

The Cost of Living in Iowa, 2018 Edition: Basic Family Budgets and Break-even Wages

Dubuque PUMA

Dubuque, Jackson, Buchanan and Delaware Counties

| | Single | Single Parent | | Married, No Children | | Two Working Parents | | |
|--|-----------------|-----------------|-----------------|----------------------|-----------------|---------------------|-----------------|-----------------|
| | Individual | 1 child | 2 children | Young | Older | 1 child | 2 children | 3 children |
| All families | | | | | | | | |
| <u>Monthly non-health expenses</u> | | | | | | | | |
| Child care | \$0 | \$606 | \$849 | \$0 | \$0 | \$606 | \$1,014 | \$424 |
| Clothing & household expenses | 231 | 300 | 367 | 301 | 301 | 364 | 451 | 525 |
| Food | 268 | 390 | 652 | 490 | 470 | 606 | 780 | 1,033 |
| Rent and utilities | 492 | 735 | 735 | 560 | 560 | 735 | 735 | 986 |
| Transportation | 523 | 588 | 588 | 884 | 884 | 939 | 939 | 939 |
| Monthly total | \$1,514 | \$2,619 | \$3,190 | \$2,235 | \$2,215 | \$3,250 | \$3,920 | \$3,907 |
| Families with public insurance or subsidies | | | | | | | | |
| <u>Total expenses, earnings and taxes</u> | | | | | | | | |
| Monthly health care expense | 741 | 1,402 | 2,031 | 1,483 | 2,881 | 2,241 | 2,933 | 3,631 |
| Less: Medicaid, Hawk-I and ACA | (405) | (831) | (1,385) | (871) | (1,761) | (1,336) | (1,910) | (2,786) |
| Monthly total expenses | \$1,849 | \$3,190 | \$3,837 | \$2,847 | \$3,335 | \$4,154 | \$4,943 | \$4,753 |
| Annual total expenses | \$22,193 | \$38,285 | \$46,042 | \$34,165 | \$40,016 | \$49,850 | \$59,315 | \$57,036 |
| Annual before-tax earnings needed | \$27,180 | \$45,048 | \$53,176 | \$40,211 | \$48,209 | \$58,850 | \$69,031 | \$64,636 |
| Less: Income & payroll taxes | (4,986) | (6,943) | (7,135) | (6,046) | (8,194) | (9,000) | (9,715) | (7,601) |
| Plus: EITC & other credits | - | 180 | - | - | - | - | - | - |
| Net resources | \$22,194 | \$38,285 | \$46,042 | \$34,165 | \$40,015 | \$49,850 | \$59,315 | \$57,035 |
| Family supporting hourly wage | \$13.07 | \$21.66 | \$25.57 | \$9.67 | \$11.59 | \$14.15 | \$16.59 | \$15.54 |

Families with health insurance from an employer

| | Single | Single Parent | | Married, No Children | | Two Working Parents | | |
|---|-----------------|-----------------|-----------------|----------------------|-----------------|---------------------|-----------------|-----------------|
| | Individual | 1 child | 2 children | Young | Older | 1 child | 2 children | 3 children |
| <u>Total expenses, earnings and taxes</u> | | | | | | | | |
| Monthly health care expense | \$198 | \$429 | \$645 | \$439 | \$617 | \$672 | \$760 | \$849 |
| Monthly total expenses | \$1,711 | \$3,048 | \$3,835 | \$2,674 | \$2,832 | \$3,921 | \$4,679 | \$4,756 |
| Annual total basic expenses | \$20,539 | \$36,581 | \$46,033 | \$32,098 | \$33,996 | \$47,067 | \$56,167 | \$57,087 |
| Annual before-tax earnings needed | \$24,947 | \$42,630 | \$53,156 | \$37,492 | \$39,999 | \$55,061 | \$64,797 | \$64,711 |
| Less: Income & payroll taxes | (4,408) | (6,302) | (7,123) | (5,393) | (6,002) | (7,995) | (8,630) | (7,624) |
| Plus: EITC & other credits | - | 252 | - | - | - | - | - | - |
| Net resources | \$20,539 | \$36,580 | \$46,033 | \$32,099 | \$33,996 | \$47,067 | \$56,167 | \$57,087 |
| Family supporting hourly wage | \$11.99 | \$20.50 | \$25.56 | \$9.01 | \$9.62 | \$13.24 | \$15.58 | \$15.56 |

