



Michiganders' stories on
how the Working Families
Tax Credit and Retirement
Tax Cut helps them

How will you use the additional tax refund dollars?

Why do you feel it's important for public officials to prioritize putting money back into the pockets of working families?

DETROIT REGION

Allyson B. • Canton

"Inflation has affected us so much over the past few years. Our cost of living has spiked nearly 25%, with likely no wage increases. Extra money makes a huge difference for us. It helps with childcare, groceries, mortgage payments, and everything. It helps us feel a little less underwater."

Amanda • Wayne

"This will help pay for preschool and catch up on credit card debt. More money back into working families is more money going back into the economy."

Amber C. • St. Clair Shores

"I'll probably use that money to pay my mortgage or pay veterinary care expenses for my dogs. I want that extra money in my pocket to be able to do the things that I want or need to do in my life, like put more money in my 401K or make improvements to my house."

Amber W. • Grand Blanc

"This will help with financial issues, such as food, housing, utilities, and medical, just so nobody suffers with whatever they have to manage going through life itself. Maybe go away for a couple of days and enjoy the things and different places with friends or family, even both together."

Brittany • Detroit

"I am stocking up on food for my family of five. Working families are struggling to pay their bills and provide nutritious meals."

Cameron • Belleville

"Every family I know is struggling with the rising prices of goods and gas. So many families are on the verge of losing everything and can't afford gas to get to work or food to eat. Extra cash would go to turning back on my lights, catching up on bills, and hopefully buying some food."

Crystal • Wixom

"I will be paying off my utility bills. I'm a single mom who struggles to support myself and my kids in this economy."

Cynthia M. • Pontiac

"I will use additional funds for minor repairs on my home. It is important to give back to working families because we could always use a few extra dollars so the budget isn't so tight."

Denise • Redford

"I would use the amount to pay off some debt and rebuild my credit. This is important because many families have to choose and prioritize what they're able to pay for instead of what they need to pay for."

Denise Z. • White Lake

"Childcare is incredibly expensive, especially with two kids, but I want them to have a great start in life. So, this money will go toward preschool costs to help prepare them for kindergarten!"

Elisabeth M. • Detroit

"Additional resources will allow me to save for childcare and related family expenses. This will allow me to catch up on bills and provide a better daily experience for my family, especially when creating stability during an emergency."

Elizabeth A. • St. Clair Shores

"It would be used to pay down bills. I am a full-time teacher working three jobs to maintain a moderate standard of living."

Haley H. • Flat Rock

“As a person with older parents, I am extremely grateful for the reduced tax liability my parents are eligible for. With rising costs of living, even with a generous pension and Social Security income, the world is becoming a hard place to financially navigate. Knowing that the State of Michigan keeps actual families in mind while making policy decisions, I can sleep better at night, knowing my parents will have food to eat and a place to live. Thank you to Governor Whitmer and the tireless staff of the State of Michigan for making this state a great place to live!”

Jennifer • Fort Gratiot

“It will allow me to catch up on bills.”

Jennifer C. • Howell

“I recently took advantage of the Michigan Restart Scholarship, but in order to do so, I stopped working part-time to focus on school full-time. I hope to continue my education past an associate's degree and use the refund dollars for my continued education. It's important to put money back into the pockets of working Michiganders because this is what actually gave me the ability to take a step forward in bettering myself in the first place. I could not have stopped working and paid for school outright. But because of the Restart Scholarship, I took a chance, and I am able to work towards a better future for myself and my family. Giving working Michiganders a little bit of financial support can help them take a chance on themselves that they might not have done otherwise—like I did! And I know I will have a more financially stable future because of it!”

Jessica H. • Port Huron

“With my personal income, I am able to afford all of my bills. I will put the money into an account that I am saving for a down payment on a house once the market settles down.”

Jessica S. • Northville

“I plan to utilize the additional tax refund dollars for basics such as groceries and childcare costs. Prioritizing putting money back into the pockets of working families is important. As a registered dietitian, I hear about rising food costs being a barrier for many families to eat healthier, and I sympathize.”

Jonathan D. • Redford

"I would use the additional tax refund to catch up on bills and put some aside for a well-needed trip for my family. I believe giving money back really provides help for families who really are in need. There are a lot of families who make too much to get monthly assistance but not enough to be financially comfortable from one month to the next."

Julia • Brighton

"Every dollar matters. My husband and I both work, and we are raising three daughters. We make what we deem a good living and often break even each month. Tax refunds will go straight to 2023 credit card debt."

Julia K. • Macomb County

"I would save it and put it towards college tuition or put it down on a house. We have been trying for a couple of years to buy a house, but financial issues have been holding us back."

Kathleen I. • Bloomfield Hills

"We are a two-parent working household. We have three children. While we are making a comfortable wage, we are struggling to save money for college. These tax credits will be extra money that we'll apply to our children's college funds."

Kristine C. • St. Clair Shores

"Last year was my worst year in real estate, so much so that I had to utilize my credit cards for a lot of everyday expenses that I just simply couldn't afford anymore. And for the last couple of months, after dipping into all of my savings and paying the minimum on my credit card bills, I'm scared. Honestly, the market is really bleak out there, and something that I used to love and find a lot of fulfillment in is exhausting. It is significantly hurting my family. I am a single mom, so if I get anything back from the tax credit for working families, I will use it to pay down my credit card bills."

