	36,266	8.72	3022	452	505	379	645	445	271	325
1 Adult and 2 Children	30,825	14.82	2569	407	505	357	422	649	271	-42
2 Adults, 2 Children, 1 FT Worker	27,652	13.29	2304	569	661	428	422	0	299	-75
1 Adult and 1 Child	27,329	13.14	2277	275	505	258	422	445	243	129
2 Adults, 1 Child, 1 FT Worker	25,065	12.05	2089	452	505	379	422	0	271	60
1 Adult	19,850	9.54	1654	217	407	148	422	0	169	291

County by County Basic Needs Budgets

The Iowa Policy Project

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Jackson										
2 Adults, 2 Children, 2 FT Workers	44,848	10.78	3737	569	662	421	638	794	299	354
2 Adults, 1 Child, 2 FT Workers	37,266	8.96	3105	452	512	373	638	509	271	350
1 Adult and 2 Children	34,782	16.72	2899	407	512	352	417	794	271	146
1 Adult and 1 Child	28,781	13.84	2398	275	512	254	417	509	243	188
2 Adults, 2 Children, 1 FT Worker	27,391	13.17	2283	569	662	421	417	0	299	-85
2 Adults, 1 Child, 1 FT Worker	24,978	12.01	2082	452	512	373	417	0	271	57
1 Adult	19,407	9.33	1617	217	388	146	417	0	169	280
Jasper										
2 Adults, 2 Children, 2 FT Workers	41,813	10.05	3484	569	707	409	569	665	299	266
2 Adults, 1 Child, 2 FT Workers	35,513	8.54	2959	452	556	364	569	447	271	300
1 Adult and 2 Children	30,825	14.82	2569	407	556	343	372	665	271	-45
2 Adults, 2 Children, 1 FT Worker	27,139	13.05	2262	569	707	409	372	0	299	-94
1 Adult and 1 Child	27,107	13.03	2259	275	556	248	372	447	243	118
2 Adults, 1 Child, 1 FT Worker	24,779	11.91	2065	452	556	364	372	0	271	50
1 Adult	19,137	9.20	1595	217	423	142	372	0	169	272
Jefferson										
2 Adults, 2 Children, 2 FT Workers	37,222	8.95	3102	569	631	428	428	623	299	124
2 Adults, 1 Child, 2 FT Workers	31,209	7.50	2601	452	501	379	428	399	271	171
1 Adult and 2 Children	26,723	12.85	2227	407	501	357	280	623	271	-212
2 Adults, 2 Children, 1 FT Worker	23,708	11.40	1976	569	631	428	280	0	299	-231
1 Adult and 1 Child	22,631	10.88	1886	275	501	258	280	399	243	-70
2 Adults, 1 Child, 1 FT Worker	22,014	10.58	1834	452	501	379	280	0	271	-49
1 Adult	17,683	8.50	1474	217	423	148	280	0	169	237
Johnson										
2 Adults, 2 Children, 2 FT Workers	50,888	12.23	4241	569	951	428	617	846	294	536
2 Adults, 1 Child, 2 FT Workers	39,978	9.61	3332	452	653	379	617	553	266	412
1 Adult and 2 Children	38,840	18.67	3237	407	653	357	445	846	266	263
2 Adults, 2 Children, 1 FT Worker	34,532	16.60	2878	569	951	428	445	0	294	191
1 Adult and 1 Child	32,923	15.83	2744	275	653	258	445	553	238	322
2 Adults, 1 Child, 1 FT Worker	28,377	13.64	2365	452	653	379	445	0	266	170
1 Adult	21,987	10.57	1832	217	519	148	445	0	166	337

