

Budgeting guidelines

SAVING (5-10%)

HOUSING (25-30%)

UTILITIES (5-10%)

FOOD (5-10%)

**TRANSPORTATION
(10-15%)**

CLOTHING (2-7%)

MEDICAL/HEALTH (5-10%)

PERSONAL (5-10%)

RECREATION (5-10%)

DEBTS (5-10%)

**CHARITABLE GIVING
(10-15%)**

How families actually spend their money depends on their income, family size, ages, if their house is paid for, etc. If a family is spending 20 percent of their take-home pay on recreation, that's too much.

— Keith Greenwald, budget/housing counselor,
Northwest Michigan Community Action Agency

By the numbers

Poverty in 2009:

17.4%

Emmet County children
(up from 12.7% in 2005)

19.5%

Charlevoix County
children
(up from 16.4% in 2005)

22%

Michigan children

Children receiving free/reduced lunches in 2010:

40.8%

Emmet County children
(up from 29.3% in 2006)

47.7%

Charlevoix County children
(up from 31.8% in 2006)

30.4%

Michigan

Children receiving Medicaid in 2010:

41.3%

Emmet County

42%

Charlevoix County

40.7%

Michigan