



Making Ends Meet After the Great Recession:

The 2010 Living Income Standard for North Carolina

By Alexandra Forter Sirota
with Edwin McLenaghan

NC BUDGET & TAX CENTER
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OVERVIEW

Work provides not only the ability to meet the most basic human needs but also access to new opportunities and a sense of dignity and purpose, all of which have driven America's economic growth for generations.

For many in North Carolina, however, work falls far short of its promise. Almost 35 percent of North Carolinians in 2009 earned low incomes while working, and the number and proportion of such families has risen since 2000.¹

During the last decade, the number of low-wage work opportunities grew at a greater rate than the number of well-paying jobs with benefits. Then the Great Recession struck, creating significant job loss and devastating the finances of workers who did not earn enough to build substantial nest eggs of savings and assets. This one-two punch of the prevalence of low-wage work and the Great Recession has



contributed to the accelerated growth in the struggles working families face on a day-to-day basis. These daily challenges can quickly become generational struggles as low-wage jobs are less likely to support children's healthy development and increasingly can doom children to a lifetime of low earnings and limited economic mobility.²

Restoring not only the promise of work but also the opportunity for well-paying jobs with benefits is the central challenge confronting North Carolina as the state maps its course out of the Great Recession.

Yet, without a meaningful measure of the economic pressures facing low-wage

families, it is difficult to determine the scope of the challenge and guide a response. The failure of the Federal Poverty Level to capture the full range of factors contributing to economic hardship and the prolonged erosion in the value of the minimum wage have left a need for statistics that enable policymakers to better understand the lives of low-wage working families.³



To that end, the North Carolina Budget and Tax Center created the Living Income Standard (LIS), a market-based approach to estimating how much income a working family with children must earn



in order to pay for basic expenses. The LIS provides a conservative estimate of how much it truly costs to make ends meet in the state. First released in 2001, the Budget and Tax Center has updated the LIS periodically to account for economic changes and improvements in methodology.

This 2010 version of the Living Income Standard finds that the North Carolina family of two adults and two children must earn \$48,814 annually—an amount equal to 221 percent of the federal poverty level—to afford the actual costs of seven essential expenses: housing, food, childcare, health care, transportation, taxes and other necessities (like clothing, personal care items, household supplies, school supplies and local telephone service). To meet that level, the adults in the average four-person family would need to earn a combined \$23.47 per hour and work 40 hours a week, 52 weeks a year.

This special report of the Budget and Tax Center updates the LIS with the most recent economic data, describes job growth trends that impact families' earnings, discusses the role of low-wage work in holding families below the LIS and presents strategies for helping more low-income families share in the state's prosperity.

LOW-WAGE WORK AND THE GREAT RECESSION

The last edition of the Living Income Standard, published in 2008, provided an analysis of the growth in jobs from 1990 to 2006, just before the onset of the Great Recession. During that period, North Carolina’s economy transformed from one based predominantly on manufacturing to one growing rapidly in the areas of technology, health care, finance and services (professional services, food service, etc.).

While there were well-paying positions available for workers with advanced degrees, quality jobs for those without post-secondary education in industries such as manufacturing disappeared and were replaced by low-wage work. From 1990 to 2006, nearly 900,000 jobs were created in North Carolina, primarily in the professional and business service and education and health service industries, and the vast majority of these positions had annual average earnings lower than the LIS, set at that time at \$19 per hour.⁴

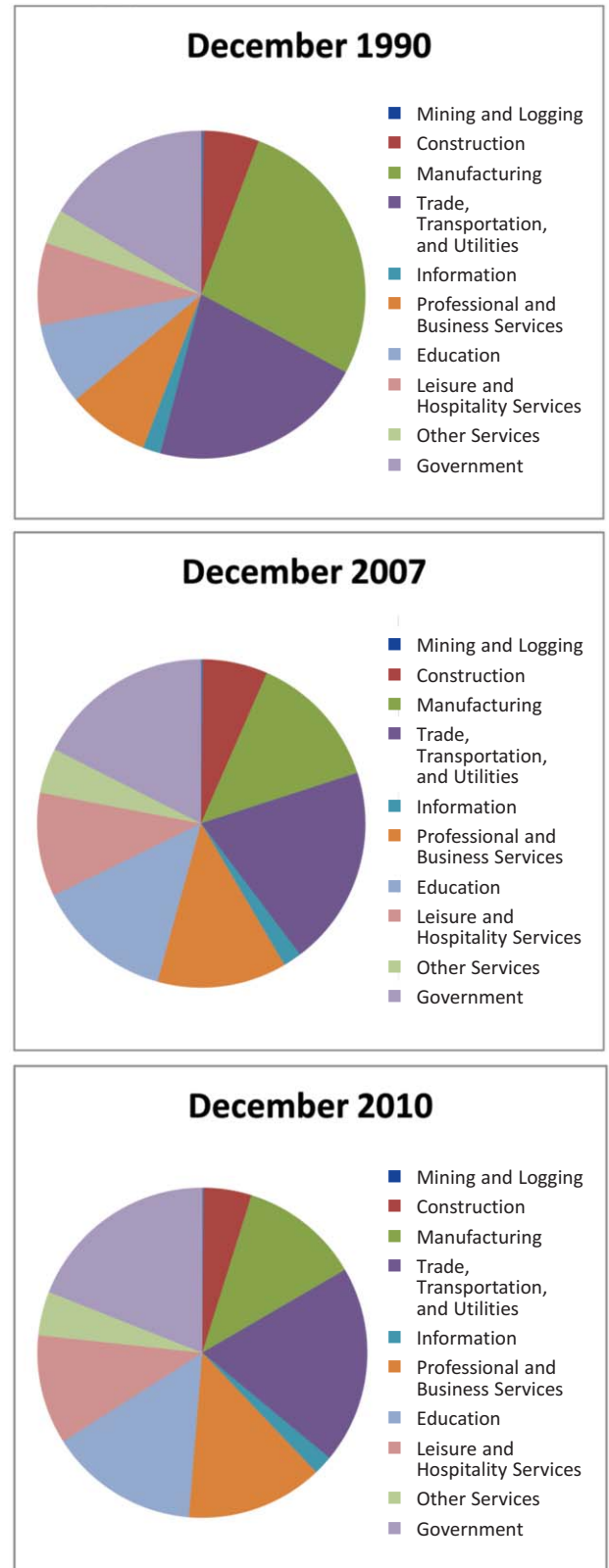
Then the Great Recession hit. North Carolina lost more than 320,000 jobs from December 2007, when the recession began, to February 2010, when employment hit its lowest point. As of May 2011, North Carolina’s job shortfall stood at nearly 480,000, reflecting not only the jobs lost but also the jobs needed to match the growth in the state’s working-age population.⁵

But which jobs exactly were lost over the official period of the Great Recession (December 2007 to June 2009) in North Carolina? The industries hardest hit were construction, which lost 24 percent of its employment base, and manufacturing, which lost 16.6 percent of its employment base over that period. These two industries have traditionally provided family-sustaining wages for workers with only high-school diplomas. North Carolina, like the nation, will increasingly see fewer employment opportunities that can sustain middle-class status for people who have not completed some post-secondary education.⁶

The Decline of Occupations that Pay a Living Wage

Increasingly, economists are turning to not only analysis of industry trends but also the more fine-grained analysis of occupational trends. This is because in the modern economy, demand for workers is more tightly connected to occupations—and the role those occupations play in the economy—than the industry where those workers may work. There can be wide variation of earnings within an

FIGURE 1:
Long-term Shifts in Employment by Industry Accelerated during the Great Recession



SOURCE: Current Employment Statistics, December 1990, 2007, 2010

FIGURE 2:

Heaviest Job Losses During Great Recession Hit Workers Earning Less Than Living Income Standard

industry, and therefore looking only at industry growth trends and wage levels will result in a misleading assessment of job quality.⁷

Since the start of the Great Recession, three of the five occupations that experienced the strongest job growth paid more than the Living Income Standard for a family of three. Losses sustained over the Great Recession period and more recent recovery to 2010 were concentrated in occupations paying less than the Living Income Standard. These job losses have meant many North Carolina workers earning the lowest wages have been hit the hardest. Moving forward and analyzing the trends in specific occupations over the next ten years, the data shows that job growth will be concentrated in occupations paying below the living income standard.

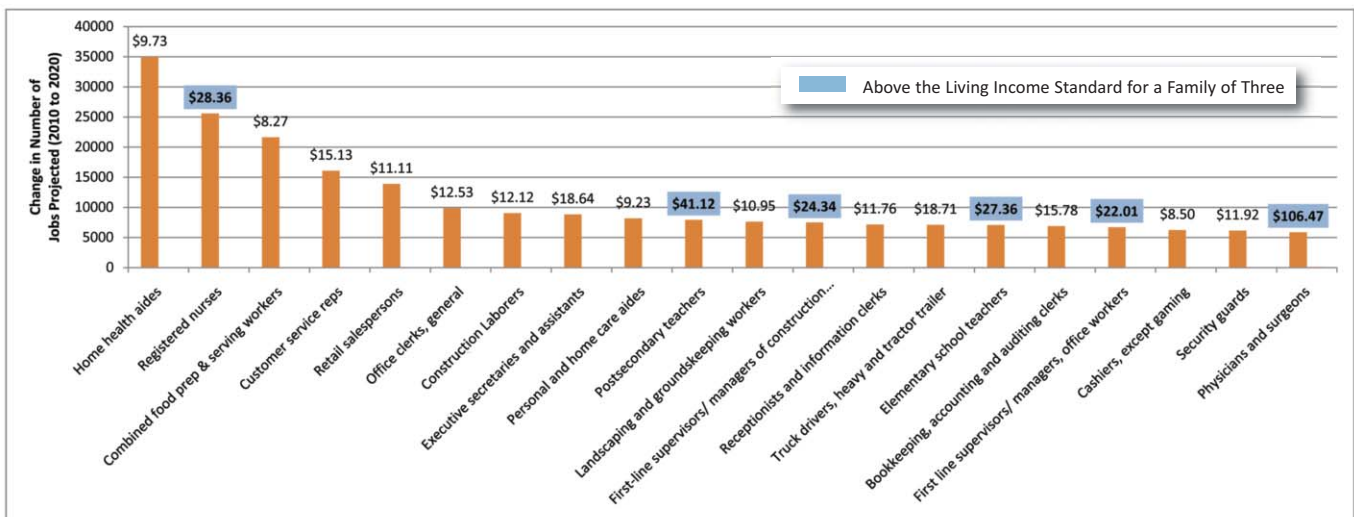
Occupation	Percent change in employment (2007 to 2010)	Average Hourly Wage (2010)	Average Annual Wage (2010)	Above LIS?
Community and Social Services	-17.5%	\$18.34	\$38,152	No
Healthcare Support	-15.6%	\$11.53	\$23,986	No
Computer and Mathematical	-15.4%	\$35.79	\$74,439	YES
Healthcare Practitioners and Technical	-13.4%	\$31.68	\$65,893	YES
Legal	-12.9%	\$37.79	\$78,593	YES
Protective Service	-10.8%	\$16.48	\$34,285	No
Personal Care and Service	-8.8%	\$11.08	\$23,045	No
Arts, Design, Entertainment, Sports, and Media	-7.9%	\$21.61	\$44,946	YES
Life, Physical, and Social Science	-7.3%	\$29.47	\$61,293	YES
Food Preparation and Serving Related	-5.8%	\$9.32	\$19,387	No
Education, Training, and Library	-4.8%	\$19.85	\$41,295	No
Building & Grounds Cleaning & Maintenance	-2.4%	\$10.81	\$22,488	No
Architecture and Engineering	-0.6%	\$31.76	\$66,065	YES
Office and Administrative Support	0.2%	\$15.04	\$31,285	No
Sales and Related	0.9%	\$15.86	\$32,999	No
Installation, Maintenance, and Repair	7.0%	\$19.38	\$40,315	No
Transportation and Material Moving	8.6%	\$14.18	\$29,502	No
Construction and Extraction	14.5%	\$16.38	\$34,065	No
Farming, Fishing, and Forestry	15.8%	\$13.07	\$27,188	No
Production	16.7%	\$14.7	\$30,577	No

SOURCE: Occupational Employment and Wages, 2007 and 2010 for 2-Digit SOC Codes. Living Income Standard is for a three-person family: one adult, two children.

According to the recently released State of the Workforce report by the Commission on Workforce Development, this growth in low-wage occupations will likely continue over the next ten years.⁸ Of the twenty occupations projected to have the highest growth rates from 2010 to 2020, only six pay average wages that meet the current

FIGURE 3:

Projected Job Growth Concentrated in Occupations Paying Below Living Income Standard



SOURCE: N.C. Commission on Workforce Development, June 2011. Living Income Standard is for a three-person family: one adult, two children.

Living Income Standard. Two of the three occupations expected to experience the highest growth over the next decade pay just half of the LIS.

The Need for the Living Income Standard

In order to truly understand the challenges facing low-wage workers with families, policymakers need an income standard that measures what it takes for a family to make ends meet. Nationally, the Federal Poverty Level and the minimum wage are often used, but they have significant flaws and do not reflect the actual needs and challenges of low-income families.

The Federal Poverty Level (FPL) has been the nation's primary measure of economic security since its development in the 1960s. However, the measure was designed to determine the minimum income necessary for a family to survive, not to be economically secure. The FPL has been largely criticized because of the following design flaws:

- It is based only on the cost of food and assumes that cost accounts for one-third of family expenses.
- It ignores expenses that are significant today but were not common in 1960, like child care.
- It was designed to measure after-tax income but today is applied to pre-tax income, thereby inaccurately portraying the amount of money a family actually has available to spend.
- It is the same across the nation and does not take into account cost-of-living variations.

The minimum wage also has distinct flaws that compromise its relevance in the task of assessing the financial realities that working families face.

- It serves as a wage floor and is not meant to reflect the threshold of earnings needed to make ends meet.
- It is set by Congress or at the state level by state legislatures and thus subject to the policy process rather than reflective of economic realities.

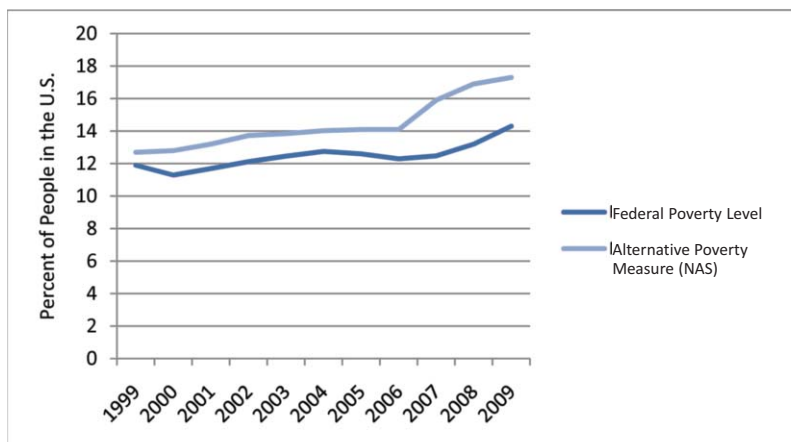
Alternative State-level Poverty Measures to be Released this Fall

National agencies have developed alternative poverty measures. The National Academy of Sciences (NAS) has created a measure that accounts for a larger basket of goods—food, clothing, shelter, medical expenses, child care and transportation—than the Federal Poverty Level.¹¹

In the fall of 2011, the U.S. Census Bureau plans to release state-level supplemental poverty measures based on 2010 Census data and using many of the NAS criteria. While the investment in the development and release of this measure is significant and captures the resources available in a family, it is not likely to change the number of people found to live in poverty considerably.¹² The challenge continues to be a measure of income adequacy that can properly identify households and individuals that face economic hardship.