County by County Basic Needs Budgets

The Iowa Policy Project

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Jones										
2 Adults, 2 Children, 2 FT Workers	48,831	11.74	4069	569	698	428	922	667	299	486
2 Adults, 1 Child, 2 FT Workers	40,734	9.79	3394	452	498	379	922	436	271	436
1 Adult and 2 Children	36,874	17.73	3073	407	498	357	665	667	271	208
2 Adults, 2 Children, 1 FT Worker	33,922	16.31	2827	569	698	428	665	0	299	168
1 Adult and 1 Child	32,155	15.46	2680	275	498	258	665	436	243	305
2 Adults, 1 Child, 1 FT Worker	29,827	14.34	2486	452	498	379	665	0	271	221
1 Adult	23,985	11.53	1999	217	415	148	665	0	169	385
Keokuk										
2 Adults, 2 Children, 2 FT Workers	42,607	10.24	3551	569	608	428	790	577	297	282
2 Adults, 1 Child, 2 FT Workers	36,818	8.85	3068	452	498	379	790	352	269	328
1 Adult and 2 Children	30,973	14.89	2581	407	498	357	516	577	269	-43
2 Adults, 2 Children, 1 FT Worker	28,407	13.66	2367	569	608	428	516	0	297	-51
1 Adult and 1 Child	26,927	12.95	2244	275	498	258	516	352	241	104
2 Adults, 1 Child, 1 FT Worker	26,691	12.83	2224	452	498	379	516	0	269	110
1 Adult	20,872	10.03	1739	217	379	148	516	0	168	311
Kossuth										
2 Adults, 2 Children, 2 FT Workers	42,819	10.29	3568	569	636	438	528	813	299	285
2 Adults, 1 Child, 2 FT Workers	33,495	8.05	2791	452	498	387	528	411	271	244
1 Adult and 2 Children	33,219	15.97	2768	407	498	365	345	813	271	69
2 Adults, 2 Children, 1 FT Worker	25,377	12.20	2115	569	636	438	345	0	299	-172
1 Adult and 1 Child	24,505	11.78	2042	275	498	264	345	411	243	6
2 Adults, 1 Child, 1 FT Worker	23,366	11.23	1947	452	498	387	345	0	271	-6
1 Adult	18,369	8.83	1531	217	396	152	345	0	169	252
Lee										
2 Adults, 2 Children, 2 FT Workers	39,665	9.53	3305	569	631	428	597	598	299	183
2 Adults, 1 Child, 2 FT Workers	33,973	8.17	2831	452	498	379	597	384	271	250
1 Adult and 2 Children	28,939	13.91	2412	407	498	357	430	598	271	-149
2 Adults, 2 Children, 1 FT Worker	26,980	12.97	2248	569	631	428	430	0	299	-109
1 Adult and 1 Child	25,706	12.36	2142	275	498	258	430	384	243	54
2 Adults, 1 Child, 1 FT Worker	24,953	12.00	2079	452	498	379	430	0	271	49
1 Adult	20,125	9.68	1677	217	422	148	430	0	169	291

County by County Basic Needs Budgets

The Iowa Policy Project

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Linn										
2 Adults, 2 Children, 2 FT Workers	48,086	11.56	4007	569	840	428	628	783	294	465
2 Adults, 1 Child, 2 FT Workers	38,248	9.19	3187	452	593	379	628	503	266	366
1 Adult and 2 Children	36,745	17.67	3062	407	593	357	453	783	266	203
2 Adults, 2 Children, 1 FT Worker	32,182	15.47	2682	569	840	428	453	0	294	98
1 Adult and 1 Child	31,215	15.01	2601	275	593	258	453	503	238	281
2 Adults, 1 Child, 1 FT Worker	27,318	13.13	2276	452	593	379	453	0	266	133
1 Adult	20,974	10.08	1748	217	450	148	453	0	166	314
Louisa										
2 Adults, 2 Children, 2 FT Workers	43,213	10.39	3601	569	683	421	714	595	296	323
2 Adults, 1 Child, 2 FT Workers	36,902	8.87	3075	452	528	373	714	393	269	346
1 Adult and 2 Children	31,318	15.06	2610	407	528	352	467	595	269	-8
2 Adults, 2 Children, 1 FT Worker	29,018	13.95	2418	569	683	421	467	0	296	-18
1 Adult and 1 Child	27,615	13.28	2301	275	528	254	467	393	240	144
2 Adults, 1 Child, 1 FT Worker	26,367	12.68	2197	452	528	373	467	0	269	108
1 Adult	20,932	10.06	1744	217	427	146	467	0	168	319
Lucas										
2 Adults, 2 Children, 2 FT Workers	46,714	11.23	3893	569	608	409	848	722	299	438
2 Adults, 1 Child, 2 FT Workers	38,370	9.22	3198	452	498	364	848	390	271	375
1 Adult and 2 Children	35,736	17.18	2978	407	498	343	554	722	271	183
2 Adults, 2 Children, 1 FT Worker	29,033	13.96	2419	569	608	409	554	0	299	-20
1 Adult and 1 Child	28,712	13.80	2393	275	498	248	554	390	243	185
2 Adults, 1 Child, 1 FT Worker	27,325	13.14	2277	452	498	364	554	0	271	138
1 Adult	21,461	10.32	1788	217	379	142	554	0	169	327
Lyon										
2 Adults, 2 Children, 2 FT Workers	42,024	10.10	3502	569	610	438	582	735	299	269
2 Adults, 1 Child, 2 FT Workers	33,956	8.16	2830	452	498	387	582	383	271	257
1 Adult and 2 Children	31,989	15.38	2666	407	498	365	380	735	271	10
2 Adults, 2 Children, 1 FT Worker	25,605	12.31	2134	569	610	438	380	0	299	-162
1 Adult and 1 Child	24,676	11.86	2056	275	498	264	380	383	243	13
2 Adults, 1 Child, 1 FT Worker	24,106	11.59	2009	452	498	387	380	0	271	21
1 Adult	18,659	8.97	1555	217	377	152	380	0	169	260

