



A Standard **Worthy** of North Carolina Workers

THE 2016 LIVING INCOME STANDARD FOR 100 COUNTIES

By Brian Kennedy II, Policy Fellow, and Alexandra Sirota, BTC Project Director



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NC BUDGET AND TAX CENTER

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OVERVIEW

Working families in North Carolina symbolize our state's greatest assets—the lifeblood of local economies, the engines of productivity, the attractive force that brings business to communities and delivers the promise of stability for families and communities. Our social contract provides that as long as you are willing to work, one can expect to achieve a basic standard of living. Yet for far too many hard working North Carolina families, this promise has not been fulfilled. The results of that failure extend far beyond dysfunction in our economy to frustration with our democracy.



One in five families do not earn enough to afford the basic needs of everyday life, let alone plan for their future or ensure their children can do better. In North Carolina, a family of two adults and two children must earn \$53,968 a year in order to afford housing, food, child care, health care, transportation, taxes, and other necessities, according to the Budget & Tax Center's 2016 Living Income Standard (LIS) – more than double the federal poverty threshold for a family of four.

When workers aren't paid what it takes to meet their basic needs, they make decisions that undercut the strength of the economy, well-being of families and vitality of communities. When work doesn't pay, workers take on multiple jobs, cut back on savings, fail to build their assets to weather economic downturns, turn to public programs to make up the difference in their household budget and reduce their investments in their own future productivity.¹

Families are pursuing various strategies to cope with the low-wage labor market.

- A growing number of **workers have more than one full-time job.**
- **Some workers are choosing to live farther from their workplaces** to save on housing costs, which often results in increased transportation costs.²
- **Others use family and social networks to secure child care and transportation** at lower costs.
- In some cases, **families postpone major expenses**, such as needed car repairs; go without; or increase their debt load to finance unexpected expenses.

While these strategies can help a family get by on a monthly basis, they represent a significant strain on their wellbeing as well as a barrier to their economic security and mobility.

Without focused attention on policies that create quality, well-paying jobs, the promise of work for such families will continue to fall short. And without strong income supports and investments in the skills and education of the current and future workforce, North Carolina's low-wage workers will be continually thwarted in their efforts to advance to the middle class.

The LIS provides a more accurate and comprehensive picture than more traditional measures of what it takes for a family to make ends meet in each of North Carolina’s 100 counties. The LIS corrects these shortcomings and provides a clearer picture of the true extent of the challenges facing a growing number of North Carolinians, which in turn can help guide policymakers in their efforts to create more ladders to the middle class and widespread prosperity.

FIGURE 1: North Carolina Living Income Standard, by Family Type

FAMILY TYPE	ANNUAL	MONTHLY	HOURLY
1 Adult, 1 Child	\$35,710	\$2,976	\$17.17
1 Adult, 2 Children	\$49,101	\$4,094	\$23.61
2 Adults, 2 Children	\$53,968	\$4,497	\$25.95
2 Adults, 3 Children	\$66,935	\$5,578	\$32.18

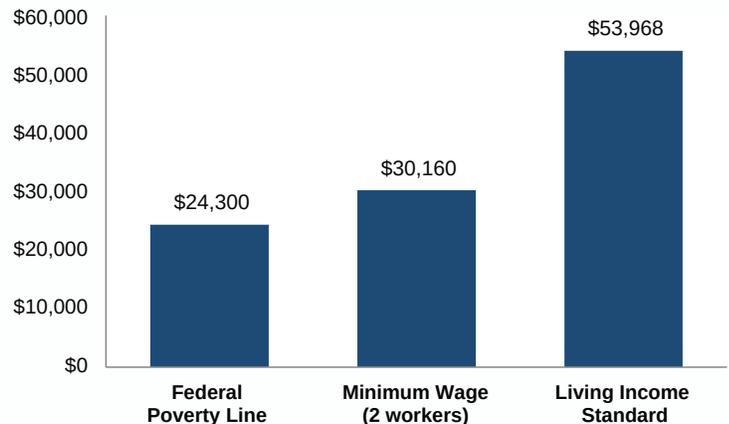
Problems with current income standards

KNOWING WHAT IT TRULY TAKES TO MAKE ENDS MEET is critical for setting the rules of our economy so that it can operate a) at its highest possible levels b) for the longest period of time and c) include the most number of people in our state. Unfortunately, the two most commonly used standards for income—the Federal Poverty Level (FPL) and minimum wage standard—have eroded over time and fail to reflect the needs of a modern household in today’s economy.

Created in 1962, the FPL was the federal government’s attempt to estimate how much a typical family needed earn in order to afford basic needs. The measure was based off of the costs of groceries and assumed a typical household spent one-third of its income on food. Since its creation nearly 60 years ago, the FPL has only been adjusted for inflation. There have been no changes to adjust for the exponential rise in the costs of housing, healthcare, or child care. Additionally, the FPL does not take into account the different costs of living across the nation.

Likewise, the minimum wage standard is ineffective at reflecting what it takes to make ends meet because it was never intended to do anything more than represent a basic pay floor. Rather than reflect the economic or lived realities of workers, the minimum wage standard has been largely governed by a policy process that fails to reflect the best evidence of what a minimum wage standard needs to reach to provide some stabilizing support to the labor market.

FIGURE 2: Federal Poverty Level and Minimum Wage Do Not Capture What It Takes To Make Ends Meet in North Carolina



Most significantly, the minimum wage standard’s purchasing power has eroded over time because it has not kept up with inflation nor the increase in worker productivity.³ *To have the same value it did in the 1960s, the minimum wage in North Carolina would have to be \$18.85 per hour today, rather than \$7.25.⁴*

A more accurate reflection of what it takes to make ends meet, such as the Living Income Standard, can help policymakers, employers, and workers understand the kinds of jobs that are available in the economy, the gap between what workers earn and what they need to get by, and as a measure of how the economy itself is faring and delivering economic security.

FIGURE 3: Characteristics Of People In Families Below the Living Income Standard (All Persons)

CATEGORY	Percent of Population by Group Under LIS	Of All People Under LIS, Percent Comprised by Group
SEX		
Female	13%	60%
Male	9%	40%
AGE		
LT 18	16%	33%
18 - 24	7%	6%
25 - 64	12%	56%
65+	4%	5%
RACE/ETHNICITY		
White	9%	50%
Black or African American	13%	25%
Hispanic	25%	20%
Asian or other race/ethnicity	12%	6%
EDUCATION		
High school or less	14%	61%
Some college	12%	19%
Associates	11%	6%
Bachelors or higher	4%	8%
NATIVITY		
Foreign born	18%	13%
U.S. born	11%	87%
CITIZENSHIP		
Native citizen	11%	88%
Naturalized citizen	10%	2%
Not U.S. citizen	23%	10%
TOTAL	11%	N/A

SOURCE: Economic Policy Institute analysis of American Community Survey microdata, 2014

To meet the LIS, adults in an average four-person family would need to earn a combined \$26 an hour, working full time. Yet, if current employment and industry trends continue, fewer and fewer jobs in North Carolina will meet this wage standard.

In North Carolina, nearly 20 percent of families earn below the LIS. People in struggling families are more likely to be women (60 percent), working age (62 percent), and have a high school degree or less (61 percent). Additionally, North Carolinians of color are more likely to live under the LIS than white North Carolinians. While only 9 percent of whites live under the LIS, 13 percent of African Americans, 25 percent of Hispanics, and nearly 12 percent of Asians live under the LIS.

The LIS greatly varies by county. Four of the five counties with the largest LIS are located in or near the Research Triangle. Counties with lower costs of living are generally situated in the Piedmont, which has seen a significant decline in manufacturing jobs, or in the east, which has disproportionately high rates of poverty.

The Essential Costs of Work Drive Household Budgets

The LIS uses local costs for essential goods and services to establish how much income a family needs to afford those goods and services. Costs are determined for families of various types: 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, such as those available through the U.S. Census Bureau and the Department of Food and Drug Administration, are used to estimate how much money is required to pay market prices for expenses, including housing, food, child care, health care, transportation, taxes, and other necessities (clothing, personal care items, household supplies, school supplies, and telephone service).

The LIS is based on conservative cost estimates for each budget item and doesn't include entertainment, meals eaten outside the home, cable television, costs for extracurricular school activities, and gifts. The food budget is based on a thrifty food plan developed by the USDA which assumes families cook every meal at home and buy in bulk. The child care costs are set to the family based care with three star ratings, not the high quality standard recognized to deliver the greatest long-term benefit to children and communities. The LIS also assumes that families only incur the most essential of travel expenses. Transportation costs include only travel to work, school, the doctor, and necessary errands. There is no allotment made for travel for shopping, vacations, or even attending social and recreational activities.

A breakdown of the average household budget to make ends meet by budget category

FIGURE 4: Most Expensive and Least Expensive Counties for a Family of Four

MOST EXPENSIVE COUNTIES	
Wake	\$62,505
Currituck	\$61,095
Orange	\$60,496
Durham	\$60,390
Chatham	\$58,907

LEAST EXPENSIVE COUNTIES	
Ashe	\$49,494
Tyrrell	\$49,494
Davidson	\$49,261
Forsyth	\$48,087
Catawba	\$46,022

Policy Choices Reduce Failure to Meet Living Income Standard

A shrinking middle class and lopsided job growth has contributed the challenge of making ends meet through work alone. North Carolina’s fastest growing occupations are in low-wage industries. Between 2009 and 2016, the state lost more than 80,000 middle-wage jobs. In the same time period, more than 90,000 low-wage jobs were added to the North Carolina economy.⁵ Since the Recession, wages in North Carolina have fallen faster than any of our neighboring states, and today one in three North Carolinian workers earn below a poverty level wage.^{6,7} Without significant increases in wages and investments in middle-wage jobs, hardworking North Carolinian families will continue to struggle to place food on the table. Good paying jobs are also increasingly concentrated in certain communities where the cost of living is increasing at a faster rate than in surrounding communities.

The cost of basic goods—from food to housing to child care— is growing faster than median household income in North Carolina, putting significant financial pressure on families and straining their ability to meet household needs.

Some basic household expenses are also higher because of where a person lives. For instance, people living in low-income neighborhoods are more likely to pay higher prices for everything from a loaf of bread to a car loan because nearby grocery stores tend to be small and have higher prices than bigger stores. It is also harder for individuals in these neighborhoods to get credit or receive access to banking services.⁸

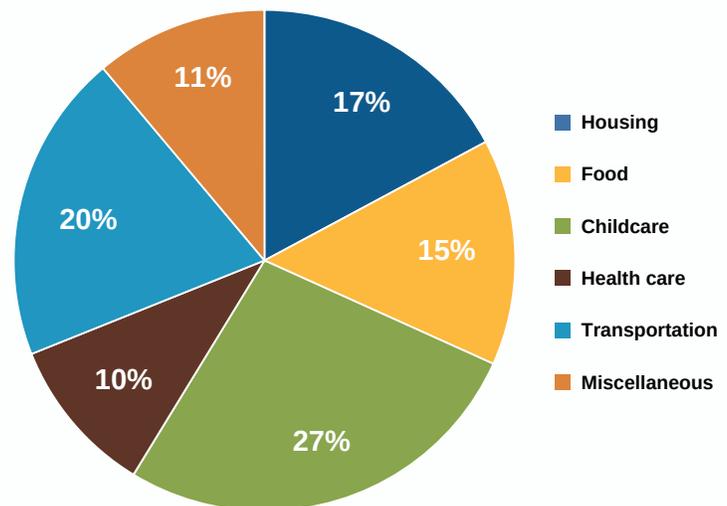
shows the greatest costs in the household budget are often the result of work. Childcare represents the largest component of the household budget, with transportation and housing coming in a close second. Significant to this breakdown are two findings: health care is a declining share of the household budget in large part due to the ACA, and transportation and housing combined reflects the largest share of a household budget.