FIGURE 4:

New Alternative Poverty Measure Shows Greater Rise in Economic Hardship Since 2006 Compared to Federal Poverty Level



SOURCE: U.S. Census Bureau, Alternative poverty measure defined by the U.S. Census Bureau as medical out-of-pocket expenses (MOOP) subtracted from income with a geographic adjustment of poverty thresholds and recomputed using Consumer Expenditure Survey data.

The minimum wage, currently \$7.25 per hour, has seen its purchasing power erode over time.⁹ If the minimum wage had maintained its value as of the 1960s, the wage floor would be \$17.54.¹⁰

NORTH CAROLINA'S LIVING INCOME STANDARD

The Living Income Standard is a better measure for understanding economic pressures than the Federal Poverty Level or the minimum wage (see above). Unlike these measures, the Living Income Standard uses comprehensive, local cost data to assess how much money a family needs to pay market prices for a bundle of goods and services. Additionally, the LIS is the only source of local budget data for four common family types in all 100 counties.

Those representative family types are as follows: a family with one adult and one child, a family with one adult and two children, a family with two adults and two children and a family with two adults and three children. Public datasets provide the estimates of how much money is required to pay market prices for seven essential expenses: housing, food, childcare, health care, transportation, taxes and other necessities (clothing, personal care items, household supplies, school supplies and

The Missing Pieces: Savings and Debt

Working families must save and often take on loans to maintain their basic needs and build the assets needed to become upwardly mobile. Savings equips families to manage unexpected hardships, such as job loss or illness, and it provides the capital needed to pursue investments—in homeownership, entrepreneurship and education—that can build wealth over time. Debt, the vast majority of which has traditionally been carried by households through a mortgage, can serve in the long-term to support similar goals and is increasingly a path to middle-class status.

CFED, a non-profit organization, identified 1 in 4 North Carolina households as “asset poor,” meaning they lack adequate savings to support themselves at the Federal Poverty Level for three months. The CFED Assets & Opportunity Scorecard for 2009-2010 reports North Carolina experienced the largest increase in asset poverty and the sharpest decline in net worth among all 50 states and the District of Columbia.

This lack of savings drives the need to take on debt, which in turn contributes to the loss in net worth. Debt payments can represent a growing cost for households, especially low-income households who are more likely to have lower credit scores or no credit history. The use of debt to pay for basic needs is often the most problematic for low-income households, but can be a common practice, because the fees and penalties for lack of payment and the compounding interest can overtake a tight household budget. In North Carolina, there are caps on the interest for small loans, which has kept the state’s average

level of installment debt below the national average, but still high, at \$14,878.¹³

Incorporating savings and debt allowances into the LIS would increase the amount of money a family needs to cover basic

expenses. At the same time, it would provide a more accurate representation of actual family costs and the necessary financial conditions for families to secure middle-class status. (see Appendix C.)

FIGURE 5:

The Living Income Standard for North Carolina

	1 ADULT, 1 CHILD	1 ADULT 2 CHILDREN	2 ADULT, 2 CHILDREN	2 ADULT, 3 CHILDREN
LIS for NC with Savings & Debt	\$37,865	\$44,437	\$51,954	\$64,294
LIS for NC	\$35,727	\$41,920	\$48,814	\$60,579

local telephone service).

The LIS is a conservative measure building off of the lowest estimates for each budget item. Budgets only include essential items and contain no allowances for such

FIGURE 6:

North Carolina's Living Income Standard by Family Type

	ANNUAL LIS	HOURLY LIS	ANNUAL LIS as a % of FPL	HOURLY LIS as a % of MINIMUM WAGE PER WORKER
North Carolina (100 counties) <i>by family type</i>				
One adult, one child	\$35,727	\$17.18	238%	237%
One adult, two children	\$41,920	\$20.15	239%	278%
Two adults, two children	\$48,814	\$23.47	221%	324%
Two adults, three children	\$60,579	\$29.12	233%	402%

NOTE: LIS represent weighted state average. Annual and annual hourly LIS figures are exclusive of refundable credits.

luxuries as entertainment, meals eaten outside of the home, cable television, cellular phone service, extracurricular activities and gifts. (See Appendix A for methodology.)

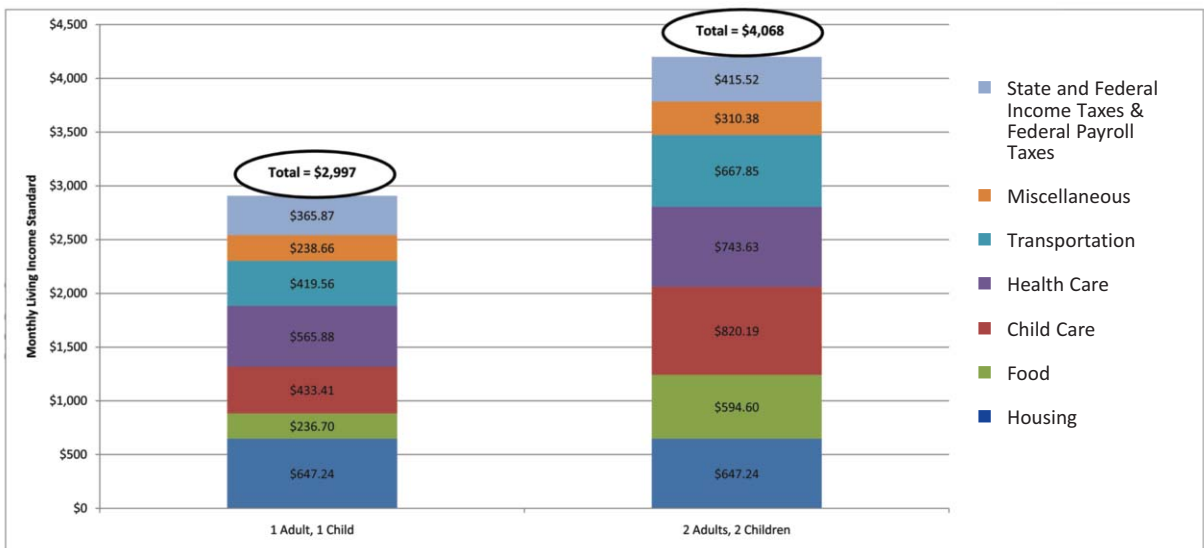
HOW MUCH IS ENOUGH TO MAKE ENDS MEET?

To afford basic expenses, a North Carolina family of two adults and two children must earn \$48,814 per year, an amount equal to 221 percent of the federal poverty level and 324 percent of the minimum wage. That amount requires the adults in the average family to earn a total of \$23.47 per hour, 40 hours a week, 52 weeks a year.

More than 3 out of 4 families with one adult and two children live below the LIS, while nearly 1 out of 3 families with two adults and two children do.¹⁴

FIGURE 7:

The Basic Cost of Living for a North Carolina Family with Two Family Types



NOTE: Cost of living breakdown are weighted state averages.

The exact amount of required income to make ends meet varies with a family’s size and place of residence. Larger families and families residing in metropolitan areas typically need larger incomes. See Appendix B for the Living Income Standard budgets for each of the four family types by county.

The largest cost in the monthly budget of most families is child care. Child care represents one fifth or more of the household budget for families with two and three children. The next largest expenses are housing and health care. For families with one child, housing represents more than one-fifth of the household budget on average. Taken together, these three costs—housing, childcare and health expenses—represent between 50 and 60 percent of a household’s budget.

THE GEOGRAPHY OF LIVING COSTS

An important aspect of measuring economic pressures is where a family is located. Living costs vary by place of residence and typically are higher in metropolitan areas. Housing costs account for much of this difference. However, although metropolitan areas are often more expensive places to live, they also provide greater opportunities to earn higher wages and achieve career advancement.

An analysis of LIS data for the state’s 100 counties illustrates the economic trade-offs families face when considering employment opportunities and basic living costs. Four of the five counties with the largest annual LIS budgets are in or near the Research Triangle area. Those counties that are least expensive according to the LIS data are concentrated in the western half of the state and represent exurban or suburban counties (See Figure 8).

FIGURE 8:
Living Costs by Selected County

MOST EXPENSIVE COUNTIES		LEAST EXPENSIVE COUNTIES	
Wake	\$54,587	Davidson	\$41,572
Chatham	\$54,258	Catawba	\$44,245
Currituck	\$53,170	Surry	\$45,550
Durham	\$53,063	Cherokee	\$45,688
Dare	\$52,854	Rockingham	\$45,702

NOTE: LIS figures are for family of four.

The impact of the Great Recession has been significant to working families in these counties. The loss of employment at the county level was largely concentrated in least-expensive counties (See Figure 9). With the loss of employment opportunities in these areas, workers will be faced with an additional layer of complexity in deciding whether jobs available in more expensive counties can sustain additional housing and child care costs if moving would be required.

The impact of the Great Recession has been significant to working families in these counties. The loss of employment at the county level was largely concentrated in least-expensive counties (See Figure 9). With the loss of employment opportunities in these areas, workers will be faced with an additional layer of complexity in deciding whether jobs available in more expensive counties can sustain additional housing and child care costs if moving would be required.

EMPLOYMENT TRENDS AND THEIR IMPACT ON WORKERS’ EARNINGS

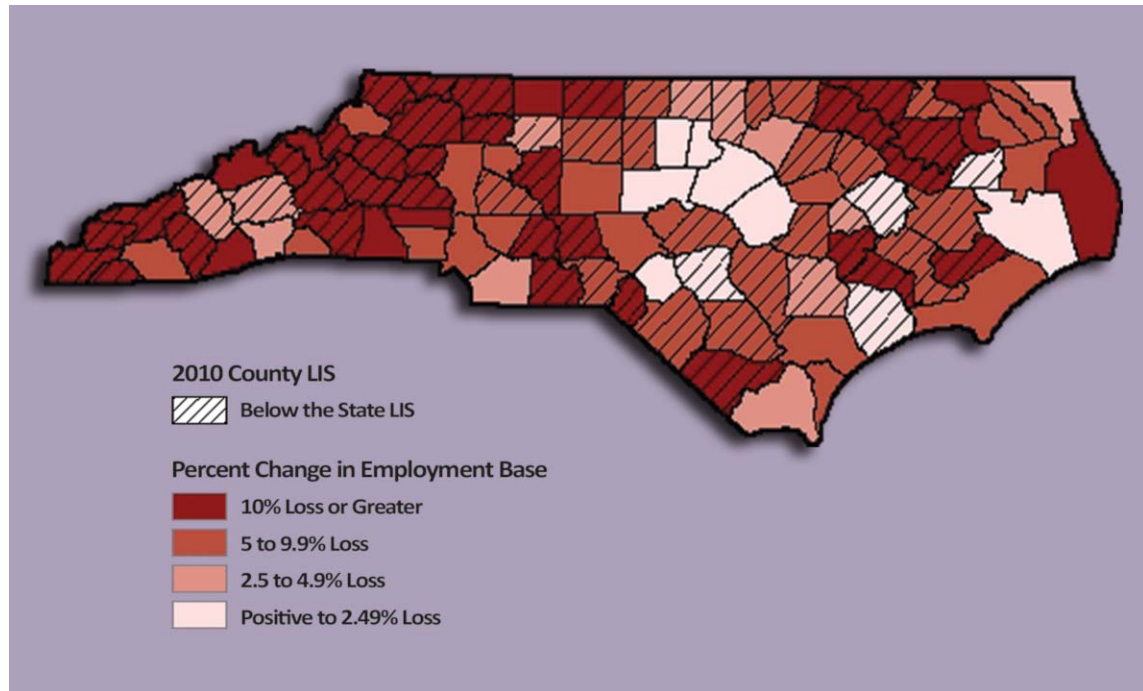
Wages earned from work represent the most significant financial resource for North Carolina families. As detailed in the previous section, projected job growth suggests that an increasing share of jobs in North Carolina will fall short of the LIS.

The challenges that workers in low-wage jobs face are compounded by the fact that these jobs are less likely to provide benefits and often represent a dead end in terms of prospects for mobility. Benefits such as health care and retirement plans provide workers with additional support to meet their immediate needs and long-term plans. In North Carolina, nearly one in five residents 18 years or older were uninsured in 2009, and fewer than four in ten had access to employer-provided pension plans.¹⁵

Research has found that opportunities for workers to move from low-wage work to better-paying jobs are limited.¹⁶ This represents a significant challenge for increasing earnings to a level sufficient to meet a family’s basic needs. Without the potential for a worker to follow a pathway that connects current skill levels to further

FIGURE 9:

Least Expensive Counties Experienced Highest Loss of Employment Opportunities



NOTE: Living income standard for 1 adult, 2 children.

skill training, educational attainment and eventual movement into better-paying work, families suffer alongside the broader economy.¹⁷

Increasingly, too, workers are living farther away from their workplaces as the state's metropolitan and suburban areas grow because of state and local governments' failure to promote and invest in affordable housing and transportation options and encourage job creation and retention in urban centers or rural communities. The geographic disconnect means that North Carolina workers increasingly travel farther to and from work, which in combination with rising fuel costs means resources saved by living in more affordable areas are spent on higher transportation costs.

A PATHWAY TO JOBS WITH A LIVING INCOME:

Recommendations to Support North Carolina Families

A job that pays a living income represents a pathway to the middle class and an opportunity for greater participation in the economy and future economic security. Public policy plays a critical role in building the middle class and has done so for decades. And yet, investment in these critical public structures that promote economic opportunity are being cut just as they are most needed to address families' economic hardships and rebuild local economies.

North Carolina must in the immediate term recommit to investing in working families and a strong middle class. A first step would be to ensure that families who qualify for various work supports are able to access those federal and state programs, such as Food Stamps and Medicaid, efficiently and effectively. Streamlined application

processes and eligibility determinations can reduce administrative costs and more quickly get resources into families' pockets so they can spend that money in their communities.

A second critical step in the pathway is to ensure that work pays. The state's Earned Income Tax Credit boosts the incomes of more than 800,000 families across North Carolina and reduces the greater share of the income these low-income families pay in state and local taxes relative to higher-income households. Maintaining and expanding the state EITC makes the state's tax code fairer and makes work pay for struggling families.

Another critical support for working families is child care subsidies, which ensure that parents in low-wage jobs are able to stay at work and send their children to safe, high-quality early-learning programs.

But public policy can and should do more than subsidize low-wage work. Public policy should support the creation of quality jobs that meet, at a minimum, the living income standard and provide benefits such as retirement savings and health insurance. State policymakers should set wage and benefit standards at the living income standard and require businesses to meet these standards if they seek to access taxpayer dollars through economic development subsidies.

Finally, public policy must support the development of career pathways and encourage workers and employers to view post-secondary education as a continual process to achieve better economic outcomes. A career pathways model approaches education as a connected series of educational and training programs. Career pathways "enable individuals to secure employment within a specific industry or occupational sector, and to advance over time to successively higher levels of education and employment in that sector." Each step in a career pathway readies "the participant for the next level of employment and education."¹⁸ North Carolina policymakers should provide community colleges with the resources to create career pathway opportunities and leverage federal dollars for worker training that develop skills training connected to high-growth industries.

CONCLUSION

Despite working hard, a sizable number of North Carolina families with children earn too little to afford the basic goods and services they need to get by. Long-term trends in the labor market in combination with the immediate challenges of the Great Recession have placed significant challenges on these low-wage working families. Without focused attention on policies that create quality, well-paying jobs, the promise of work for these families will continue to fall short. And without strong income supports and investments in the skills and education of the current and future workforce, the potential for North Carolina's low-wage workers to advance to the middle class will continue to be thwarted.