County by County Basic Needs Budgets

The Iowa Policy Project

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Madison										
2 Adults, 2 Children, 2 FT Workers	52,392	12.59	4366	569	857	409	970	682	299	580
2 Adults, 1 Child, 2 FT Workers	44,716	10.75	3726	452	669	364	970	458	271	542
1 Adult and 2 Children	41,021	19.72	3418	407	669	343	699	682	271	347
2 Adults, 2 Children, 1 FT Worker	37,784	18.17	3149	569	857	409	699	0	299	316
1 Adult and 1 Child	35,965	17.29	2997	275	669	248	699	458	243	405
2 Adults, 1 Child, 1 FT Worker	33,594	16.15	2800	452	669	364	699	0	271	345
1 Adult	26,725	12.85	2227	217	549	142	699	0	169	451
Mahaska										
2 Adults, 2 Children, 2 FT Workers	39,479	9.49	3290	569	636	428	572	607	299	179
2 Adults, 1 Child, 2 FT Workers	34,020	8.18	2835	452	531	379	572	379	271	251
1 Adult and 2 Children	28,591	13.75	2383	407	531	357	374	607	271	-164
2 Adults, 2 Children, 1 FT Worker	25,839	12.42	2153	569	636	428	374	0	299	-153
1 Adult and 1 Child	25,077	12.06	2090	275	531	258	374	379	243	30
2 Adults, 1 Child, 1 FT Worker	24,474	11.77	2040	452	531	379	374	0	271	33
1 Adult	19,113	9.19	1593	217	417	148	374	0	169	268
Marion										
2 Adults, 2 Children, 2 FT Workers	42,136	10.13	3511	569	703	409	591	665	299	275
2 Adults, 1 Child, 2 FT Workers	35,691	8.58	2974	452	569	364	591	422	271	305
1 Adult and 2 Children	31,738	15.26	2645	407	569	343	387	665	271	3
2 Adults, 2 Children, 1 FT Worker	27,413	13.18	2284	569	703	409	387	0	299	-83
1 Adult and 1 Child	27,178	13.07	2265	275	569	248	387	422	243	121
2 Adults, 1 Child, 1 FT Worker	25,364	12.19	2114	452	569	364	387	0	271	71
1 Adult	19,945	9.59	1662	217	456	142	387	0	169	291
Marshall										
2 Adults, 2 Children, 2 FT Workers	44,138	10.61	3678	569	707	409	512	856	299	326
2 Adults, 1 Child, 2 FT Workers	37,897	9.11	3158	452	550	364	512	652	271	357
1 Adult and 2 Children	34,834	16.75	2903	407	550	343	335	856	271	141
1 Adult and 1 Child	30,794	14.80	2566	275	550	248	335	652	243	263
2 Adults, 2 Children, 1 FT Worker	26,288	12.64	2191	569	707	409	335	0	299	-128
2 Adults, 1 Child, 1 FT Worker	23,881	11.48	1990	452	550	364	335	0	271	18
1 Adult	18,809	9.04	1567	217	441	142	335	0	169	263

County by County Basic Needs Budgets

The Iowa Policy Project

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Mills										
2 Adults, 2 Children, 2 FT Workers	50,054	12.03	4171	569	884	424	712	775	299	508
2 Adults, 1 Child, 2 FT Workers	39,662	9.53	3305	452	662	375	712	434	271	399
1 Adult and 2 Children	38,103	18.32	3175	407	662	354	466	775	271	240
2 Adults, 2 Children, 1 FT Worker	33,447	16.08	2787	569	884	424	466	0	299	145
1 Adult and 1 Child	31,423	15.11	2619	275	662	256	466	434	243	283
2 Adults, 1 Child, 1 FT Worker	28,973	13.93	2414	452	662	375	466	0	271	188
1 Adult	22,535	10.83	1878	217	531	147	466	0	169	348
Mitchell										
2 Adults, 2 Children, 2 FT Workers	44,168	10.62	3681	569	636	438	595	819	299	325
2 Adults, 1 Child, 2 FT Workers	34,663	8.33	2889	452	498	387	595	416	271	270
1 Adult and 2 Children	34,441	16.56	2870	407	498	365	389	819	271	121
2 Adults, 2 Children, 1 FT Worker	26,414	12.70	2201	569	636	438	389	0	299	-130
1 Adult and 1 Child	25,672	12.34	2139	275	498	264	389	416	243	54
2 Adults, 1 Child, 1 FT Worker	24,284	11.67	2024	452	498	387	389	0	271	27
1 Adult	19,106	9.19	1592	217	396	152	389	0	169	269
Monona										
2 Adults, 2 Children, 2 FT Workers	46,692	11.22	3891	569	655	424	758	754	299	432
2 Adults, 1 Child, 2 FT Workers	36,850	8.86	3071	452	498	375	758	386	271	331
1 Adult and 2 Children	35,419	17.03	2952	407	498	354	496	754	271	172
2 Adults, 2 Children, 1 FT Worker	29,027	13.96	2419	569	655	424	496	0	299	-24
1 Adult and 1 Child	27,364	13.16	2280	275	498	256	496	386	243	126
2 Adults, 1 Child, 1 FT Worker	26,289	12.64	2191	452	498	375	496	0	271	99
1 Adult	20,601	9.90	1717	217	382	147	496	0	169	306
Monroe										
2 Adults, 2 Children, 2 FT Workers	45,426	10.92	3786	569	608	428	744	773	299	365
2 Adults, 1 Child, 2 FT Workers	36,774	8.84	3064	452	498	379	744	389	271	331
1 Adult and 2 Children	35,664	17.15	2972	407	498	357	486	773	271	180
2 Adults, 2 Children, 1 FT Worker	27,808	13.37	2317	569	608	428	486	0	299	-73
1 Adult and 1 Child	27,273	13.11	2273	275	498	258	486	389	243	124
2 Adults, 1 Child, 1 FT Worker	26,167	12.58	2181	452	498	379	486	0	271	95
1 Adult	20,418	9.82	1702	217	379	148	486	0	169	303

