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

**Dubuque PUMA**

Dubuque, Jackson, Buchanan and Delaware Counties

<table>
<thead>
<tr>
<th></th>
<th>Single Individual</th>
<th>Single Parent</th>
<th>Married, No Children</th>
<th>Two Working Parents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 child</td>
<td>2 children</td>
<td>Young</td>
<td>Older</td>
</tr>
</tbody>
</table>

#### All families

- **Monthly non-health expenses**
  - Child care
  - Clothing & household expenses
  - Food
  - Rent and utilities
  - Transportation

#### Highest cost region

- Dubuque PUMA

#### Lowest cost region

- Statewide average

#### Dubuque PUMA

#### Monthly total budget: families with public health insurance or subsidies

- **Family supporting hourly wage**
  - Single: $13.07
  - Single Parent: $21.66
  - Married: $25.57

#### Families with public insurance or subsidies

- **Total expenses, earnings and taxes**
  - Monthly health care expense
  - Less: Medicaid, Hawk-I and ACA
  - Monthly total expenses
  - Annual total expenses
  - Annual before-tax earnings needed
  - Less: Income & payroll taxes
  - Plus: EITC & other credits
  - Net resources

#### Monthly total budget: families with public health insurance or subsidies

- **Dubuque PUMA**
  - Single Individual: $1,849
  - Single Parent: $3,190
  - Married, No Children: $2,847
  - Two Working Parents: $3,190

#### Families with health insurance from an employer

- **Monthly health care expense**
  - $1,711
  - Less: Medicaid, Hawk-I and ACA
  - Monthly total expenses
  - Annual total basic expenses
  - Annual before-tax earnings needed
  - Less: Income & payroll taxes
  - Plus: EITC & other credits
  - Net resources

#### Monthly total budget: families with health insurance from an employer

- **Dubuque PUMA**
  - Single Individual: $1,849
  - Single Parent: $3,190
  - Married, No Children: $2,847
  - Two Working Parents: $3,190

#### Monthly Cost of Selected Items

<table>
<thead>
<tr>
<th></th>
<th>Transportation</th>
<th>Child Care</th>
<th>Rent</th>
<th>Health Care (with public ins)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2 working parents, 2 children</td>
<td>Child 2 years old, full time</td>
<td>Child 8 yo, BASP + summer</td>
<td>1 Bedroom Apt.</td>
</tr>
<tr>
<td>Dubuque PUMA</td>
<td>$939</td>
<td>$606</td>
<td>$424</td>
<td>$492</td>
</tr>
<tr>
<td>Lowest cost region</td>
<td>$768</td>
<td>$500</td>
<td>$315</td>
<td>$457</td>
</tr>
<tr>
<td>Statewide average</td>
<td>$946</td>
<td>$756</td>
<td>$345</td>
<td>$522</td>
</tr>
<tr>
<td>Highest cost region</td>
<td>$1,140</td>
<td>$664</td>
<td>$471</td>
<td>$522</td>
</tr>
</tbody>
</table>

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

**ESI =** employer sponsored insurance

**BASP =** before and after school program