



# LIVING INCOME STANDARD 2014

Boom in Low-Wage Work Means Many North Carolinians Don't Make an Adequate Income

By Alexandra Sirota, *Director*,  
Tazra Mitchell, *Policy Analyst*,  
and Cedric Johnson, *Policy Analyst*

NC BUDGET AND TAX CENTER



# LIVING INCOME STANDARD 2014

Boom in Low-Wage Work Means Many North Carolinians  
Don't Make an Adequate Income

By Alexandra Sirota, *Director*,  
Tazra Mitchell, *Policy Analyst*,  
and Cedric Johnson, *Policy Analyst*

NC BUDGET AND TAX CENTER  
*A project of the*  
 north carolina  
**JUSTICE CENTER**

One in five North Carolina families earn too little to afford life's essentials and move up the economic ladder. A North Carolina family of two adults and two children must earn \$52,275 annually to afford housing, food, child care, health care, transportation, taxes and other necessities, based on the Budget & Tax Center's Living Income Standard (LIS) for 2014.

More than a third of two-adult, two-children families in North Carolina earn less than that, and more than three-fourths of families with one adult and two children fall below the standard, which varies by family size.

People in families with incomes below the LIS are more likely to be women (59 percent), working age (56 percent), and have a high school degree or less (63 percent). Moreover, white North Carolinians are less likely to live under the LIS than North Carolinians of color. Nine percent of the total white population lives below the LIS while 23 percent of the total Latino population does and 14 percent of the African-American population does.

The LIS provides a more accurate and comprehensive picture than more traditional economic measures of what it takes for a family to make ends meet in each of North Carolina's 100 counties. Under the outmoded but still official federal measure of poverty, a family of four would not be classified as needy unless it earned less than \$23,550. However, the Federal Poverty Level does not take account of major expenses like child care or regional differences in the cost of living. 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 can help guide policymakers in their efforts to create more ladders to the middle class and widespread prosperity.

To meet the LIS, adults in an average four-person family would need to earn a combined \$25 an hour, working full time. (See Figure 1.) Yet, if current employment and industry trends continue, fewer and fewer jobs in North Carolina will meet this wage standard.

The loss of manufacturing jobs and the growth of an economy dominated by lower-paid service industries like hospitality and tourism have caused wages to stagnate for workers in the middle of the pay scale. As the economy slowly recovers from the Great Recession, North Carolina is seeing an explosion in jobs that pay wages below the LIS, as well as the continued loss of jobs in industries that pay wages above the LIS.

**Figure 1. North Carolina Living Income Standard, By Family Type**

	<b>Annual</b>	<b>Monthly</b>	<b>Hourly</b>
<b>1 Adult, 1 Child</b>	\$ 33,709	\$ 2,893	\$ 16.21
<b>1 Adult, 2 Children</b>	\$ 45,651	\$ 3,823	\$ 21.95
<b>2 Adult, 2 Children</b>	\$ 52,275	\$ 4,409	\$ 25.13
<b>2 Adult, 3 Children</b>	\$ 64,495	\$ 5,414	\$ 31.01

Note: The annual LIS is after accounting for refundable tax credits whereas monthly is before refundable tax credits.

Public policy decisions can play an important role in supporting a living income standard for North Carolina families. At the federal, state and local levels, policymakers have the tools to ensure that well-paying, high-quality jobs are created and that more families are able to earn a wage that can support their family. Among these strategies are:

- Raising the minimum wage and allowing it to grow automatically with inflation, as well as ensuring that wage standards are enforced.
- Ensuring that work pays for everyone by reinstating the state Earned Income Tax Credit, which would boost the incomes of low-wage working families in North Carolina.
- Providing other effective supports for low-wage families to ensure that they can meet basic needs like health care, child care, and a nutritious diet.
- Requiring all taxpayer-supported jobs — including direct government employment, contracting and jobs created through subsidies to corporations — to meet a living income standard and provide benefits that can support retirement security.
- Investing in education at all levels and ensuring that workers can get skills training that meshes with job opportunities where they live.
- Encouraging private businesses to pay a living wage and receive voluntary certification.

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 central challenge confronting North Carolina as the state maps its course out of the Great Recession. The LIS can be a measure of how successful the state is at creating high-quality jobs and it can support local efforts to understand that for families to make ends meet, their wages must match the costs of basic household goods.

## How to Use the Living Income Standard

Policymakers, researchers, and advocates can use the Living Income Standard to engage their communities in a conversation about the kinds of job opportunities that are needed to sustain families and support a strong middle class. Potential activities include the following:

- **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.
- **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.

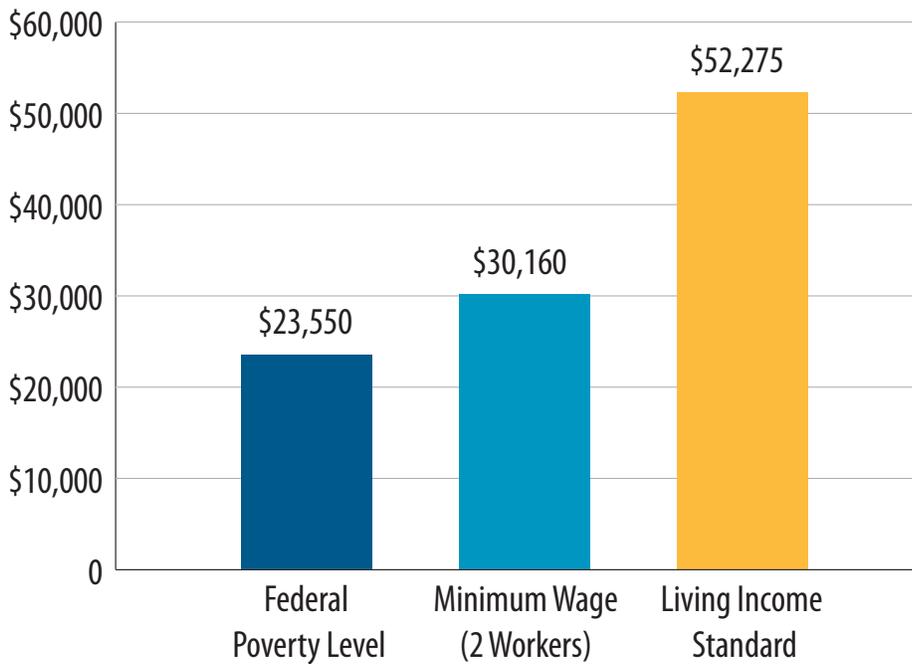
The goal is to jumpstart a conversation about what it takes for working families to make ends meet across the state.

# THE NEED FOR A LIVING INCOME STANDARD

In order to truly understand the day-to-day challenges facing low-wage workers with families, policymakers need a measure of what it takes for a family to make ends meet. The Federal Poverty Level (FPL) and the minimum wage are often used as national measures, but they do not reflect the actual needs and household budget challenges of low-income families, particularly in specific regions of the country.

In fact, the 2014 LIS shows just how short these measures fall in reflecting what is actually needed to make ends meet in North Carolina. The LIS for a two-adult, two-children family in North Carolina is nearly double the FPL and 73 percent higher than the minimum wage. (See Figure 2.)

**Figure 2. The Federal Poverty Level And Minimum Wage Do Not Capture What It Takes To Make Ends Meet In North Carolina**



The FPL has been the nation’s basic economic yardstick since its development in the 1960s. However, it was designed to determine the minimum income necessary for a family to survive, not to be economically secure. The FPL has been criticized for:

- Being based only on the cost of food and assuming that cost accounts for one-third of family expenses.

- Ignoring expenses that are significant today but were not common in the 1960s, like child care.
- Measuring pre-tax income even though it was designed to measure after-tax income, thereby inaccurately portraying the amount of money a family actually has available to spend.
- Being the same across the nation and failing to take account of cost-of-living variations.

The minimum wage also has flaws that make it a poor benchmark for assessing the financial realities that working families face:

- It is not meant to reflect the threshold of earnings needed to make ends meet.
- It is set by Congress or state legislatures and more reflective of the political process than economic realities.
- Its purchasing power has eroded over time because it has not kept up with inflation. Even since the last time the minimum wage was raised in 2009, the wage of \$7.25 has lost approximately 7 percent of its value.<sup>1</sup> To have the same value it did in the 1960s, the minimum wage in North Carolina would have to be \$17.54 per hour today, rather than \$7.25.<sup>2</sup>

A more accurate reflection of what it takes to make ends meet, like the LIS, can be helpful to policymakers, employers, and workers as a way to understand the kinds of jobs that are available in the economy, the gap that exists 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.

Recognizing this, some cities, counties and states implemented “living wage” laws, which have significantly improved the lot of low-wage workers without dragging down broader employment levels or employment growth.<sup>3</sup> Workers at firms subject to living wage rules saw a 30 to 50 percent increase in their earnings, and low-wage workers at other firms may have gotten some slight benefit, as well, according to one study.<sup>4</sup> Under Los Angeles’ living wage ordinance, costs associated with absenteeism and turnover went down at affected firms as wages increased.<sup>5</sup> And after Maryland required state contractors to pay their workers a living wage, there was no reduction in the number of total bidders for contracts and almost half of the contractors reported that the law encouraged more bidding since low-wage employers no longer had an edge.<sup>6</sup>

1 Bernstein, Jared and Isaac Shapiro, June 2006. Buying Power of Minimum Wage at 51 Year Low. Center on Budget & Policy Priorities: Washington, DC.

2 Schoenbach, Sabine. March 2013. Time for a Raise: The impact of raising the minimum wage on North Carolina’s working families and the economy. NC Justice Brief: NC Justice Center, Raleigh, NC.

3 Lester, T. William and Ken Jacobs, November 2010. Creating Good Jobs in Our Communities: How Higher Wage Standards Affect Economic Development and Employment. Center for American Progress: Washington, DC.

4 Knauss, Jody, November 2013. Local Living Wage Ordinances: Experience, Evidence and Best Practice. COWS: Madison, Wisconsin.

5 Fairris, David. 2005. The impact of living wages on employers: a control group analysis of the Los Angeles ordinance. Industrial Relations. Vol. 44, No. 1, pp. 84-105.

6 State of Maryland, 2008. “Impact of Maryland’s Living Wage,” Legislative Services, Office of Policy Analysis.

## The Components of a Living Income Standard

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 local telephone service).

The LIS is based on the lowest cost estimate for each budget item and doesn’t include entertainment, meals eaten outside the home, cable television, cellular phone service, costs for extracurricular school activities and gifts.