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Appendix A: The 2010 Living Income Standard Methodology

The **2010 Living Income Standard (LIS)** is a market-based approach for estimating how much income a working family with children needs to afford basic expenses. The LIS uses actual cost data to approximate how much money is required for four representative family types to pay seven basic expenses: 1) housing, 2) food, 3) childcare, 4) health care, 5) transportation, 6) other necessities and 7) taxes.

Raw data for the LIS come from a variety of federal and state sources. For each budget item, the most conservative estimate is used. Food costs, for example, are based on the U.S. Department of Agriculture’s “Thrifty Food Plan,” which assumes that a family always buys bulk groceries, prepares every meal at home, never eats out and seldom purchases meat. By using conservative estimates, the LIS provides a basic budget for an extremely modest, if not austere, lifestyle.

The LIS also generally excludes the value of work supports, such as food stamps or Section 8 housing subsidies, for which a family might be eligible. Exceptions include an allowance for public health insurance and certain tax credits. These exceptions are made because health insurance coverage can greatly reduce a family’s income needs while the tax credits offset the effects of regressive tax policies. By excluding the value of work supports, the LIS shows how much a family would need to earn to meet its basic needs without any assistance.

Most of the procedures underlying the LIS are based on the work of the Economic Policy Institute (EPI), a nonprofit research organization in Washington, D.C. Owing to significant methodological improvements, the 2010 LIS is not comparable to previous LIS reports by the Budget and Tax Center.

Below are detailed descriptions of the methods used to craft the LIS. Unless noted, all data are for 2009, and all dollar figures represent 2009 values. Where necessary, dollar amounts from earlier years have been adjusted to their 2009 equivalents by using the U.S. Bureau of Labor Statistics’ Consumer Price Index for all urban consumers (CPI-U).

1. FAMILY TYPES

According to the U.S. Census Bureau, some 1.1 million families with children reside in North Carolina. Owing to the impossibility of creating detailed budgets for every family, the LIS constructs budgets for four representative family types. The following chart summarizes the characteristics of each model family.

FAMILY TYPE	FAMILY CHARACTERISTICS
Two-person family	One adult female (age 20-50); One infant (age <1)
Three-person family	One adult female (age 20-50); One infant (age <1); One preschooler (age 3-5)
Four-person family	One adult female (age 20-50); One adult male (age 20-50); One infant (age <1); One preschooler (age 3-5)
Five-person family	One adult female (ages 20-50); One adult male (ages 20-50); One infant (ages <1); One preschooler (ages 3-5); One school-age child (ages 6-8)

2. GEOGRAPHY

To reflect regional variations in living costs, the 2010 LIS generates budgets for each family type in all 100 North Carolina counties.

3. HOUSING

The LIS assumes that families rent rather than own their own homes. This is consistent with national research showing that low-income households are more apt to rent their homes.

Housing costs are based upon the U.S. Department of Housing and Urban Development (HUD) Fair Market Rent (FMR) values for each county in 2009. FMR is a survey estimate of the actual market rent for a modest apartment in the conventional marketplace. FMR measures shelter rent and the cost of all tenant-paid utilities except for telephone, cable and internet service. Area FMR values are set at the 40th-percentile rent. This means that 40 percent of the units in an area rent for less than the FMR, and 60 percent rent for more.

Assumptions about the appropriate size of an apartment mirror HUD's occupancy standards. HUD guidelines state that parents and children should have separate bedrooms and that two children can share a bedroom. Therefore, the LIS assumes that two-, three- and four-person families require a two-bedroom apartment, while a five-person family requires a three-bedroom apartment.

In 2009, monthly FMR for a two-bedroom apartment in North Carolina ranged between \$577 and \$904. Monthly FMR for a three-bedroom apartment varied from \$689 to \$1,236.

4. FOOD

Food costs are based on the June 2009 Thrifty Food Plan developed by the U.S. Department of Agriculture (USDA). The Thrifty Plan, which is the basis for food stamp allotments, reflects the estimated costs associated with purchasing the food required to prepare a nutritionally sound diet at home. There is no allowance of any kind for meals purchased outside of the home or eaten at any kind of restaurant.

Plan costs are tied to the age and gender of the adults and the age of the children. For infants, plan costs for a one-year old are used. For preschoolers, the costs for a four-to five-year old are used. For school-aged children, costs for a six-to eight-year old are used. For parents, the respective costs for males and females between the ages of 19 and 50 are used.

5. CHILDCARE

Childcare costs are based on the 2009 North Carolina Childcare Market Rate Survey prepared by the Center for Urban Affairs and Community Services at North Carolina State University. The LIS assumes that all adults in a family work full-time, and all children - infants, preschoolers and school-aged children - require regular, age-appropriate care in licensed family childcare homes that have received a three-star rating from the North Carolina Division of Child Development. North Carolina rates all licensed childcare providers on a five-star scale. A one-star rating means that a facility meets basic standards. Additional stars are awarded to facilities that meet higher quality standards in terms of staff education and program standards.

6. HEALTH CARE

Health expenses are difficult to measure due to a lack of definitive data and the range of potential coverage options.

Families may purchase coverage through an employer-sponsored group plan, obtain non-group insurance through the private market, receive public insurance or go uninsured. Premium and out-of-pocket costs for each option may vary greatly. Because health insurance is vital to a family's well-being, the LIS assumes that every family member is covered by some kind of insurance plan.

For families with employer-sponsored health insurance, the LIS bases the cost on the average private-sector employee's share of premium costs. This figure comes from the 2009 Medical Expenditure Panel Survey (MEPS) sponsored by the U.S. Department of Health and Human Services.

For families with non-group health insurance, monthly premium costs are derived using online quotes accessed in 2007 and adjusted for health care cost inflation to 2009 dollars. Estimates were developed for each family type in each of the state's 100 counties (based on the zip code of the county seat). More specifically, quotes were generated for

the “Blue Advantage Plan A” with maternity coverage for females, a \$500 annual deductible and \$15 co-payments. Actual prices could vary significantly depending on a family’s medical history. As of 2010, the parameters of this plan had changed making it necessary to use an inflation calculation to conservatively estimate the cost of a plan with the same parameters as the previous LIS.

To estimate out-of-pocket medical costs, the LIS uses 2007 MEPS household survey data specific to the Southern region and selected age groups. For each family type, the appropriate MEPS results for the “Total Amount Paid by Self/Family” are summed, divided by 12 to yield a monthly amount and adjusted for inflation using the CPI-U for medical care. The annual estimate is divided by 12 to produce a monthly cost estimate, and this figure then is adjusted for inflation using the CPI-U for medical care.

Finally, health care costs for each family type are generated by using a weighted formula developed by EPI. Formula weights reflect the percentages of families with annual incomes between \$20,000 and \$30,000 that have employer-sponsored, non-group and public insurance, as measured by the U.S. Census Bureau’s 2004 Current Population Survey. While the LIS normally does not include the value of public insurance, some of the representative family types would be eligible for public insurance like the Health Choice for Children program. Such coverage would greatly reduce both a family’s health care costs and the amount of income needed to meet basic expenses.

The formulas for deriving health care costs are the following:

One-parent family

$0.66 * \text{employer-sponsored premium} + 0.05 * \$0 \text{ (no premium for public insurance)} + 0.29 * \text{non-group premium} + \text{out-of-pocket costs}$

Two-parent family

$0.70 * \text{employer-sponsored premium} + 0.035 * \$0 \text{ (no premium for public insurance)} + 0.265 * \text{non-group premium} + \text{out-of-pocket costs}$

7. TRANSPORTATION

The LIS assumes that a family relies upon a private automobile to travel to work and school, as well as to conduct essential family business. Automobile travel is North Carolina’s dominant mode of transportation due to low-density settlement patterns, a general separation between employment and residential centers and relatively limited public transit networks. In fact, some 80 percent of North Carolina workers commute to their jobs by themselves in a private automobile, according to the U.S. Census Bureau.

Raw transportation data come from two sources: the 2009 National Household Travel Survey (NHTS) sponsored by the U.S. Department of Transportation and the 2009 per-mile deduction rate computed by the U.S. Internal Revenue Service (IRS). The IRS per-mile rate (\$0.55) measures the cost of owning, repairing, maintaining and registering an automobile.

To estimate transportation costs for each family type, a four-step process is used.

First, the state’s 100 counties are classified as urban or rural based on the North Carolina Rural Center’s classification of the state’s counties.

Second, NHTS data showing the average annual vehicle-miles per driver are calculated for urban and rural North Carolinians. The appropriate values (averages for urban and rural state residents) then are assigned to each county based on NC Rural Center’s classification. Each of the Rural Center’s fifteen urban counties is given a value of 12,663 miles per driver per year. The state’s 85 rural counties are assigned a value of 16,238 miles per driver per year.

Third, NHTS travel-day data are analyzed to isolate the annual person-miles of travel strictly for work and non-social purposes (using the 1990 trip purpose variable). For the typical North Carolina driver, work trips account for 35 percent of the total number of miles driven each year, and non-social trips, like school meetings or medical appointments, account for 24 percent of the total number of miles driven each year.

Finally, a formula developed by EPI is used to generate a monthly estimate for transportation costs based on the number of adults in a family. The formulas follow.

One-parent family

$0.583(\text{work and non-social trips of 1st adult}) * (\text{Average annual miles per driver}/12) * 0.55(\text{IRS cost/mile})$

Two-parent family

$[0.583(\text{work and non-social trips of 1st adult}) * \text{Average annual miles per driver}/12 * 0.55(\text{IRS cost/mile})] + [0.238(\text{work trips 2nd adult}) * \text{Average annual miles per drive}/12 * 0.55(\text{IRS cost/mile})]$

8. OTHER NECESSITIES

Other necessary expenses incurred by families with children include clothing, personal care items, household supplies, reading materials, school supplies and local telephone service. Based on an analysis of the U.S. Bureau of Labor Statistics' Consumer Expenditure Survey, other necessities are valued at 27 percent of total food and housing costs. Note the LIS contains no allowance for such items as entertainment, meals eaten outside of home, cable television, cellular phone service, extracurricular activities and gifts.

9. TAXES & CREDITS

Tax costs are computed for each family type using a tax calculator created by the Budget and Tax Center. These tax costs include federal personal income tax, federal Social Security and Medicare payroll taxes (employee-portion only) equal to 7.65% of pretax wages and state income taxes.

This method also produces the amounts a given family would receive from four federal tax credits: the Earned Income Tax Credit (EITC), the Child Tax Credit, the Child and Dependent Care Credit, and the Making Work Pay Credit included as part of the 2009 Recovery Act. Three state credits were also included: the state Earned Income Tax Credit, the Child Tax Credit, and the Child and Dependent Care Credit.

All family types included in the study are eligible for the entire \$1,000 per child federal Child Tax Credit and federal Child and Dependent Care Credit. All family types are also eligible for North Carolina's \$100 per child state Child Tax Credit and at least a portion of the state Child and Dependent Care Credit.

Given the necessary income to cover basic expenses for families, the all one adult, one infant families and most two-children families qualify for the EITC. The average EITC was \$698 for both one-parent family types and \$274 for two-parent, two-children families. While the LIS generally does not include the value of work-support benefits, the value of the EITC is included because it is a tax benefit that offsets the regressive nature of payroll and excise taxes.

To calculate specific tax amounts for each representative family, the after-tax family budget necessary to meet basic needs is identified by totaling the annual cost of food, housing, childcare, health care, transportation, and other necessities for each family type within each North Carolina county. The Budget and Tax Center tax calculator is then used to determine the pre-tax income necessary for families to achieve the after-tax family budget necessary to meet basic needs. The tax calculator computes the payroll and federal income taxes, the value of the federal credits, North Carolina income taxes, and the value of the state credits for each pre-tax income.

For one-adult households, the "head of household" filing status is used. "Married Filing Jointly" is used for the two-adult households. The appropriate standard deduction for each family type is used and exemptions are calculated according to the size of each family type.

Families' annual tax liability on the pre-tax income is divided by 12 and figured into the monthly LIS budget. Where applicable, refunds are applied to the annual pre-tax income to calculate the final annual LIS for each family type in each county.

Other taxes are accounted for in the appropriate budget item. Gas taxes, for example, are included in the transportation estimate. Similarly, an estimate for property taxes is included in the housing data, while the value of sales taxes is captured in the price of other necessities.

10. INCOME AND WAGE CALCULATIONS

After compiling budget data for each line item for each family type in each county, the values are summed to show the total amount of money that a family would need to meet its basic expenses. Annual totals then are converted into monthly and hourly wage figures. These figures represent the total amount of income that a family requires to meet its budget. For two-parent families, the total represents how much income the family must earn from the combined efforts of both adults.

For comparative purposes, the annual income figures also are shown as a percentage of the federal poverty threshold. The hourly figures are expressed as a percentage of the state's 2009 minimum wage of \$7.25 per hour.

Consistent with conservative estimating techniques, the hourly wage figures are based on the assumption of full-time employment, meaning 40 hours per week for 52 weeks per year. Put differently, the LIS makes no allowance for a worker taking any time off. Also, research suggests that low-wage workers often are unable to work consistently and instead are subject to unexpected layoffs and changes in hours. As a result, the hourly LIS wage represents a best-case scenario, and the hourly wage actually needed likely is higher.

Appendix B: Detailed Living Income Standard Budgets by Family Type by County

TWO-PERSON FAMILY – (One Adult, One Child)