Policymakers, researchers, and advocates can use the Living Income Standard to engage their communities in a conversation about the kinds of job opportunities needed to sustain families and support a strong middle class. That conversation should lead to action to boost the wages of workers and, in so doing, strengthen the North Carolina economy.

The first step in closing the divide between what people actually earn and what it takes to meet basic needs is raising the state’s minimum wage standard. \$7.25 is simply too little to support a family and the economic activity needed to sustain jobs across the state.

Work not only allows individuals and families to meet most basic needs, it also opens the door to new opportunities and a sense of dignity and purpose, all of which have driven America’s economic growth for generations. Restoring the promise of work in well-paying jobs with benefits is the

FIGURE 5: The Actual Costs of Basics



central challenge confronting North Carolina as the state maps a pathway to greater economic security that reaches more households.

The Living Income Standard should be one measure of our progress on that path. It can assess how successful the state is at creating jobs that – at the very least – don’t generate greater societal costs. And it can support efforts to build understanding and a willingness to engage based on the simple fact that in order for families to make ends meet, their wages must match the costs of basic household goods.

Ideas for Putting the Living Income Standard to Work

- **Participate in the Economy Boosting Job Challenge:** Help us collect information on public perceptions of job quality in their communities and the local costs of the basics.
- **Host a community meeting:** Gather your friends and neighbors for a discussion of the living income standard and what can be done locally to support good, quality job creation.
- **Talk with your local elected officials:** Educate your policymakers about the importance of a living income standard and ask for their support for local “living- wage” ordinances or state initiatives that would help low-wage working families.
- **Use the Living Income Standard to make policy when possible:** While recent legislative leaders have placed even greater limits on the ability to set local policies that support goals for strong economies, there remain opportunities to use the Living Income Standard in setting wage standards for public-sector workers and for allocating economic development dollars to quality job creation.
- **Work with businesses in your community:** Identify businesses that pay a living wage and support and promote them and their business model. Just Economics, a non-profit organization in Asheville, has a toolkit on voluntary living income standard certification programs that recognize employers who pay a living wage according to a standard that they have locally defined. Consider working with business leaders to jumpstart a local push for recognition of living income standards established by employers.

ENDNOTES

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6. Ibid.
7. EPI analysis of Community Population Survey. Note: A poverty wage is defined as the wage at which a full-time worker’s income still placed them below the federal poverty threshold for a family of four or \$11.65 an hour.
8. The High Cost of Being Poor in North Carolina. North Carolina Justice Center and Coalition on Human Needs, 2016. Retrieved from: <http://www.ncjustice.org/?q=budget-and-tax/report-high-cost-being-poor-north-carolina>

APPENDIX A:

The 2016 Living Income Standard Methodology

The 2016 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, non-group health insurance subsidies, 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.

Following are detailed descriptions of the methods used to craft the LIS. Unless noted, all data are for 2016, and all dollar figures represent 2016 values. Where necessary, dollar amounts from earlier years have been adjusted to their 2016 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, nearly 1.2 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 pre-schooler (age 3-5)
Four-person family	One adult female (age 20-50); One adult male (age 20-50); One infant (age <1); One pre-schooler (age 3-5)
Five-person family	One adult female (age 20-50); One adult male (age 20-50); One infant (age <1); One pre-schooler (age 3-5); One school-age child (age 6-8)

Appendix A: The 2016 Living Income Standard Methodology

2. Geography

To reflect regional variations in living costs, the 2016 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 the 2016 fiscal year. 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 2016, monthly FMR for a two-bedroom apartment in North Carolina ranged between \$648 and \$1,150. Monthly FMR for a three-bedroom apartment varied from \$804 to \$1,601.

4. Food

Food costs are based on the September 2016 Thrifty Food Plan developed by the U.S. Department of Agriculture (USDA). The Thrifty Plan, which is the basis for the Supplemental Nutrition Assistance Program—formerly known as food stamps—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, the plan costs

for a one-year old are used. For preschoolers, the plan costs for a four- to five-year old are used. For school-aged children, the plan 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 Child Care Market Rates reported by the NC Department of Health and Human Services' Division of Child Development and Early Education. 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. Many factors such as transportation and work schedule force families to choose child care options close to where they work and live. Although a one-star facility may be less expensive, it may not be feasible for a family to choose that care center. The LIS accounts for this by using three-star facilities as the baseline for childcare costs.

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. For North Carolinians obtaining non-group insurance through the private market, they may receive a subsidy based on their individual or family income per the Affordable Care Act. 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 2015 Medical Expenditure Panel Survey (MEPS) sponsored by the U.S. Department of Health and Human Services. The annual estimate is divided by 12 to produce

Appendix A: The 2016 Living Income Standard Methodology

THE FORMULAS FOR DERIVING HEALTH CARE COSTS ARE:	
One-parent family	$0.66 \times \text{employer-sponsored premium} + 0.05 \times \$0 \text{ (no premium for public insurance)} + 0.29 \times \text{non-group premium} + \text{out-of-pocket costs}$
Two-parent family	$0.70 \times \text{employer-sponsored premium} + 0.035 \times \$0 \text{ (no premium for public insurance)} + 0.265 \times \text{non-group premium} + \text{out-of-pocket costs}$

a monthly cost estimate, and this figure is then adjusted for inflation using the CPI-U for medical care.

For families with non-group health insurance, monthly premium costs are derived from the Health Insurance Marketplace Premiums 2014 Databook available through the website of the U.S. Department of Health and Human Services. Estimates are developed for each family type in each of the state’s 100 counties, which fall under one of 16 rating areas in the state. North Carolinians in the same rating area are charged the same amount for the same plan, assuming similar family characteristics.

More specifically, non-group health insurance quotes are generated for the “Lowest Cost Silver Plan” for each rating areas for adults 30 years old and for children (whose rates are the same because they are under 21 years old). It is assumed that families do not use tobacco products. Actual prices would increase by 20 percent for tobacco users. Because the LIS aims to reflect a modest standard of living, it is assumed that every family purchasing non-group health insurance earns 150 percent of the Federal Poverty Level and qualifies for a subsidy under the Affordable Care Act (ACA). Per the rules of the ACA, at that income level, the maximum non-group health insurance premium each family pays is 4 percent of their family income. Because the estimates generated for each family type exceeds this maximum in all 16 rating areas, the LIS uses the 4-percent rule (i.e., 4 percent multiplied by 150 percent of the Federal Poverty Level for each family type) to determine the final estimate for non-group health insurance for each family type.

To estimate out-of-pocket medical costs, the LIS uses 2010 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.

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 modest incomes 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.

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, more than 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 2016 per-mile deduction rate computed by the U.S. Internal Revenue Service (IRS). The IRS per-mile rate (54 cents) 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.

Appendix A: The 2016 Living Income Standard Methodology

THE FORMULAS FOR DERIVING TRANSPORTATION COSTS ARE:	
One-parent family	0.583(work and non-social trips of 1st adult) * (Average annual miles per driver/12) * 0.54(IRS cost/mile)
Two-parent family	[0.583(work and non-social trips of 1st adult) * Average annual miles per driver/12 * 0.54(IRS cost/mile)] + [0.238 (work trips 2nd adult)* Average annual miles per drive/12 * 0.54(IRS cost/mile)]

First, the state’s 100 counties are classified as urban or rural based on the population density of each of the state’s counties. Counties with a population density of 300 people per square mile or more were considered Urban. All other counties are considered Rural.

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 its urban or rural classification. The 15 urban counties are 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.

8. Other Necessities

Other necessary expenses incurred by families with children include clothing, personal care items, household supplies, reading materials, school supplies, and telephone service. Based on an analysis of the U.S. Bureau of Labor Statistics’ Consumer Expenditure Survey, other necessities are valued at 12.5 percent of total household expenditures, excluding savings contributions. Note the LIS contains no allowance for

such items as entertainment, meals eaten outside of home, cable television, extracurricular activities, and gifts.

9. Taxes & Credits

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

This method also produces the amounts a given family would receive from three federal tax credits: the Earned Income Tax Credit (EITC), the Child Tax Credit, and the Child and Dependent Care Credit. As a result of changes made to North Carolina tax code in 2013, only the Child Tax Credit (CTC) is included in the tax calculator.

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. For families with income of \$40,000 or less, the amount of the state CTC is \$125 per qualifying child. For families with income of more than \$40,000 and less than \$100,000 the amount of the state CTC is \$100 per qualifying child.

Tax changes made to North Carolina’s tax code in 2013 changes the structure of the personal income tax from a three-tier rate structure to a flat tax rate. For 2016, the personal income tax rate is 5.75 percent for all tax filers, regardless of income level.

Given the necessary income to cover basic expenses for families, all of the one adult, one infant families and most of the two-children families qualify for the EITC. While the LIS generally does not include the value of work-support benefits, the value of the EITC is included

Appendix A: The 2016 Living Income Standard Methodology

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 & 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 tax credit 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 2016 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.

To create a statewide figure, the LIS uses a weighted average. First, the budgets for the four family types in each county are averaged to create a county-level figure. Those county level figures then are turned into a weighted average, in which the weight reflects each county’s share of the state’s total population. Population estimates come from the 2015 figures prepared by the State Demographer.