## WHO LIVES BELOW THE LIVING INCOME STANDARD?

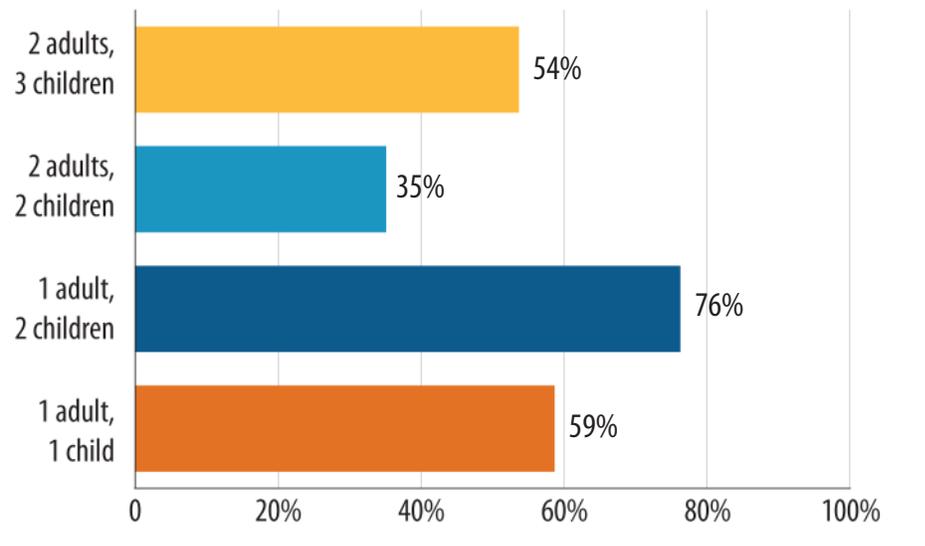
Overall, one in five North Carolina families lives below the LIS. For three of the four family types we examined, more than half live below the LIS (See Figure 3).

Larger families and families residing in metropolitan areas generally need larger incomes to cover the higher costs of raising multiple children or living in neighborhoods with higher housing costs.

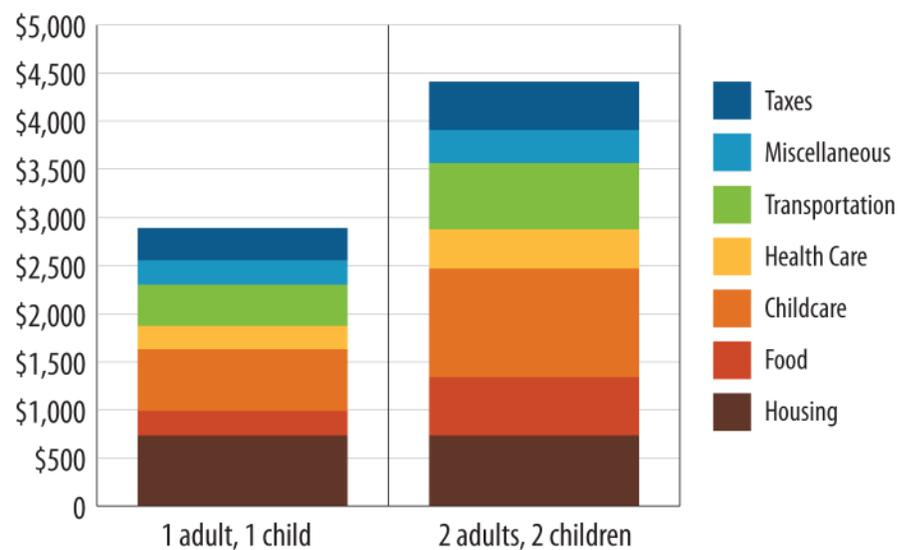
For families with two or more children, child care costs are the largest share of a monthly budget and housing is the second-largest cost. The reverse is the case for the one-adult, one-child family. (See Figure 4.)

The LIS also varies by geography. Four of the five counties with the largest annual LIS requirements for a family of four are in or near the Research Triangle area. Counties that are the least expensive for the same family type are concentrated in the Piedmont region of the state, where manufacturing jobs have declined significantly in recent years. (See Figure 5.)

**Figure 3. Share Of North Carolina Families Who Live Below The Living Income Standard, By Family Type**



**Figure 4. Breakdown Of Monthly LIS, By Family Type**



**Figure 5. Most And Least Expensive Counties For A Family Of Four**

Most Expensive		Least Expensive	
Currituck	\$61,261	Alamance	\$47,766
Wake	\$60,177	Forsyth	\$47,359
Orange	\$58,047	Rowan	\$46,892
Chatham	\$57,453	Davidson	\$45,875
Durham	\$57,057	Catawba	\$45,659

**Figure 6. Characteristics Of People In Families Below The Living Income Standard (All Persons)**

<b>Category</b>	<b>Percent of Population by Group Under LIS</b>	<b>Of All People Under LIS, Percent Comprised by Group</b>
<b>Sex</b>		
Female	13%	59%
Male	10%	41%
<b>Age</b>		
LT 18	16%	32%
18 - 24	8%	7%
25 - 64	12%	56%
65+	4%	5%
<b>Race/ethnicity</b>		
White	9%	51%
Black or African American	14%	25%
Hispanic	23%	17%
Asian or other race/ethnicity	14%	7%
<b>Education</b>		
High school or less	14%	63%
Some college	12%	19%
Associates	10%	6%
Bachelors or higher	5%	7%
<b>Nativity</b>		
Foreign born	18%	13%
U.S. born	11%	87%
<b>Citizenship</b>		
Native citizen	11%	88%
Naturalized citizen	10%	2%
Not U.S. citizen	22%	10%
<b>Total</b>	<b>12%</b>	<b>N/A</b>

Source: Economic Policy Institute analysis of American Community Survey microdata, 2013.

# WHY FAMILIES LIVE BELOW THE LIVING INCOME STANDARD

Two major factors are behind the recent increase in the number of North Carolina families getting by on less than the LIS: the boom in low-wage employment and rising costs for basic goods. These trends, combined with an erosion in public investments in schools, transportation and other things that help working families, are contributing to the erosion of economic security and limited income mobility—not just for current families but for future generations too.

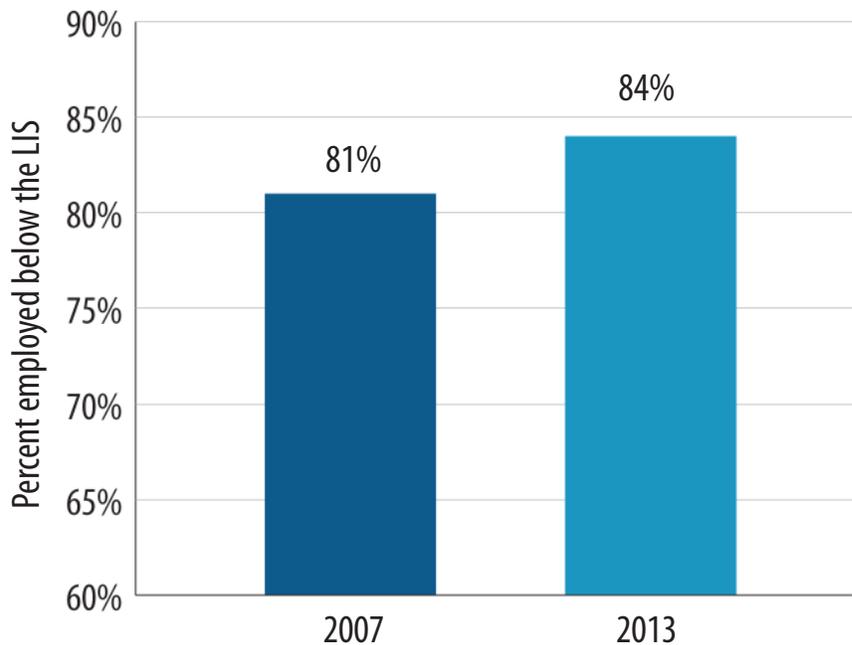
## *Hollowing Out the Middle Class*

Over the past decade, and especially in the aftermath of the Great Recession, it has become harder to support a family with the kind of jobs available in North Carolina. Even as the economy’s overall productivity has recovered from the recession, wages in North Carolina continue to fall. North Carolina’s workers are increasingly faced with an economy that is creating either poverty-wage jobs or high-wage jobs that require significant skills training and education, but little in between.<sup>7</sup> In 2013, 84 percent of North Carolinians worked in jobs paying below the Living Income Standard, up from 81 percent in 2007. (See Figure 7.)

Six of the 20 occupations with the highest projected growth through to 2020 pay below the 2014 LIS.<sup>8</sup>

The boom in low-wage jobs suggests that North Carolinians is in for another lost decade economically, marked by widespread hardship and stagnant middle-class living standards.

**Figure 7. Employed Persons In Jobs Below The Living Income Standard Increases Since 2007**



7 Freyer and Mitchell. “North Carolina’s Broken Economy: Hard Work Not Enough to Clumb Out of Poverty.” NC Budget & Tax Center. February 2014.

8 Analysis of N.C. Commission on Workforce Development, June 2011.

## Rising Costs for Basic Goods

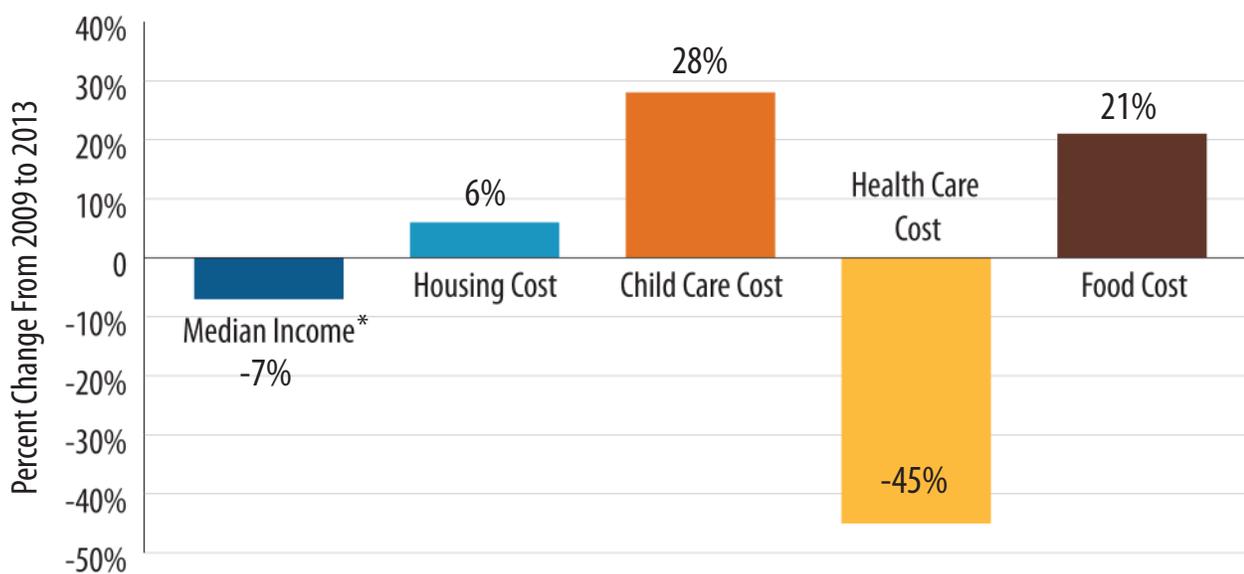
The cost of basic goods — from food to housing to child care — is growing faster than median household income in North Carolina, putting significant financial pressure on families and straining their ability to meet household needs.