COUNTY	Housing	Food	Childcare	Health Care	Transportation	Miscellaneous	Payroll, State & Federal Income Taxes with Non-Refundable Fed & State Credits	Refundable Tax Credits	Monthly LIS	Annual LIS	LIS as % of FPL (\$15,030)	LIS Wage	LIS as % Min Wage per Worker
Alamance	\$742	\$237	\$427	\$555	\$338	\$264	\$385	\$(1)	\$2,948	\$35,370	235%	\$17.00	235%
Alexander	\$614	\$237	\$427	\$563	\$434	\$230	\$348	\$(20)	\$2,832	\$33,989	226%	\$16.34	225%
Alleghany	\$577	\$237	\$417	\$563	\$434	\$220	\$312	\$(37)	\$2,721	\$32,657	217%	\$15.70	217%
Anson	\$577	\$237	\$417	\$583	\$434	\$220	\$327	\$(31)	\$2,764	\$33,167	221%	\$15.95	220%
Ashe	\$577	\$237	\$417	\$563	\$434	\$220	\$312	\$(37)	\$2,721	\$32,657	217%	\$15.70	217%
Avery	\$647	\$237	\$417	\$563	\$434	\$239	\$366	\$(10)	\$2,892	\$34,704	231%	\$16.68	230%
Beaufort	\$577	\$237	\$427	\$569	\$434	\$220	\$325	\$(32)	\$2,756	\$33,076	220%	\$15.90	219%
Bertie	\$577	\$237	\$418	\$569	\$434	\$220	\$316	\$(35)	\$2,735	\$32,818	218%	\$15.78	218%
Bladen	\$577	\$237	\$427	\$593	\$434	\$220	\$338	\$(25)	\$2,800	\$33,605	224%	\$16.16	223%
Brunswick	\$787	\$237	\$427	\$593	\$434	\$276	\$470	\$-	\$3,224	\$38,683	257%	\$18.60	257%
Buncombe	\$690	\$237	\$427	\$552	\$338	\$250	\$342	\$(23)	\$2,814	\$33,772	225%	\$16.24	224%
Burke	\$614	\$237	\$417	\$563	\$434	\$230	\$342	\$(23)	\$2,814	\$33,765	225%	\$16.23	224%
Cabarrus	\$757	\$237	\$490	\$583	\$338	\$268	\$436	\$-	\$3,110	\$37,315	248%	\$17.94	247%
Caldwell	\$614	\$237	\$427	\$563	\$434	\$230	\$348	\$(20)	\$2,832	\$33,989	226%	\$16.34	225%
Camden	\$656	\$237	\$417	\$569	\$434	\$241	\$380	\$(4)	\$2,930	\$35,155	234%	\$16.90	233%
Carteret	\$634	\$237	\$427	\$569	\$434	\$235	\$366	\$(10)	\$2,891	\$34,697	231%	\$16.68	230%
Caswell	\$592	\$237	\$417	\$555	\$434	\$224	\$318	\$(34)	\$2,742	\$32,907	219%	\$15.82	218%
Catawba	\$614	\$237	\$427	\$563	\$338	\$230	\$284	\$(50)	\$2,642	\$31,710	211%	\$15.24	210%
Chatham	\$827	\$237	\$564	\$555	\$434	\$287	\$540	\$-	\$3,444	\$41,328	275%	\$19.87	274%
Cherokee	\$577	\$237	\$417	\$552	\$434	\$220	\$305	\$(41)	\$2,701	\$32,417	216%	\$15.59	215%
Chowan	\$656	\$237	\$417	\$569	\$434	\$241	\$380	\$(4)	\$2,930	\$35,155	234%	\$16.90	233%
Clay	\$577	\$237	\$427	\$552	\$434	\$220	\$311	\$(38)	\$2,720	\$32,641	217%	\$15.69	216%
Cleveland	\$682	\$237	\$417	\$563	\$434	\$248	\$393	\$-	\$2,974	\$35,686	237%	\$17.16	237%
Columbus	\$577	\$237	\$417	\$593	\$434	\$220	\$332	\$(28)	\$2,782	\$33,381	222%	\$16.05	221%
Craven	\$630	\$237	\$427	\$569	\$434	\$234	\$363	\$(12)	\$2,882	\$34,583	230%	\$16.63	229%
Cumberland	\$678	\$237	\$389	\$593	\$338	\$247	\$335	\$(26)	\$2,791	\$33,488	223%	\$16.10	222%
Currituck	\$904	\$237	\$417	\$569	\$434	\$308	\$522	\$-	\$3,391	\$40,686	271%	\$19.56	270%
Dare	\$802	\$237	\$471	\$569	\$434	\$280	\$490	\$-	\$3,283	\$39,397	262%	\$18.94	261%
Davidson	\$598	\$237	\$377	\$545	\$338	\$225	\$255	\$(102)	\$2,473	\$29,675	197%	\$14.27	197%
Davie	\$666	\$237	\$427	\$545	\$434	\$244	\$379	\$(5)	\$2,927	\$35,121	234%	\$16.89	233%
Duplin	\$577	\$237	\$417	\$593	\$434	\$220	\$332	\$(28)	\$2,782	\$33,381	222%	\$16.05	221%
Durham	\$827	\$237	\$550	\$555	\$338	\$287	\$490	\$-	\$3,285	\$39,417	262%	\$18.95	261%
Edgecombe	\$577	\$237	\$427	\$569	\$434	\$220	\$325	\$(32)	\$2,756	\$33,075	220%	\$15.90	219%
Forsyth	\$666	\$237	\$491	\$545	\$338	\$244	\$357	\$(15)	\$2,863	\$34,359	229%	\$16.52	228%
Franklin	\$795	\$237	\$417	\$555	\$434	\$279	\$454	\$-	\$3,170	\$38,042	253%	\$18.29	252%
Gaston	\$757	\$237	\$427	\$583	\$338	\$268	\$406	\$-	\$3,016	\$36,197	241%	\$17.40	240%
Gates	\$656	\$237	\$417	\$569	\$434	\$241	\$380	\$(4)	\$2,930	\$35,155	234%	\$16.90	233%
Graham	\$577	\$237	\$417	\$552	\$434	\$220	\$305	\$(41)	\$2,701	\$32,417	216%	\$15.59	215%
Granville	\$640	\$237	\$427	\$555	\$434	\$237	\$362	\$(12)	\$2,879	\$34,552	230%	\$16.61	229%
Greene	\$577	\$237	\$427	\$569	\$434	\$220	\$325	\$(32)	\$2,756	\$33,076	220%	\$15.90	219%
Guilford	\$699	\$237	\$477	\$545	\$338	\$253	\$377	\$(6)	\$2,920	\$35,040	233%	\$16.85	232%
Halifax	\$577	\$237	\$417	\$569	\$434	\$220	\$315	\$(36)	\$2,733	\$32,796	218%	\$15.77	217%
Harnett	\$592	\$237	\$427	\$555	\$434	\$224	\$328	\$(30)	\$2,766	\$33,187	221%	\$15.96	220%
Haywood	\$633	\$237	\$417	\$552	\$434	\$235	\$350	\$(19)	\$2,839	\$34,066	227%	\$16.38	226%
Henderson	\$690	\$237	\$427	\$552	\$434	\$250	\$397	\$-	\$2,987	\$35,847	239%	\$17.23	238%
Hertford	\$577	\$237	\$417	\$569	\$434	\$220	\$315	\$(36)	\$2,733	\$32,796	218%	\$15.77	217%
Hoke	\$626	\$237	\$417	\$593	\$434	\$233	\$368	\$(9)	\$2,898	\$34,775	231%	\$16.72	231%
Hyde	\$656	\$237	\$427	\$569	\$434	\$241	\$386	\$(1)	\$2,948	\$35,379	235%	\$17.01	235%
Iredell	\$700	\$237	\$427	\$563	\$434	\$253	\$407	\$-	\$3,021	\$36,246	241%	\$17.43	240%
Jackson	\$615	\$237	\$427	\$552	\$434	\$230	\$343	\$(22)	\$2,815	\$33,778	225%	\$16.24	224%
Johnston	\$795	\$237	\$391	\$555	\$434	\$279	\$443	\$-	\$3,133	\$37,599	250%	\$18.08	249%
Jones	\$629	\$237	\$417	\$569	\$434	\$234	\$357	\$(15)	\$2,861	\$34,331	228%	\$16.51	228%

NOTE: Annual and hourly LIS do not include refundable tax credits

Appendix B: Detailed Living Income Standard Budgets by Family Type by County (cont.)

TWO-PERSON FAMILY – (One Adult, One Child)

COUNTY	Housing	Food	Childcare	Health Care	Transportation	Miscellaneous	Payroll, State & Federal Income Taxes with Non-Refundable Fed & State Credits	Refundable Tax Credits	Monthly LIS	Annual LIS	LIS as % of FPL (\$15,030)	LIS Wage	LIS as % Min Wage per Worker
Lee	\$652	\$237	\$427	\$555	\$434	\$240	\$371	\$(8)	\$2,908	\$34,894	232%	\$16.78	231%
Lenoir	\$577	\$237	\$417	\$569	\$434	\$220	\$315	\$(36)	\$2,733	\$32,796	218%	\$15.77	217%
Lincoln	\$618	\$237	\$427	\$583	\$434	\$231	\$362	\$(12)	\$2,880	\$34,557	230%	\$16.61	229%
Macon	\$639	\$237	\$417	\$552	\$434	\$236	\$354	\$(16)	\$2,853	\$34,237	228%	\$16.46	227%
Madison	\$613	\$237	\$471	\$552	\$434	\$229	\$366	\$(10)	\$2,892	\$34,707	231%	\$16.69	230%
Martin	\$690	\$237	\$417	\$569	\$434	\$250	\$400	\$-	\$2,997	\$35,965	239%	\$17.29	238%
McDowell	\$577	\$237	\$417	\$563	\$434	\$220	\$312	\$(37)	\$2,721	\$32,657	217%	\$15.70	217%
Mecklenburg	\$757	\$237	\$509	\$583	\$338	\$268	\$444	\$-	\$3,137	\$37,639	250%	\$18.10	250%
Mitchell	\$647	\$237	\$451	\$552	\$434	\$239	\$383	\$(2)	\$2,940	\$35,282	235%	\$16.96	234%
Montgomery	\$577	\$237	\$447	\$583	\$434	\$220	\$344	\$(22)	\$2,820	\$33,839	225%	\$16.27	224%
Moore	\$669	\$237	\$417	\$555	\$434	\$245	\$381	\$(3)	\$2,934	\$35,209	234%	\$16.93	233%
Nash	\$577	\$237	\$427	\$569	\$434	\$220	\$325	\$(32)	\$2,756	\$33,075	220%	\$15.90	219%
New Hanover	\$787	\$237	\$491	\$593	\$338	\$276	\$457	\$-	\$3,179	\$38,145	254%	\$18.34	253%
Northampton	\$577	\$237	\$417	\$569	\$434	\$220	\$315	\$(36)	\$2,733	\$32,796	218%	\$15.77	217%
Onslow	\$618	\$237	\$391	\$593	\$434	\$231	\$347	\$(20)	\$2,830	\$33,965	226%	\$16.33	225%
Orange	\$827	\$237	\$627	\$555	\$338	\$287	\$523	\$-	\$3,394	\$40,731	271%	\$19.58	270%
Pamlico	\$577	\$237	\$417	\$569	\$434	\$220	\$315	\$(36)	\$2,733	\$32,796	218%	\$15.77	217%
Pasquotank	\$648	\$237	\$487	\$569	\$434	\$239	\$407	\$-	\$3,021	\$36,249	241%	\$17.43	240%
Pender	\$621	\$237	\$427	\$593	\$434	\$232	\$370	\$(8)	\$2,905	\$34,857	232%	\$16.76	231%
Perquimans	\$656	\$237	\$417	\$569	\$434	\$241	\$380	\$(4)	\$2,930	\$35,155	234%	\$16.90	233%
Person	\$609	\$237	\$427	\$555	\$434	\$228	\$340	\$(24)	\$2,806	\$33,671	224%	\$16.19	223%
Pitt	\$640	\$237	\$407	\$569	\$434	\$237	\$359	\$(14)	\$2,868	\$34,420	229%	\$16.55	228%
Polk	\$657	\$237	\$427	\$552	\$434	\$241	\$377	\$(6)	\$2,919	\$35,029	233%	\$16.84	232%
Randolph	\$699	\$237	\$417	\$545	\$434	\$253	\$395	\$-	\$2,979	\$35,747	238%	\$17.19	237%
Richmond	\$577	\$237	\$417	\$583	\$434	\$220	\$327	\$(31)	\$2,764	\$33,167	221%	\$15.95	220%
Robeson	\$577	\$237	\$417	\$593	\$434	\$220	\$332	\$(28)	\$2,782	\$33,381	222%	\$16.05	221%
Rockingham	\$584	\$237	\$417	\$545	\$434	\$222	\$306	\$(40)	\$2,704	\$32,452	216%	\$15.60	215%
Rowan	\$658	\$237	\$427	\$583	\$338	\$242	\$337	\$(25)	\$2,796	\$33,555	223%	\$16.13	223%
Rutherford	\$641	\$237	\$417	\$563	\$434	\$237	\$362	\$(12)	\$2,878	\$34,533	230%	\$16.60	229%
Sampson	\$577	\$237	\$417	\$593	\$434	\$220	\$332	\$(28)	\$2,782	\$33,381	222%	\$16.05	221%
Scotland	\$606	\$237	\$417	\$593	\$434	\$228	\$353	\$(17)	\$2,851	\$34,206	228%	\$16.45	227%
Stanly	\$592	\$237	\$427	\$583	\$434	\$224	\$344	\$(22)	\$2,818	\$33,818	225%	\$16.26	224%
Stokes	\$666	\$237	\$427	\$545	\$434	\$244	\$379	\$(5)	\$2,927	\$35,121	234%	\$16.89	233%
Surry	\$577	\$237	\$417	\$545	\$434	\$220	\$301	\$(43)	\$2,688	\$32,253	215%	\$15.51	214%
Swain	\$577	\$237	\$427	\$552	\$434	\$220	\$311	\$(38)	\$2,720	\$32,641	217%	\$15.69	216%
Transylvania	\$736	\$237	\$417	\$552	\$434	\$263	\$418	\$-	\$3,056	\$36,673	244%	\$17.63	243%
Tyrrell	\$656	\$237	\$417	\$569	\$434	\$241	\$380	\$(4)	\$2,930	\$35,155	234%	\$16.90	233%
Union	\$757	\$237	\$491	\$583	\$434	\$268	\$477	\$-	\$3,247	\$38,961	259%	\$18.73	258%
Vance	\$577	\$237	\$427	\$555	\$434	\$220	\$313	\$(37)	\$2,725	\$32,704	218%	\$15.72	217%
Wake	\$795	\$237	\$630	\$555	\$338	\$279	\$507	\$-	\$3,341	\$40,088	267%	\$19.27	266%
Warren	\$588	\$237	\$417	\$555	\$434	\$223	\$315	\$(36)	\$2,733	\$32,793	218%	\$15.77	217%
Washington	\$618	\$237	\$417	\$569	\$434	\$231	\$349	\$(19)	\$2,835	\$34,018	226%	\$16.35	226%
Watauga	\$737	\$237	\$465	\$563	\$434	\$263	\$447	\$-	\$3,145	\$37,739	251%	\$18.14	250%
Wayne	\$603	\$237	\$417	\$569	\$434	\$227	\$338	\$(25)	\$2,799	\$33,591	223%	\$16.15	223%
Wilkes	\$577	\$237	\$427	\$563	\$434	\$220	\$317	\$(34)	\$2,740	\$32,881	219%	\$15.81	218%
Wilson	\$661	\$237	\$417	\$569	\$434	\$242	\$384	\$(2)	\$2,941	\$35,297	235%	\$16.97	234%
Yadkin	\$666	\$237	\$417	\$545	\$434	\$244	\$369	\$(8)	\$2,903	\$34,841	232%	\$16.75	231%
Yancey	\$577	\$237	\$417	\$552	\$434	\$220	\$305	\$(41)	\$2,701	\$32,417	216%	\$15.59	215%
NC Population-Weighted Average	\$692	\$237	\$465	\$566	\$386	\$251	\$394	\$(13)	\$2,990	\$35,727	238%	\$17.18	237%

Appendix B: Detailed Living Income Standard Budgets by Family Type by County (cont.)