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 and Federal Income Taxes with Non-Refundable Fed and State Credits	Monthly LIS	Refundable Credits	Annual LIS	LIS as % of FPL (\$15,510)	LIS Wage	LIS as % Min Wage per Worker
Alamance	\$809	\$283	\$677	\$236	\$369	\$297	\$272	\$2,942	(\$1,919)	\$33,390	208.4%	\$16.05	221.4%
Alexander	\$665	\$283	\$585	\$236	\$473	\$280	\$270	\$2,792	(\$1,975)	\$31,525	196.8%	\$15.16	209.1%
Alleghany	\$648	\$283	\$585	\$236	\$473	\$278	\$270	\$2,773	(\$1,975)	\$31,296	195.4%	\$15.05	207.5%
Anson	\$648	\$283	\$593	\$236	\$473	\$279	\$270	\$2,782	(\$1,975)	\$31,404	196.0%	\$15.10	208.2%
Ashe	\$648	\$283	\$585	\$236	\$473	\$278	\$270	\$2,773	(\$1,975)	\$31,296	195.4%	\$15.05	207.5%
Avery	\$713	\$283	\$585	\$236	\$473	\$286	\$299	\$2,875	(\$1,158)	\$33,340	208.1%	\$16.03	221.1%
Beaufort	\$648	\$283	\$620	\$236	\$473	\$282	\$270	\$2,812	(\$1,975)	\$31,768	198.3%	\$15.27	210.7%
Bertie	\$648	\$283	\$587	\$236	\$473	\$278	\$271	\$2,776	(\$1,940)	\$31,376	195.9%	\$15.08	208.1%
Bladen	\$648	\$283	\$585	\$236	\$473	\$278	\$270	\$2,773	(\$1,975)	\$31,296	195.4%	\$15.05	207.5%
Brunswick	\$825	\$283	\$603	\$236	\$473	\$302	\$377	\$3,100	(\$464)	\$36,731	229.3%	\$17.66	243.6%
Buncombe	\$819	\$283	\$628	\$236	\$369	\$292	\$300	\$2,926	(\$1,130)	\$33,985	212.1%	\$16.34	225.4%
Burke	\$665	\$283	\$669	\$236	\$473	\$291	\$270	\$2,886	(\$1,975)	\$32,659	203.9%	\$15.70	216.6%
Cabarrus	\$864	\$283	\$669	\$236	\$369	\$303	\$315	\$3,039	(\$865)	\$35,599	222.2%	\$17.11	236.1%
Caldwell	\$665	\$283	\$585	\$236	\$473	\$280	\$270	\$2,792	(\$1,975)	\$31,525	196.8%	\$15.16	209.1%
Camden	\$819	\$283	\$689	\$236	\$473	\$312	\$389	\$3,202	(\$383)	\$38,036	237.4%	\$18.29	252.2%
Carteret	\$818	\$283	\$610	\$236	\$473	\$302	\$303	\$3,025	(\$1,017)	\$35,284	220.3%	\$16.96	234.0%
Caswell	\$648	\$283	\$670	\$236	\$473	\$289	\$270	\$2,868	(\$1,975)	\$32,443	202.5%	\$15.60	215.1%
Catawba	\$665	\$283	\$585	\$236	\$369	\$267	\$245	\$2,650	(\$2,575)	\$29,225	182.4%	\$14.05	193.8%
Chatham	\$937	\$283	\$656	\$236	\$473	\$323	\$413	\$3,321	(\$240)	\$39,610	247.3%	\$19.04	262.7%
Cherokee	\$648	\$283	\$592	\$236	\$473	\$279	\$270	\$2,780	(\$1,975)	\$31,390	195.9%	\$15.09	208.2%
Chowan	\$663	\$283	\$598	\$236	\$473	\$282	\$283	\$2,817	(\$1,603)	\$32,203	201.0%	\$15.48	213.5%
Clay	\$648	\$283	\$602	\$236	\$473	\$280	\$270	\$2,792	(\$1,975)	\$31,525	196.8%	\$15.16	209.1%
Cleveland	\$648	\$283	\$632	\$236	\$473	\$284	\$270	\$2,825	(\$1,975)	\$31,930	199.3%	\$15.35	211.7%
Columbus	\$648	\$283	\$585	\$236	\$473	\$278	\$270	\$2,773	(\$1,975)	\$31,296	195.4%	\$15.05	207.5%
Craven	\$916	\$283	\$666	\$236	\$473	\$322	\$333	\$3,229	(\$746)	\$37,998	237.2%	\$18.27	252.0%
Cumberland	\$835	\$283	\$695	\$236	\$369	\$302	\$289	\$3,008	(\$1,442)	\$34,658	216.3%	\$16.66	229.8%
Currity	\$1,150	\$283	\$623	\$236	\$473	\$346	\$565	\$3,675	\$0	\$44,101	275.3%	\$21.20	292.5%
Dare	\$908	\$283	\$713	\$236	\$473	\$327	\$446	\$3,386	(\$14)	\$40,616	253.5%	\$19.53	269.3%
Davidson	\$648	\$283	\$675	\$236	\$473	\$289	\$251	\$2,855	(\$2,441)	\$31,820	198.6%	\$15.30	211.0%
Davie	\$698	\$283	\$585	\$236	\$473	\$284	\$291	\$2,850	(\$1,376)	\$32,825	204.9%	\$15.78	217.7%
Duplin	\$648	\$283	\$585	\$236	\$473	\$278	\$270	\$2,773	(\$1,975)	\$31,296	195.4%	\$15.05	207.5%
Durham	\$937	\$283	\$837	\$236	\$369	\$333	\$425	\$3,419	(\$159)	\$40,873	255.1%	\$19.65	271.0%
Edgecombe	\$671	\$283	\$626	\$236	\$473	\$286	\$277	\$2,852	(\$1,794)	\$32,428	202.4%	\$15.59	215.0%
Forsyth	\$698	\$283	\$624	\$236	\$369	\$276	\$265	\$2,751	(\$2,090)	\$30,917	193.0%	\$14.86	205.0%
Franklin	\$947	\$283	\$656	\$236	\$473	\$324	\$422	\$3,341	(\$182)	\$39,908	249.1%	\$19.19	264.6%
Gaston	\$864	\$283	\$708	\$236	\$369	\$307	\$300	\$3,067	(\$1,123)	\$35,683	222.7%	\$17.16	236.6%
Gates	\$648	\$283	\$602	\$236	\$473	\$280	\$271	\$2,793	(\$1,954)	\$31,557	197.0%	\$15.17	209.3%
Graham	\$648	\$283	\$591	\$236	\$473	\$279	\$271	\$2,781	(\$1,942)	\$31,428	196.2%	\$15.11	208.4%
Granville	\$734	\$283	\$716	\$236	\$473	\$305	\$331	\$3,079	(\$757)	\$36,185	225.9%	\$17.40	240.0%
Greene	\$648	\$283	\$589	\$236	\$473	\$279	\$270	\$2,777	(\$1,975)	\$31,350	195.7%	\$15.07	207.9%
Guilford	\$741	\$283	\$776	\$236	\$369	\$301	\$275	\$2,981	(\$1,837)	\$33,930	211.8%	\$16.31	225.0%
Halifax	\$648	\$283	\$594	\$236	\$473	\$279	\$270	\$2,783	(\$1,975)	\$31,417	196.1%	\$15.10	208.3%
Harnett	\$702	\$283	\$682	\$236	\$473	\$297	\$324	\$2,997	(\$805)	\$35,162	219.5%	\$16.90	233.2%
Haywood	\$724	\$283	\$585	\$236	\$473	\$288	\$304	\$2,892	(\$985)	\$33,723	210.5%	\$16.21	223.6%
Henderson	\$819	\$283	\$596	\$236	\$369	\$288	\$339	\$2,930	(\$705)	\$34,451	215.1%	\$16.56	228.5%
Hertford	\$670	\$283	\$604	\$236	\$473	\$283	\$277	\$2,826	(\$1,794)	\$32,117	200.5%	\$15.44	213.0%
Hoke	\$671	\$283	\$608	\$236	\$473	\$284	\$275	\$2,829	(\$1,862)	\$32,089	200.3%	\$15.43	212.8%
Hyde	\$799	\$283	\$830	\$236	\$473	\$328	\$365	\$3,314	(\$546)	\$39,218	244.8%	\$18.85	260.1%
Iredell	\$854	\$283	\$714	\$236	\$473	\$320	\$379	\$3,259	(\$454)	\$38,650	241.3%	\$18.58	256.3%
Jackson	\$648	\$283	\$585	\$236	\$473	\$278	\$279	\$2,782	(\$1,697)	\$31,690	197.8%	\$15.24	210.1%

A Standard Worthy of North Carolina Workers

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 and Federal Income Taxes with Non-Refundable Fed and State Credits	Monthly LIS	Refundable Credits	Annual LIS	LIS as % of FPL (\$15,510)	LIS Wage	LIS as % Min Wage per Worker
Johnston	\$947	\$283	\$662	\$236	\$473	\$325	\$432	\$3,358	(\$110)	\$40,188	250.9%	\$19.32	266.5%
Jones	\$648	\$283	\$616	\$236	\$473	\$282	\$270	\$2,807	(\$1,975)	\$31,714	198.0%	\$15.25	210.3%
Lee	\$703	\$283	\$674	\$236	\$473	\$296	\$288	\$2,953	(\$1,452)	\$33,986	212.1%	\$16.34	225.4%
Lenoir	\$650	\$283	\$590	\$236	\$473	\$279	\$280	\$2,791	(\$1,681)	\$31,809	198.6%	\$15.29	210.9%
Lincoln	\$772	\$283	\$620	\$236	\$473	\$298	\$270	\$2,951	(\$1,975)	\$33,442	208.8%	\$16.08	221.8%
Macon	\$704	\$283	\$657	\$236	\$473	\$294	\$299	\$2,946	(\$1,151)	\$34,200	213.5%	\$16.44	226.8%
Madison	\$819	\$283	\$607	\$236	\$473	\$302	\$339	\$3,059	(\$705)	\$36,006	224.8%	\$17.31	238.8%
Martin	\$648	\$283	\$619	\$236	\$473	\$282	\$270	\$2,811	(\$1,975)	\$31,755	198.2%	\$15.27	210.6%
McDowell	\$648	\$283	\$585	\$236	\$473	\$278	\$270	\$2,773	(\$1,975)	\$31,296	195.4%	\$15.05	207.5%
Mecklenburg	\$864	\$283	\$787	\$267	\$369	\$321	\$361	\$3,252	(\$575)	\$38,453	240.0%	\$18.49	255.0%
Mitchell	\$648	\$283	\$599	\$236	\$473	\$280	\$270	\$2,788	(\$1,975)	\$31,485	196.5%	\$15.14	208.8%
Montgomery	\$648	\$283	\$629	\$236	\$473	\$284	\$270	\$2,822	(\$1,975)	\$31,890	199.1%	\$15.33	211.5%
Moore	\$780	\$283	\$609	\$236	\$473	\$298	\$271	\$2,950	(\$1,942)	\$33,453	208.8%	\$16.08	221.8%
Nash	\$671	\$283	\$590	\$236	\$473	\$282	\$277	\$2,811	(\$1,794)	\$31,942	199.4%	\$15.36	211.8%
New Hanover	\$897	\$283	\$643	\$236	\$369	\$303	\$314	\$3,045	(\$876)	\$35,664	222.6%	\$17.15	236.5%
Northampton	\$648	\$283	\$695	\$236	\$473	\$292	\$270	\$2,896	(\$1,975)	\$32,781	204.6%	\$15.76	217.4%
Onslow	\$792	\$283	\$697	\$236	\$473	\$310	\$382	\$3,173	(\$433)	\$37,641	235.0%	\$18.10	249.6%
Orange	\$937	\$283	\$958	\$236	\$369	\$348	\$476	\$3,607	\$0	\$43,279	270.2%	\$20.81	287.0%
Pamlico	\$676	\$283	\$622	\$236	\$473	\$286	\$271	\$2,847	(\$1,954)	\$32,205	201.0%	\$15.48	213.6%
Pasquotank	\$837	\$283	\$585	\$236	\$473	\$302	\$314	\$3,029	(\$878)	\$35,470	221.4%	\$17.05	235.2%
Pender	\$686	\$283	\$612	\$236	\$473	\$286	\$274	\$2,850	(\$1,870)	\$32,334	201.8%	\$15.54	214.4%
Perquimans	\$792	\$283	\$585	\$236	\$473	\$296	\$270	\$2,935	(\$1,975)	\$33,240	207.5%	\$15.98	220.4%
Person	\$648	\$283	\$599	\$236	\$473	\$280	\$281	\$2,800	(\$1,655)	\$31,939	199.4%	\$15.36	211.8%
Pitt	\$742	\$283	\$604	\$236	\$473	\$317	\$317	\$3,172	(\$856)	\$37,207	232.3%	\$17.89	246.7%
Polk	\$737	\$283	\$660	\$236	\$473	\$299	\$284	\$2,971	(\$1,575)	\$34,079	212.7%	\$16.38	226.0%
Randolph	\$741	\$283	\$632	\$236	\$473	\$296	\$298	\$2,958	(\$1,183)	\$34,317	214.2%	\$16.50	227.6%
Richmond	\$648	\$283	\$585	\$236	\$473	\$278	\$270	\$2,773	(\$1,975)	\$31,296	195.4%	\$15.05	207.5%
Robeson	\$648	\$283	\$608	\$236	\$473	\$281	\$270	\$2,798	(\$1,975)	\$31,606	197.3%	\$15.20	209.6%
Rockingham	\$648	\$283	\$585	\$236	\$473	\$278	\$270	\$2,773	(\$1,968)	\$31,307	195.4%	\$15.05	207.6%
Rowan	\$684	\$283	\$608	\$236	\$473	\$285	\$258	\$2,827	(\$2,258)	\$31,663	197.6%	\$15.22	210.0%
Rutherford	\$733	\$283	\$585	\$236	\$473	\$289	\$270	\$2,868	(\$1,975)	\$32,443	202.5%	\$15.60	215.1%
Sampson	\$648	\$283	\$588	\$236	\$473	\$278	\$270	\$2,776	(\$1,975)	\$31,336	195.6%	\$15.07	207.8%
Scotland	\$659	\$283	\$585	\$236	\$473	\$279	\$273	\$2,789	(\$1,891)	\$31,573	197.1%	\$15.18	209.4%
Stanly	\$648	\$283	\$661	\$236	\$473	\$288	\$275	\$2,864	(\$1,844)	\$32,519	203.0%	\$15.63	215.6%
Stokes	\$698	\$283	\$663	\$236	\$473	\$294	\$295	\$2,942	(\$1,263)	\$34,041	212.5%	\$16.37	225.7%
Surry	\$685	\$283	\$699	\$236	\$473	\$297	\$270	\$2,942	(\$1,975)	\$33,334	208.1%	\$16.03	221.1%
Swain	\$648	\$283	\$585	\$236	\$473	\$278	\$315	\$2,818	(\$870)	\$32,943	205.6%	\$15.84	218.5%
Transylvania	\$656	\$283	\$732	\$236	\$473	\$297	\$283	\$2,960	(\$1,603)	\$33,917	211.7%	\$16.31	224.9%
Tyrrell	\$648	\$283	\$585	\$236	\$473	\$278	\$270	\$2,773	(\$1,975)	\$31,296	195.4%	\$15.05	207.5%
Union	\$864	\$283	\$639	\$236	\$369	\$299	\$352	\$3,042	(\$632)	\$35,871	223.9%	\$17.25	237.9%
Vance	\$649	\$283	\$585	\$236	\$473	\$278	\$289	\$2,793	(\$1,444)	\$32,067	200.2%	\$15.42	212.6%
Wake	\$947	\$283	\$917	\$236	\$369	\$344	\$486	\$3,581	\$0	\$42,974	268.2%	\$20.66	285.0%
Warren	\$648	\$283	\$585	\$236	\$473	\$278	\$270	\$2,773	(\$1,975)	\$31,296	195.4%	\$15.05	207.5%
Washington	\$666	\$283	\$610	\$236	\$473	\$283	\$270	\$2,821	(\$1,975)	\$31,876	199.0%	\$15.33	211.4%
Watauga	\$872	\$283	\$606	\$236	\$473	\$309	\$363	\$3,142	(\$558)	\$37,144	231.9%	\$17.86	246.3%
Wayne	\$746	\$283	\$611	\$236	\$473	\$294	\$270	\$2,912	(\$1,968)	\$32,981	205.9%	\$15.86	218.7%
Wilkes	\$648	\$283	\$681	\$236	\$473	\$290	\$270	\$2,881	(\$1,975)	\$32,592	203.4%	\$15.67	216.1%
Wilson	\$723	\$283	\$636	\$236	\$473	\$294	\$299	\$2,943	(\$1,166)	\$34,152	213.2%	\$16.42	226.5%
Yadkin	\$698	\$283	\$585	\$236	\$473	\$284	\$291	\$2,850	(\$1,376)	\$32,825	204.9%	\$15.78	217.7%
Yancey	\$671	\$283	\$585	\$236	\$473	\$281	\$270	\$2,798	(\$1,975)	\$31,606	197.3%	\$15.20	209.6%
NC Population-Weighted Average	\$793	\$283	\$701	\$239	\$419	\$304	\$331	\$3,071	(\$1,145)	\$35,710	222.9%	\$17.17	236.8%

