

How much does it take to get by?

The [Michigan League for Public Policy](#) has calculated a bare-bones family budget and how much income it took in selected years for families to be self-sufficient.

Self-sufficiency is defined by the League as “the wage a family needs to earn in order to meet all of its basic expenses without relying on government or nonprofits assistance.”

The examples below describe budgets for two-income, two-parent families with two children under the age of six.

These budgets do not include a variety of expenses many families incur, including college tuition, vacations, retirement savings and property taxes for homeowners.

Budget and income data in the League study are not adjusted for inflation because they represent actual spending and income by families in the years studied.

Bridge has supplemented this data with real median household income figures for 2004, 2007 and 2011.

While not an exact apples-to-apples comparison with League data, the decline in real median household income in recent years indicates that many families in Michigan are struggling financially.

2004

Housing (rent)	\$522
Food	\$520
Child care	\$901
Health care	\$215
Transportation	\$349
Clothing, household, personal, phone	\$362
State and federal income taxes	\$331
Total	\$3,199

Annual income required to meet budget: \$38,394

Median family income: \$55,778

2007

Housing (rent)	\$588
Food	\$559
Child care	\$1,068
Health care	\$296
Transportation	\$431
Clothing, household, personal, phone	\$399
State and federal income taxes	\$383
Total	\$3,724

Annual income required to meet budget: \$44,692

Median household income: \$59,618

2011

Housing (rent)	\$746
Food	\$645
Child care	\$1,110
Health care	\$348
Transportation	\$578
Clothing, household, personal, phone	\$422
State and federal income taxes	\$444
Total	\$4,313

Annual income required to meet budget: \$51,748

Median household income: \$61,455

Sources: Michigan League for Public Policy, Census Bureau's American Community Survey.