THREE-PERSON FAMILY – (One Adult, Two Children)

COUNTY	Housing	Food	Childcare	Health Care	Transportation	Miscellaneous	Payroll, State & Federal Income Taxes with Non-Refundable Fed & State Credits	Refundable Tax Credits	Monthly LIS	Annual LIS	LIS as % of FPL (\$15,030)	LIS Wage	LIS as % Min Wage per Worker
Alamance	\$742	\$334	\$805	\$636	\$338	\$290	\$352	\$(90)	\$3,407	\$40,887	233%	\$19.66	271%
Alexander	\$614	\$334	\$805	\$646	\$434	\$256	\$337	\$(114)	\$3,311	\$39,734	226%	\$19.10	263%
Alleghany	\$577	\$334	\$783	\$646	\$434	\$246	\$313	\$(174)	\$3,158	\$37,894	216%	\$18.22	251%
Anson	\$577	\$334	\$786	\$671	\$434	\$246	\$322	\$(153)	\$3,216	\$38,596	220%	\$18.56	256%
Ashe	\$577	\$334	\$783	\$646	\$434	\$246	\$313	\$(174)	\$3,158	\$37,894	216%	\$18.22	251%
Avery	\$647	\$334	\$786	\$646	\$434	\$265	\$344	\$(97)	\$3,358	\$40,301	229%	\$19.38	267%
Beaufort	\$577	\$334	\$805	\$653	\$434	\$246	\$323	\$(152)	\$3,219	\$38,633	220%	\$18.57	256%
Bertie	\$577	\$334	\$824	\$653	\$434	\$246	\$330	\$(129)	\$3,269	\$39,230	223%	\$18.86	260%
Bladen	\$577	\$334	\$805	\$683	\$434	\$246	\$334	\$(122)	\$3,291	\$39,489	225%	\$18.99	262%
Brunswick	\$787	\$334	\$805	\$683	\$434	\$303	\$395	\$(35)	\$3,705	\$44,462	253%	\$21.38	295%
Buncombe	\$690	\$334	\$805	\$632	\$338	\$276	\$333	\$(123)	\$3,286	\$39,428	224%	\$18.96	261%
Burke	\$614	\$334	\$786	\$646	\$434	\$256	\$331	\$(128)	\$3,272	\$39,262	223%	\$18.88	260%
Cabarrus	\$757	\$334	\$907	\$671	\$338	\$295	\$386	\$(45)	\$3,643	\$43,719	249%	\$21.02	290%
Caldwell	\$614	\$334	\$805	\$646	\$434	\$256	\$337	\$(114)	\$3,311	\$39,734	226%	\$19.10	263%
Camden	\$656	\$334	\$783	\$653	\$434	\$267	\$348	\$(94)	\$3,381	\$40,577	231%	\$19.51	269%
Carteret	\$634	\$334	\$805	\$653	\$434	\$261	\$347	\$(95)	\$3,373	\$40,475	230%	\$19.46	268%
Caswell	\$592	\$334	\$783	\$636	\$434	\$250	\$316	\$(168)	\$3,177	\$38,124	217%	\$18.33	253%
Catawba	\$614	\$334	\$805	\$646	\$338	\$256	\$304	\$(194)	\$3,103	\$37,234	212%	\$17.90	247%
Chatham	\$827	\$334	\$972	\$636	\$434	\$313	\$432	\$-	\$3,948	\$47,377	270%	\$22.78	314%
Cherokee	\$577	\$334	\$783	\$632	\$434	\$246	\$309	\$(184)	\$3,130	\$37,563	214%	\$18.06	249%
Chowan	\$656	\$334	\$786	\$653	\$434	\$267	\$348	\$(93)	\$3,386	\$40,628	231%	\$19.53	269%
Clay	\$577	\$334	\$801	\$632	\$434	\$246	\$314	\$(171)	\$3,168	\$38,010	216%	\$18.27	252%
Cleveland	\$682	\$334	\$786	\$646	\$434	\$274	\$355	\$(82)	\$3,429	\$41,145	234%	\$19.78	273%
Columbus	\$577	\$334	\$783	\$683	\$434	\$246	\$325	\$(147)	\$3,235	\$38,818	221%	\$18.66	257%
Craven	\$630	\$334	\$805	\$653	\$434	\$260	\$345	\$(96)	\$3,366	\$40,389	230%	\$19.42	268%
Cumberland	\$678	\$334	\$750	\$683	\$338	\$273	\$325	\$(147)	\$3,234	\$38,811	221%	\$18.66	257%
Currituck	\$904	\$334	\$783	\$653	\$434	\$334	\$415	\$(15)	\$3,843	\$46,120	263%	\$22.17	306%
Dare	\$802	\$334	\$902	\$653	\$434	\$307	\$413	\$(17)	\$3,828	\$45,940	261%	\$22.09	305%
Davidson	\$598	\$334	\$746	\$623	\$338	\$252	\$268	\$(288)	\$2,871	\$34,454	196%	\$16.56	228%
Davie	\$666	\$334	\$805	\$623	\$434	\$270	\$349	\$(93)	\$3,388	\$40,655	231%	\$19.55	270%
Duplin	\$577	\$334	\$783	\$683	\$434	\$246	\$325	\$(147)	\$3,235	\$38,818	221%	\$18.66	257%
Durham	\$827	\$334	\$1,055	\$636	\$338	\$313	\$428	\$(2)	\$3,930	\$47,163	268%	\$22.67	313%
Edgecombe	\$577	\$334	\$801	\$653	\$434	\$246	\$321	\$(155)	\$3,211	\$38,533	219%	\$18.53	256%
Forsyth	\$666	\$334	\$917	\$623	\$338	\$270	\$353	\$(83)	\$3,418	\$41,021	233%	\$19.72	272%
Franklin	\$795	\$334	\$786	\$636	\$434	\$305	\$384	\$(47)	\$3,626	\$43,511	248%	\$20.92	289%
Gaston	\$757	\$334	\$805	\$671	\$338	\$295	\$364	\$(72)	\$3,491	\$41,894	238%	\$20.14	278%
Gates	\$656	\$334	\$786	\$653	\$434	\$267	\$348	\$(93)	\$3,386	\$40,628	231%	\$19.53	269%
Graham	\$577	\$334	\$786	\$632	\$434	\$246	\$310	\$(182)	\$3,136	\$37,637	214%	\$18.09	250%
Granville	\$640	\$334	\$805	\$636	\$434	\$263	\$344	\$(97)	\$3,359	\$40,306	229%	\$19.38	267%
Greene	\$577	\$334	\$801	\$653	\$434	\$246	\$321	\$(155)	\$3,211	\$38,533	219%	\$18.53	256%
Guilford	\$699	\$334	\$903	\$623	\$338	\$279	\$359	\$(77)	\$3,458	\$41,497	236%	\$19.95	275%
Halifax	\$577	\$334	\$785	\$653	\$434	\$246	\$316	\$(167)	\$3,178	\$38,135	217%	\$18.33	253%
Harnett	\$592	\$334	\$805	\$636	\$434	\$250	\$323	\$(151)	\$3,223	\$38,671	220%	\$18.59	256%
Haywood	\$633	\$334	\$786	\$632	\$434	\$261	\$334	\$(120)	\$3,294	\$39,531	225%	\$19.01	262%
Henderson	\$690	\$334	\$805	\$632	\$434	\$276	\$358	\$(78)	\$3,451	\$41,415	236%	\$19.91	275%
Hertford	\$577	\$334	\$783	\$653	\$434	\$246	\$315	\$(169)	\$3,174	\$38,086	217%	\$18.31	253%
Hoke	\$626	\$334	\$785	\$683	\$434	\$259	\$346	\$(95)	\$3,372	\$40,463	230%	\$19.45	268%
Hyde	\$656	\$334	\$801	\$653	\$434	\$267	\$351	\$(90)	\$3,407	\$40,884	233%	\$19.66	271%
Iredell	\$700	\$334	\$805	\$646	\$434	\$279	\$363	\$(73)	\$3,488	\$41,859	238%	\$20.12	278%
Jackson	\$615	\$334	\$805	\$632	\$434	\$256	\$333	\$(123)	\$3,286	\$39,435	224%	\$18.96	262%
Johnston	\$795	\$334	\$769	\$636	\$434	\$305	\$380	\$(51)	\$3,602	\$43,221	246%	\$20.78	287%
Jones	\$629	\$334	\$783	\$653	\$434	\$260	\$339	\$(111)	\$3,321	\$39,853	227%	\$19.16	264%

NOTE: Annual and hourly LIS do not include refundable tax credits

Appendix B: Detailed Living Income Standard Budgets by Family Type by County (cont.)

THREE-PERSON FAMILY – (One Adult, Two Children)

COUNTY	Housing	Food	Childcare	Health Care	Transportation	Miscellaneous	Payroll, State & Federal Income Taxes with Non-Refundable Fed & State Credits	Refundable Tax Credits	Monthly LIS	Annual LIS	LIS as % of FPL (\$15,030)	LIS Wage	LIS as % Min Wage per Worker
Lee	\$652	\$334	\$805	\$636	\$434	\$266	\$348	\$(94)	\$3,381	\$40,566	231%	\$19.50	269%
Lenoir	\$577	\$334	\$785	\$653	\$434	\$246	\$316	\$(167)	\$3,178	\$38,135	217%	\$18.33	253%
Lincoln	\$618	\$334	\$805	\$671	\$434	\$257	\$346	\$(96)	\$3,369	\$40,427	230%	\$19.44	268%
Macon	\$639	\$334	\$783	\$632	\$434	\$263	\$336	\$(117)	\$3,304	\$39,646	226%	\$19.06	263%
Madison	\$613	\$334	\$879	\$632	\$434	\$256	\$353	\$(83)	\$3,417	\$41,009	233%	\$19.72	272%
Martin	\$690	\$334	\$786	\$653	\$434	\$276	\$358	\$(78)	\$3,454	\$41,450	236%	\$19.93	275%
McDowell	\$577	\$334	\$783	\$646	\$434	\$246	\$313	\$(174)	\$3,158	\$37,894	216%	\$18.22	251%
Mecklenburg	\$757	\$334	\$977	\$671	\$338	\$295	\$401	\$(30)	\$3,743	\$44,913	256%	\$21.59	298%
Mitchell	\$647	\$334	\$825	\$632	\$434	\$265	\$350	\$(92)	\$3,395	\$40,739	232%	\$19.59	270%
Montgomery	\$577	\$334	\$813	\$671	\$434	\$246	\$332	\$(124)	\$3,283	\$39,392	224%	\$18.94	261%
Moore	\$669	\$334	\$786	\$636	\$434	\$271	\$348	\$(93)	\$3,384	\$40,611	231%	\$19.52	269%
Nash	\$577	\$334	\$821	\$653	\$434	\$246	\$329	\$(132)	\$3,263	\$39,155	223%	\$18.82	260%
New Hanover	\$787	\$334	\$937	\$671	\$338	\$303	\$400	\$(30)	\$3,740	\$44,881	255%	\$21.58	298%
Northampton	\$577	\$334	\$783	\$653	\$434	\$246	\$315	\$(169)	\$3,174	\$38,086	217%	\$18.31	253%
Onslow	\$618	\$334	\$749	\$671	\$434	\$257	\$327	\$(142)	\$3,248	\$38,971	222%	\$18.74	258%
Orange	\$827	\$334	\$1,191	\$636	\$338	\$313	\$484	\$-	\$4,124	\$49,483	282%	\$23.79	328%
Pamlico	\$577	\$334	\$783	\$653	\$434	\$246	\$315	\$(169)	\$3,174	\$38,086	217%	\$18.31	253%
Pasquotank	\$648	\$334	\$865	\$653	\$434	\$265	\$364	\$(72)	\$3,491	\$41,887	238%	\$20.14	278%
Pender	\$621	\$334	\$801	\$671	\$434	\$258	\$346	\$(96)	\$3,369	\$40,424	230%	\$19.43	268%
Perquimans	\$656	\$334	\$783	\$653	\$434	\$267	\$348	\$(94)	\$3,381	\$40,577	231%	\$19.51	269%
Person	\$609	\$334	\$801	\$636	\$434	\$255	\$330	\$(129)	\$3,269	\$39,233	223%	\$18.86	260%
Pitt	\$640	\$334	\$785	\$653	\$434	\$263	\$344	\$(99)	\$3,354	\$40,250	229%	\$19.35	267%
Polk	\$657	\$334	\$805	\$632	\$434	\$268	\$348	\$(93)	\$3,385	\$40,615	231%	\$19.53	269%
Randolph	\$699	\$334	\$785	\$623	\$434	\$279	\$354	\$(82)	\$3,426	\$41,114	234%	\$19.77	273%
Richmond	\$577	\$334	\$783	\$671	\$434	\$246	\$321	\$(156)	\$3,210	\$38,521	219%	\$18.52	255%
Robeson	\$577	\$334	\$786	\$683	\$434	\$246	\$328	\$(136)	\$3,251	\$39,016	222%	\$18.76	259%
Rockingham	\$584	\$334	\$785	\$623	\$434	\$248	\$309	\$(183)	\$3,134	\$37,607	214%	\$18.08	249%
Rowan	\$658	\$334	\$805	\$671	\$338	\$268	\$332	\$(125)	\$3,281	\$39,376	224%	\$18.93	261%
Rutherford	\$641	\$334	\$785	\$646	\$434	\$263	\$342	\$(104)	\$3,341	\$40,090	228%	\$19.27	266%
Sampson	\$577	\$334	\$783	\$683	\$434	\$246	\$325	\$(147)	\$3,235	\$38,818	221%	\$18.66	257%
Scotland	\$606	\$334	\$786	\$683	\$434	\$254	\$340	\$(108)	\$3,328	\$39,933	227%	\$19.20	265%
Stanly	\$592	\$334	\$805	\$671	\$434	\$250	\$336	\$(116)	\$3,306	\$39,667	226%	\$19.07	263%
Stokes	\$666	\$334	\$805	\$623	\$434	\$270	\$349	\$(93)	\$3,388	\$40,655	231%	\$19.55	270%
Surry	\$577	\$334	\$785	\$623	\$434	\$246	\$306	\$(190)	\$3,116	\$37,386	213%	\$17.97	248%
Swain	\$577	\$334	\$805	\$632	\$434	\$246	\$316	\$(168)	\$3,176	\$38,110	217%	\$18.32	253%
Transylvania	\$736	\$334	\$786	\$632	\$434	\$289	\$366	\$(70)	\$3,507	\$42,087	240%	\$20.23	279%
Tyrrell	\$656	\$334	\$783	\$653	\$434	\$267	\$348	\$(94)	\$3,381	\$40,577	231%	\$19.51	269%
Union	\$757	\$334	\$910	\$671	\$434	\$295	\$407	\$(24)	\$3,783	\$45,400	258%	\$21.83	301%
Vance	\$577	\$334	\$805	\$636	\$434	\$246	\$317	\$(165)	\$3,183	\$38,197	217%	\$18.36	253%
Wake	\$795	\$334	\$1,151	\$636	\$338	\$305	\$450	\$-	\$4,009	\$48,107	274%	\$23.13	319%
Warren	\$588	\$334	\$783	\$636	\$434	\$249	\$314	\$(171)	\$3,166	\$37,998	216%	\$18.27	252%
Washington	\$618	\$334	\$783	\$653	\$434	\$257	\$334	\$(121)	\$3,292	\$39,505	225%	\$18.99	262%
Watauga	\$737	\$334	\$843	\$646	\$434	\$289	\$382	\$(49)	\$3,616	\$43,394	247%	\$20.86	288%
Wayne	\$603	\$334	\$786	\$653	\$434	\$253	\$329	\$(133)	\$3,259	\$39,106	223%	\$18.80	259%
Wilkes	\$577	\$334	\$804	\$646	\$434	\$246	\$320	\$(159)	\$3,201	\$38,416	219%	\$18.47	255%
Wilson	\$661	\$334	\$786	\$653	\$434	\$269	\$350	\$(92)	\$3,395	\$40,736	232%	\$19.58	270%
Yadkin	\$666	\$334	\$783	\$623	\$434	\$270	\$344	\$(98)	\$3,356	\$40,272	229%	\$19.36	267%
Yancey	\$577	\$334	\$786	\$632	\$434	\$246	\$310	\$(182)	\$3,136	\$37,637	214%	\$18.09	250%
NC Population Weighted Average	\$692	\$334	\$876	\$650	\$386	\$277	\$365	\$(86)	\$3579	\$41,920	239%	\$20.15	278%

Appendix B: Detailed Living Income Standard Budgets by Family Type by County (cont.)