The single individual and the young childless couple are age 25; the older childless couple are age 52. Parents are age 30, 35, or 40, with older parents having older children. When there is 1 child in the family, the age is 2-3. For the married couples with 2 children, one is age 4, the other age 6-11. For the single parent with two children, both are age 6-11. For the married couple with 3 children, 1 is age 6-11, the other 2 age 12-18.

Region Comparisons

| | Single | Single Parent | | Married, No Children | | Two Working Parents | | |
|--|------------|---------------|------------|----------------------|---------|---------------------|------------|------------|
| | Individual | 1 child | 2 children | Young | Older | 1 child | 2 children | 3 children |
| Monthly total budget: families with public health insurance or subsidies | | | | | | | | |
| Dubuque PUMA | \$1,849 | \$3,190 | \$3,837 | \$2,847 | \$3,335 | \$4,154 | \$4,943 | \$4,753 |
| Lowest cost region | 1,645 | 3,036 | 3,479 | 2,697 | 3,178 | 3,935 | 4,629 | 4,164 |
| Statewide average | 1,895 | 3,209 | 3,627 | 2,966 | 3,408 | 4,181 | 4,866 | 4,726 |
| Highest cost region | 2,005 | 3,682 | 4,053 | 3,193 | 3,608 | 4,624 | 5,595 | 5,307 |
| Family supporting hourly wage: families with public health insurance or subsidies | | | | | | | | |
| Dubuque PUMA | \$13.07 | \$21.66 | \$25.57 | \$9.67 | \$11.59 | \$14.15 | \$16.59 | \$15.54 |
| Lowest cost region | 11.44 | 20.40 | 22.51 | 9.09 | 10.97 | 13.27 | 15.34 | 13.16 |
| Statewide average | 13.44 | 21.81 | 23.91 | 10.14 | 11.88 | 14.26 | 16.30 | 15.44 |
| Highest cost region | 14.30 | 25.74 | 27.33 | 11.03 | 12.68 | 16.03 | 19.22 | 17.76 |
| Family supporting hourly wage: families with health insurance from an employer | | | | | | | | |
| Dubuque PUMA | \$11.99 | \$20.50 | \$25.56 | \$9.01 | \$9.62 | \$13.24 | \$15.58 | \$15.56 |
| Lowest cost region | 11.38 | 19.54 | 23.51 | 8.57 | 9.16 | 12.56 | 14.60 | 14.56 |
| Statewide average | 12.28 | 20.61 | 24.60 | 9.21 | 9.84 | 13.31 | 15.34 | 15.48 |
| Highest cost region | 12.96 | 22.65 | 26.96 | 9.90 | 10.54 | 14.19 | 16.57 | 17.03 |

Monthly Cost of Selected Items

| | Transportation | Child Care | | Rent | | Health Care (with public ins) | | |
|---------------------|-------------------------------|------------------------------|---------------------------|----------------|----------------|-------------------------------|------------------------|--------------------|
| | 2 working parents, 2 children | Child 2 years old, full time | Child 8 yo, BASP + summer | 1 Bedroom Apt. | 2 Bedroom Apt. | Single parent, 1 child | Older childless couple | Couple, 2 children |
| Dubuque PUMA | \$939 | \$606 | \$424 | \$492 | \$735 | 572 | 1,120 | 1,023 |
| Lowest cost region | 768 | 500 | 315 | 457 | 650 | 536 | 1,058 | 939 |
| Statewide average | 946 | 576 | 343 | 522 | 771 | 579 | 1,144 | 1,012 |
| Highest cost region | 1,140 | 664 | 471 | 625 | 956 | 829 | 1,233 | 1,475 |

NOTE: Cost of food, clothing and other household expenses is the same statewide (substate data is not available).

BASP = before and after school program. ESI = employer sponsored insurance