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

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

County	Housing	Food	Childcare	Health Care	Transportation	Miscellaneous	Payroll, State and Federal Income Taxes with Non-Refundable Fed and State Credits	Monthly LIS	Refundable Credits	Annual LIS	LIS as % of FPL (\$15,510)	LIS Wage	LIS as % Min Wage per Worker
Alamance	\$809	\$383	\$1,322	\$336	\$369	\$402	\$396	\$4,018	\$595	\$47,625	236.2%	\$22.90	315.8%
Alexander	\$665	\$383	\$1,100	\$336	\$473	\$370	\$391	\$3,719	\$749	\$43,878	217.7%	\$21.10	291.0%
Alleghany	\$648	\$383	\$1,100	\$336	\$473	\$368	\$391	\$3,700	\$749	\$43,649	216.5%	\$20.98	289.4%
Anson	\$648	\$383	\$1,108	\$336	\$473	\$369	\$391	\$3,709	\$749	\$43,757	217.0%	\$21.04	290.2%
Ashe	\$648	\$383	\$1,100	\$336	\$473	\$368	\$391	\$3,700	\$749	\$43,649	216.5%	\$20.98	289.4%
Avery	\$713	\$383	\$1,100	\$336	\$473	\$376	\$437	\$3,819	\$13	\$45,809	227.2%	\$22.02	303.8%
Beaufort	\$648	\$383	\$1,165	\$336	\$473	\$376	\$392	\$3,773	\$732	\$44,550	221.0%	\$21.42	295.4%
Bertie	\$648	\$383	\$1,102	\$336	\$473	\$368	\$393	\$3,704	\$695	\$43,750	217.0%	\$21.03	290.1%
Bladen	\$648	\$383	\$1,163	\$336	\$473	\$375	\$391	\$3,771	\$749	\$44,499	220.7%	\$21.39	295.1%
Brunswick	\$825	\$383	\$1,161	\$336	\$473	\$397	\$509	\$4,086	\$0	\$49,028	243.2%	\$23.57	325.1%
Buncombe	\$819	\$383	\$1,158	\$336	\$369	\$383	\$428	\$3,877	\$94	\$46,427	230.3%	\$22.32	307.9%
Burke	\$665	\$383	\$1,068	\$336	\$473	\$366	\$356	\$3,648	\$1,938	\$41,838	207.5%	\$20.11	277.4%
Cabarrus	\$864	\$383	\$1,225	\$336	\$369	\$397	\$451	\$4,026	\$0	\$48,310	239.6%	\$23.23	320.4%
Caldwell	\$665	\$383	\$1,113	\$336	\$473	\$371	\$391	\$3,734	\$749	\$44,054	218.5%	\$21.18	292.1%
Camden	\$819	\$383	\$1,302	\$336	\$473	\$414	\$509	\$4,237	\$0	\$50,848	252.2%	\$24.45	337.2%
Carteret	\$818	\$383	\$1,138	\$336	\$473	\$394	\$443	\$3,986	\$0	\$47,831	237.3%	\$23.00	317.2%
Caswell	\$648	\$383	\$1,317	\$336	\$473	\$395	\$391	\$3,944	\$749	\$46,578	231.0%	\$22.39	308.9%
Catawba	\$665	\$383	\$1,127	\$336	\$369	\$360	\$338	\$3,579	\$2,517	\$40,434	200.6%	\$19.44	268.1%
Chatham	\$937	\$383	\$1,301	\$336	\$473	\$429	\$576	\$4,436	\$0	\$53,234	264.1%	\$25.59	353.0%
Cherokee	\$648	\$383	\$1,107	\$336	\$473	\$368	\$391	\$3,708	\$749	\$43,743	217.0%	\$21.03	290.1%
Chowan	\$663	\$383	\$1,145	\$336	\$473	\$375	\$408	\$3,784	\$274	\$45,129	223.9%	\$21.70	299.3%
Clay	\$648	\$383	\$1,151	\$336	\$473	\$374	\$391	\$3,757	\$749	\$44,337	219.9%	\$21.32	294.0%
Cleveland	\$648	\$383	\$1,163	\$336	\$473	\$375	\$391	\$3,771	\$749	\$44,499	220.7%	\$21.39	295.1%
Columbus	\$648	\$383	\$1,102	\$336	\$473	\$368	\$391	\$3,702	\$749	\$43,676	216.6%	\$21.00	289.6%
Craven	\$916	\$383	\$1,209	\$336	\$473	\$415	\$474	\$4,206	\$0	\$50,476	250.4%	\$24.27	334.7%
Cumberland	\$835	\$383	\$1,297	\$336	\$369	\$403	\$420	\$4,044	\$160	\$48,364	239.9%	\$23.25	320.7%
Currituck	\$1,150	\$383	\$1,143	\$336	\$473	\$436	\$663	\$4,584	\$0	\$55,010	272.9%	\$26.45	364.8%
Dare	\$908	\$383	\$1,398	\$336	\$473	\$437	\$569	\$4,505	\$0	\$54,065	268.2%	\$25.99	358.5%
Davidson	\$648	\$383	\$1,254	\$336	\$473	\$387	\$377	\$3,859	\$1,268	\$45,038	223.4%	\$21.65	298.7%
Davie	\$698	\$383	\$1,120	\$336	\$473	\$376	\$429	\$3,816	\$86	\$45,705	226.7%	\$21.97	303.1%
Duplin	\$648	\$383	\$1,100	\$336	\$473	\$368	\$391	\$3,700	\$749	\$43,649	216.5%	\$20.98	289.4%
Durham	\$937	\$383	\$1,608	\$336	\$369	\$454	\$606	\$4,694	\$0	\$56,327	279.4%	\$27.08	373.5%
Edgecombe	\$671	\$383	\$1,141	\$336	\$473	\$376	\$399	\$3,780	\$491	\$44,867	222.6%	\$21.57	297.5%
Forsyth	\$698	\$383	\$1,139	\$336	\$369	\$366	\$375	\$3,666	\$1,348	\$42,645	211.5%	\$20.50	282.8%
Franklin	\$947	\$383	\$1,200	\$336	\$473	\$417	\$539	\$4,297	\$0	\$51,563	255.8%	\$24.79	341.9%
Gaston	\$864	\$383	\$1,346	\$336	\$369	\$412	\$439	\$4,150	\$0	\$49,800	247.0%	\$23.94	330.2%
Gates	\$648	\$383	\$1,152	\$336	\$473	\$374	\$392	\$3,759	\$717	\$44,395	220.2%	\$21.34	294.4%
Graham	\$648	\$383	\$1,114	\$336	\$473	\$369	\$395	\$3,719	\$629	\$44,002	218.3%	\$21.15	291.8%
Granville	\$734	\$383	\$1,406	\$336	\$473	\$417	\$483	\$4,233	\$0	\$50,797	252.0%	\$24.42	336.8%
Greene	\$648	\$383	\$1,111	\$336	\$473	\$369	\$391	\$3,712	\$749	\$43,797	217.2%	\$21.06	290.4%
Guilford	\$741	\$383	\$1,478	\$336	\$369	\$413	\$408	\$4,129	\$273	\$49,275	244.4%	\$23.69	326.8%
Halifax	\$648	\$383	\$1,109	\$336	\$473	\$369	\$391	\$3,710	\$749	\$43,770	217.1%	\$21.04	290.3%
Harnett	\$702	\$383	\$1,268	\$336	\$473	\$395	\$462	\$4,020	\$0	\$48,241	239.3%	\$23.19	319.9%
Haywood	\$724	\$383	\$1,102	\$336	\$473	\$377	\$445	\$3,842	\$0	\$46,099	228.7%	\$22.16	305.7%
Henderson	\$819	\$383	\$1,137	\$336	\$369	\$381	\$473	\$3,899	\$0	\$46,783	232.1%	\$22.49	310.2%
Hertford	\$670	\$383	\$1,163	\$336	\$473	\$378	\$399	\$3,803	\$491	\$45,151	224.0%	\$21.71	299.4%
Hoke	\$671	\$383	\$1,164	\$336	\$473	\$378	\$397	\$3,803	\$577	\$45,060	223.5%	\$21.66	298.8%
Hyde	\$799	\$383	\$1,582	\$336	\$473	\$447	\$500	\$4,521	\$0	\$54,246	269.1%	\$26.08	359.7%
Iredell	\$854	\$383	\$1,346	\$336	\$473	\$424	\$545	\$4,362	\$0	\$52,345	259.6%	\$25.17	347.1%
Jackson	\$648	\$383	\$1,136	\$336	\$473	\$372	\$404	\$3,753	\$314	\$44,720	221.8%	\$21.50	296.5%
Johnston	\$947	\$383	\$1,233	\$336	\$473	\$422	\$550	\$4,345	\$0	\$52,137	258.6%	\$25.07	345.7%
Jones	\$648	\$383	\$1,165	\$336	\$473	\$376	\$391	\$3,773	\$749	\$44,526	220.9%	\$21.41	295.3%