Rising costs for two basics — food (up 21 percent since the 2010 LIS, the last time the standard was calculated) and child care (up 28 percent increase) — are driving the bump in total costs for working families. Housing costs have increased slightly compared to the 2010 LIS. In one bright spot, health care costs have fallen significantly (by 45 percent) as a result of the Affordable Care Act and subsidies that are now available to help low-income workers afford private health insurance.

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 are likely to be small and have higher prices than bigger stores, it is harder for them to get credit, and they lack access to banking services, for example.<sup>9</sup>

At the same time these families are being squeezed by higher prices, median incomes have sharply declined — down 7 percent for a family of four from 2010 to 2012, the latest data available.<sup>10</sup>

**Figure 8. Families Squeezed By Higher Prices, Lower Income, Protected By Policy**



\* Median income data is from Economic Policy Institute Analysis of Current Population Survey, 2009 to 2012.

9 Fellowes, Matt. The High Cost of Being Poor. July 2006.

10 Economic Policy Institute analysis of Current Population Survey, 2009 to 2012.

## *Moving Above the Living Income Standard*

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.<sup>11</sup> 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, 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 well-being and a barrier to their economic security and economic mobility.



To turn this situation around and move above the Living Income Standard, families need temporary supports that can help them bridge the gap between their earnings and their needs, including tax credits and help paying for child care. They also need education and skills training that can provide pathways into a career with the potential for growing earnings. Both strategies require public investment in working families. But their ultimate success will be determined by the quality of the jobs created by the private sector, which can also be supported by public policy and a broader cultural change in which good pay is part of a successful business model.

## USING A LIVING WAGE STANDARD TO IMPROVE LOCAL ECONOMIC CONDITIONS

Advocates for working families across the country are using the concept of a living income standard to generate discussions about what families need to make ends meet. It has also been used by policymakers who have established “living wage” standards that more accurately reflect the costs of getting by.

<sup>11</sup> Mitchell, Tazra. “Transit’s Most Reliable Customers: Why Considering the Needs of Low-Income Populations Improves Public Transit.” NC Budget & Tax Center. December 2012.

In North Carolina, seven localities that have established living wage ordinances for city and county employees and many more private employers have adopted living wage standards as part of their business model. (See Figure 9.) Local elected officials and their constituents have pursued these policies in recognition of how paying a living wage can help the local economy. As noted above, employers have seen additional benefits such as reduced turnover, improved employee satisfaction and better customer service.

Local governments in North Carolina cannot require private employers to pay a living wage, offer paid leave, or impose other conditions of employment. In 2013, the North Carolina General Assembly barred local governments from directly requiring contractors to pay a living wage. However, they can consider the wages paid by a private employer when awarding public contracts. Local governments can also require businesses seeking local economic development assistance or subsidies pay a living wage.

**Figure 9. Local Living Wage Ordinances In North Carolina**

	<b>Start Date</b>	<b>2013-2014 Living Wage</b>	<b>Methodologies</b>
<b>Orange County</b>	1998	\$10.97	Federal poverty level for a family of four adjusted for the Orange County region based on the American Chamber of Commerce Research Association's cost of living index.
<b>Town of Carrboro</b>	2001	\$12.36	Federal poverty level for a family of four adjusted for the Raleigh-Durham region based on the American Chamber of Commerce Research Association's cost of living index.
<b>Town of Chapel Hill</b>	2010	\$12.17	Not less than 7.5 percent above the federal poverty guidelines for a family of four.
<b>Durham County</b>	2004	\$12.17	Not less than 7.5 percent above the federal poverty guidelines for a family of four.
<b>City of Durham</b>	1998	\$12.17	Not less than 7.5 percent above the federal poverty guidelines for a family of four. (revised from 5 to 7.5 percent in 2009 to match Durham County's methodology)
<b>Buncombe County</b>	2013	\$11.85; \$10.35 with employer-provided health insurance	Living wage is tied to the local cost of housing according to US Department of Housing and Urban Development's Fair Market Rents.
<b>City of Asheville</b>	2007	\$11.85; \$10.35 with employer-provided health insurance	Living wage is tied to the local cost of housing according to US Department of Housing and Urban Development's Fair Market Rents.

## *Durham City and County Living Wage Efforts Pave Way for Duke and Local Businesses*

The City of Durham was the first North Carolina locality to adopt a living wage ordinance. In 1998, local activists including the Durham People's Alliance and Durham CAN, joined with a few City Council members to push for the living wage ordinance to ensure that workers in city government and those working on public contracts with the city could better make ends meet. The council required the standard to private companies seeking taxpayer dollars to expand or locate their business in Durham to meet the living wage standard. They also tied the wage to inflation, so it would grow along with the cost of goods and services. Today, the wage is \$11.91 an hour.

More than 1 out of 10 occupations pay on average below the living wage in Durham County. Twenty-two percent of the workers in Durham County are in occupations that pay an average wage below the living wage.<sup>12</sup>



In June 2004, the Durham County Board of Commissioners followed the city's lead, establishing a living wage at \$9.74 per hour — about 7.5 percent above the Federal Poverty Level for a family of four. All direct employees of the county and those working on long- and short-term county service contracts benefited from the wage hike.

Around 2005, the living wage movement picked up momentum and spread beyond the city and county governments. Duke University increased its minimum wage for employees to \$10 an hour and by 2007 required that wage level for all contracts. Some private employers, like Cocoa Cinnamon and Mo'Donuts, have more recently begun paying their workers a living wage demonstrating that the private sector can succeed by paying their workers an adequate wage.

In 2013, the Durham City Council and Durham County Commissioners had to restrict their living wage ordinances as a result of state legislation that barred local governments from requiring contractors to follow the standards. Local advocates see this as a minor setback since local governments can continue to consider wage levels as a condition of issuing a contract.

<sup>12</sup> Calculations based on Occupational Employment and Wages in North Carolina, 2013 from the North Carolina Division of Employment Security for Durham County.

The Durham People's Alliance is considering establishing a voluntary living wage certification program that would provide formal recognition of businesses that pay a living wage based on the success of a similar effort in Asheville (see below). Such a program would build on the efforts of other businesses to establish a living wage for their employees.

### *Pioneering Efforts in Western NC Demonstrate the Value of a Living Income Standard*

**T**he efforts of Just Economics, a coalition of faith, labor, and community groups, in Asheville, N.C., provides an important example for winning a living wage for city and county workers and encouraging businesses to pay a living wage.

In 2006, Just Economics succeeded in passing the first living wage ordinance in the Western region, which today guarantees Asheville city employees a living wage of \$11.85 an hour. In 2008, the Buncombe County Commissioners expanded the living wage ordinance to apply to Buncombe County employees and private employers receiving city or county contracts.



The hourly wage standard means that 1 out of 5 occupations in Buncombe County pay an average wage below the standard and nearly 40 percent of workers in Buncombe County are in occupations that pay an average wage below the living wage.<sup>13</sup>

Recognizing the importance of working directly with private employers, Just Economics launched a voluntary living wage certification program in 2006 in Buncombe and Transylvania Counties. From Just Economics:

The Certification Program aims to reward existing Living Wage Certified Employers in our community, to provide employers with tools and incentives to increase workers' wages up to a living wage, to connect consumers to employers that provide a living wage, and to promote a just and sustainable local economy. It is a great way for a local employer to set themselves apart in our community, to promote the fact that they acknowledge the value of their employees and to be rewarded for it by local consumers who understand the value of a living wage.<sup>14</sup>

<sup>13</sup> Calculation based on Occupational Employment and Wages in North Carolina, 2013 from the North Carolina Division of Employment Security for Buncombe County.

<sup>14</sup> Just Economics. "Living Wage Employer Certification Program." Accessed March 2014.

Just Economics has certified more than 300 businesses as living wage employers over the past six years. The combination of public policy, private-sector partnerships and social marketing has driven a greater understanding of what working families need to get by in the Western region of North Carolina and contributed to the success of living wage efforts.

## 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 a slow recovery from 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.

# APPENDIX

## *A. The 2014 Living Income Standard Methodology*

The 2014 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) child care, 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 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 2014 LIS is not comparable on all measures to previous LIS reports by the North Carolina Budget and Tax Center.

Below are detailed descriptions of the methods used to craft the LIS. Unless noted, all data are for 2013, and all dollar figures represent 2013 values. Where necessary, dollar amounts from earlier years have been adjusted to their 2013 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 1.1 million families with children live in North Carolina. Since it's impossible to create 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)

## 2. Geography

To reflect regional variations in living costs, the 2014 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 2013 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 2013, monthly FMR for a two-bedroom apartment in North Carolina ranged between \$610 and \$1,136. Monthly FMR for a three-bedroom apartment varied from \$760 to \$1,570.

#### **4. Food**

Food costs are based on the June 2013 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. Child care**

Child care costs are based on the 2013 North Carolina Child Care 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 child care homes that have received a three-star rating from the North Carolina Division of Child Development. North Carolina rates all licensed child care 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. For North Carolinians obtaining non-group insurance through the private market, a subsidy based on their individual or family income is now available under 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 2011 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 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 1 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 area 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 its 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.

The formulas for deriving health care costs are the following:

- **One-parent family**

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

- **Two-parent family**

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

## 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 2013 per-mile deduction rate computed by the U.S. Internal Revenue Service (IRS). The IRS per-mile rate (56.5 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.

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**

$0.583(\text{work and non-social trips of 1st adult}) \times (\text{Average annual miles per driver}/12) \times 0.565(\text{IRS cost/mile})$

- **Two-parent family**

$[0.583(\text{work and non-social trips of 1st adult}) \times \text{Average annual miles per driver}/12 \times 0.565(\text{IRS cost/mile})] + [0.238 (\text{work trips 2nd adult}) \times \text{Average annual miles per drive}/12 \times 0.565(\text{IRS cost/mile})]$

## 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 25.6 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 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 one state tax credit, 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 changed the structure of the personal income tax from a three-tier rate structure to a flat tax rate. For 2014, the personal income tax rate is 5.8 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 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, child care, health care, transportation and other necessities for each family type within each county in North Carolina. 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 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 2013 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 2013 figures prepared by the State Demographer.