County by County Basic Needs Budgets

The Iowa Policy Project

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Montgomery										
2 Adults, 2 Children, 2 FT Workers	43,363	10.42	3614	569	698	424	555	755	299	314
2 Adults, 1 Child, 2 FT Workers	34,818	8.37	2902	452	569	375	555	399	271	281
1 Adult and 2 Children	33,853	16.28	2821	407	569	354	362	755	271	103
2 Adults, 2 Children, 1 FT Worker	26,992	12.98	2249	569	698	424	362	0	299	-103
1 Adult and 1 Child	26,200	12.60	2183	275	569	256	362	399	243	79
2 Adults, 1 Child, 1 FT Worker	25,031	12.03	2086	452	569	375	362	0	271	57
1 Adult	19,545	9.40	1629	217	452	147	362	0	169	282
Muscatine										
2 Adults, 2 Children, 2 FT Workers	41,268	9.92	3439	569	719	421	506	680	299	245
2 Adults, 1 Child, 2 FT Workers	34,726	8.35	2894	452	584	373	506	437	271	271
1 Adult and 2 Children	30,972	14.89	2581	407	584	352	331	680	271	-44
2 Adults, 2 Children, 1 FT Worker	26,668	12.82	2222	569	719	421	331	0	299	-117
1 Adult and 1 Child	26,536	12.76	2211	275	584	254	331	437	243	87
2 Adults, 1 Child, 1 FT Worker	24,620	11.84	2052	452	584	373	331	0	271	41
1 Adult	19,268	9.26	1606	217	470	146	331	0	169	273
O'Brien										
2 Adults, 2 Children, 2 FT Workers	41,428	9.96	3452	569	610	438	563	737	299	236
2 Adults, 1 Child, 2 FT Workers	33,440	8.04	2787	452	498	387	563	375	271	241
1 Adult and 2 Children	31,635	15.21	2636	407	498	365	368	737	271	-10
2 Adults, 2 Children, 1 FT Worker	25,289	12.16	2107	569	610	438	368	0	299	-177
1 Adult and 1 Child	24,174	11.62	2015	275	498	264	368	375	243	-8
2 Adults, 1 Child, 1 FT Worker	23,819	11.45	1985	452	498	387	368	0	271	9
1 Adult	18,420	8.86	1535	217	377	152	368	0	169	252
Osceola										
2 Adults, 2 Children, 2 FT Workers	40,315	9.69	3360	569	610	438	472	771	296	204
2 Adults, 1 Child, 2 FT Workers	31,611	7.60	2634	452	498	387	472	375	269	181
1 Adult and 2 Children	30,771	14.79	2564	407	498	365	308	771	269	-54
2 Adults, 2 Children, 1 FT Worker	23,883	11.48	1990	569	610	438	308	0	296	-231
1 Adult and 1 Child	22,667	10.90	1889	275	498	264	308	375	240	-71
2 Adults, 1 Child, 1 FT Worker	22,562	10.85	1880	452	498	387	308	0	269	-34
1 Adult	17,414	8.37	1451	217	377	152	308	0	168	229