FOUR-PERSON FAMILY – (Two Adults, Two Children)

COUNTY	Housing	Food	Childcare	Health Care	Transportation	Miscellaneous	Payroll, State & Federal Income Taxes with Non-Refundable Fed & State Credits	Refundable Tax Credits	Monthly LIS	Annual LIS	LIS as % of FPL (\$15,030)	LIS Wage	LIS as % Min Wage per Worker
Alamance	\$742	\$502	\$812	\$729	\$539	\$336	\$409	\$(138)	\$3,930	\$47,162	213%	\$22.67	156%
Alexander	\$614	\$502	\$812	\$740	\$691	\$301	\$409	\$(138)	\$3,931	\$47,168	213%	\$22.68	156%
Alleghany	\$577	\$502	\$787	\$740	\$691	\$291	\$394	\$(154)	\$3,828	\$45,940	208%	\$22.09	152%
Anson	\$577	\$502	\$790	\$768	\$691	\$291	\$401	\$(147)	\$3,872	\$46,469	210%	\$22.34	154%
Ashe	\$577	\$502	\$787	\$740	\$691	\$291	\$394	\$(154)	\$3,828	\$45,940	208%	\$22.09	152%
Avery	\$647	\$502	\$790	\$740	\$691	\$310	\$413	\$(134)	\$3,959	\$47,508	215%	\$22.84	158%
Beaufort	\$577	\$502	\$833	\$748	\$691	\$291	\$406	\$(142)	\$3,906	\$46,871	212%	\$22.53	155%
Bertie	\$577	\$502	\$803	\$748	\$691	\$291	\$399	\$(148)	\$3,863	\$46,359	210%	\$22.29	154%
Bladen	\$577	\$502	\$812	\$781	\$691	\$291	\$408	\$(140)	\$3,922	\$47,070	213%	\$22.63	156%
Brunswick	\$787	\$502	\$812	\$781	\$691	\$348	\$463	\$(83)	\$4,302	\$51,619	233%	\$24.82	171%
Buncombe	\$690	\$502	\$812	\$725	\$539	\$322	\$394	\$(153)	\$3,831	\$45,969	208%	\$22.10	152%
Burke	\$614	\$502	\$790	\$740	\$691	\$301	\$405	\$(143)	\$3,899	\$46,793	212%	\$22.50	155%
Cabarrus	\$757	\$502	\$914	\$768	\$539	\$340	\$442	\$(104)	\$4,157	\$49,890	226%	\$23.99	165%
Caldwell	\$614	\$502	\$812	\$740	\$691	\$301	\$409	\$(138)	\$3,931	\$47,168	213%	\$22.68	156%
Camden	\$656	\$502	\$787	\$748	\$691	\$313	\$417	\$(130)	\$3,983	\$47,798	216%	\$22.98	158%
Carteret	\$634	\$502	\$812	\$748	\$691	\$307	\$416	\$(131)	\$3,979	\$47,748	216%	\$22.96	158%
Caswell	\$592	\$502	\$787	\$729	\$691	\$295	\$396	\$(152)	\$3,840	\$46,080	208%	\$22.15	153%
Catawba	\$614	\$502	\$812	\$740	\$539	\$301	\$373	\$(193)	\$3,687	\$44,245	200%	\$21.27	147%
Chatham	\$827	\$502	\$968	\$729	\$691	\$359	\$496	\$(50)	\$4,521	\$54,258	245%	\$26.09	180%
Cherokee	\$577	\$502	\$787	\$725	\$691	\$291	\$391	\$(157)	\$3,807	\$45,688	207%	\$21.97	151%
Chowan	\$656	\$502	\$790	\$748	\$691	\$313	\$417	\$(130)	\$3,987	\$47,849	216%	\$23.00	159%
Clay	\$577	\$502	\$809	\$725	\$691	\$291	\$396	\$(152)	\$3,839	\$46,064	208%	\$22.15	153%
Cleveland	\$682	\$502	\$790	\$740	\$691	\$320	\$423	\$(125)	\$4,022	\$48,266	218%	\$23.20	160%
Columbus	\$577	\$502	\$787	\$781	\$691	\$291	\$403	\$(145)	\$3,887	\$46,643	211%	\$22.42	155%
Craven	\$630	\$502	\$812	\$748	\$691	\$306	\$415	\$(132)	\$3,972	\$47,661	216%	\$22.91	158%
Cumberland	\$678	\$502	\$761	\$781	\$539	\$319	\$392	\$(155)	\$3,816	\$45,794	207%	\$22.02	152%
Currituck	\$904	\$502	\$787	\$748	\$691	\$380	\$482	\$(63)	\$4,431	\$53,170	240%	\$25.56	176%
Dare	\$802	\$502	\$898	\$748	\$691	\$352	\$479	\$(67)	\$4,404	\$52,854	239%	\$25.41	175%
Davidson	\$598	\$502	\$750	\$715	\$539	\$297	\$338	\$(274)	\$3,464	\$41,572	188%	\$19.99	138%
Davie	\$666	\$502	\$812	\$715	\$691	\$315	\$418	\$(130)	\$3,989	\$47,870	216%	\$23.01	159%
Duplin	\$577	\$502	\$787	\$781	\$691	\$291	\$403	\$(145)	\$3,887	\$46,643	211%	\$22.42	155%
Durham	\$827	\$502	\$1,050	\$729	\$539	\$359	\$481	\$(65)	\$4,422	\$53,063	240%	\$25.51	176%
Edgecombe	\$577	\$502	\$809	\$748	\$691	\$291	\$401	\$(147)	\$3,872	\$46,462	210%	\$22.34	154%
Forsyth	\$666	\$502	\$913	\$715	\$539	\$315	\$407	\$(140)	\$3,917	\$47,000	213%	\$22.60	156%
Franklin	\$795	\$502	\$790	\$729	\$691	\$350	\$450	\$(96)	\$4,211	\$50,528	229%	\$24.29	168%
Gaston	\$757	\$502	\$812	\$768	\$539	\$340	\$421	\$(126)	\$4,012	\$48,150	218%	\$23.15	160%
Gates	\$656	\$502	\$790	\$748	\$691	\$313	\$417	\$(130)	\$3,987	\$47,849	216%	\$23.00	159%
Graham	\$577	\$502	\$790	\$725	\$691	\$291	\$392	\$(156)	\$3,812	\$45,739	207%	\$21.99	152%
Granville	\$640	\$502	\$812	\$729	\$691	\$308	\$414	\$(134)	\$3,962	\$47,546	215%	\$22.86	158%
Greene	\$577	\$502	\$809	\$748	\$691	\$291	\$401	\$(147)	\$3,872	\$46,462	210%	\$22.34	154%
Guilford	\$699	\$502	\$899	\$715	\$539	\$324	\$413	\$(134)	\$3,956	\$47,476	215%	\$22.82	157%
Halifax	\$577	\$502	\$789	\$748	\$691	\$291	\$396	\$(151)	\$3,843	\$46,120	209%	\$22.17	153%
Harnett	\$592	\$502	\$812	\$729	\$691	\$295	\$401	\$(147)	\$3,876	\$46,506	210%	\$22.36	154%
Haywood	\$633	\$502	\$790	\$725	\$691	\$307	\$407	\$(141)	\$3,913	\$46,953	212%	\$22.57	156%
Henderson	\$690	\$502	\$812	\$725	\$691	\$322	\$426	\$(121)	\$4,047	\$48,563	220%	\$23.35	161%
Hertford	\$577	\$502	\$787	\$748	\$691	\$291	\$396	\$(152)	\$3,841	\$46,086	208%	\$22.16	153%
Hoke	\$626	\$502	\$789	\$781	\$691	\$305	\$416	\$(131)	\$3,978	\$47,739	216%	\$22.95	158%
Hyde	\$656	\$502	\$809	\$748	\$691	\$313	\$421	\$(126)	\$4,014	\$48,173	218%	\$23.16	160%
Iredell	\$700	\$502	\$812	\$740	\$691	\$325	\$432	\$(115)	\$4,086	\$49,031	222%	\$23.57	163%
Jackson	\$615	\$502	\$812	\$725	\$691	\$302	\$406	\$(141)	\$3,911	\$46,938	212%	\$22.57	156%
Johnston	\$795	\$502	\$776	\$729	\$691	\$350	\$447	\$(99)	\$4,191	\$50,290	227%	\$24.18	167%
Jones	\$629	\$502	\$787	\$748	\$691	\$305	\$410	\$(138)	\$3,934	\$47,213	214%	\$22.70	157%

NOTE: Annual and hourly LIS do not include refundable tax credits

Appendix B: Detailed Living Income Standard Budgets by Family Type by County (cont.)

FOUR-PERSON FAMILY – (Two Adults, Two Children)

COUNTY	Housing	Food	Childcare	Health Care	Transportation	Miscellaneous	Payroll, State & Federal Income Taxes with Non-Refundable Fed & State Credits	Refundable Tax Credits	Monthly LIS	Annual LIS	LIS as % of FPL (\$15,030)	LIS Wage	LIS as % Min Wage per Worker
Lee	\$652	\$502	\$812	\$729	\$691	\$312	\$417	\$(130)	\$3,984	\$47,806	216%	\$22.98	159%
Lenoir	\$577	\$502	\$789	\$748	\$691	\$291	\$396	\$(151)	\$3,843	\$46,120	209%	\$22.17	153%
Lincoln	\$618	\$502	\$812	\$768	\$691	\$302	\$416	\$(131)	\$3,978	\$47,732	216%	\$22.95	158%
Macon	\$639	\$502	\$787	\$725	\$691	\$308	\$407	\$(140)	\$3,919	\$47,031	213%	\$22.61	156%
Madison	\$613	\$502	\$875	\$725	\$691	\$301	\$419	\$(128)	\$3,997	\$47,969	217%	\$23.06	159%
Martin	\$690	\$502	\$790	\$748	\$691	\$322	\$426	\$(121)	\$4,049	\$48,585	220%	\$23.36	161%
McDowell	\$577	\$502	\$787	\$740	\$691	\$291	\$394	\$(154)	\$3,828	\$45,940	208%	\$22.09	152%
Mecklenburg	\$757	\$502	\$986	\$768	\$539	\$340	\$457	\$(89)	\$4,260	\$51,118	231%	\$24.58	169%
Mitchell	\$647	\$502	\$833	\$725	\$691	\$310	\$419	\$(128)	\$3,999	\$47,989	217%	\$23.07	159%
Montgomery	\$577	\$502	\$817	\$768	\$691	\$291	\$406	\$(141)	\$3,911	\$46,930	212%	\$22.56	156%
Moore	\$669	\$502	\$790	\$729	\$691	\$316	\$417	\$(130)	\$3,983	\$47,799	216%	\$22.98	158%
Nash	\$577	\$502	\$829	\$748	\$691	\$291	\$405	\$(143)	\$3,900	\$46,803	212%	\$22.50	155%
New Hanover	\$787	\$502	\$933	\$781	\$539	\$348	\$457	\$(89)	\$4,257	\$51,089	231%	\$24.56	169%
Northampton	\$577	\$502	\$787	\$748	\$691	\$291	\$396	\$(152)	\$3,841	\$46,086	208%	\$22.16	153%
Onslow	\$618	\$502	\$756	\$781	\$691	\$302	\$407	\$(140)	\$3,917	\$47,003	213%	\$22.60	156%
Orange	\$827	\$502	\$1,191	\$729	\$539	\$359	\$510	\$(35)	\$4,622	\$55,468	251%	\$26.67	184%
Pamlico	\$577	\$502	\$787	\$748	\$691	\$291	\$396	\$(152)	\$3,841	\$46,086	208%	\$22.16	153%
Pasquotank	\$648	\$502	\$872	\$748	\$691	\$311	\$432	\$(114)	\$4,090	\$49,074	222%	\$23.59	163%
Pender	\$621	\$502	\$809	\$781	\$691	\$303	\$419	\$(128)	\$3,998	\$47,972	217%	\$23.06	159%
Perquimans	\$656	\$502	\$787	\$748	\$691	\$313	\$417	\$(130)	\$3,983	\$47,798	216%	\$22.98	158%
Person	\$609	\$502	\$809	\$729	\$691	\$300	\$405	\$(143)	\$3,902	\$46,823	212%	\$22.51	155%
Pitt	\$640	\$502	\$792	\$748	\$691	\$308	\$414	\$(134)	\$3,961	\$47,536	215%	\$22.85	158%
Polk	\$657	\$502	\$812	\$725	\$691	\$313	\$417	\$(130)	\$3,987	\$47,848	216%	\$23.00	159%
Randolph	\$699	\$502	\$789	\$715	\$691	\$324	\$422	\$(126)	\$4,016	\$48,193	218%	\$23.17	160%
Richmond	\$577	\$502	\$787	\$768	\$691	\$291	\$400	\$(148)	\$3,868	\$46,418	210%	\$22.32	154%
Robeson	\$577	\$502	\$790	\$781	\$691	\$291	\$403	\$(144)	\$3,891	\$46,695	211%	\$22.45	155%
Rockingham	\$584	\$502	\$789	\$715	\$691	\$293	\$391	\$(157)	\$3,808	\$45,702	207%	\$21.97	152%
Rowan	\$658	\$502	\$812	\$768	\$539	\$313	\$395	\$(153)	\$3,834	\$46,005	208%	\$22.12	153%
Rutherford	\$641	\$502	\$789	\$740	\$691	\$309	\$411	\$(136)	\$3,947	\$47,361	214%	\$22.77	157%
Sampson	\$577	\$502	\$787	\$781	\$691	\$291	\$403	\$(145)	\$3,887	\$46,643	211%	\$22.42	155%
Scotland	\$606	\$502	\$790	\$781	\$691	\$299	\$411	\$(136)	\$3,944	\$47,323	214%	\$22.75	157%
Stanly	\$592	\$502	\$812	\$768	\$691	\$295	\$409	\$(138)	\$3,931	\$47,169	213%	\$22.68	156%
Stokes	\$666	\$502	\$812	\$715	\$691	\$315	\$418	\$(130)	\$3,989	\$47,870	216%	\$23.01	159%
Surry	\$577	\$502	\$789	\$715	\$691	\$291	\$389	\$(159)	\$3,796	\$45,550	206%	\$21.90	151%
Swain	\$577	\$502	\$812	\$725	\$691	\$291	\$396	\$(151)	\$3,843	\$46,115	209%	\$22.17	153%
Transylvania	\$736	\$502	\$790	\$725	\$691	\$334	\$434	\$(113)	\$4,099	\$49,184	222%	\$23.65	163%
Tyrrell	\$656	\$502	\$787	\$748	\$691	\$313	\$417	\$(130)	\$3,983	\$47,798	216%	\$22.98	158%
Union	\$757	\$502	\$906	\$768	\$691	\$340	\$472	\$(74)	\$4,362	\$52,347	237%	\$25.17	174%
Vance	\$577	\$502	\$812	\$729	\$691	\$291	\$397	\$(151)	\$3,848	\$46,181	209%	\$22.20	153%
Wake	\$795	\$502	\$1,180	\$729	\$539	\$350	\$500	\$(46)	\$4,549	\$54,587	247%	\$26.24	181%
Warren	\$588	\$502	\$787	\$729	\$691	\$294	\$395	\$(153)	\$3,833	\$45,993	208%	\$22.11	152%
Washington	\$618	\$502	\$787	\$748	\$691	\$302	\$407	\$(141)	\$3,915	\$46,974	212%	\$22.58	156%
Watauga	\$737	\$502	\$850	\$740	\$691	\$335	\$450	\$(97)	\$4,207	\$50,481	228%	\$24.27	167%
Wayne	\$603	\$502	\$790	\$748	\$691	\$298	\$403	\$(144)	\$3,892	\$46,701	211%	\$22.45	155%
Wilkes	\$577	\$502	\$812	\$740	\$691	\$291	\$399	\$(148)	\$3,864	\$46,367	210%	\$22.29	154%
Wilson	\$661	\$502	\$790	\$748	\$691	\$314	\$419	\$(128)	\$3,996	\$47,957	217%	\$23.06	159%
Yadkin	\$666	\$502	\$787	\$715	\$691	\$315	\$413	\$(135)	\$3,954	\$47,444	215%	\$22.81	157%
Yancey	\$577	\$502	\$790	\$725	\$691	\$291	\$392	\$(156)	\$3,812	\$45,739	207%	\$21.99	152%
NC Population Weighted Average	\$692	\$502	\$883	\$744	\$614	\$322	\$429	\$(119)	\$4,187	\$48,814	221%	\$23.47	162%

Appendix B: Detailed Living Income Standard Budgets by Family Type by County (cont.)