## B. Detailed Living Income Standard Budgets by Family Type

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

COUNTY	Housing	Food	Childcare	Health Care	Transportation	Misc.	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	\$702	\$256	\$586	\$240	\$377	\$245	\$275	\$2,681	(\$1,726)	\$30,449	196.3%	\$14.64	201.9%
Alexander	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Alleghany	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Anson	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Ashe	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Avery	\$704	\$256	\$585	\$240	\$484	\$246	\$302	\$2,816	(\$951)	\$32,842	211.7%	\$15.79	217.8%
Beaufort	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Bertie	\$615	\$256	\$585	\$240	\$484	\$223	\$274	\$2,677	(\$1,751)	\$30,369	195.8%	\$14.60	201.4%
Bladen	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Brunswick	\$816	\$256	\$603	\$240	\$484	\$274	\$388	\$3,061	(\$339)	\$36,392	234.6%	\$17.50	241.3%
Buncombe	\$777	\$256	\$604	\$240	\$377	\$264	\$303	\$2,821	(\$924)	\$32,931	212.3%	\$15.83	218.4%
Burke	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Cabarrus	\$793	\$256	\$625	\$240	\$377	\$268	\$326	\$2,885	(\$740)	\$33,883	218.5%	\$16.29	224.7%
Caldwell	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Camden	\$849	\$256	\$585	\$240	\$484	\$283	\$400	\$3,096	(\$258)	\$36,899	237.9%	\$17.74	244.7%
Carteret	\$714	\$256	\$589	\$240	\$484	\$248	\$306	\$2,837	(\$849)	\$33,199	214.1%	\$15.96	220.2%
Caswell	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Catawba	\$610	\$256	\$585	\$240	\$377	\$222	\$248	\$2,538	(\$2,413)	\$28,039	180.8%	\$13.48	185.9%
Chatham	\$839	\$256	\$639	\$240	\$484	\$280	\$421	\$3,159	(\$115)	\$37,794	243.7%	\$18.17	250.6%
Cherokee	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Chowan	\$651	\$256	\$585	\$240	\$484	\$232	\$286	\$2,733	(\$1,397)	\$31,404	202.5%	\$15.10	208.3%
Clay	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Cleveland	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Columbus	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Craven	\$758	\$256	\$597	\$240	\$484	\$259	\$343	\$2,938	(\$620)	\$34,630	223.3%	\$16.65	229.6%
Cumberland	\$747	\$256	\$595	\$240	\$377	\$257	\$291	\$2,763	(\$1,236)	\$31,923	205.8%	\$15.35	211.7%
Currituck	\$1,136	\$256	\$611	\$240	\$484	\$356	\$574	\$3,657	\$0	\$43,888	283.0%	\$21.10	291.0%
Dare	\$924	\$256	\$604	\$240	\$484	\$302	\$458	\$3,267	\$0	\$39,208	252.8%	\$18.85	260.0%
Davidson	\$610	\$256	\$611	\$240	\$377	\$222	\$254	\$2,569	(\$2,279)	\$28,554	184.1%	\$13.73	189.4%
Davie	\$678	\$256	\$585	\$240	\$484	\$239	\$294	\$2,776	(\$1,170)	\$32,137	207.2%	\$15.45	213.1%
Duplin	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Durham	\$839	\$256	\$769	\$240	\$377	\$280	\$433	\$3,194	(\$34)	\$38,300	246.9%	\$18.41	254.0%
Edgecombe	\$634	\$256	\$585	\$240	\$484	\$228	\$280	\$2,706	(\$1,591)	\$30,884	199.1%	\$14.85	204.8%
Forsyth	\$678	\$256	\$585	\$240	\$377	\$239	\$268	\$2,643	(\$1,922)	\$29,791	192.1%	\$14.32	197.6%
Franklin	\$878	\$256	\$607	\$240	\$484	\$290	\$430	\$3,185	(\$56)	\$38,160	246.0%	\$18.35	253.1%
Gaston	\$793	\$256	\$585	\$240	\$377	\$268	\$303	\$2,823	(\$916)	\$32,955	212.5%	\$15.84	218.5%
Gates	\$613	\$256	\$585	\$240	\$484	\$222	\$273	\$2,673	(\$1,767)	\$30,314	195.5%	\$14.57	201.0%
Graham	\$610	\$256	\$591	\$240	\$484	\$222	\$274	\$2,676	(\$1,752)	\$30,363	195.8%	\$14.60	201.3%
Granville	\$722	\$256	\$639	\$240	\$484	\$250	\$342	\$2,933	(\$631)	\$34,561	222.8%	\$16.62	229.2%
Greene	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Guilford	\$701	\$256	\$601	\$240	\$377	\$245	\$278	\$2,698	(\$1,634)	\$30,746	198.2%	\$14.78	203.9%
Halifax	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Harnett	\$754	\$256	\$585	\$240	\$484	\$258	\$335	\$2,912	(\$679)	\$34,263	220.9%	\$16.47	227.2%
Haywood	\$721	\$256	\$585	\$240	\$484	\$250	\$309	\$2,845	(\$832)	\$33,303	214.7%	\$16.01	220.8%
Henderson	\$777	\$256	\$585	\$240	\$484	\$264	\$349	\$2,955	(\$579)	\$34,887	224.9%	\$16.77	231.3%
Hertford	\$634	\$256	\$585	\$240	\$484	\$228	\$280	\$2,706	(\$1,591)	\$30,884	199.1%	\$14.85	204.8%
Hoke	\$626	\$256	\$585	\$240	\$484	\$226	\$277	\$2,694	(\$1,658)	\$30,667	197.7%	\$14.74	203.4%
Hyde	\$793	\$256	\$611	\$240	\$484	\$268	\$373	\$3,025	(\$420)	\$35,882	231.3%	\$17.25	237.9%
Iredell	\$730	\$256	\$714	\$240	\$484	\$252	\$389	\$3,065	(\$328)	\$36,457	235.1%	\$17.53	241.8%
Jackson	\$642	\$256	\$585	\$240	\$484	\$230	\$282	\$2,719	(\$1,524)	\$31,101	200.5%	\$14.95	206.2%

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

COUNTY	Housing	Food	Childcare	Health Care	Transportation	Misc.	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	\$878	\$256	\$626	\$240	\$484	\$290	\$443	\$3,217	\$0	\$38,608	248.9%	\$18.56	256.0%
Jones	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Lee	\$669	\$256	\$585	\$240	\$484	\$237	\$291	\$2,761	(\$1,245)	\$31,893	205.6%	\$15.33	211.5%
Lenoir	\$640	\$256	\$590	\$240	\$484	\$229	\$283	\$2,722	(\$1,507)	\$31,155	200.9%	\$14.98	206.6%
Lincoln	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Macon	\$700	\$256	\$591	\$240	\$484	\$245	\$302	\$2,817	(\$945)	\$32,863	211.9%	\$15.80	217.9%
Madison	\$777	\$256	\$585	\$240	\$484	\$264	\$349	\$2,955	(\$579)	\$34,887	224.9%	\$16.77	231.3%
Martin	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
McDowell	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Mecklenburg	\$793	\$256	\$698	\$251	\$377	\$268	\$369	\$3,012	(\$449)	\$35,699	230.2%	\$17.16	236.7%
Mitchell	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Montgomery	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Moore	\$610	\$256	\$591	\$240	\$484	\$222	\$274	\$2,676	(\$1,752)	\$30,363	195.8%	\$14.60	201.3%
Nash	\$634	\$256	\$585	\$240	\$484	\$228	\$280	\$2,706	(\$1,591)	\$30,884	199.1%	\$14.85	204.8%
New Hanover	\$816	\$256	\$593	\$240	\$377	\$274	\$324	\$2,881	(\$750)	\$33,816	218.0%	\$16.26	224.2%
Northampton	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Onslow	\$824	\$256	\$602	\$240	\$484	\$276	\$393	\$3,075	(\$308)	\$36,588	235.9%	\$17.59	242.6%
Orange	\$839	\$256	\$892	\$240	\$377	\$280	\$487	\$3,372	\$0	\$40,461	260.9%	\$19.45	268.3%
Pamlico	\$613	\$256	\$585	\$240	\$484	\$222	\$273	\$2,673	(\$1,767)	\$30,314	195.5%	\$14.57	201.0%
Pasquotank	\$737	\$256	\$585	\$240	\$484	\$254	\$324	\$2,880	(\$753)	\$33,802	217.9%	\$16.25	224.1%
Pender	\$625	\$256	\$585	\$240	\$484	\$225	\$277	\$2,692	(\$1,667)	\$30,640	197.5%	\$14.73	203.2%
Perquimans	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Person	\$647	\$256	\$585	\$240	\$484	\$231	\$284	\$2,727	(\$1,482)	\$31,236	201.4%	\$15.02	207.1%
Pitt	\$704	\$256	\$633	\$240	\$484	\$246	\$327	\$2,889	(\$730)	\$33,943	218.8%	\$16.32	225.1%
Polk	\$640	\$256	\$603	\$240	\$484	\$229	\$287	\$2,739	(\$1,369)	\$31,495	203.1%	\$15.14	208.9%
Randolph	\$701	\$256	\$585	\$240	\$484	\$245	\$301	\$2,811	(\$977)	\$32,760	211.2%	\$15.75	217.2%
Richmond	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Robeson	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Rockingham	\$611	\$256	\$585	\$240	\$484	\$222	\$273	\$2,670	(\$1,784)	\$30,260	195.1%	\$14.55	200.7%
Rowan	\$652	\$256	\$585	\$240	\$377	\$232	\$260	\$2,603	(\$2,090)	\$29,144	187.9%	\$14.01	193.3%
Rutherford	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Sampson	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Scotland	\$622	\$256	\$585	\$240	\$484	\$225	\$276	\$2,688	(\$1,692)	\$30,558	197.0%	\$14.69	202.6%
Stanly	\$613	\$256	\$604	\$240	\$484	\$222	\$278	\$2,697	(\$1,640)	\$30,725	198.1%	\$14.77	203.7%
Stokes	\$678	\$256	\$602	\$240	\$484	\$239	\$298	\$2,797	(\$1,056)	\$32,504	209.6%	\$15.63	215.5%
Surry	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Swain	\$739	\$256	\$585	\$240	\$484	\$255	\$325	\$2,883	(\$744)	\$33,856	218.3%	\$16.28	224.5%
Transylvania	\$651	\$256	\$585	\$240	\$484	\$232	\$286	\$2,733	(\$1,397)	\$31,404	202.5%	\$15.10	208.3%
Tyrrell	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Union	\$793	\$256	\$586	\$240	\$484	\$268	\$360	\$2,987	(\$507)	\$35,342	227.9%	\$16.99	234.4%
Vance	\$670	\$256	\$585	\$240	\$484	\$237	\$291	\$2,763	(\$1,237)	\$31,920	205.8%	\$15.35	211.7%
Wake	\$878	\$256	\$864	\$240	\$377	\$290	\$500	\$3,405	\$0	\$40,859	263.4%	\$19.64	270.9%
Warren	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Washington	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Watauga	\$806	\$256	\$591	\$240	\$484	\$272	\$371	\$3,020	(\$433)	\$35,803	230.8%	\$17.21	237.4%
Wayne	\$611	\$256	\$585	\$240	\$484	\$222	\$273	\$2,670	(\$1,784)	\$30,260	195.1%	\$14.55	200.7%
Wilkes	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
Wilson	\$703	\$256	\$585	\$240	\$484	\$245	\$301	\$2,815	(\$960)	\$32,815	211.6%	\$15.78	217.6%
Yadkin	\$678	\$256	\$585	\$240	\$484	\$239	\$294	\$2,776	(\$1,170)	\$32,137	207.2%	\$15.45	213.1%
Yancey	\$610	\$256	\$585	\$240	\$484	\$222	\$273	\$2,669	(\$1,793)	\$30,233	194.9%	\$14.54	200.5%
<b>NC Population - Weighted Avg.</b>	<b>\$734</b>	<b>\$256</b>	<b>\$642</b>	<b>\$241</b>	<b>\$429</b>	<b>\$253</b>	<b>\$337</b>	<b>\$2,893</b>	<b>(\$1,009)</b>	<b>\$33,709</b>	<b>217.3%</b>	<b>\$16.21</b>	<b>223.5%</b>