Page	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Page										
2 Adults, 2 Children, 2 FT Workers	38,209	9.18	3184	569	594	424	443	707	299	148
2 Adults, 1 Child, 2 FT Workers	31,109	7.48	2592	452	498	375	443	386	271	167
1 Adult and 2 Children	28,222	13.57	2352	407	498	354	290	707	271	-175
2 Adults, 2 Children, 1 FT Worker	23,241	11.17	1937	569	594	424	290	0	299	-239
1 Adult and 1 Child	22,475	10.81	1873	275	498	256	290	386	243	-75
2 Adults, 1 Child, 1 FT Worker	22,086	10.62	1841	452	498	375	290	0	271	-45
1 Adult	17,107	8.22	1426	217	379	147	290	0	169	224
Palo Alto										
2 Adults, 2 Children, 2 FT Workers	39,952	9.60	3329	569	610	438	457	756	299	200
2 Adults, 1 Child, 2 FT Workers	32,117	7.72	2676	452	498	387	457	409	271	202
1 Adult and 2 Children	30,122	14.48	2510	407	498	365	299	756	271	-86
2 Adults, 2 Children, 1 FT Worker	23,764	11.42	1980	569	610	438	299	0	299	-235
1 Adult and 1 Child	23,362	11.23	1947	275	498	264	299	409	243	-41
2 Adults, 1 Child, 1 FT Worker	22,436	10.79	1870	452	498	387	299	0	271	-37
1 Adult	17,307	8.32	1442	217	377	152	299	0	169	228
Plymouth										
2 Adults, 2 Children, 2 FT Workers	43,533	10.46	3628	569	671	424	596	762	299	307
2 Adults, 1 Child, 2 FT Workers	34,062	8.19	2839	452	498	375	596	392	271	255
1 Adult and 2 Children	32,577	15.66	2715	407	498	354	390	762	271	33
2 Adults, 2 Children, 1 FT Worker	26,965	12.96	2247	569	671	424	390	0	299	-106
1 Adult and 1 Child	24,890	11.97	2074	275	498	256	390	392	243	20
2 Adults, 1 Child, 1 FT Worker	24,105	11.59	2009	452	498	375	390	0	271	23
1 Adult	19,329	9.29	1611	217	414	147	390	0	169	274
Pocahontas										
2 Adults, 2 Children, 2 FT Workers	42,906	10.31	3576	569	640	438	597	755	299	278
2 Adults, 1 Child, 2 FT Workers	34,068	8.19	2839	452	498	387	597	385	271	249
1 Adult and 2 Children	32,576	15.66	2715	407	498	365	391	755	271	28
2 Adults, 2 Children, 1 FT Worker	26,466	12.72	2206	569	640	438	391	0	299	-131
1 Adult and 1 Child	24,866	11.95	2072	275	498	264	391	385	243	16
2 Adults, 1 Child, 1 FT Worker	24,262	11.66	2022	452	498	387	391	0	271	23
1 Adult	19,072	9.17	1589	217	395	152	391	0	169	265

County by County Basic Needs Budgets

The Iowa Policy Project

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Polk										
2 Adults, 2 Children, 2 FT Workers	49,035	11.79	4086	569	857	424	632	820	296	488
2 Adults, 1 Child, 2 FT Workers	40,406	9.71	3367	452	669	375	632	544	269	426
1 Adult and 2 Children	39,134	18.81	3261	407	669	354	455	820	269	287
1 Adult and 1 Child	33,244	15.98	2770	275	669	256	455	544	240	331
2 Adults, 2 Children, 1 FT Worker	32,621	15.68	2718	569	857	424	455	0	296	117
2 Adults, 1 Child, 1 FT Worker	28,923	13.91	2410	452	669	375	455	0	269	190
1 Adult	22,663	10.90	1889	217	549	147	455	0	168	353
Pottawattamie										
2 Adults, 2 Children, 2 FT Workers	48,787	11.73	4066	569	884	409	706	722	299	477
2 Adults, 1 Child, 2 FT Workers	39,239	9.43	3270	452	662	364	706	426	271	389
1 Adult and 2 Children	37,736	18.14	3145	407	662	343	509	722	271	231
2 Adults, 2 Children, 1 FT Worker	34,084	16.39	2840	569	884	409	509	0	299	170
1 Adult and 1 Child	31,874	15.32	2656	275	662	248	509	426	243	293
2 Adults, 1 Child, 1 FT Worker	29,625	14.24	2469	452	662	364	509	0	271	211
1 Adult	23,170	11.14	1931	217	531	142	509	0	169	363
Poweshiek										
2 Adults, 2 Children, 2 FT Workers	40,468	9.73	3372	569	680	424	505	666	296	232
2 Adults, 1 Child, 2 FT Workers	33,442	8.04	2787	452	532	375	505	401	269	253
1 Adult and 2 Children	29,513	14.19	2459	407	532	354	330	666	269	-99
2 Adults, 2 Children, 1 FT Worker	25,916	12.46	2160	569	680	424	330	0	296	-139
1 Adult and 1 Child	24,586	11.82	2049	275	532	256	330	401	240	15
2 Adults, 1 Child, 1 FT Worker	23,644	11.37	1970	452	532	375	330	0	269	12
1 Adult	18,224	8.76	1519	217	404	147	330	0	168	253
Ringgold										
2 Adults, 2 Children, 2 FT Workers	43,894	10.55	3658	569	608	438	731	692	296	324
2 Adults, 1 Child, 2 FT Workers	36,893	8.87	3074	452	498	387	731	405	269	332
1 Adult and 2 Children	33,568	16.14	2797	407	498	365	478	692	269	88
2 Adults, 2 Children, 1 FT Worker	27,818	13.37	2318	569	608	438	478	0	296	-71
1 Adult and 1 Child	27,513	13.23	2293	275	498	264	478	405	240	133
2 Adults, 1 Child, 1 FT Worker	26,136	12.57	2178	452	498	387	478	0	269	94
1 Adult	20,324	9.77	1694	217	379	152	478	0	168	300