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

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

County	Housing	Food	Childcare	Health Care	Transportation	Miscellaneous	Payroll, State and Federal Income Taxes with Non-Refundable Fed and State Credits	Monthly LIS	Refundable Credits	Annual LIS	LIS as % of FPL (\$15,510)	LIS Wage	LIS as % Min Wage per Worker
Lee	\$703	\$383	\$1,247	\$336	\$473	\$393	\$419	\$3,955	\$169	\$47,293	234.6%	\$22.74	313.6%
Lenoir	\$650	\$383	\$1,132	\$336	\$473	\$372	\$403	\$3,750	\$327	\$44,675	221.6%	\$21.48	296.3%
Lincoln	\$772	\$383	\$1,172	\$336	\$473	\$392	\$393	\$3,922	\$706	\$46,354	229.9%	\$22.29	307.4%
Macon	\$704	\$383	\$1,207	\$336	\$473	\$388	\$437	\$3,929	\$10	\$47,140	233.8%	\$22.66	312.6%
Madison	\$819	\$383	\$1,145	\$336	\$473	\$395	\$473	\$4,025	\$0	\$48,297	239.6%	\$23.22	320.3%
Martin	\$648	\$383	\$1,164	\$336	\$473	\$376	\$391	\$3,772	\$749	\$44,513	220.8%	\$21.40	295.2%
McDowell	\$648	\$383	\$1,100	\$336	\$473	\$368	\$391	\$3,700	\$749	\$43,649	216.5%	\$20.98	289.4%
Mecklenburg	\$864	\$383	\$1,508	\$333	\$369	\$432	\$534	\$4,423	\$0	\$53,073	263.3%	\$25.52	351.9%
Mitchell	\$648	\$383	\$1,187	\$336	\$473	\$378	\$391	\$3,798	\$749	\$44,823	222.3%	\$21.55	297.2%
Montgomery	\$648	\$383	\$1,145	\$336	\$473	\$373	\$391	\$3,750	\$749	\$44,256	219.5%	\$21.28	293.5%
Moore	\$780	\$383	\$1,148	\$336	\$473	\$390	\$395	\$3,906	\$629	\$46,243	229.4%	\$22.23	306.7%
Nash	\$671	\$383	\$1,129	\$336	\$473	\$374	\$399	\$3,766	\$491	\$44,705	221.8%	\$21.49	296.5%
New Hanover	\$897	\$383	\$1,246	\$336	\$369	\$404	\$472	\$4,108	\$0	\$49,291	244.5%	\$23.70	326.9%
Northampton	\$648	\$383	\$1,315	\$336	\$473	\$394	\$391	\$3,942	\$749	\$46,551	230.9%	\$22.38	308.7%
Onslow	\$792	\$383	\$1,301	\$336	\$473	\$411	\$505	\$4,202	\$0	\$50,420	250.1%	\$24.24	334.4%
Orange	\$937	\$383	\$1,710	\$336	\$369	\$467	\$660	\$4,863	\$0	\$58,357	289.5%	\$28.06	387.0%
Pamlico	\$676	\$383	\$1,139	\$336	\$473	\$376	\$392	\$3,776	\$717	\$44,598	221.2%	\$21.44	295.7%
Pasquotank	\$837	\$383	\$1,109	\$336	\$473	\$392	\$453	\$3,985	\$0	\$47,815	237.2%	\$22.99	317.1%
Pender	\$686	\$383	\$1,163	\$336	\$473	\$380	\$398	\$3,821	\$519	\$45,328	224.8%	\$21.79	300.6%
Perquimans	\$792	\$383	\$1,100	\$336	\$473	\$386	\$391	\$3,862	\$749	\$45,593	226.2%	\$21.92	302.3%
Person	\$648	\$383	\$1,143	\$336	\$473	\$373	\$405	\$3,762	\$299	\$44,841	222.4%	\$21.56	297.4%
Pitt	\$742	\$383	\$1,502	\$336	\$473	\$430	\$471	\$4,337	\$0	\$52,045	258.2%	\$25.02	345.1%
Polk	\$737	\$383	\$1,268	\$336	\$473	\$400	\$413	\$4,010	\$228	\$47,897	237.6%	\$23.03	317.6%
Randolph	\$741	\$383	\$1,193	\$336	\$473	\$391	\$435	\$3,953	\$27	\$47,411	235.2%	\$22.79	314.4%
Richmond	\$648	\$383	\$1,100	\$336	\$473	\$368	\$391	\$3,700	\$749	\$43,649	216.5%	\$20.98	289.4%
Robeson	\$648	\$383	\$1,149	\$336	\$473	\$374	\$395	\$3,759	\$620	\$44,487	220.7%	\$21.39	295.0%
Rockingham	\$648	\$383	\$1,105	\$336	\$473	\$368	\$392	\$3,706	\$738	\$43,731	216.9%	\$21.02	290.0%
Rowan	\$684	\$383	\$1,157	\$336	\$473	\$379	\$360	\$3,773	\$1,825	\$43,451	215.5%	\$20.89	288.1%
Rutherford	\$733	\$383	\$1,100	\$336	\$473	\$378	\$391	\$3,795	\$749	\$44,796	222.2%	\$21.54	297.1%
Sampson	\$648	\$383	\$1,146	\$336	\$473	\$373	\$391	\$3,752	\$749	\$44,270	219.6%	\$21.28	293.6%
Scotland	\$659	\$383	\$1,111	\$336	\$473	\$370	\$395	\$3,729	\$620	\$44,123	218.9%	\$21.21	292.6%
Stanly	\$648	\$383	\$1,270	\$336	\$473	\$389	\$398	\$3,898	\$528	\$46,247	229.4%	\$22.23	306.7%
Stokes	\$698	\$383	\$1,192	\$336	\$473	\$385	\$431	\$3,899	\$69	\$46,718	231.7%	\$22.46	309.8%
Surry	\$685	\$383	\$1,301	\$336	\$473	\$397	\$391	\$3,968	\$749	\$46,862	232.4%	\$22.53	310.8%
Swain	\$648	\$383	\$1,112	\$336	\$473	\$369	\$459	\$3,781	\$0	\$45,373	225.1%	\$21.81	300.9%
Transylvania	\$656	\$383	\$1,349	\$336	\$473	\$400	\$408	\$4,005	\$274	\$47,789	237.0%	\$22.98	316.9%
Tyrrell	\$648	\$383	\$1,100	\$336	\$473	\$368	\$391	\$3,700	\$749	\$43,649	216.5%	\$20.98	289.4%
Union	\$864	\$383	\$1,211	\$336	\$369	\$395	\$488	\$4,047	\$0	\$48,566	240.9%	\$23.35	322.1%
Vance	\$649	\$383	\$1,105	\$336	\$473	\$368	\$420	\$3,735	\$164	\$44,658	221.5%	\$21.47	296.1%
Wake	\$947	\$383	\$1,630	\$336	\$369	\$458	\$646	\$4,770	\$0	\$57,245	284.0%	\$27.52	379.6%
Warren	\$648	\$383	\$1,100	\$336	\$473	\$368	\$391	\$3,700	\$749	\$43,649	216.5%	\$20.98	289.4%
Washington	\$666	\$383	\$1,144	\$336	\$473	\$375	\$391	\$3,770	\$749	\$44,486	220.7%	\$21.39	295.0%
Watauga	\$872	\$383	\$1,179	\$336	\$473	\$405	\$508	\$4,158	\$0	\$49,893	247.5%	\$23.99	330.9%
Wayne	\$746	\$383	\$1,155	\$336	\$473	\$387	\$392	\$3,872	\$738	\$45,729	226.8%	\$21.99	303.2%
Wilkes	\$648	\$383	\$1,291	\$336	\$473	\$391	\$391	\$3,915	\$749	\$46,227	229.3%	\$22.22	306.5%
Wilson	\$723	\$383	\$1,218	\$336	\$473	\$392	\$436	\$3,962	\$18	\$47,526	235.7%	\$22.85	315.2%
Yadkin	\$698	\$383	\$1,138	\$336	\$473	\$379	\$424	\$3,831	\$129	\$45,848	227.4%	\$22.04	304.0%
Yancey	\$671	\$383	\$1,100	\$336	\$473	\$370	\$391	\$3,726	\$749	\$43,959	218.1%	\$21.13	291.5%
NC Population-Weighted Average	\$793	\$383	\$1,313	\$336	\$419	\$406	\$470	\$4,120	\$337	\$49,101	243.6%	\$23.61	325.6%