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

COUNTY	Housing	Food	Childcare	Health Care	Transportation	Misc.	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	\$702	\$361	\$1,109	\$343	\$377	\$272	\$401	\$3,567	\$323	\$42,480	217.5%	\$20.42	281.7%
Alexander	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Alleghany	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Anson	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Ashe	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Avery	\$704	\$361	\$1,100	\$343	\$484	\$273	\$450	\$3,715	\$0	\$44,584	228.3%	\$21.43	295.6%
Beaufort	\$610	\$361	\$1,102	\$343	\$484	\$249	\$397	\$3,547	\$460	\$42,099	215.6%	\$20.24	279.2%
Bertie	\$615	\$361	\$1,100	\$343	\$484	\$250	\$398	\$3,552	\$423	\$42,201	216.1%	\$20.29	279.8%
Bladen	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Brunswick	\$816	\$361	\$1,142	\$343	\$484	\$301	\$522	\$3,971	\$0	\$47,648	244.0%	\$22.91	316.0%
Buncombe	\$777	\$361	\$1,092	\$343	\$377	\$291	\$441	\$3,683	\$0	\$44,200	226.3%	\$21.25	293.1%
Burke	\$610	\$361	\$971	\$343	\$484	\$249	\$362	\$3,380	\$1,639	\$38,921	199.3%	\$18.71	258.1%
Cabarrus	\$793	\$361	\$1,130	\$343	\$377	\$296	\$464	\$3,765	\$0	\$45,175	231.3%	\$21.72	299.6%
Caldwell	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Camden	\$849	\$361	\$1,100	\$343	\$484	\$310	\$522	\$3,970	\$0	\$47,638	243.9%	\$22.90	315.9%
Carteret	\$714	\$361	\$1,104	\$343	\$484	\$275	\$456	\$3,738	\$0	\$44,862	229.7%	\$21.57	297.5%
Caswell	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Catawba	\$610	\$361	\$1,013	\$343	\$377	\$249	\$344	\$3,297	\$2,254	\$37,315	191.1%	\$17.94	247.4%
Chatham	\$839	\$361	\$1,282	\$343	\$484	\$307	\$590	\$4,207	\$0	\$50,480	258.5%	\$24.27	334.7%
Cherokee	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Chowan	\$651	\$361	\$1,100	\$343	\$484	\$259	\$421	\$3,619	\$86	\$43,347	222.0%	\$20.84	287.4%
Clay	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Cleveland	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Columbus	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Craven	\$758	\$361	\$1,125	\$343	\$484	\$287	\$487	\$3,845	\$0	\$46,141	236.3%	\$22.18	306.0%
Cumberland	\$747	\$361	\$1,111	\$343	\$377	\$284	\$433	\$3,657	\$0	\$43,887	224.7%	\$21.10	291.0%
Currituck	\$1,136	\$361	\$1,126	\$343	\$484	\$383	\$676	\$4,510	\$0	\$54,120	277.1%	\$26.02	358.9%
Dare	\$924	\$361	\$1,157	\$343	\$484	\$329	\$582	\$4,181	\$0	\$50,174	256.9%	\$24.12	332.7%
Davidson	\$610	\$361	\$1,153	\$343	\$377	\$249	\$382	\$3,476	\$936	\$40,779	208.8%	\$19.61	270.4%
Davie	\$678	\$361	\$1,112	\$343	\$484	\$266	\$442	\$3,686	\$0	\$44,237	226.5%	\$21.27	293.4%
Duplin	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Durham	\$839	\$361	\$1,463	\$343	\$377	\$307	\$619	\$4,311	\$0	\$51,729	264.9%	\$24.87	343.0%
Edgecombe	\$634	\$361	\$1,100	\$343	\$484	\$255	\$405	\$3,582	\$219	\$42,768	219.0%	\$20.56	283.6%
Forsyth	\$678	\$361	\$1,061	\$343	\$377	\$266	\$380	\$3,467	\$1,049	\$40,557	207.7%	\$19.50	268.9%
Franklin	\$878	\$361	\$1,140	\$343	\$484	\$317	\$553	\$4,077	\$0	\$48,920	250.5%	\$23.52	324.4%
Gaston	\$793	\$361	\$1,100	\$343	\$377	\$296	\$452	\$3,723	\$0	\$44,672	228.7%	\$21.48	296.2%
Gates	\$613	\$361	\$1,100	\$343	\$484	\$249	\$398	\$3,549	\$445	\$42,141	215.8%	\$20.26	279.5%
Graham	\$610	\$361	\$1,114	\$343	\$484	\$249	\$400	\$3,562	\$357	\$42,385	217.0%	\$20.38	281.1%
Granville	\$722	\$361	\$1,195	\$343	\$484	\$277	\$497	\$3,880	\$0	\$46,556	238.4%	\$22.38	308.7%
Greene	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Guilford	\$701	\$361	\$1,144	\$343	\$377	\$272	\$421	\$3,620	\$85	\$43,353	222.0%	\$20.84	287.5%
Halifax	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Harnett	\$754	\$361	\$1,100	\$343	\$484	\$286	\$475	\$3,803	\$0	\$45,637	233.7%	\$21.94	302.6%
Haywood	\$721	\$361	\$1,100	\$343	\$484	\$277	\$458	\$3,745	\$0	\$44,942	230.1%	\$21.61	298.0%
Henderson	\$777	\$361	\$1,100	\$343	\$484	\$291	\$486	\$3,843	\$0	\$46,122	236.2%	\$22.17	305.8%
Hertford	\$634	\$361	\$1,100	\$343	\$484	\$255	\$405	\$3,582	\$219	\$42,768	219.0%	\$20.56	283.6%
Hoke	\$626	\$361	\$1,100	\$343	\$484	\$253	\$402	\$3,570	\$305	\$42,529	217.8%	\$20.45	282.0%
Hyde	\$793	\$361	\$1,147	\$343	\$484	\$296	\$513	\$3,937	\$0	\$47,247	241.9%	\$22.71	313.3%
Iredell	\$730	\$361	\$1,340	\$343	\$484	\$279	\$558	\$4,096	\$0	\$49,157	251.7%	\$23.63	326.0%
Jackson	\$642	\$361	\$1,104	\$343	\$484	\$257	\$416	\$3,608	\$123	\$43,173	221.1%	\$20.76	286.3%
Johnston	\$878	\$361	\$1,167	\$343	\$484	\$317	\$563	\$4,114	\$0	\$49,373	252.8%	\$23.74	327.4%
Jones	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Lee	\$669	\$361	\$1,100	\$343	\$484	\$264	\$432	\$3,654	\$0	\$43,847	224.5%	\$21.08	290.8%

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

COUNTY	Housing	Food	Childcare	Health Care	Transportation	Misc.	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
Lenoir	\$640	\$361	\$1,105	\$343	\$484	\$256	\$416	\$3,606	\$130	\$43,137	220.9%	\$20.74	286.1%
Lincoln	\$610	\$361	\$1,105	\$343	\$484	\$249	\$398	\$3,550	\$434	\$42,171	215.9%	\$20.27	279.6%
Macon	\$700	\$361	\$1,106	\$343	\$484	\$272	\$450	\$3,717	\$0	\$44,600	228.4%	\$21.44	295.8%
Madison	\$777	\$361	\$1,100	\$343	\$484	\$291	\$486	\$3,843	\$0	\$46,122	236.2%	\$22.17	305.8%
Martin	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
McDowell	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Mecklenburg	\$793	\$361	\$1,339	\$343	\$377	\$296	\$547	\$4,057	\$0	\$48,680	249.3%	\$23.40	322.8%
Mitchell	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Montgomery	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Moore	\$610	\$361	\$1,114	\$343	\$484	\$249	\$400	\$3,562	\$357	\$42,385	217.0%	\$20.38	281.1%
Nash	\$634	\$361	\$1,100	\$343	\$484	\$255	\$405	\$3,582	\$219	\$42,768	219.0%	\$20.56	283.6%
New Hanover	\$816	\$361	\$1,154	\$343	\$377	\$301	\$485	\$3,838	\$0	\$46,062	235.9%	\$22.15	305.4%
Northampton	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Onslow	\$824	\$361	\$1,121	\$343	\$484	\$303	\$518	\$3,955	\$0	\$47,464	243.0%	\$22.82	314.7%
Orange	\$839	\$361	\$1,600	\$343	\$377	\$307	\$674	\$4,502	\$0	\$54,026	276.6%	\$25.97	358.3%
Pamlico	\$613	\$361	\$1,100	\$343	\$484	\$249	\$398	\$3,549	\$445	\$42,141	215.8%	\$20.26	279.5%
Pasquotank	\$737	\$361	\$1,100	\$343	\$484	\$281	\$466	\$3,773	\$0	\$45,279	231.8%	\$21.77	300.3%
Pender	\$625	\$361	\$1,108	\$343	\$484	\$253	\$404	\$3,578	\$247	\$42,690	218.6%	\$20.52	283.1%
Perquimans	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Person	\$647	\$361	\$1,100	\$343	\$484	\$258	\$418	\$3,612	\$111	\$43,228	221.3%	\$20.78	286.7%
Pitt	\$704	\$361	\$1,185	\$343	\$484	\$273	\$484	\$3,834	\$0	\$46,009	235.6%	\$22.12	305.1%
Polk	\$640	\$361	\$1,123	\$343	\$484	\$256	\$426	\$3,634	\$40	\$43,565	223.1%	\$20.94	288.9%
Randolph	\$701	\$361	\$1,100	\$343	\$484	\$272	\$448	\$3,710	\$0	\$44,521	228.0%	\$21.40	295.2%
Richmond	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Robeson	\$610	\$361	\$1,115	\$343	\$484	\$249	\$401	\$3,563	\$349	\$42,408	217.1%	\$20.39	281.2%
Rockingham	\$611	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,546	\$466	\$42,082	215.5%	\$20.23	279.1%
Rowan	\$652	\$361	\$1,038	\$343	\$377	\$259	\$365	\$3,397	\$1,526	\$39,234	200.9%	\$18.86	260.2%
Rutherford	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Sampson	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Scotland	\$622	\$361	\$1,100	\$343	\$484	\$252	\$401	\$3,563	\$348	\$42,410	217.2%	\$20.39	281.2%
Stanly	\$613	\$361	\$1,122	\$343	\$484	\$249	\$404	\$3,577	\$256	\$42,664	218.5%	\$20.51	282.9%
Stokes	\$678	\$361	\$1,117	\$343	\$484	\$266	\$444	\$3,693	\$0	\$44,321	226.9%	\$21.31	293.9%
Surry	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Swain	\$739	\$361	\$1,112	\$343	\$484	\$282	\$472	\$3,794	\$0	\$45,522	233.1%	\$21.89	301.9%
Transylvania	\$651	\$361	\$1,100	\$343	\$484	\$259	\$421	\$3,619	\$86	\$43,347	222.0%	\$20.84	287.4%
Tyrrell	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Union	\$793	\$361	\$1,117	\$343	\$484	\$296	\$501	\$3,895	\$0	\$46,744	239.3%	\$22.47	310.0%
Vance	\$670	\$361	\$1,100	\$343	\$484	\$264	\$433	\$3,656	\$0	\$43,868	224.6%	\$21.09	290.9%
Wake	\$878	\$361	\$1,516	\$343	\$377	\$317	\$660	\$4,453	\$0	\$53,439	273.6%	\$25.69	354.4%
Warren	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Washington	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Watauga	\$806	\$361	\$1,152	\$343	\$484	\$299	\$521	\$3,967	\$0	\$47,605	243.8%	\$22.89	315.7%
Wayne	\$611	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,546	\$466	\$42,082	215.5%	\$20.23	279.1%
Wilkes	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
Wilson	\$703	\$361	\$1,100	\$343	\$484	\$272	\$449	\$3,714	\$0	\$44,563	228.2%	\$21.42	295.5%
Yadkin	\$678	\$361	\$1,100	\$343	\$484	\$266	\$437	\$3,670	\$0	\$44,036	225.5%	\$21.17	292.0%
Yancey	\$610	\$361	\$1,100	\$343	\$484	\$249	\$397	\$3,544	\$477	\$42,052	215.3%	\$20.22	278.9%
<b>NC Population-Weighted Average</b>	<b>\$734</b>	<b>\$361</b>	<b>\$1,194</b>	<b>\$343</b>	<b>\$429</b>	<b>\$281</b>	<b>\$480</b>	<b>\$3,823</b>	<b>\$226</b>	<b>\$45,651</b>	<b>233.7%</b>	<b>\$21.95</b>	<b>302.7%</b>