County by County Basic Needs Budgets

The Iowa Policy Project

	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Sac										
2 Adults, 2 Children, 2 FT Workers	41,085	9.88	3424	569	655	421	515	743	299	222
2 Adults, 1 Child, 2 FT Workers	32,087	7.71	2674	452	498	373	515	373	271	192
1 Adult and 2 Children	30,233	14.53	2519	407	498	352	337	743	271	-89
2 Adults, 2 Children, 1 FT Worker	25,215	12.12	2101	569	655	421	337	0	299	-180
1 Adult and 1 Child	23,115	11.11	1926	275	498	254	337	373	243	-54
2 Adults, 1 Child, 1 FT Worker	22,879	11.00	1907	452	498	373	337	0	271	-24
1 Adult	17,863	8.59	1489	217	382	146	337	0	169	238
Scott										
2 Adults, 2 Children, 2 FT Workers	45,232	10.87	3769	569	733	424	636	759	299	349
2 Adults, 1 Child, 2 FT Workers	37,768	9.08	3147	452	575	375	636	487	271	351
1 Adult and 2 Children	36,112	17.36	3009	407	575	354	459	759	271	184
1 Adult and 1 Child	30,584	14.70	2549	275	575	256	459	487	243	254
2 Adults, 2 Children, 1 FT Worker	29,914	14.38	2493	569	733	424	459	0	299	9
2 Adults, 1 Child, 1 FT Worker	27,071	13.02	2256	452	575	375	459	0	271	124
1 Adult	21,193	10.19	1766	217	457	147	459	0	169	317
Shelby										
2 Adults, 2 Children, 2 FT Workers	43,878	10.55	3657	569	698	438	577	749	299	327
2 Adults, 1 Child, 2 FT Workers	35,147	8.45	2929	452	569	387	577	381	271	292
1 Adult and 2 Children	34,357	16.52	2863	407	569	365	377	749	271	125
2 Adults, 2 Children, 1 FT Worker	27,662	13.30	2305	569	698	438	377	0	299	-76
1 Adult and 1 Child	26,291	12.64	2191	275	569	264	377	381	243	82
2 Adults, 1 Child, 1 FT Worker	25,583	12.30	2132	452	569	387	377	0	271	76
1 Adult	19,882	9.56	1657	217	452	152	377	0	169	290
Sioux										
2 Adults, 2 Children, 2 FT Workers	39,166	9.41	3264	569	673	409	386	754	299	174
2 Adults, 1 Child, 2 FT Workers	29,470	7.08	2456	452	498	364	386	386	271	99
1 Adult and 2 Children	28,045	13.48	2337	407	498	343	252	754	271	-188
2 Adults, 2 Children, 1 FT Worker	23,536	11.32	1961	569	673	409	252	0	299	-241
1 Adult and 1 Child	21,473	10.32	1789	275	498	248	252	386	243	-113
2 Adults, 1 Child, 1 FT Worker	20,985	10.09	1749	452	498	364	252	0	271	-88
1 Adult	16,873	8.11	1406	217	410	142	252	0	169	216

County by County Basic Needs Budgets

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	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Story										
2 Adults, 2 Children, 2 FT Workers	50,024	12.03	4169	569	947	428	600	804	299	522
2 Adults, 1 Child, 2 FT Workers	39,783	9.56	3315	452	662	379	600	534	271	417
1 Adult and 2 Children	38,238	18.38	3187	407	662	357	433	804	271	253
2 Adults, 2 Children, 1 FT Worker	34,423	16.55	2869	569	947	428	433	0	299	193
1 Adult and 1 Child	32,692	15.72	2724	275	662	258	433	534	243	319
2 Adults, 1 Child, 1 FT Worker	28,520	13.71	2377	452	662	379	433	0	271	180
1 Adult	22,163	10.66	1847	217	536	148	433	0	169	344
Tama										
2 Adults, 2 Children, 2 FT Workers	43,152	10.37	3596	569	661	424	624	713	299	306
2 Adults, 1 Child, 2 FT Workers	35,207	8.46	2934	452	505	375	624	415	271	292
1 Adult and 2 Children	32,106	15.44	2676	407	505	354	408	713	271	18
2 Adults, 2 Children, 1 FT Worker	27,172	13.06	2264	569	661	424	408	0	299	-97
1 Adult and 1 Child	26,118	12.56	2177	275	505	256	408	415	243	75
2 Adults, 1 Child, 1 FT Worker	24,632	11.84	2053	452	505	375	408	0	271	42
1 Adult	19,557	9.40	1630	217	407	147	408	0	169	282
Taylor										
2 Adults, 2 Children, 2 FT Workers	42,277	10.16	3523	569	608	424	635	706	299	282
2 Adults, 1 Child, 2 FT Workers	34,659	8.33	2888	452	498	375	635	379	271	278
1 Adult and 2 Children	31,992	15.38	2666	407	498	354	415	706	271	15
2 Adults, 2 Children, 1 FT Worker	26,180	12.59	2182	569	608	424	415	0	299	-133
1 Adult and 1 Child	25,363	12.19	2114	275	498	256	415	379	243	48
2 Adults, 1 Child, 1 FT Worker	24,679	11.87	2057	452	498	375	415	0	271	46
1 Adult	19,230	9.25	1602	217	379	147	415	0	169	275
Union										
2 Adults, 2 Children, 2 FT Workers	39,943	9.60	3329	569	608	428	518	713	299	194
2 Adults, 1 Child, 2 FT Workers	32,612	7.84	2718	452	498	379	518	384	271	216
1 Adult and 2 Children	29,933	14.39	2494	407	498	357	338	713	271	-90
2 Adults, 2 Children, 1 FT Worker	24,484	11.77	2040	569	608	428	338	0	299	-202
1 Adult and 1 Child	23,664	11.38	1972	275	498	258	338	384	243	-24
2 Adults, 1 Child, 1 FT Worker	23,126	11.12	1927	452	498	379	338	0	271	-11
1 Adult	17,892	8.60	1491	217	379	148	338	0	169	240