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

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

County	Housing	Food	Childcare	Health Care	Transportation	Miscellaneous	Payroll, State and Federal Income Taxes with Non-Refundable Fed and State Credits	Monthly LIS	Refundable Credits	Annual LIS	LIS as % of FPL (\$15,510)	LIS Wage	LIS as % Min Wage per Worker
Alamance	\$809	\$550	\$1,140	\$385	\$587	\$434	\$441	\$4,346	\$1,795	\$50,354	207.2%	\$24.21	333.9%
Alexander	\$665	\$550	\$1,043	\$385	\$753	\$424	\$461	\$4,282	\$1,123	\$50,260	206.8%	\$24.16	333.3%
Alleghany	\$648	\$550	\$1,018	\$385	\$753	\$419	\$457	\$4,230	\$1,269	\$49,494	203.7%	\$23.80	328.2%
Anson	\$648	\$550	\$1,040	\$385	\$753	\$422	\$457	\$4,255	\$1,269	\$49,791	204.9%	\$23.94	330.2%
Ashe	\$648	\$550	\$1,018	\$385	\$753	\$419	\$457	\$4,230	\$1,269	\$49,494	203.7%	\$23.80	328.2%
Avery	\$713	\$550	\$1,056	\$385	\$753	\$432	\$483	\$4,372	\$709	\$51,761	213.0%	\$24.89	343.2%
Beaufort	\$648	\$550	\$1,076	\$385	\$753	\$426	\$460	\$4,298	\$1,172	\$50,409	207.4%	\$24.24	334.3%
Bertie	\$648	\$550	\$1,049	\$385	\$753	\$423	\$462	\$4,270	\$1,122	\$50,114	206.2%	\$24.09	332.3%
Bladen	\$648	\$550	\$1,044	\$385	\$753	\$422	\$457	\$4,259	\$1,269	\$49,845	205.1%	\$23.96	330.5%
Brunswick	\$825	\$550	\$1,077	\$385	\$753	\$449	\$516	\$4,555	\$264	\$54,398	223.9%	\$26.15	360.7%
Buncombe	\$819	\$550	\$1,153	\$385	\$587	\$437	\$481	\$4,412	\$739	\$52,206	214.8%	\$25.10	346.2%
Burke	\$665	\$550	\$1,064	\$385	\$753	\$427	\$445	\$4,289	\$1,648	\$49,823	205.0%	\$23.95	330.4%
Cabarrus	\$864	\$550	\$1,163	\$385	\$587	\$444	\$477	\$4,470	\$794	\$52,845	217.5%	\$25.41	350.4%
Caldwell	\$665	\$550	\$1,026	\$385	\$753	\$422	\$458	\$4,260	\$1,220	\$49,897	205.3%	\$23.99	330.9%
Camden	\$819	\$550	\$1,122	\$385	\$753	\$454	\$513	\$4,596	\$309	\$54,841	225.7%	\$26.37	363.7%
Carteret	\$818	\$550	\$1,065	\$385	\$753	\$446	\$482	\$4,500	\$725	\$53,269	219.2%	\$25.61	353.2%
Caswell	\$648	\$550	\$1,108	\$385	\$753	\$430	\$457	\$4,331	\$1,269	\$50,709	208.7%	\$24.38	336.3%
Catawba	\$665	\$550	\$1,034	\$385	\$587	\$403	\$417	\$4,041	\$2,470	\$46,022	189.4%	\$22.13	305.2%
Chatham	\$937	\$550	\$1,238	\$385	\$753	\$483	\$563	\$4,909	\$0	\$58,907	242.4%	\$28.32	390.6%
Cherokee	\$648	\$550	\$1,033	\$385	\$753	\$421	\$458	\$4,249	\$1,220	\$49,762	204.8%	\$23.92	330.0%
Chowan	\$663	\$550	\$1,031	\$385	\$753	\$423	\$467	\$4,271	\$957	\$50,299	207.0%	\$24.18	333.5%
Clay	\$648	\$550	\$1,045	\$385	\$753	\$423	\$458	\$4,262	\$1,220	\$49,924	205.5%	\$24.00	331.1%
Cleveland	\$648	\$550	\$1,069	\$385	\$753	\$426	\$457	\$4,288	\$1,269	\$50,182	206.5%	\$24.13	332.8%
Columbus	\$648	\$550	\$1,054	\$385	\$753	\$424	\$460	\$4,273	\$1,178	\$50,104	206.2%	\$24.09	332.3%
Craven	\$916	\$550	\$1,139	\$385	\$753	\$468	\$499	\$4,710	\$503	\$56,012	230.5%	\$26.93	371.4%
Cumberland	\$835	\$550	\$1,177	\$385	\$587	\$442	\$465	\$4,441	\$1,018	\$52,270	215.1%	\$25.13	346.6%
Currituck	\$1,150	\$550	\$1,107	\$385	\$753	\$493	\$653	\$5,091	\$0	\$61,095	251.4%	\$29.37	405.1%
Dare	\$908	\$550	\$1,235	\$385	\$753	\$479	\$547	\$4,857	\$0	\$58,283	239.8%	\$28.02	386.5%
Davidson	\$648	\$550	\$1,118	\$385	\$753	\$432	\$420	\$4,305	\$2,403	\$49,261	202.7%	\$23.68	326.7%
Davie	\$698	\$550	\$1,076	\$385	\$753	\$433	\$480	\$4,375	\$751	\$51,749	213.0%	\$24.88	343.2%
Duplin	\$648	\$550	\$1,028	\$385	\$753	\$420	\$457	\$4,241	\$1,269	\$49,629	204.2%	\$23.86	329.1%
Durham	\$937	\$550	\$1,522	\$385	\$587	\$498	\$554	\$5,033	\$0	\$60,390	248.5%	\$29.03	400.5%
Edgecombe	\$671	\$550	\$1,066	\$385	\$753	\$428	\$464	\$4,317	\$1,050	\$50,752	208.9%	\$24.40	336.6%
Forsyth	\$698	\$550	\$1,098	\$385	\$587	\$415	\$436	\$4,169	\$1,942	\$48,087	197.9%	\$23.12	318.9%
Franklin	\$947	\$550	\$1,143	\$385	\$753	\$472	\$531	\$4,781	\$69	\$57,307	235.8%	\$27.55	380.0%
Gaston	\$864	\$550	\$1,161	\$385	\$587	\$443	\$470	\$4,461	\$882	\$52,651	216.7%	\$25.31	349.1%
Gates	\$648	\$550	\$1,035	\$385	\$753	\$421	\$458	\$4,250	\$1,246	\$49,754	204.8%	\$23.92	329.9%
Graham	\$648	\$550	\$1,042	\$385	\$753	\$422	\$461	\$4,262	\$1,123	\$50,017	205.8%	\$24.05	331.7%
Granville	\$734	\$550	\$1,166	\$385	\$753	\$448	\$497	\$4,533	\$531	\$53,866	221.7%	\$25.90	357.2%
Greene	\$648	\$550	\$1,022	\$385	\$753	\$420	\$457	\$4,235	\$1,269	\$49,548	203.9%	\$23.82	328.6%
Guilford	\$741	\$550	\$1,304	\$385	\$587	\$446	\$463	\$4,476	\$1,071	\$52,643	216.6%	\$25.31	349.1%
Halifax	\$648	\$550	\$1,027	\$385	\$753	\$420	\$457	\$4,240	\$1,269	\$49,615	204.2%	\$23.85	329.0%
Harnett	\$702	\$550	\$1,131	\$385	\$753	\$440	\$491	\$4,452	\$601	\$52,829	217.4%	\$25.40	350.3%
Haywood	\$724	\$550	\$1,021	\$385	\$753	\$429	\$479	\$4,341	\$771	\$51,319	211.2%	\$24.67	340.3%
Henderson	\$819	\$550	\$1,080	\$385	\$587	\$428	\$501	\$4,350	\$473	\$51,724	212.9%	\$24.87	343.0%
Hertford	\$670	\$550	\$1,042	\$385	\$753	\$425	\$463	\$4,288	\$1,086	\$50,365	207.3%	\$24.21	334.0%
Hoke	\$671	\$550	\$1,059	\$385	\$753	\$427	\$462	\$4,307	\$1,099	\$50,591	208.2%	\$24.32	335.5%
Hyde	\$799	\$550	\$1,317	\$385	\$753	\$475	\$513	\$4,793	\$309	\$57,202	235.4%	\$27.50	379.3%
Iredell	\$854	\$550	\$1,271	\$385	\$753	\$477	\$533	\$4,822	\$48	\$57,818	237.9%	\$27.80	383.4%
Jackson	\$648	\$550	\$1,026	\$385	\$753	\$420	\$466	\$4,248	\$977	\$50,001	205.8%	\$24.04	331.6%
Johnston	\$947	\$550	\$1,125	\$385	\$753	\$470	\$528	\$4,758	\$109	\$56,988	234.5%	\$27.40	377.9%
Jones	\$648	\$550	\$1,049	\$385	\$753	\$423	\$457	\$4,265	\$1,269	\$49,912	205.4%	\$24.00	331.0%