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

COUNTY	Housing	Food	Childcare	Health Care	Transportation	Misc.	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	\$702	\$607	\$1,010	\$402	\$601	\$335	\$446	\$4,103	\$1,472	\$47,766	202.8%	\$22.96	316.8%
Alexander	\$610	\$607	\$1,042	\$402	\$770	\$312	\$467	\$4,210	\$893	\$49,627	210.7%	\$23.86	329.1%
Alleghany	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Anson	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Ashe	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Avery	\$704	\$607	\$1,041	\$402	\$770	\$336	\$489	\$4,349	\$599	\$51,591	219.1%	\$24.80	342.1%
Beaufort	\$610	\$607	\$1,034	\$402	\$770	\$312	\$466	\$4,201	\$914	\$49,493	210.2%	\$23.79	328.2%
Bertie	\$615	\$607	\$1,036	\$402	\$770	\$313	\$467	\$4,210	\$893	\$49,632	210.8%	\$23.86	329.1%
Bladen	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Brunswick	\$816	\$607	\$1,077	\$402	\$770	\$364	\$522	\$4,559	\$154	\$54,554	231.7%	\$26.23	361.8%
Buncombe	\$777	\$607	\$1,107	\$402	\$601	\$354	\$487	\$4,335	\$629	\$51,391	218.2%	\$24.71	340.8%
Burke	\$610	\$607	\$973	\$402	\$770	\$312	\$451	\$4,125	\$1,325	\$48,172	204.6%	\$23.16	319.4%
Cabarrus	\$793	\$607	\$1,065	\$402	\$601	\$358	\$483	\$4,309	\$684	\$51,023	216.7%	\$24.53	338.4%
Caldwell	\$610	\$607	\$1,026	\$402	\$770	\$312	\$464	\$4,191	\$934	\$49,359	209.6%	\$23.73	327.3%
Camden	\$849	\$607	\$1,018	\$402	\$770	\$373	\$519	\$4,538	\$199	\$54,259	230.4%	\$26.09	359.8%
Carteret	\$714	\$607	\$1,022	\$402	\$770	\$338	\$488	\$4,341	\$615	\$51,483	218.6%	\$24.75	341.4%
Caswell	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Catawba	\$610	\$607	\$1,034	\$402	\$601	\$312	\$423	\$3,988	\$2,197	\$45,659	193.9%	\$21.95	302.8%
Chatham	\$839	\$607	\$1,221	\$402	\$770	\$370	\$578	\$4,788	\$0	\$57,453	244.0%	\$27.62	381.0%
Cherokee	\$610	\$607	\$1,026	\$402	\$770	\$312	\$464	\$4,191	\$934	\$49,359	209.6%	\$23.73	327.3%
Chowan	\$651	\$607	\$1,018	\$402	\$770	\$322	\$472	\$4,243	\$824	\$50,089	212.7%	\$24.08	332.2%
Clay	\$610	\$607	\$1,026	\$402	\$770	\$312	\$464	\$4,191	\$934	\$49,359	209.6%	\$23.73	327.3%
Cleveland	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Columbus	\$610	\$607	\$1,033	\$402	\$770	\$312	\$465	\$4,199	\$916	\$49,476	210.1%	\$23.79	328.1%
Craven	\$758	\$607	\$1,055	\$402	\$770	\$349	\$504	\$4,446	\$393	\$52,963	224.9%	\$25.46	351.2%
Cumberland	\$747	\$607	\$1,057	\$402	\$601	\$347	\$470	\$4,231	\$849	\$49,920	212.0%	\$24.00	331.0%
Currituck	\$1,136	\$607	\$1,075	\$402	\$770	\$446	\$668	\$5,105	\$0	\$61,261	260.1%	\$29.45	406.2%
Dare	\$924	\$607	\$1,074	\$402	\$770	\$392	\$562	\$4,732	\$0	\$56,779	241.1%	\$27.30	376.5%
Davidson	\$610	\$607	\$1,044	\$402	\$601	\$312	\$425	\$4,000	\$2,130	\$45,875	194.8%	\$22.06	304.2%
Davie	\$678	\$607	\$1,057	\$402	\$770	\$329	\$486	\$4,329	\$641	\$51,311	217.9%	\$24.67	340.3%
Duplin	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Durham	\$839	\$607	\$1,367	\$402	\$601	\$370	\$569	\$4,755	\$0	\$57,057	242.3%	\$27.43	378.4%
Edgecombe	\$634	\$607	\$1,024	\$402	\$770	\$318	\$469	\$4,224	\$863	\$49,831	211.6%	\$23.96	330.4%
Forsyth	\$678	\$607	\$1,023	\$402	\$601	\$329	\$442	\$4,081	\$1,618	\$47,359	201.1%	\$22.77	314.1%
Franklin	\$878	\$607	\$1,077	\$402	\$770	\$380	\$540	\$4,655	\$0	\$55,860	237.2%	\$26.86	370.4%
Gaston	\$793	\$607	\$1,030	\$402	\$601	\$358	\$476	\$4,267	\$772	\$50,436	214.2%	\$24.25	334.5%
Gates	\$613	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,186	\$944	\$49,288	209.3%	\$23.70	326.8%
Graham	\$610	\$607	\$1,042	\$402	\$770	\$312	\$467	\$4,210	\$893	\$49,627	210.7%	\$23.86	329.1%
Granville	\$722	\$607	\$1,089	\$402	\$770	\$340	\$502	\$4,433	\$421	\$52,775	224.1%	\$25.37	350.0%
Greene	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Guilford	\$701	\$607	\$1,106	\$402	\$601	\$335	\$469	\$4,220	\$872	\$49,773	211.4%	\$23.93	330.1%
Halifax	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Harnett	\$754	\$607	\$1,021	\$402	\$770	\$348	\$497	\$4,400	\$491	\$52,309	222.1%	\$25.15	346.9%
Haywood	\$721	\$607	\$995	\$402	\$770	\$340	\$484	\$4,320	\$661	\$51,177	217.3%	\$24.60	339.4%
Henderson	\$777	\$607	\$1,043	\$402	\$770	\$354	\$507	\$4,460	\$363	\$53,162	225.7%	\$25.56	352.5%
Hertford	\$634	\$607	\$1,018	\$402	\$770	\$318	\$468	\$4,217	\$878	\$49,730	211.2%	\$23.91	329.8%
Hoke	\$626	\$607	\$1,026	\$402	\$770	\$316	\$468	\$4,215	\$883	\$49,696	211.0%	\$23.89	329.5%
Hyde	\$793	\$607	\$1,088	\$402	\$770	\$358	\$519	\$4,538	\$199	\$54,254	230.4%	\$26.08	359.8%
Iredell	\$730	\$607	\$1,271	\$402	\$770	\$342	\$544	\$4,666	\$0	\$55,996	237.8%	\$26.92	371.3%
Jackson	\$642	\$607	\$1,026	\$402	\$770	\$320	\$472	\$4,239	\$833	\$50,033	212.5%	\$24.05	331.8%
Johnston	\$878	\$607	\$1,061	\$402	\$770	\$380	\$534	\$4,633	\$0	\$55,592	236.1%	\$26.73	368.6%
Jones	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Lee	\$669	\$607	\$1,026	\$402	\$770	\$327	\$478	\$4,279	\$747	\$50,602	214.9%	\$24.33	335.6%