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	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Van Buren										
2 Adults, 2 Children, 2 FT Workers	40,533	9.74	3378	569	608	428	719	537	299	218
2 Adults, 1 Child, 2 FT Workers	36,163	8.69	3014	452	498	379	719	377	271	318
1 Adult and 2 Children	28,575	13.74	2381	407	498	357	470	537	271	-159
2 Adults, 2 Children, 1 FT Worker	27,457	13.20	2288	569	608	428	470	0	299	-86
1 Adult and 1 Child	26,568	12.77	2214	275	498	258	470	377	243	93
2 Adults, 1 Child, 1 FT Worker	25,836	12.42	2153	452	498	379	470	0	271	83
1 Adult	20,160	9.69	1680	217	379	148	470	0	169	297
Wapello										
2 Adults, 2 Children, 2 FT Workers	41,891	10.07	3491	569	651	409	578	729	299	256
2 Adults, 1 Child, 2 FT Workers	34,301	8.25	2858	452	546	364	578	390	271	257
1 Adult and 2 Children	32,322	15.54	2694	407	546	343	378	729	271	20
2 Adults, 2 Children, 1 FT Worker	25,856	12.43	2155	569	651	409	378	0	299	-151
1 Adult and 1 Child	25,522	12.27	2127	275	546	248	378	390	243	47
2 Adults, 1 Child, 1 FT Worker	24,563	11.81	2047	452	546	364	378	0	271	36
1 Adult	19,026	9.15	1586	217	414	142	378	0	169	266
Warren										
2 Adults, 2 Children, 2 FT Workers	52,195	12.55	4350	569	857	428	893	741	296	566
2 Adults, 1 Child, 2 FT Workers	44,285	10.65	3690	452	669	379	893	504	269	524
1 Adult and 2 Children	41,178	19.80	3432	407	669	357	644	741	269	345
2 Adults, 2 Children, 1 FT Worker	36,983	17.78	3082	569	857	428	644	0	296	288
1 Adult and 1 Child	35,835	17.23	2986	275	669	258	644	504	240	396
2 Adults, 1 Child, 1 FT Worker	32,824	15.78	2735	452	669	379	644	0	269	322
1 Adult	25,828	12.42	2152	217	549	148	644	0	168	426
Washington										
2 Adults, 2 Children, 2 FT Workers	42,586	10.24	3549	569	643	409	678	664	299	287
2 Adults, 1 Child, 2 FT Workers	36,617	8.80	3051	452	504	364	678	454	271	328
1 Adult and 2 Children	31,478	15.13	2623	407	504	343	443	664	271	-9
1 Adult and 1 Child	27,702	13.32	2309	275	504	248	443	454	243	142
2 Adults, 2 Children, 1 FT Worker	27,227	13.09	2269	569	643	409	443	0	299	-94
2 Adults, 1 Child, 1 FT Worker	25,123	12.08	2094	452	504	364	443	0	271	60
1 Adult	19,897	9.57	1658	217	397	142	443	0	169	290