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

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

County	Housing	Food	Childcare	Health Care	Transportation	Miscellaneous	Payroll, State and Federal Income Taxes with Non-Refundable Fed and State Credits	Monthly LIS	Refundable Credits	Annual LIS	LIS as % of FPL (\$15,510)	LIS Wage	LIS as % Min Wage per Worker
Lee	\$703	\$550	\$1,130	\$385	\$753	\$440	\$472	\$4,433	\$857	\$52,344	215.4%	\$25.17	347.1%
Lenoir	\$650	\$550	\$1,047	\$385	\$753	\$423	\$468	\$4,276	\$920	\$50,391	207.4%	\$24.23	334.2%
Lincoln	\$772	\$550	\$1,083	\$385	\$753	\$443	\$460	\$4,446	\$1,166	\$52,186	214.8%	\$25.09	346.1%
Macon	\$704	\$550	\$1,142	\$385	\$753	\$442	\$489	\$4,465	\$633	\$52,943	217.9%	\$25.45	351.1%
Madison	\$819	\$550	\$1,077	\$385	\$753	\$448	\$496	\$4,528	\$536	\$53,803	221.4%	\$25.87	356.8%
Martin	\$648	\$550	\$1,086	\$385	\$753	\$428	\$457	\$4,307	\$1,269	\$50,412	207.5%	\$24.24	334.3%
McDowell	\$648	\$550	\$1,100	\$385	\$753	\$429	\$457	\$4,322	\$1,269	\$50,601	208.2%	\$24.33	335.5%
Mecklenburg	\$864	\$550	\$1,378	\$429	\$587	\$476	\$520	\$4,804	\$217	\$57,436	236.4%	\$27.61	380.9%
Mitchell	\$648	\$550	\$1,032	\$385	\$753	\$421	\$457	\$4,246	\$1,269	\$49,683	204.5%	\$23.89	329.5%
Montgomery	\$648	\$550	\$1,062	\$385	\$753	\$425	\$457	\$4,280	\$1,269	\$50,088	206.1%	\$24.08	332.1%
Moore	\$780	\$550	\$1,024	\$385	\$753	\$436	\$450	\$4,378	\$1,503	\$51,036	210.0%	\$24.54	338.4%
Nash	\$671	\$550	\$1,039	\$385	\$753	\$425	\$463	\$4,285	\$1,086	\$50,338	207.2%	\$24.20	333.8%
New Hanover	\$897	\$550	\$1,154	\$385	\$587	\$447	\$486	\$4,506	\$676	\$53,392	219.7%	\$25.67	354.1%
Northampton	\$648	\$550	\$1,136	\$385	\$753	\$434	\$458	\$4,364	\$1,220	\$51,153	210.5%	\$24.59	339.2%
Onslow	\$792	\$550	\$1,165	\$385	\$753	\$456	\$514	\$4,615	\$292	\$55,088	226.7%	\$26.48	365.3%
Orange	\$937	\$550	\$1,509	\$385	\$587	\$496	\$577	\$5,041	\$0	\$60,496	249.0%	\$29.08	401.2%
Pamlico	\$676	\$550	\$1,055	\$385	\$753	\$427	\$458	\$4,304	\$1,246	\$50,402	207.4%	\$24.23	334.2%
Pasquotank	\$837	\$550	\$1,027	\$385	\$753	\$444	\$487	\$4,483	\$662	\$53,131	218.6%	\$25.54	352.3%
Pender	\$686	\$550	\$1,085	\$385	\$753	\$432	\$464	\$4,355	\$1,046	\$51,217	210.8%	\$24.62	339.6%
Perquimans	\$792	\$550	\$1,018	\$385	\$753	\$437	\$457	\$4,392	\$1,269	\$51,438	211.7%	\$24.73	341.1%
Person	\$648	\$550	\$1,034	\$385	\$753	\$421	\$466	\$4,257	\$988	\$50,095	206.2%	\$24.08	332.2%
Pitt	\$742	\$550	\$1,310	\$385	\$753	\$467	\$497	\$4,704	\$530	\$55,920	230.1%	\$26.88	370.8%
Polk	\$737	\$550	\$1,127	\$385	\$753	\$444	\$469	\$4,465	\$899	\$52,684	216.8%	\$25.33	349.4%
Randolph	\$741	\$550	\$1,073	\$385	\$753	\$438	\$480	\$4,420	\$756	\$52,279	215.1%	\$25.13	346.7%
Richmond	\$648	\$550	\$1,020	\$385	\$753	\$419	\$457	\$4,232	\$1,269	\$49,521	203.8%	\$23.81	328.4%
Robeson	\$648	\$550	\$1,054	\$385	\$753	\$424	\$459	\$4,273	\$1,190	\$50,087	206.1%	\$24.08	332.1%
Rockingham	\$648	\$550	\$1,033	\$385	\$753	\$421	\$457	\$4,247	\$1,261	\$49,707	204.6%	\$23.90	329.6%
Rowan	\$684	\$550	\$1,073	\$385	\$753	\$431	\$431	\$4,307	\$2,087	\$49,591	204.1%	\$23.84	328.9%
Rutherford	\$733	\$550	\$1,022	\$385	\$753	\$430	\$457	\$4,330	\$1,269	\$50,695	208.6%	\$24.37	336.2%
Sampson	\$648	\$550	\$1,023	\$385	\$753	\$420	\$457	\$4,236	\$1,269	\$49,561	204.0%	\$23.83	328.7%
Scotland	\$659	\$550	\$1,019	\$385	\$753	\$421	\$460	\$4,247	\$1,177	\$49,781	204.9%	\$23.93	330.1%
Stanly	\$648	\$550	\$1,121	\$385	\$753	\$432	\$465	\$4,354	\$1,022	\$51,222	210.8%	\$24.63	339.7%
Stokes	\$698	\$550	\$1,128	\$385	\$753	\$439	\$477	\$4,431	\$789	\$52,380	215.6%	\$25.18	347.3%
Surry	\$685	\$550	\$1,162	\$385	\$753	\$442	\$457	\$4,434	\$1,269	\$51,937	213.7%	\$24.97	344.4%
Swain	\$648	\$550	\$1,033	\$385	\$753	\$421	\$490	\$4,280	\$618	\$50,744	208.8%	\$24.40	336.5%
Transylvania	\$656	\$550	\$1,183	\$385	\$753	\$441	\$470	\$4,438	\$889	\$52,365	215.5%	\$25.18	347.2%
Tyrrell	\$648	\$550	\$1,018	\$385	\$753	\$419	\$457	\$4,230	\$1,269	\$49,494	203.7%	\$23.80	328.2%
Union	\$864	\$550	\$1,085	\$385	\$587	\$434	\$502	\$4,407	\$465	\$52,414	215.7%	\$25.20	347.6%
Vance	\$649	\$550	\$1,031	\$385	\$753	\$421	\$471	\$4,260	\$874	\$50,246	206.8%	\$24.16	333.2%
Wake	\$947	\$550	\$1,603	\$385	\$587	\$509	\$628	\$5,209	\$0	\$62,505	257.2%	\$30.05	414.5%
Warren	\$648	\$550	\$1,022	\$385	\$753	\$420	\$457	\$4,235	\$1,269	\$49,548	203.9%	\$23.82	328.6%
Washington	\$666	\$550	\$1,050	\$385	\$753	\$425	\$457	\$4,286	\$1,269	\$50,169	206.5%	\$24.12	332.7%
Watauga	\$872	\$550	\$1,095	\$385	\$753	\$457	\$508	\$4,619	\$384	\$55,049	226.5%	\$26.47	365.0%
Wayne	\$746	\$550	\$1,111	\$385	\$753	\$443	\$469	\$4,457	\$907	\$52,574	216.4%	\$25.28	348.6%
Wilkes	\$648	\$550	\$1,135	\$385	\$753	\$434	\$457	\$4,362	\$1,269	\$51,073	210.2%	\$24.55	338.7%
Wilson	\$723	\$550	\$1,086	\$385	\$753	\$437	\$479	\$4,413	\$770	\$52,185	214.8%	\$25.09	346.1%
Yadkin	\$698	\$550	\$1,018	\$385	\$753	\$425	\$473	\$4,302	\$849	\$50,780	209.0%	\$24.41	336.7%
Yancey	\$671	\$550	\$1,018	\$385	\$753	\$422	\$457	\$4,256	\$1,269	\$49,804	205.0%	\$23.94	330.3%
NC Population-Weighted Average	\$793	\$550	\$1,214	\$389	\$667	\$452	\$497	\$4,562	\$779	\$53,968	222.1%	\$25.95	357.9%

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

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

County	Housing	Food	Childcare	Health Care	Transportation	Miscellaneous	Payroll, State and Federal Income Taxes with Non-Refundable Fed and State Credits	Monthly LIS	Refundable Credits	Annual LIS	LIS as % of FPL (\$15,510)	LIS Wage	LIS as % Min Wage per Worker
Alamance	\$1,101	\$653	\$1,571	\$413	\$587	\$541	\$556	\$5,421	\$1,207	\$63,843	224.5%	\$30.69	423.4%
Alexander	\$852	\$653	\$1,431	\$413	\$753	\$513	\$571	\$5,185	\$998	\$61,226	215.3%	\$29.44	406.0%
Alleghany	\$885	\$653	\$1,381	\$413	\$753	\$511	\$580	\$5,175	\$878	\$61,223	215.3%	\$29.43	406.0%
Anson	\$908	\$653	\$1,409	\$413	\$753	\$517	\$584	\$5,237	\$818	\$62,025	218.1%	\$29.82	411.3%
Ashe	\$910	\$653	\$1,381	\$413	\$753	\$514	\$553	\$5,176	\$1,239	\$60,878	214.1%	\$29.27	403.7%
Avery	\$965	\$653	\$1,457	\$413	\$753	\$530	\$627	\$5,398	\$248	\$64,523	226.9%	\$31.02	427.9%
Beaufort	\$926	\$653	\$1,457	\$413	\$753	\$525	\$592	\$5,319	\$714	\$63,114	221.9%	\$30.34	418.5%
Bertie	\$842	\$653	\$1,439	\$413	\$753	\$512	\$573	\$5,185	\$977	\$61,238	215.3%	\$29.44	406.1%
Bladen	\$804	\$653	\$1,496	\$413	\$753	\$515	\$553	\$5,187	\$1,239	\$61,000	214.5%	\$29.33	404.5%
Brunswick	\$1,052	\$653	\$1,506	\$413	\$753	\$547	\$650	\$5,573	\$0	\$66,878	235.2%	\$32.15	443.5%
Buncombe	\$1,073	\$653	\$1,580	\$413	\$587	\$538	\$598	\$5,442	\$632	\$64,675	227.4%	\$31.09	428.9%
Burke	\$852	\$653	\$1,189	\$413	\$753	\$482	\$521	\$4,863	\$1,669	\$56,687	199.3%	\$27.25	375.9%
Cabarrus	\$1,173	\$653	\$1,544	\$413	\$587	\$546	\$595	\$5,511	\$679	\$65,451	230.1%	\$31.47	434.0%
Caldwell	\$852	\$653	\$1,410	\$413	\$753	\$510	\$565	\$5,156	\$1,078	\$60,790	213.7%	\$29.23	403.1%
Camden	\$1,055	\$653	\$1,479	\$413	\$753	\$544	\$623	\$5,520	\$300	\$65,936	231.8%	\$31.70	437.2%
Carteret	\$1,091	\$653	\$1,438	\$413	\$753	\$543	\$615	\$5,506	\$414	\$65,653	230.8%	\$31.56	435.4%
Caswell	\$944	\$653	\$1,523	\$413	\$753	\$536	\$580	\$5,401	\$882	\$63,930	224.8%	\$30.74	423.9%
Catawba	\$852	\$653	\$1,440	\$413	\$587	\$493	\$520	\$4,958	\$1,684	\$57,811	203.3%	\$27.79	383.4%
Chatham	\$1,262	\$653	\$1,809	\$413	\$753	\$611	\$780	\$6,280	\$0	\$75,364	265.0%	\$36.23	499.8%
Cherokee	\$939	\$653	\$1,397	\$413	\$753	\$519	\$567	\$5,241	\$1,053	\$61,837	217.4%	\$29.73	410.1%
Chowan	\$950	\$653	\$1,413	\$413	\$753	\$523	\$577	\$5,282	\$913	\$62,466	219.6%	\$30.03	414.2%
Clay	\$828	\$653	\$1,435	\$413	\$753	\$510	\$589	\$5,181	\$759	\$61,408	215.9%	\$29.52	407.2%
Cleveland	\$870	\$653	\$1,405	\$413	\$753	\$512	\$573	\$5,179	\$967	\$61,177	215.1%	\$29.41	405.7%
Columbus	\$823	\$653	\$1,455	\$413	\$753	\$512	\$559	\$5,167	\$1,163	\$60,846	213.9%	\$29.25	403.5%
Craven	\$1,281	\$653	\$1,489	\$413	\$753	\$574	\$617	\$5,780	\$375	\$68,979	242.5%	\$33.16	457.4%
Cumberland	\$1,143	\$653	\$1,566	\$413	\$587	\$545	\$589	\$5,496	\$762	\$65,186	229.2%	\$31.34	432.3%
Currituck	\$1,601	\$653	\$1,488	\$413	\$753	\$613	\$878	\$6,399	\$0	\$76,792	270.0%	\$36.92	509.2%
Dare	\$1,277	\$653	\$1,729	\$413	\$753	\$603	\$762	\$6,189	\$0	\$74,271	261.1%	\$35.71	492.5%
Davidson	\$923	\$653	\$1,465	\$413	\$753	\$526	\$548	\$5,280	\$1,313	\$62,047	218.2%	\$29.83	411.5%
Davie	\$974	\$653	\$1,517	\$413	\$753	\$539	\$621	\$5,470	\$323	\$65,311	229.6%	\$31.40	433.1%
Duplin	\$841	\$653	\$1,401	\$413	\$753	\$508	\$553	\$5,121	\$1,239	\$60,217	211.7%	\$28.95	399.3%
Durham	\$1,262	\$653	\$2,141	\$413	\$587	\$632	\$745	\$6,433	\$0	\$77,195	271.4%	\$37.11	511.9%
Edgecombe	\$908	\$653	\$1,395	\$413	\$753	\$515	\$580	\$5,217	\$877	\$61,726	217.0%	\$29.68	409.3%
Forsyth	\$974	\$653	\$1,463	\$413	\$587	\$511	\$567	\$5,168	\$1,049	\$60,969	214.4%	\$29.31	404.3%
Franklin	\$1,228	\$653	\$1,518	\$413	\$753	\$571	\$674	\$5,810	\$0	\$69,714	245.1%	\$33.52	462.3%
Gaston	\$1,173	\$653	\$1,544	\$413	\$587	\$546	\$599	\$5,515	\$629	\$65,546	230.5%	\$31.51	434.7%
Gates	\$944	\$653	\$1,416	\$413	\$753	\$522	\$566	\$5,267	\$1,065	\$62,139	218.5%	\$29.87	412.1%
Graham	\$895	\$653	\$1,425	\$413	\$753	\$517	\$594	\$5,250	\$689	\$62,311	219.1%	\$29.96	413.2%
Granville	\$911	\$653	\$1,590	\$413	\$753	\$540	\$600	\$5,459	\$611	\$64,902	228.2%	\$31.20	430.4%
Greene	\$804	\$653	\$1,388	\$413	\$753	\$501	\$555	\$5,066	\$1,220	\$59,578	209.5%	\$28.64	395.1%
Guilford	\$1,003	\$653	\$1,758	\$413	\$587	\$552	\$599	\$5,564	\$623	\$66,151	232.6%	\$31.80	438.7%
Halifax	\$846	\$653	\$1,381	\$413	\$753	\$506	\$561	\$5,113	\$1,128	\$60,224	211.8%	\$28.95	399.4%
Harnett	\$941	\$653	\$1,484	\$413	\$753	\$530	\$611	\$5,385	\$459	\$64,164	225.6%	\$30.85	425.5%
Haywood	\$928	\$653	\$1,389	\$413	\$753	\$517	\$601	\$5,253	\$596	\$62,446	219.6%	\$30.02	414.1%
Henderson	\$1,073	\$653	\$1,509	\$413	\$587	\$529	\$618	\$5,382	\$364	\$64,225	225.8%	\$30.88	425.9%
Hertford	\$834	\$653	\$1,435	\$413	\$753	\$511	\$560	\$5,159	\$1,144	\$60,761	213.6%	\$29.21	402.9%
Hoke	\$978	\$653	\$1,458	\$413	\$753	\$532	\$582	\$5,369	\$848	\$63,576	223.5%	\$30.57	421.6%
Hyde	\$991	\$653	\$1,726	\$413	\$753	\$567	\$627	\$5,730	\$244	\$68,512	240.9%	\$32.94	454.3%
Iredell	\$1,082	\$653	\$1,746	\$413	\$753	\$581	\$686	\$5,913	\$0	\$70,956	249.5%	\$34.11	470.5%
Jackson	\$804	\$653	\$1,433	\$413	\$753	\$507	\$574	\$5,137	\$958	\$60,681	213.4%	\$29.17	402.4%
Johnston	\$1,228	\$653	\$1,497	\$413	\$753	\$568	\$650	\$5,761	\$0	\$69,136	243.1%	\$33.24	458.5%
Jones	\$845	\$653	\$1,415	\$413	\$753	\$510	\$562	\$5,151	\$1,115	\$60,693	213.4%	\$29.18	402.5%