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

COUNTY	Housing	Food	Childcare	Health Care	Transportation	Misc.	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
Lenoir	\$640	\$607	\$1,038	\$402	\$770	\$319	\$473	\$4,250	\$809	\$50,192	213.1%	\$24.13	332.8%
Lincoln	\$610	\$607	\$1,035	\$402	\$770	\$312	\$466	\$4,202	\$911	\$49,510	210.2%	\$23.80	328.3%
Macon	\$700	\$607	\$1,076	\$402	\$770	\$335	\$495	\$4,385	\$523	\$52,094	221.2%	\$25.04	345.4%
Madison	\$777	\$607	\$1,018	\$402	\$770	\$354	\$502	\$4,431	\$426	\$52,743	224.0%	\$25.36	349.8%
Martin	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
McDowell	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Mecklenburg	\$793	\$607	\$1,258	\$439	\$601	\$358	\$526	\$4,582	\$107	\$54,872	233.0%	\$26.38	363.9%
Mitchell	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Montgomery	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Moore	\$610	\$607	\$990	\$402	\$770	\$312	\$455	\$4,146	\$1,180	\$48,576	206.3%	\$23.35	322.1%
Nash	\$634	\$607	\$1,018	\$402	\$770	\$318	\$468	\$4,217	\$878	\$49,730	211.2%	\$23.91	329.8%
New Hanover	\$816	\$607	\$1,083	\$402	\$601	\$364	\$492	\$4,365	\$566	\$51,810	220.0%	\$24.91	343.6%
Northampton	\$610	\$607	\$1,026	\$402	\$770	\$312	\$464	\$4,191	\$934	\$49,359	209.6%	\$23.73	327.3%
Onslow	\$824	\$607	\$1,056	\$402	\$770	\$366	\$520	\$4,546	\$182	\$54,370	230.9%	\$26.14	360.5%
Orange	\$839	\$607	\$1,426	\$402	\$601	\$370	\$592	\$4,837	\$0	\$58,047	246.5%	\$27.91	384.9%
Pamlico	\$613	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,186	\$944	\$49,288	209.3%	\$23.70	326.8%
Pasquotank	\$737	\$607	\$1,018	\$402	\$770	\$344	\$493	\$4,371	\$552	\$51,900	220.4%	\$24.95	344.2%
Pender	\$625	\$607	\$1,036	\$402	\$770	\$315	\$469	\$4,225	\$861	\$49,843	211.6%	\$23.96	330.5%
Perquimans	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Person	\$647	\$607	\$1,018	\$402	\$770	\$321	\$471	\$4,237	\$837	\$50,004	212.3%	\$24.04	331.6%
Pitt	\$704	\$607	\$1,112	\$402	\$770	\$336	\$502	\$4,433	\$420	\$52,782	224.1%	\$25.38	350.0%
Polk	\$640	\$607	\$1,046	\$402	\$770	\$319	\$475	\$4,260	\$789	\$50,326	213.7%	\$24.20	333.7%
Randolph	\$701	\$607	\$1,026	\$402	\$770	\$335	\$486	\$4,327	\$646	\$51,276	217.7%	\$24.65	340.0%
Richmond	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Robeson	\$610	\$607	\$1,031	\$402	\$770	\$312	\$465	\$4,197	\$921	\$49,443	209.9%	\$23.77	327.9%
Rockingham	\$611	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,183	\$951	\$49,246	209.1%	\$23.68	326.6%
Rowan	\$652	\$607	\$1,036	\$402	\$601	\$322	\$436	\$4,057	\$1,787	\$46,892	199.1%	\$22.54	311.0%
Rutherford	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Sampson	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Scotland	\$622	\$607	\$1,018	\$402	\$770	\$315	\$465	\$4,199	\$916	\$49,478	210.1%	\$23.79	328.1%
Stanly	\$613	\$607	\$1,055	\$402	\$770	\$312	\$470	\$4,230	\$851	\$49,909	211.9%	\$23.99	331.0%
Stokes	\$678	\$607	\$1,042	\$402	\$770	\$329	\$483	\$4,312	\$679	\$51,060	216.8%	\$24.55	338.6%
Surry	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Swain	\$739	\$607	\$1,033	\$402	\$770	\$345	\$496	\$4,392	\$508	\$52,194	221.6%	\$25.09	346.1%
Transylvania	\$651	\$607	\$1,036	\$402	\$770	\$322	\$476	\$4,264	\$779	\$50,390	214.0%	\$24.23	334.2%
Tyrrell	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Union	\$793	\$607	\$1,026	\$402	\$770	\$358	\$507	\$4,464	\$355	\$53,214	226.0%	\$25.58	352.9%
Vance	\$670	\$607	\$1,018	\$402	\$770	\$327	\$477	\$4,271	\$764	\$50,489	214.4%	\$24.27	334.8%
Wake	\$878	\$607	\$1,504	\$402	\$601	\$380	\$643	\$5,015	\$0	\$60,177	255.5%	\$28.93	399.0%
Warren	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Washington	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Watauga	\$806	\$607	\$1,042	\$402	\$770	\$362	\$513	\$4,503	\$274	\$53,756	228.3%	\$25.84	356.5%
Wayne	\$611	\$607	\$1,079	\$402	\$770	\$312	\$474	\$4,256	\$797	\$50,269	213.5%	\$24.17	333.3%
Wilkes	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
Wilson	\$703	\$607	\$1,018	\$402	\$770	\$335	\$485	\$4,320	\$660	\$51,184	217.3%	\$24.61	339.4%
Yadkin	\$678	\$607	\$1,018	\$402	\$770	\$329	\$479	\$4,283	\$739	\$50,657	215.1%	\$24.35	335.9%
Yancey	\$610	\$607	\$1,018	\$402	\$770	\$312	\$463	\$4,182	\$954	\$49,225	209.0%	\$23.67	326.4%
<b>NC Population-Weighted Average</b>	<b>\$734</b>	<b>\$607</b>	<b>\$1,131</b>	<b>\$406</b>	<b>\$684</b>	<b>\$343</b>	<b>\$504</b>	<b>\$4,409</b>	<b>\$632</b>	<b>\$52,275</b>	<b>222.0%</b>	<b>\$25.13</b>	<b>346.7%</b>

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

COUNTY	Housing	Food	Childcare	Health Care	Transportation	Misc.	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	\$913	\$713	\$1,371	\$428	\$601	\$416	\$564	\$5,006	\$1,082	\$58,987	214.0%	\$28.36	391.2%
Alexander	\$798	\$713	\$1,429	\$428	\$770	\$387	\$579	\$5,105	\$873	\$60,382	219.0%	\$29.03	400.4%
Alleghany	\$874	\$713	\$1,381	\$428	\$770	\$406	\$588	\$5,161	\$753	\$61,178	221.9%	\$29.41	405.7%
Anson	\$893	\$713	\$1,381	\$428	\$770	\$411	\$593	\$5,189	\$693	\$61,578	223.4%	\$29.60	408.3%
Ashe	\$760	\$713	\$1,381	\$428	\$770	\$377	\$561	\$4,991	\$1,114	\$58,776	213.2%	\$28.26	389.8%
Avery	\$1,037	\$713	\$1,427	\$428	\$770	\$448	\$635	\$5,459	\$123	\$65,383	237.2%	\$31.43	433.6%
Beaufort	\$899	\$713	\$1,415	\$428	\$770	\$413	\$600	\$5,239	\$589	\$62,274	225.9%	\$29.94	413.0%
Bertie	\$814	\$713	\$1,417	\$428	\$770	\$391	\$581	\$5,114	\$852	\$60,517	219.5%	\$29.09	401.3%
Bladen	\$760	\$713	\$1,381	\$428	\$770	\$377	\$561	\$4,991	\$1,114	\$58,776	213.2%	\$28.26	389.8%
Brunswick	\$1,076	\$713	\$1,487	\$428	\$770	\$458	\$668	\$5,601	\$0	\$67,211	243.8%	\$32.31	445.7%
Buncombe	\$997	\$713	\$1,494	\$428	\$601	\$438	\$607	\$5,277	\$507	\$62,819	227.9%	\$30.20	416.6%
Burke	\$798	\$713	\$1,162	\$428	\$770	\$387	\$529	\$4,787	\$1,544	\$55,904	202.8%	\$26.88	370.7%
Cabarrus	\$1,069	\$713	\$1,385	\$428	\$601	\$456	\$603	\$5,255	\$554	\$62,508	226.7%	\$30.05	414.5%
Caldwell	\$798	\$713	\$1,397	\$428	\$770	\$387	\$573	\$5,067	\$953	\$59,845	217.1%	\$28.77	396.9%
Camden	\$1,057	\$713	\$1,381	\$428	\$770	\$453	\$631	\$5,434	\$175	\$65,033	235.9%	\$31.27	431.3%
Carteret	\$1,021	\$713	\$1,381	\$428	\$770	\$444	\$623	\$5,380	\$289	\$64,274	233.1%	\$30.90	426.2%
Caswell	\$873	\$713	\$1,381	\$428	\$770	\$406	\$588	\$5,159	\$757	\$61,157	221.8%	\$29.40	405.5%
Catawba	\$798	\$713	\$1,326	\$428	\$601	\$387	\$528	\$4,781	\$1,559	\$55,810	202.4%	\$26.83	370.1%
Chatham	\$1,082	\$713	\$1,807	\$428	\$770	\$459	\$799	\$6,059	\$0	\$72,704	263.7%	\$34.95	482.1%
Cherokee	\$806	\$713	\$1,397	\$428	\$770	\$389	\$575	\$5,078	\$928	\$60,014	217.7%	\$28.85	398.0%
Chowan	\$863	\$713	\$1,381	\$428	\$770	\$403	\$586	\$5,145	\$788	\$60,946	221.1%	\$29.30	404.2%
Clay	\$899	\$713	\$1,397	\$428	\$770	\$413	\$597	\$5,217	\$634	\$61,973	224.8%	\$29.79	411.0%
Cleveland	\$846	\$713	\$1,381	\$428	\$770	\$399	\$582	\$5,119	\$842	\$60,588	219.8%	\$29.13	401.8%
Columbus	\$760	\$713	\$1,411	\$428	\$770	\$377	\$567	\$5,026	\$1,038	\$59,279	215.0%	\$28.50	393.1%
Craven	\$983	\$713	\$1,444	\$428	\$770	\$434	\$626	\$5,398	\$250	\$64,530	234.1%	\$31.02	427.9%
Cumberland	\$999	\$713	\$1,440	\$428	\$601	\$438	\$597	\$5,216	\$637	\$61,956	224.7%	\$29.79	410.8%
Currituck	\$1,570	\$713	\$1,443	\$428	\$770	\$584	\$898	\$6,407	\$0	\$76,879	278.8%	\$36.96	509.8%
Dare	\$1,296	\$713	\$1,493	\$428	\$770	\$514	\$781	\$5,995	\$0	\$71,945	261.0%	\$34.59	477.1%
Davidson	\$850	\$713	\$1,408	\$428	\$601	\$400	\$556	\$4,956	\$1,188	\$58,280	211.4%	\$28.02	386.5%
Davie	\$978	\$713	\$1,471	\$428	\$770	\$433	\$630	\$5,423	\$198	\$64,878	235.3%	\$31.19	430.2%
Duplin	\$760	\$713	\$1,381	\$428	\$770	\$377	\$561	\$4,991	\$1,114	\$58,776	213.2%	\$28.26	389.8%
Durham	\$1,082	\$713	\$1,890	\$428	\$601	\$459	\$764	\$5,938	\$0	\$71,251	258.4%	\$34.26	472.5%
Edgecombe	\$865	\$713	\$1,393	\$428	\$770	\$404	\$588	\$5,162	\$752	\$61,189	221.9%	\$29.42	405.8%
Forsyth	\$978	\$713	\$1,352	\$428	\$601	\$433	\$575	\$5,080	\$924	\$60,037	217.8%	\$28.86	398.1%
Franklin	\$1,137	\$713	\$1,473	\$428	\$770	\$474	\$693	\$5,688	\$0	\$68,261	247.6%	\$32.82	452.7%
Gaston	\$1,069	\$713	\$1,405	\$428	\$601	\$456	\$607	\$5,279	\$504	\$62,843	227.9%	\$30.21	416.7%
Gates	\$815	\$713	\$1,381	\$428	\$770	\$391	\$574	\$5,073	\$940	\$59,935	217.4%	\$28.81	397.4%
Graham	\$899	\$713	\$1,425	\$428	\$770	\$413	\$602	\$5,250	\$564	\$62,442	226.5%	\$30.02	414.1%
Granville	\$899	\$713	\$1,456	\$428	\$770	\$413	\$608	\$5,287	\$486	\$62,962	228.4%	\$30.27	417.5%
Greene	\$766	\$713	\$1,381	\$428	\$770	\$379	\$563	\$5,000	\$1,095	\$58,903	213.6%	\$28.32	390.6%
Guilford	\$953	\$713	\$1,553	\$428	\$601	\$426	\$607	\$5,282	\$498	\$62,882	228.1%	\$30.23	417.0%
Halifax	\$795	\$713	\$1,381	\$428	\$770	\$386	\$570	\$5,043	\$1,003	\$59,513	215.9%	\$28.61	394.7%
Harnett	\$1,002	\$713	\$1,387	\$428	\$770	\$439	\$620	\$5,359	\$334	\$63,975	232.0%	\$30.76	424.2%
Haywood	\$1,000	\$713	\$1,335	\$428	\$770	\$438	\$609	\$5,294	\$471	\$63,060	228.7%	\$30.32	418.2%
Henderson	\$997	\$713	\$1,431	\$428	\$770	\$438	\$627	\$5,404	\$239	\$64,607	234.3%	\$31.06	428.4%
Hertford	\$790	\$713	\$1,381	\$428	\$770	\$385	\$568	\$5,036	\$1,019	\$59,408	215.5%	\$28.56	394.0%
Hoke	\$871	\$713	\$1,397	\$428	\$770	\$405	\$590	\$5,175	\$723	\$61,383	222.6%	\$29.51	407.0%
Hyde	\$988	\$713	\$1,490	\$428	\$770	\$435	\$636	\$5,461	\$119	\$65,407	237.2%	\$31.45	433.7%
Iredell	\$947	\$713	\$1,740	\$428	\$770	\$425	\$705	\$5,728	\$0	\$68,736	249.3%	\$33.05	455.8%
Jackson	\$833	\$713	\$1,401	\$428	\$770	\$396	\$582	\$5,123	\$833	\$60,649	220.0%	\$29.16	402.2%
Johnston	\$1,137	\$713	\$1,411	\$428	\$770	\$474	\$669	\$5,602	\$0	\$67,221	243.8%	\$32.32	445.8%
Jones	\$799	\$713	\$1,381	\$428	\$770	\$387	\$570	\$5,049	\$990	\$59,598	216.2%	\$28.65	395.2%
Lee	\$833	\$713	\$1,397	\$428	\$770	\$396	\$582	\$5,119	\$843	\$60,582	219.7%	\$29.13	401.7%