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	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Wayne										
2 Adults, 2 Children, 2 FT Workers	42,039	10.11	3503	569	608	438	666	648	296	278
2 Adults, 1 Child, 2 FT Workers	34,903	8.39	2909	452	498	387	666	350	269	287
1 Adult and 2 Children	31,325	15.06	2610	407	498	365	435	648	269	-12
2 Adults, 2 Children, 1 FT Worker	26,971	12.97	2248	569	608	438	435	0	296	-98
2 Adults, 1 Child, 1 FT Worker	25,361	12.19	2113	452	498	387	435	0	269	72
1 Adult and 1 Child	25,310	12.17	2109	275	498	264	435	350	240	47
1 Adult	19,642	9.44	1637	217	379	152	435	0	168	286
Webster										
2 Adults, 2 Children, 2 FT Workers	43,515	10.46	3626	569	694	438	572	754	296	303
2 Adults, 1 Child, 2 FT Workers	33,985	8.17	2832	452	502	387	572	400	269	250
1 Adult and 2 Children	33,345	16.03	2779	407	502	365	412	754	269	70
2 Adults, 2 Children, 1 FT Worker	28,083	13.50	2340	569	694	438	412	0	296	-69
1 Adult and 1 Child	25,808	12.41	2151	275	502	264	412	400	240	58
2 Adults, 1 Child, 1 FT Worker	24,754	11.90	2063	452	502	387	412	0	269	41
1 Adult	19,289	9.27	1607	217	387	152	412	0	168	271
Winnebago										
2 Adults, 2 Children, 2 FT Workers	40,231	9.67	3353	569	636	421	463	764	299	201
2 Adults, 1 Child, 2 FT Workers	32,013	7.70	2668	452	498	373	463	416	271	195
1 Adult and 2 Children	30,186	14.51	2515	407	498	352	303	764	271	-80
2 Adults, 2 Children, 1 FT Worker	24,087	11.58	2007	569	636	421	303	0	299	-221
1 Adult and 1 Child	23,338	11.22	1945	275	498	254	303	416	243	-44
2 Adults, 1 Child, 1 FT Worker	22,237	10.69	1853	452	498	373	303	0	271	-44
1 Adult	17,565	8.44	1464	217	396	146	303	0	169	233
Winneshiek										
2 Adults, 2 Children, 2 FT Workers	42,067	10.11	3506	569	647	424	485	813	299	269
2 Adults, 1 Child, 2 FT Workers	32,631	7.84	2719	452	498	375	485	419	271	219
1 Adult and 2 Children	32,115	15.44	2676	407	498	354	317	813	271	16
2 Adults, 2 Children, 1 FT Worker	24,832	11.94	2069	569	647	424	317	0	299	-187
1 Adult and 1 Child	23,933	11.51	1994	275	498	256	317	419	243	-14
2 Adults, 1 Child, 1 FT Worker	22,638	10.88	1886	452	498	375	317	0	271	-27
1 Adult	17,558	8.44	1463	217	379	147	317	0	169	234

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	Income	Hrly Wage	Monthly Req	Food	Housing	Health Care	Trans- portation	ChildCare	Clothing/ Misc	Income Taxes
Woodbury										
2 Adults, 2 Children, 2 FT Workers	46,311	11.13	3859	569	752	438	630	747	299	424
2 Adults, 1 Child, 2 FT Workers	36,729	8.83	3061	452	597	387	630	395	271	329
1 Adult and 2 Children	36,477	17.54	3040	407	597	365	454	747	271	199
2 Adults, 2 Children, 1 FT Worker	30,607	14.71	2551	569	752	438	454	0	299	39
1 Adult and 1 Child	29,192	14.03	2433	275	597	264	454	395	243	205
2 Adults, 1 Child, 1 FT Worker	27,718	13.33	2310	452	597	387	454	0	271	149
1 Adult	21,212	10.20	1768	217	455	152	454	0	169	321
Worth										
2 Adults, 2 Children, 2 FT Workers	45,684	10.98	3807	569	636	438	726	777	299	362
2 Adults, 1 Child, 2 FT Workers	36,746	8.83	3062	452	498	387	726	404	271	324
1 Adult and 2 Children	36,401	17.50	3033	407	498	365	523	777	271	192
2 Adults, 2 Children, 1 FT Worker	29,420	14.14	2452	569	636	438	523	0	299	-13
1 Adult and 1 Child	28,483	13.69	2374	275	498	264	523	404	243	167
2 Adults, 1 Child, 1 FT Worker	27,018	12.99	2251	452	498	387	523	0	271	120
1 Adult	21,337	10.26	1778	217	396	152	523	0	169	321
Wright										
2 Adults, 2 Children, 2 FT Workers	42,411	10.20	3534	569	640	421	604	736	299	265
2 Adults, 1 Child, 2 FT Workers	33,973	8.17	2831	452	498	373	604	386	271	247
1 Adult and 2 Children	33,065	15.90	2755	407	498	352	435	736	271	56
2 Adults, 2 Children, 1 FT Worker	27,067	13.01	2256	569	640	421	435	0	299	-108
1 Adult and 1 Child	25,722	12.37	2144	275	498	254	435	386	243	53
2 Adults, 1 Child, 1 FT Worker	24,867	11.96	2072	452	498	373	435	0	271	43
1 Adult	19,709	9.48	1642	217	395	146	435	0	169	280