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

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

County	Housing	Food	Childcare	Health Care	Transportation	Miscellaneous	Payroll, State and Federal Income Taxes with Non-Refundable Fed and State Credits	Monthly LIS	Refundable Credits	Annual LIS	LIS as % of FPL (\$15,510)	LIS Wage	LIS as % Min Wage per Worker
Lee	\$872	\$653	\$1,485	\$413	\$753	\$522	\$573	\$5,271	\$968	\$62,282	219.0%	\$29.94	413.0%
Lenoir	\$823	\$653	\$1,456	\$413	\$753	\$512	\$568	\$5,177	\$1,046	\$61,081	214.8%	\$29.37	405.0%
Lincoln	\$1,050	\$653	\$1,478	\$413	\$753	\$543	\$577	\$5,467	\$916	\$64,688	227.5%	\$31.10	429.0%
Macon	\$883	\$653	\$1,520	\$413	\$753	\$528	\$599	\$5,348	\$623	\$63,556	223.5%	\$30.56	421.5%
Madison	\$1,073	\$653	\$1,478	\$413	\$753	\$546	\$609	\$5,525	\$490	\$65,806	231.4%	\$31.64	436.4%
Martin	\$822	\$653	\$1,479	\$413	\$753	\$515	\$553	\$5,188	\$1,239	\$61,013	214.5%	\$29.33	404.6%
McDowell	\$813	\$653	\$1,545	\$413	\$753	\$522	\$553	\$5,252	\$1,235	\$61,789	217.3%	\$29.71	409.7%
Mecklenburg	\$1,173	\$653	\$1,903	\$457	\$587	\$597	\$702	\$6,072	\$0	\$72,858	256.2%	\$35.03	483.1%
Mitchell	\$820	\$653	\$1,454	\$413	\$753	\$512	\$559	\$5,163	\$1,160	\$60,798	213.8%	\$29.23	403.2%
Montgomery	\$888	\$653	\$1,382	\$413	\$753	\$511	\$563	\$5,162	\$1,112	\$60,834	213.9%	\$29.25	403.4%
Moore	\$1,065	\$653	\$1,369	\$413	\$753	\$532	\$573	\$5,358	\$966	\$63,325	222.7%	\$30.44	419.9%
Nash	\$908	\$653	\$1,437	\$413	\$753	\$520	\$578	\$5,262	\$907	\$62,235	218.8%	\$29.92	412.7%
New Hanover	\$1,260	\$653	\$1,625	\$413	\$587	\$567	\$626	\$5,731	\$264	\$68,504	240.9%	\$32.93	454.3%
Northampton	\$888	\$653	\$1,502	\$413	\$753	\$526	\$569	\$5,303	\$1,028	\$62,614	220.2%	\$30.10	415.2%
Onslow	\$1,154	\$653	\$1,540	\$413	\$753	\$564	\$667	\$5,744	\$0	\$68,925	242.4%	\$33.14	457.1%
Orange	\$1,262	\$653	\$1,854	\$413	\$587	\$596	\$700	\$6,065	\$0	\$72,777	255.9%	\$34.99	482.6%
Pamlico	\$985	\$653	\$1,383	\$413	\$753	\$523	\$580	\$5,290	\$875	\$62,606	220.1%	\$30.10	415.2%
Pasquotank	\$1,158	\$653	\$1,408	\$413	\$753	\$548	\$607	\$5,540	\$512	\$65,967	232.0%	\$31.71	437.4%
Pender	\$915	\$653	\$1,497	\$413	\$753	\$529	\$599	\$5,359	\$619	\$63,685	223.9%	\$30.62	422.3%
Perquimans	\$1,094	\$653	\$1,381	\$413	\$753	\$537	\$586	\$5,416	\$799	\$64,194	225.7%	\$30.86	425.7%
Person	\$804	\$653	\$1,414	\$413	\$753	\$505	\$564	\$5,105	\$1,093	\$60,168	211.6%	\$28.93	399.0%
Pitt	\$1,034	\$653	\$1,710	\$413	\$753	\$570	\$623	\$5,756	\$301	\$68,769	241.8%	\$33.06	456.0%
Polk	\$915	\$653	\$1,542	\$413	\$753	\$534	\$567	\$5,377	\$1,059	\$63,460	223.1%	\$30.51	420.8%
Randolph	\$1,003	\$653	\$1,443	\$413	\$753	\$533	\$602	\$5,399	\$588	\$64,202	225.7%	\$30.87	425.7%
Richmond	\$871	\$653	\$1,385	\$413	\$753	\$509	\$565	\$5,148	\$1,087	\$60,693	213.4%	\$29.18	402.5%
Robeson	\$812	\$653	\$1,433	\$413	\$753	\$508	\$564	\$5,136	\$1,091	\$60,536	212.9%	\$29.10	401.4%
Rockingham	\$827	\$653	\$1,416	\$413	\$753	\$508	\$553	\$5,123	\$1,235	\$60,236	211.8%	\$28.96	399.4%
Rowan	\$885	\$653	\$1,479	\$413	\$753	\$523	\$542	\$5,247	\$1,389	\$61,578	216.5%	\$29.60	408.3%
Rutherford	\$983	\$653	\$1,389	\$413	\$753	\$524	\$578	\$5,292	\$907	\$62,600	220.1%	\$30.10	415.1%
Sampson	\$891	\$653	\$1,428	\$413	\$753	\$517	\$568	\$5,223	\$1,036	\$61,639	216.7%	\$29.63	408.7%
Scotland	\$853	\$653	\$1,394	\$413	\$753	\$508	\$561	\$5,135	\$1,128	\$60,494	212.7%	\$29.08	401.2%
Stanly	\$885	\$653	\$1,529	\$413	\$753	\$529	\$581	\$5,343	\$866	\$63,245	222.4%	\$30.41	419.4%
Stokes	\$974	\$653	\$1,459	\$413	\$753	\$531	\$607	\$5,390	\$515	\$64,166	225.6%	\$30.85	425.5%
Surry	\$978	\$653	\$1,528	\$413	\$753	\$541	\$586	\$5,451	\$799	\$64,612	227.2%	\$31.06	428.5%
Swain	\$804	\$653	\$1,423	\$413	\$753	\$506	\$599	\$5,150	\$627	\$61,172	215.1%	\$29.41	405.6%
Transylvania	\$920	\$653	\$1,519	\$413	\$753	\$532	\$585	\$5,375	\$810	\$63,688	223.9%	\$30.62	422.3%
Tyrrell	\$944	\$653	\$1,381	\$413	\$753	\$518	\$558	\$5,220	\$1,172	\$61,463	216.1%	\$29.55	407.6%
Union	\$1,173	\$653	\$1,464	\$413	\$587	\$536	\$632	\$5,457	\$187	\$65,303	229.6%	\$31.40	433.0%
Vance	\$828	\$653	\$1,412	\$413	\$753	\$507	\$571	\$5,136	\$1,005	\$60,632	213.2%	\$29.15	402.1%
Wake	\$1,228	\$653	\$2,085	\$413	\$587	\$621	\$789	\$6,376	\$0	\$76,509	269.0%	\$36.78	507.4%
Warren	\$944	\$653	\$1,389	\$413	\$753	\$519	\$586	\$5,256	\$799	\$62,277	219.0%	\$29.94	413.0%
Washington	\$826	\$653	\$1,414	\$413	\$753	\$507	\$580	\$5,146	\$878	\$60,872	214.0%	\$29.27	403.7%
Watauga	\$1,191	\$653	\$1,551	\$413	\$753	\$570	\$667	\$5,798	\$0	\$69,571	244.6%	\$33.45	461.3%
Wayne	\$1,001	\$653	\$1,544	\$413	\$753	\$545	\$585	\$5,494	\$815	\$65,110	228.9%	\$31.30	431.8%
Wilkes	\$847	\$653	\$1,518	\$413	\$753	\$523	\$553	\$5,260	\$1,239	\$61,877	217.6%	\$29.75	410.3%
Wilson	\$984	\$653	\$1,482	\$413	\$753	\$536	\$594	\$5,414	\$686	\$64,288	226.0%	\$30.91	426.3%
Yadkin	\$974	\$653	\$1,419	\$413	\$753	\$526	\$604	\$5,342	\$550	\$63,559	223.5%	\$30.56	421.5%
Yancey	\$958	\$653	\$1,381	\$413	\$753	\$520	\$555	\$5,232	\$1,216	\$61,568	216.5%	\$29.60	408.3%
NC Population-Weighted Average	\$1,063	\$653	\$1,636	\$417	\$667	\$555	\$632	\$5,623	\$545	\$66,935	235.4%	\$32.18	443.9%



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