FIVE-PERSON FAMILY – (Two Adults, Three Children)

COUNTY	Housing	Food	Childcare	Health Care	Transportation	Miscellaneous	Payroll, State & Federal Income Taxes with Non-Refundable Fed & State Credits	Refundable Tax Credits	Monthly LIS	Annual LIS	LIS as % of FPL (\$15,030)	LIS Wage	LIS as % Min Wage per Worker
Alamance	\$1,008	\$626	\$1,148	\$807	\$539	\$441	\$514	\$(111)	\$4,972	\$59,661	229%	\$28.68	198%
Alexander	\$788	\$626	\$1,148	\$820	\$691	\$382	\$490	\$(136)	\$4,808	\$57,700	222%	\$27.74	191%
Alleghany	\$757	\$626	\$1,106	\$820	\$691	\$373	\$473	\$(153)	\$4,693	\$56,312	216%	\$27.07	187%
Anson	\$811	\$626	\$1,115	\$852	\$691	\$388	\$496	\$(130)	\$4,848	\$58,180	224%	\$27.97	193%
Ashe	\$763	\$626	\$1,106	\$820	\$691	\$375	\$474	\$(151)	\$4,704	\$56,442	217%	\$27.14	187%
Avery	\$774	\$626	\$1,115	\$820	\$691	\$378	\$479	\$(146)	\$4,736	\$56,834	218%	\$27.32	188%
Beaufort	\$695	\$626	\$1,190	\$829	\$691	\$357	\$476	\$(150)	\$4,714	\$56,569	217%	\$27.20	188%
Bertie	\$691	\$626	\$1,176	\$829	\$691	\$356	\$472	\$(154)	\$4,687	\$56,243	216%	\$27.04	186%
Bladen	\$841	\$626	\$1,148	\$867	\$691	\$396	\$514	\$(111)	\$4,971	\$59,650	229%	\$28.68	198%
Brunswick	\$1,103	\$626	\$1,148	\$867	\$691	\$467	\$583	\$(40)	\$5,444	\$65,325	251%	\$31.41	217%
Buncombe	\$925	\$626	\$1,148	\$803	\$539	\$419	\$491	\$(135)	\$4,816	\$57,787	222%	\$27.78	192%
Burke	\$788	\$626	\$1,115	\$820	\$691	\$382	\$483	\$(143)	\$4,761	\$57,138	220%	\$27.47	189%
Cabarrus	\$954	\$626	\$1,265	\$852	\$539	\$427	\$533	\$(91)	\$5,104	\$61,243	235%	\$29.44	203%
Caldwell	\$788	\$626	\$1,148	\$820	\$691	\$382	\$490	\$(136)	\$4,808	\$57,700	222%	\$27.74	191%
Camden	\$886	\$626	\$1,106	\$829	\$691	\$408	\$509	\$(116)	\$4,939	\$59,273	228%	\$28.50	197%
Carteret	\$923	\$626	\$1,148	\$829	\$691	\$418	\$528	\$(97)	\$5,066	\$60,791	234%	\$29.23	202%
Caswell	\$723	\$626	\$1,106	\$807	\$691	\$364	\$461	\$(165)	\$4,614	\$55,364	213%	\$26.62	184%
Catawba	\$788	\$626	\$1,148	\$820	\$539	\$382	\$458	\$(168)	\$4,592	\$55,107	212%	\$26.49	183%
Chatham	\$1,081	\$626	\$1,216	\$807	\$691	\$461	\$579	\$(44)	\$5,416	\$64,996	250%	\$31.25	216%
Cherokee	\$838	\$626	\$1,106	\$803	\$691	\$395	\$491	\$(135)	\$4,815	\$57,780	222%	\$27.78	192%
Chowan	\$886	\$626	\$1,115	\$829	\$691	\$408	\$511	\$(114)	\$4,952	\$59,427	228%	\$28.57	197%
Clay	\$757	\$626	\$1,138	\$803	\$691	\$373	\$476	\$(150)	\$4,714	\$56,571	217%	\$27.20	188%
Cleveland	\$898	\$626	\$1,115	\$820	\$691	\$412	\$512	\$(113)	\$4,960	\$59,521	229%	\$28.62	197%
Columbus	\$691	\$626	\$1,106	\$867	\$691	\$356	\$465	\$(161)	\$4,640	\$55,684	214%	\$26.77	185%
Craven	\$849	\$626	\$1,148	\$829	\$691	\$398	\$508	\$(117)	\$4,932	\$59,188	227%	\$28.46	196%
Cumberland	\$963	\$626	\$1,105	\$867	\$539	\$429	\$505	\$(120)	\$4,914	\$58,965	227%	\$28.35	196%
Currituck	\$1,236	\$626	\$1,106	\$829	\$691	\$503	\$602	\$(21)	\$5,571	\$66,855	257%	\$32.14	222%
Dare	\$1,060	\$626	\$1,285	\$829	\$691	\$455	\$592	\$(31)	\$5,508	\$66,096	254%	\$31.78	219%
Davidson	\$779	\$626	\$1,115	\$791	\$539	\$379	\$443	\$(184)	\$4,489	\$53,865	207%	\$25.90	179%
Davie	\$908	\$626	\$1,148	\$791	\$691	\$414	\$516	\$(109)	\$4,985	\$59,817	230%	\$28.76	198%
Duplin	\$730	\$626	\$1,106	\$867	\$691	\$366	\$475	\$(150)	\$4,711	\$56,529	217%	\$27.18	187%
Durham	\$1,081	\$626	\$1,505	\$807	\$539	\$461	\$607	\$(15)	\$5,611	\$67,332	259%	\$32.37	223%
Edgecombe	\$717	\$626	\$1,138	\$829	\$691	\$363	\$471	\$(155)	\$4,680	\$56,158	216%	\$27.00	186%
Forsyth	\$908	\$626	\$1,270	\$791	\$539	\$414	\$509	\$(116)	\$4,942	\$59,304	228%	\$28.51	197%
Franklin	\$999	\$626	\$1,115	\$807	\$691	\$439	\$536	\$(88)	\$5,125	\$61,497	236%	\$29.57	204%
Gaston	\$954	\$626	\$1,148	\$852	\$539	\$427	\$509	\$(116)	\$4,937	\$59,247	228%	\$28.48	196%
Gates	\$886	\$626	\$1,115	\$829	\$691	\$408	\$511	\$(114)	\$4,952	\$59,427	228%	\$28.57	197%
Graham	\$757	\$626	\$1,115	\$803	\$691	\$373	\$471	\$(155)	\$4,682	\$56,179	216%	\$27.01	186%
Granville	\$799	\$626	\$1,148	\$807	\$691	\$385	\$490	\$(135)	\$4,811	\$57,727	222%	\$27.75	191%
Greene	\$815	\$626	\$1,138	\$829	\$691	\$389	\$497	\$(128)	\$4,857	\$58,281	224%	\$28.02	193%
Guilford	\$886	\$626	\$1,270	\$791	\$539	\$408	\$504	\$(122)	\$4,902	\$58,827	226%	\$28.28	195%
Halifax	\$734	\$626	\$1,112	\$829	\$691	\$367	\$470	\$(156)	\$4,674	\$56,083	216%	\$26.96	186%
Harnett	\$799	\$626	\$1,148	\$807	\$691	\$385	\$490	\$(135)	\$4,811	\$57,727	222%	\$27.75	191%
Haywood	\$820	\$626	\$1,115	\$803	\$691	\$390	\$488	\$(138)	\$4,795	\$57,544	221%	\$27.67	191%
Henderson	\$925	\$626	\$1,148	\$803	\$691	\$419	\$523	\$(102)	\$5,032	\$60,381	232%	\$29.03	200%
Hertford	\$757	\$626	\$1,106	\$829	\$691	\$373	\$475	\$(151)	\$4,707	\$56,479	217%	\$27.15	187%
Hoke	\$857	\$626	\$1,112	\$867	\$691	\$400	\$510	\$(115)	\$4,949	\$59,382	228%	\$28.55	197%
Hyde	\$886	\$626	\$1,138	\$829	\$691	\$408	\$516	\$(109)	\$4,985	\$59,819	230%	\$28.76	198%
Iredell	\$928	\$626	\$1,148	\$820	\$691	\$420	\$527	\$(98)	\$5,061	\$60,733	233%	\$29.20	201%
Jackson	\$807	\$626	\$1,148	\$803	\$691	\$387	\$491	\$(134)	\$4,819	\$57,825	222%	\$27.80	192%
Johnston	\$999	\$626	\$1,148	\$807	\$691	\$439	\$543	\$(81)	\$5,172	\$62,060	238%	\$29.84	206%
Jones	\$871	\$626	\$1,106	\$829	\$691	\$404	\$505	\$(120)	\$4,912	\$58,948	227%	\$28.34	195%

NOTE: Annual and hourly LIS do not include refundable tax credits

Appendix B: Detailed Living Income Standard Budgets by Family Type by County (cont.)

FIVE-PERSON FAMILY – (Two Adults, Three Children)

COUNTY	Housing	Food	Childcare	Health Care	Transportation	Miscellaneous	Payroll, State & Federal Income Taxes with Non-Refundable Fed & State Credits	Refundable Tax Credits	Monthly LIS	Annual LIS	LIS as % of FPL (\$15,030)	LIS Wage	LIS as % Min Wage per Worker
Lee	\$801	\$626	\$1,148	\$807	\$691	\$385	\$491	\$(135)	\$4,814	\$57,771	222%	\$27.77	192%
Lenoir	\$690	\$626	\$1,112	\$829	\$691	\$355	\$458	\$(168)	\$4,594	\$55,130	212%	\$26.50	183%
Lincoln	\$747	\$626	\$1,148	\$852	\$691	\$371	\$486	\$(140)	\$4,780	\$57,356	220%	\$27.58	190%
Macon	\$789	\$626	\$1,106	\$803	\$691	\$382	\$478	\$(148)	\$4,727	\$56,718	218%	\$27.27	188%
Madison	\$745	\$626	\$1,216	\$803	\$691	\$370	\$489	\$(136)	\$4,803	\$57,642	222%	\$27.71	191%
Martin	\$925	\$626	\$1,115	\$829	\$691	\$419	\$521	\$(103)	\$5,023	\$60,272	232%	\$28.98	200%
McDowell	\$747	\$626	\$1,106	\$820	\$691	\$371	\$470	\$(156)	\$4,675	\$56,096	216%	\$26.97	186%
Mecklenburg	\$954	\$626	\$1,422	\$852	\$539	\$427	\$566	\$(58)	\$5,327	\$63,921	246%	\$30.73	212%
Mitchell	\$774	\$626	\$1,138	\$803	\$691	\$378	\$481	\$(145)	\$4,745	\$56,939	219%	\$27.37	189%
Montgomery	\$720	\$626	\$1,106	\$852	\$691	\$363	\$470	\$(156)	\$4,671	\$56,055	215%	\$26.95	186%
Moore	\$962	\$626	\$1,115	\$807	\$691	\$429	\$526	\$(98)	\$5,058	\$60,695	233%	\$29.18	201%
Nash	\$717	\$626	\$1,198	\$829	\$691	\$363	\$483	\$(142)	\$4,765	\$57,182	220%	\$27.49	190%
New Hanover	\$1,103	\$626	\$1,330	\$867	\$539	\$467	\$589	\$(34)	\$5,486	\$65,836	253%	\$31.65	218%
Northampton	\$734	\$626	\$1,106	\$829	\$691	\$367	\$469	\$(157)	\$4,665	\$55,981	215%	\$26.91	186%
Onslow	\$868	\$626	\$1,088	\$867	\$691	\$403	\$508	\$(117)	\$4,934	\$59,211	228%	\$28.47	196%
Orange	\$1,081	\$626	\$1,692	\$807	\$539	\$461	\$671	\$-	\$5,877	\$70,522	271%	\$33.90	234%
Pamlico	\$726	\$626	\$1,106	\$829	\$691	\$365	\$467	\$(159)	\$4,651	\$55,807	214%	\$26.83	185%
Pasquotank	\$941	\$626	\$1,148	\$829	\$691	\$423	\$532	\$(92)	\$5,098	\$61,181	235%	\$29.41	203%
Pender	\$817	\$626	\$1,138	\$867	\$691	\$390	\$505	\$(120)	\$4,913	\$58,959	227%	\$28.35	195%
Perquimans	\$886	\$626	\$1,106	\$829	\$691	\$408	\$509	\$(116)	\$4,939	\$59,273	228%	\$28.50	197%
Person	\$727	\$626	\$1,138	\$807	\$691	\$365	\$469	\$(157)	\$4,666	\$55,997	215%	\$26.92	186%
Pitt	\$887	\$626	\$1,148	\$829	\$691	\$409	\$518	\$(107)	\$5,001	\$60,011	231%	\$28.85	199%
Polk	\$821	\$626	\$1,148	\$803	\$691	\$391	\$495	\$(130)	\$4,844	\$58,128	223%	\$27.95	193%
Randolph	\$886	\$626	\$1,112	\$791	\$691	\$408	\$502	\$(123)	\$4,894	\$58,726	226%	\$28.23	195%
Richmond	\$725	\$626	\$1,106	\$852	\$691	\$365	\$471	\$(155)	\$4,680	\$56,163	216%	\$27.00	186%
Robeson	\$692	\$626	\$1,115	\$867	\$691	\$356	\$467	\$(159)	\$4,655	\$55,859	215%	\$26.86	185%
Rockingham	\$725	\$626	\$1,112	\$791	\$691	\$365	\$460	\$(166)	\$4,603	\$55,238	212%	\$26.56	183%
Rowan	\$939	\$626	\$1,148	\$852	\$539	\$423	\$505	\$(120)	\$4,910	\$58,922	226%	\$28.33	195%
Rutherford	\$767	\$626	\$1,112	\$820	\$691	\$376	\$477	\$(149)	\$4,719	\$56,631	218%	\$27.23	188%
Sampson	\$801	\$626	\$1,106	\$867	\$691	\$385	\$494	\$(131)	\$4,839	\$58,067	223%	\$27.92	193%
Scotland	\$736	\$626	\$1,115	\$867	\$691	\$368	\$479	\$(147)	\$4,734	\$56,812	218%	\$27.31	188%
Stanly	\$806	\$626	\$1,148	\$852	\$691	\$387	\$501	\$(124)	\$4,886	\$58,634	225%	\$28.19	194%
Stokes	\$908	\$626	\$1,148	\$791	\$691	\$414	\$516	\$(109)	\$4,985	\$59,817	230%	\$28.76	198%
Surry	\$771	\$626	\$1,112	\$791	\$691	\$377	\$472	\$(154)	\$4,686	\$56,235	216%	\$27.04	186%
Swain	\$757	\$626	\$1,148	\$803	\$691	\$373	\$478	\$(148)	\$4,728	\$56,742	218%	\$27.28	188%
Transylvania	\$929	\$626	\$1,115	\$803	\$691	\$420	\$517	\$(108)	\$4,992	\$59,905	230%	\$28.80	199%
Tyrrell	\$886	\$626	\$1,106	\$829	\$691	\$408	\$509	\$(116)	\$4,939	\$59,273	228%	\$28.50	197%
Union	\$954	\$626	\$1,249	\$852	\$691	\$427	\$561	\$(62)	\$5,297	\$63,563	244%	\$30.56	211%
Vance	\$691	\$626	\$1,148	\$807	\$691	\$356	\$462	\$(165)	\$4,616	\$55,388	213%	\$26.63	184%
Wake	\$999	\$626	\$1,621	\$807	\$539	\$439	\$610	\$(13)	\$5,628	\$67,534	260%	\$32.47	224%
Warren	\$719	\$626	\$1,106	\$807	\$691	\$363	\$460	\$(166)	\$4,606	\$55,278	212%	\$26.58	183%
Washington	\$742	\$626	\$1,106	\$829	\$691	\$369	\$471	\$(155)	\$4,679	\$56,154	216%	\$27.00	186%
Watauga	\$896	\$626	\$1,148	\$820	\$691	\$411	\$518	\$(106)	\$5,003	\$60,040	231%	\$28.87	199%
Wayne	\$755	\$626	\$1,115	\$829	\$691	\$373	\$476	\$(150)	\$4,716	\$56,589	217%	\$27.21	188%
Wilkes	\$740	\$626	\$1,147	\$820	\$691	\$369	\$477	\$(149)	\$4,720	\$56,644	218%	\$27.23	188%
Wilson	\$791	\$626	\$1,115	\$829	\$691	\$383	\$486	\$(140)	\$4,781	\$57,369	220%	\$27.58	190%
Yadkin	\$908	\$626	\$1,106	\$791	\$691	\$414	\$507	\$(118)	\$4,925	\$59,100	227%	\$28.41	196%
Yancey	\$689	\$626	\$1,115	\$803	\$691	\$355	\$453	\$(173)	\$4,559	\$54,706	210%	\$26.30	181%
NC Population Weighted Average	\$899	\$626	\$1,246	\$825	\$614	\$412	\$525	\$(100)	\$5,148	\$60,579	233%	\$29.12	201%