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

COUNTY	Housing	Food	Childcare	Health Care	Transportation	Misc.	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
Lenoir	\$797	\$713	\$1,411	\$428	\$770	\$386	\$576	\$5,082	\$921	\$60,059	217.8%	\$28.87	398.3%
Lincoln	\$831	\$713	\$1,420	\$428	\$770	\$395	\$585	\$5,143	\$791	\$60,926	221.0%	\$29.29	404.0%
Macon	\$872	\$713	\$1,485	\$428	\$770	\$406	\$607	\$5,281	\$498	\$62,880	228.1%	\$30.23	417.0%
Madison	\$997	\$713	\$1,381	\$428	\$770	\$438	\$617	\$5,344	\$365	\$63,769	231.3%	\$30.66	422.9%
Martin	\$760	\$713	\$1,381	\$428	\$770	\$377	\$561	\$4,991	\$1,114	\$58,776	213.2%	\$28.26	389.8%
McDowell	\$761	\$713	\$1,381	\$428	\$770	\$377	\$562	\$4,992	\$1,110	\$58,797	213.3%	\$28.27	389.9%
Mecklenburg	\$1,069	\$713	\$1,761	\$465	\$601	\$456	\$721	\$5,785	\$0	\$69,426	251.8%	\$33.38	460.4%
Mitchell	\$785	\$713	\$1,381	\$428	\$770	\$383	\$567	\$5,028	\$1,035	\$59,303	215.1%	\$28.51	393.3%
Montgomery	\$800	\$713	\$1,381	\$428	\$770	\$387	\$571	\$5,050	\$987	\$59,619	216.2%	\$28.66	395.4%
Moore	\$894	\$713	\$1,321	\$428	\$770	\$411	\$582	\$5,119	\$841	\$60,593	219.8%	\$29.13	401.8%
Nash	\$865	\$713	\$1,381	\$428	\$770	\$404	\$586	\$5,147	\$782	\$60,988	221.2%	\$29.32	404.4%
New Hanover	\$1,076	\$713	\$1,541	\$428	\$601	\$458	\$634	\$5,451	\$139	\$65,272	236.7%	\$31.38	432.8%
Northampton	\$814	\$713	\$1,397	\$428	\$770	\$391	\$577	\$5,090	\$903	\$60,182	218.3%	\$28.93	399.1%
Onslow	\$1,159	\$713	\$1,427	\$428	\$770	\$479	\$686	\$5,663	\$0	\$67,953	246.5%	\$32.67	450.6%
Orange	\$1,082	\$713	\$1,776	\$428	\$601	\$459	\$719	\$5,778	\$0	\$69,339	251.5%	\$33.34	459.8%
Pamlico	\$875	\$713	\$1,381	\$428	\$770	\$406	\$588	\$5,162	\$750	\$61,199	222.0%	\$29.42	405.8%
Pasquotank	\$990	\$713	\$1,381	\$428	\$770	\$436	\$616	\$5,334	\$387	\$63,621	230.8%	\$30.59	421.9%
Pender	\$921	\$713	\$1,425	\$428	\$770	\$418	\$608	\$5,283	\$494	\$62,906	228.2%	\$30.24	417.1%
Perquimans	\$899	\$713	\$1,381	\$428	\$770	\$413	\$594	\$5,198	\$674	\$61,704	223.8%	\$29.67	409.2%
Person	\$806	\$713	\$1,381	\$428	\$770	\$389	\$572	\$5,059	\$968	\$59,745	216.7%	\$28.72	396.2%
Pitt	\$954	\$713	\$1,510	\$428	\$770	\$427	\$631	\$5,434	\$176	\$65,026	235.9%	\$31.26	431.2%
Polk	\$797	\$713	\$1,406	\$428	\$770	\$386	\$575	\$5,076	\$934	\$59,975	217.5%	\$28.83	397.7%
Randolph	\$953	\$713	\$1,397	\$428	\$770	\$426	\$610	\$5,298	\$463	\$63,110	228.9%	\$30.34	418.5%
Richmond	\$808	\$713	\$1,381	\$428	\$770	\$389	\$573	\$5,062	\$962	\$59,787	216.9%	\$28.74	396.5%
Robeson	\$774	\$713	\$1,422	\$428	\$770	\$381	\$572	\$5,060	\$966	\$59,759	216.8%	\$28.73	396.3%
Rockingham	\$761	\$713	\$1,381	\$428	\$770	\$377	\$562	\$4,992	\$1,110	\$58,797	213.3%	\$28.27	389.9%
Rowan	\$868	\$713	\$1,355	\$428	\$601	\$405	\$550	\$4,920	\$1,264	\$57,771	209.5%	\$27.77	383.1%
Rutherford	\$865	\$713	\$1,381	\$428	\$770	\$404	\$586	\$5,147	\$782	\$60,988	221.2%	\$29.32	404.4%
Sampson	\$824	\$713	\$1,381	\$428	\$770	\$393	\$576	\$5,086	\$911	\$60,124	218.1%	\$28.91	398.7%
Scotland	\$795	\$713	\$1,381	\$428	\$770	\$386	\$570	\$5,043	\$1,003	\$59,513	215.9%	\$28.61	394.7%
Stanly	\$847	\$713	\$1,420	\$428	\$770	\$399	\$589	\$5,167	\$741	\$61,263	222.2%	\$29.45	406.3%
Stokes	\$978	\$713	\$1,395	\$428	\$770	\$433	\$615	\$5,333	\$390	\$63,603	230.7%	\$30.58	421.8%
Surry	\$899	\$713	\$1,381	\$428	\$770	\$413	\$594	\$5,198	\$674	\$61,704	223.8%	\$29.67	409.2%
Swain	\$920	\$713	\$1,423	\$428	\$770	\$418	\$607	\$5,279	\$502	\$62,851	228.0%	\$30.22	416.8%
Transylvania	\$867	\$713	\$1,417	\$428	\$770	\$404	\$593	\$5,193	\$685	\$61,634	223.6%	\$29.63	408.7%
Tyrrell	\$781	\$713	\$1,381	\$428	\$770	\$382	\$566	\$5,022	\$1,047	\$59,219	214.8%	\$28.47	392.7%
Union	\$1,069	\$713	\$1,411	\$428	\$770	\$456	\$640	\$5,488	\$62	\$65,788	238.6%	\$31.63	436.3%
Vance	\$834	\$713	\$1,381	\$428	\$770	\$396	\$579	\$5,101	\$880	\$60,335	218.8%	\$29.01	400.1%
Wake	\$1,137	\$713	\$1,932	\$428	\$601	\$474	\$808	\$6,093	\$0	\$73,114	265.2%	\$35.15	484.8%
Warren	\$899	\$713	\$1,381	\$428	\$770	\$413	\$594	\$5,198	\$674	\$61,704	223.8%	\$29.67	409.2%
Washington	\$874	\$713	\$1,381	\$428	\$770	\$406	\$588	\$5,161	\$753	\$61,178	221.9%	\$29.41	405.7%
Watauga	\$1,130	\$713	\$1,463	\$428	\$770	\$472	\$686	\$5,662	\$0	\$67,946	246.4%	\$32.67	450.6%
Wayne	\$797	\$713	\$1,503	\$428	\$770	\$386	\$593	\$5,191	\$690	\$61,602	223.4%	\$29.62	408.5%
Wilkes	\$760	\$713	\$1,381	\$428	\$770	\$377	\$561	\$4,991	\$1,114	\$58,776	213.2%	\$28.26	389.8%
Wilson	\$935	\$713	\$1,381	\$428	\$770	\$422	\$603	\$5,252	\$561	\$62,463	226.6%	\$30.03	414.2%
Yadkin	\$978	\$713	\$1,381	\$428	\$770	\$433	\$613	\$5,316	\$425	\$63,368	229.8%	\$30.47	420.2%
Yancey	\$767	\$713	\$1,381	\$428	\$770	\$379	\$563	\$5,001	\$1,091	\$58,924	213.7%	\$28.33	390.7%
<b>NC Population-Weighted Average</b>	<b>\$979</b>	<b>\$713</b>	<b>\$1,530</b>	<b>\$432</b>	<b>\$684</b>	<b>\$433</b>	<b>\$643</b>	<b>\$5,414</b>	<b>\$467</b>	<b>\$64,495</b>	<b>233.9%</b>	<b>\$31.01</b>	<b>427.7%</b>



*Opportunity and Prosperity for All*

224 S. Dawson St. P.O. Box 28068 Raleigh, NC 27611  
919.856.2570 voice • 919.856.2175 fax • [www.ncjustice.org](http://www.ncjustice.org)

© Copyright 2014

No portion of this document may be reproduced without permission.