Appendix C: Living Income Standard with Savings and Debt Components by County

COUNTY	Annual LIS (1 Ad; 1 Ch)	LIS 1:1 + Savings and Debt	Annual LIS (1 Ad; 2 Ch)	LIS 1:2 + Savings and Debt	Annual LIS (2 Ad; 2 Ch)	LIS 2:2 + Savings and Debt	Annual LIS (2 Ad; 3 Ch)	LIS 2:3 + Savings and Debt
Alamance	\$35,370	\$37,505	\$40,887	\$43,397	\$47,162	\$50,292	\$59,661	\$63,371
Alexander	\$33,989	\$36,118	\$39,734	\$42,239	\$47,168	\$50,298	\$57,700	\$61,399
Alleghany	\$32,657	\$34,780	\$37,894	\$40,392	\$45,940	\$49,063	\$56,312	\$60,003
Anson	\$33,167	\$35,292	\$38,596	\$41,096	\$46,469	\$49,595	\$58,180	\$61,881
Ashe	\$32,657	\$34,780	\$37,894	\$40,392	\$45,940	\$49,063	\$56,442	\$60,133
Avery	\$34,704	\$36,836	\$40,301	\$42,808	\$47,508	\$50,640	\$56,834	\$60,528
Beaufort	\$33,076	\$35,201	\$38,633	\$41,134	\$46,871	\$49,999	\$56,569	\$60,260
Bertie	\$32,818	\$34,942	\$39,230	\$41,733	\$46,359	\$49,485	\$56,243	\$59,933
Bladen	\$33,605	\$35,733	\$39,489	\$41,993	\$47,070	\$50,199	\$59,650	\$63,359
Brunswick	\$38,683	\$40,837	\$44,462	\$46,993	\$51,619	\$54,775	\$65,325	\$69,068
Buncombe	\$33,772	\$35,900	\$39,428	\$41,932	\$45,969	\$49,092	\$57,787	\$61,486
Burke	\$33,765	\$35,893	\$39,262	\$41,765	\$46,793	\$49,921	\$57,138	\$60,833
Cabarrus	\$37,315	\$39,461	\$43,719	\$46,246	\$49,890	\$53,036	\$61,243	\$64,962
Caldwell	\$33,989	\$36,118	\$39,734	\$42,239	\$47,168	\$50,298	\$57,700	\$61,399
Camden	\$35,155	\$37,289	\$40,577	\$43,085	\$47,798	\$50,931	\$59,273	\$62,981
Carteret	\$34,697	\$36,829	\$40,475	\$42,983	\$47,748	\$50,881	\$60,791	\$64,508
Caswell	\$32,907	\$35,032	\$38,124	\$40,623	\$46,080	\$49,203	\$55,364	\$59,049
Catawba	\$31,710	\$33,829	\$37,234	\$39,729	\$44,245	\$47,360	\$55,107	\$58,790
Chatham	\$41,328	\$43,497	\$47,377	\$49,924	\$54,258	\$57,430	\$64,996	\$68,737
Cherokee	\$32,417	\$34,539	\$37,563	\$40,059	\$45,688	\$48,810	\$57,780	\$61,479
Chowan	\$35,155	\$37,289	\$40,628	\$43,137	\$47,849	\$50,983	\$59,427	\$63,135
Clay	\$32,641	\$34,764	\$38,010	\$40,509	\$46,064	\$49,187	\$56,571	\$60,263
Cleveland	\$35,686	\$37,823	\$41,145	\$43,656	\$48,266	\$51,403	\$59,521	\$63,229
Columbus	\$33,381	\$35,508	\$38,818	\$41,319	\$46,643	\$49,770	\$55,684	\$59,370
Craven	\$34,583	\$36,715	\$40,389	\$42,896	\$47,661	\$50,794	\$59,188	\$62,895
Cumberland	\$33,488	\$35,614	\$38,811	\$41,313	\$45,794	\$48,916	\$58,965	\$62,671
Currituck	\$40,686	\$42,852	\$46,120	\$48,660	\$53,170	\$56,335	\$66,855	\$70,607
Dare	\$39,397	\$41,556	\$45,940	\$48,479	\$52,854	\$56,017	\$66,096	\$69,844
Davidson	\$29,675	\$31,786	\$34,454	\$36,940	\$41,572	\$44,676	\$53,865	\$57,541
Davie	\$35,121	\$37,255	\$40,655	\$43,164	\$47,870	\$51,005	\$59,817	\$63,527
Duplin	\$33,381	\$35,508	\$38,818	\$41,319	\$46,643	\$49,770	\$56,529	\$60,220
Durham	\$39,417	\$41,575	\$47,163	\$49,709	\$53,063	\$56,228	\$67,332	\$71,087
Edgecombe	\$33,075	\$35,200	\$38,533	\$41,034	\$46,462	\$49,588	\$56,158	\$59,847
Forsyth	\$34,359	\$36,490	\$41,021	\$43,532	\$47,000	\$50,129	\$59,304	\$63,012
Franklin	\$38,042	\$40,192	\$43,511	\$46,036	\$50,528	\$53,678	\$61,497	\$65,217
Gaston	\$36,197	\$38,337	\$41,894	\$44,410	\$48,150	\$51,286	\$59,247	\$62,954
Gates	\$35,155	\$37,289	\$40,628	\$43,137	\$47,849	\$50,983	\$59,427	\$63,135
Graham	\$32,417	\$34,539	\$37,637	\$40,134	\$45,739	\$48,861	\$56,179	\$59,868
Granville	\$34,552	\$36,684	\$40,306	\$42,814	\$47,546	\$50,678	\$57,727	\$61,426
Greene	\$33,076	\$35,201	\$38,533	\$41,034	\$46,462	\$49,588	\$58,281	\$61,983
Guilford	\$35,040	\$37,174	\$41,497	\$44,011	\$47,476	\$50,608	\$58,827	\$62,532
Halifax	\$32,796	\$34,920	\$38,135	\$40,634	\$46,120	\$49,244	\$56,083	\$59,772
Harnett	\$33,187	\$35,313	\$38,671	\$41,172	\$46,506	\$49,632	\$57,727	\$61,426
Haywood	\$34,066	\$36,196	\$39,531	\$42,035	\$46,953	\$50,081	\$57,544	\$61,241
Henderson	\$35,847	\$37,985	\$41,415	\$43,928	\$48,563	\$51,701	\$60,381	\$64,095
Hertford	\$32,796	\$34,920	\$38,086	\$40,584	\$46,086	\$49,210	\$56,479	\$60,170
Hoke	\$34,775	\$36,908	\$40,463	\$42,971	\$47,739	\$50,872	\$59,382	\$63,090
Hyde	\$35,379	\$37,514	\$40,884	\$43,394	\$48,173	\$51,309	\$59,819	\$63,530
Iredell	\$36,246	\$38,386	\$41,859	\$44,375	\$49,031	\$52,172	\$60,733	\$64,449
Jackson	\$33,778	\$35,906	\$39,435	\$41,938	\$46,938	\$50,067	\$57,825	\$61,524
Johnston	\$37,599	\$39,746	\$43,221	\$45,744	\$50,290	\$53,438	\$62,060	\$65,784
Jones	\$34,331	\$36,462	\$39,853	\$42,358	\$47,213	\$50,343	\$58,948	\$62,654
Lee	\$34,894	\$37,027	\$40,566	\$43,075	\$47,806	\$50,940	\$57,771	\$61,469

NOTE: Annual and hourly LIS do not include refundable tax credits

Appendix C: Living Income Standard with Savings and Debt Components by County (cont.)

COUNTY	Annual LIS (1 Ad; 1 Ch)	LIS 1:1 + Savings and Debt	Annual LIS (1 Ad; 2 Ch)	LIS 1:2 + Savings and Debt	Annual LIS (2 Ad; 2 Ch)	LIS 2:2 + Savings and Debt	Annual LIS (2 Ad; 3 Ch)	LIS 2:3 + Savings and Debt
Lenoir	\$32,796	\$34,920	\$38,135	\$40,634	\$46,120	\$49,244	\$55,130	\$58,813
Lincoln	\$34,557	\$36,689	\$40,427	\$42,935	\$47,732	\$50,866	\$57,356	\$61,053
Macon	\$34,237	\$36,367	\$39,646	\$42,150	\$47,031	\$50,161	\$56,718	\$60,411
Madison	\$34,707	\$36,839	\$41,009	\$43,520	\$47,969	\$51,104	\$57,642	\$61,340
Martin	\$35,965	\$38,103	\$41,450	\$43,963	\$48,585	\$51,724	\$60,272	\$63,985
McDowell	\$32,657	\$34,780	\$37,894	\$40,392	\$45,940	\$49,063	\$56,096	\$59,785
Mecklenburg	\$37,639	\$39,787	\$44,913	\$47,447	\$51,118	\$54,271	\$63,921	\$67,655
Mitchell	\$35,282	\$37,417	\$40,739	\$43,249	\$47,989	\$51,124	\$56,939	\$60,633
Montgomery	\$33,839	\$35,967	\$39,392	\$41,895	\$46,930	\$50,058	\$56,055	\$59,744
Moore	\$35,209	\$37,344	\$40,611	\$43,120	\$47,799	\$50,933	\$60,695	\$64,411
Nash	\$33,075	\$35,200	\$39,155	\$41,658	\$46,803	\$49,931	\$57,182	\$60,877
New Hanover	\$38,145	\$40,296	\$44,881	\$47,414	\$51,089	\$54,242	\$65,836	\$69,582
Northampton	\$32,796	\$34,920	\$38,086	\$40,584	\$46,086	\$49,210	\$55,981	\$59,669
Onslow	\$33,965	\$36,094	\$38,971	\$41,473	\$47,003	\$50,132	\$59,211	\$62,918
Orange	\$40,731	\$42,896	\$49,483	\$52,043	\$55,468	\$58,647	\$70,522	\$74,295
Pamlico	\$32,796	\$34,920	\$38,086	\$40,584	\$46,086	\$49,210	\$55,807	\$59,494
Pasquotank	\$36,249	\$38,389	\$41,887	\$44,403	\$49,074	\$52,216	\$61,181	\$64,900
Pender	\$34,857	\$36,990	\$40,424	\$42,932	\$47,972	\$51,107	\$58,959	\$62,665
Perquimans	\$35,155	\$37,289	\$40,577	\$43,085	\$47,798	\$50,931	\$59,273	\$62,981
Person	\$33,671	\$35,798	\$39,233	\$41,736	\$46,823	\$49,951	\$55,997	\$59,685
Pitt	\$34,420	\$36,551	\$40,250	\$42,757	\$47,536	\$50,669	\$60,011	\$63,723
Polk	\$35,029	\$37,162	\$40,615	\$43,124	\$47,848	\$50,982	\$58,128	\$61,829
Randolph	\$35,747	\$37,884	\$41,114	\$43,625	\$48,193	\$51,329	\$58,726	\$62,430
Richmond	\$33,167	\$35,292	\$38,521	\$41,022	\$46,418	\$49,544	\$56,163	\$59,853
Robeson	\$33,381	\$35,508	\$39,016	\$41,518	\$46,695	\$49,822	\$55,859	\$59,546
Rockingham	\$32,452	\$34,575	\$37,607	\$40,104	\$45,702	\$48,823	\$55,238	\$58,922
Rowan	\$33,555	\$35,683	\$39,376	\$41,879	\$46,005	\$49,129	\$58,922	\$62,627
Rutherford	\$34,533	\$36,665	\$40,090	\$42,596	\$47,361	\$50,492	\$56,631	\$60,323
Sampson	\$33,381	\$35,508	\$38,818	\$41,319	\$46,643	\$49,770	\$58,067	\$61,767
Scotland	\$34,206	\$36,336	\$39,933	\$42,438	\$47,323	\$50,454	\$56,812	\$60,505
Stanly	\$33,818	\$35,946	\$39,667	\$42,171	\$47,169	\$50,299	\$58,634	\$62,338
Stokes	\$35,121	\$37,255	\$40,655	\$43,164	\$47,870	\$51,005	\$59,817	\$63,527
Surry	\$32,253	\$34,375	\$37,386	\$39,882	\$45,550	\$48,671	\$56,235	\$59,924
Swain	\$32,641	\$34,764	\$38,110	\$40,609	\$46,115	\$49,239	\$56,742	\$60,434
Transylvania	\$36,673	\$38,816	\$42,087	\$44,605	\$49,184	\$52,326	\$59,905	\$63,616
Tyrrell	\$35,155	\$37,289	\$40,577	\$43,085	\$47,798	\$50,931	\$59,273	\$62,981
Union	\$38,961	\$41,117	\$45,400	\$47,936	\$52,347	\$55,508	\$63,563	\$67,296
Vance	\$32,704	\$34,828	\$38,197	\$40,696	\$46,181	\$49,305	\$55,388	\$59,072
Wake	\$40,088	\$42,251	\$48,107	\$50,659	\$54,587	\$57,761	\$67,534	\$71,290
Warren	\$32,793	\$34,917	\$37,998	\$40,496	\$45,993	\$49,116	\$55,278	\$58,962
Washington	\$34,018	\$36,147	\$39,505	\$42,009	\$46,974	\$50,103	\$56,154	\$59,843
Watauga	\$37,739	\$39,887	\$43,394	\$45,918	\$50,481	\$53,631	\$60,040	\$63,752
Wayne	\$33,591	\$35,719	\$39,106	\$41,608	\$46,701	\$49,828	\$56,589	\$60,281
Wilkes	\$32,881	\$35,005	\$38,416	\$40,916	\$46,367	\$49,492	\$56,644	\$60,336
Wilson	\$35,297	\$37,432	\$40,736	\$43,246	\$47,957	\$51,092	\$57,369	\$61,065
Yadkin	\$34,841	\$36,974	\$40,272	\$42,779	\$47,444	\$50,576	\$59,100	\$62,807
Yancey	\$32,417	\$34,539	\$37,637	\$40,134	\$45,739	\$48,861	\$54,706	\$58,386
NC Average	\$35,727	\$37,865	\$41,920	\$44,437	\$48,814	\$51,954	\$60,579	\$64,294



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