Leah G. • Ann Arbor

"We will most likely use the money to put into our MET savings for our child. We just had our first baby about two months ago, so we're also thinking about future childcare costs and building up some savings for emergencies."

Leanna L. • Madison Heights

"I will use additional tax refund dollars to pay bills and student loans. It's important so we can put money into the economy."

Madison • Farmington

"We will use it on home improvements. Our house is falling apart, and the cost of any updating is through the roof. We're reaching a point where if we don't address some of the issues in the home, we're going to have a huge disaster. So, we're forced to take action now, even though we still can't really afford it."

Margaret • Rockwood

"I will use it to pay off credit cards needed for expenses. Most people are living paycheck to paycheck. My employer isn't giving out raises this year and has not addressed the inflation. It's very difficult to eat healthy and live a healthy life."

Marina • Ferndale

"I will pay down my credit card balance from when I was laid off last spring. Rising living costs without raises in wages make certain basic needs hard to meet and saving for retirement even harder."

Michelle • Trenton

"I will reduce my debt. I bought my home when prices were extra high, and I also had to get a new roof unexpectedly."

Molly S. • Detroit

"We haven't been able to go on a vacation or visit my family in NC and DC because we spend \$2k a month on childcare. We would take a vacation and know we aren't going into debt for it."

Naomi • Monroe

"I would use the money to pay off bills and our family. It would be great to have some savings and then look into investing eventually! It's so good for the economy!"

Nicole • Utica

"This will help pay for childcare, day-to-day expenses, bills, and possibly take a vacation. It's important because the cost of everything is increasing but salaries are not!"

Rachel • Leonard

“Often, working families hide their struggle behind smiles and fake projections while we really have to go to food banks and decide which bills to pay. Additional money will help pay for education and transportation costs and feed our families.”

Samantha • Hamtramck

“I will probably use it to help pay for school, and whatever's left over will go towards other bills. We're struggling, and any additional money is always welcome! Thank you.”

Steph • Ypsilanti

“[I will use the tax credit to] catch up on bills. I work for a major automotive company and barely make ends meet. It's nice to know our state government is looking out for us.”

Susan • Ypsilanti

“It would go toward bills. Everything is more expensive than four years ago, and we can barely break even.”

Theresa K. • Livonia

“Working families often struggle to pay bills or meet daily needs due to a fluctuating number of reasons. Returning dollars to families allows for greater support at a time when it is much needed due to inflation.”

Tobias R. • Grosse Pointe Woods

“We will use any additional tax refund dollars to help fund our oldest child's college education. College has gotten so expensive. Any additional money we can have in our pockets will go to furthering his education.”

Amanda • Dimondale

"I will put it towards groceries or student loan debt."

Daniella • Lansing

"I will use the additional dollars to fund living. It's important because doing just that is expensive. I make \$52k with a master's degree right now, and I feel like I'm drowning sometimes."

Heather • Eaton Rapids

"I will use the money to make home improvements and repairs to my house. It's important because it will help hardworking families invest in the economy, help with bills, and take a little worry off their plates."

Hillary W. • Lansing

"The additional money will pad my savings and will be used to help support my household with things like groceries and paying our bills. We, as Michiganders, put a lot of hard work in, and getting some of that money back from our government feels like an acknowledgment of hard work."

Lacey • Charlotte

"Inflation is out of control right now. I used to be concerned if my grocery bill hit \$100, but now I'm lucky if it stays under \$250. Both my husband and I have good full-time jobs and college degrees, and we still live paycheck to paycheck. With student loan debt and the increase in day-to-day costs, the family tax credit will help us pay down some additional debt."

Lauren • Durand

"We will be using it to catch up on bills, childcare bills, and getting necessities, like food and such, for our home. I feel it's very important to put money back into our pockets for working families, especially with how the economy is right now."

Patricia M. • Okemos

"As a new retiree, I will use this money to cover other monthly expenses. It will make life a little easier."

Rekha • Okemos

"I have two kids and would like to enroll them in extracurricular activities. With increased prices, I'm not opting to send both kids for all activities; instead, I'm sending one. This is really going to help families prioritize kids' needs."

Robert R. • Charlotte

"I'd use it to pay rent and take care of the two kids that I have now. Their mother passed away, and they're both special needs. So, the extra cash would help pay rent, cover bills, and buy groceries. That would be great."

Rose S. • Lansing

"[It will help me] catch up [on] bills and groceries."

Tracey • Elwell

"Tax relief is so needed right now. We are a middle-class family with in-laws living in our home to care for dad with dementia & young adult children living at home, as well as grandbaby. This multi-generational family with good employment can't save! Groceries are so expensive they are breaking us. It is impossible to do anything fun with our family, like even a day trip, because of costs. This money would stock our cupboards with food & help pay off bills!"

Amanda W. • Gladwin

"I will be using the money to pay my rent and bills so that I have some money to pay for my kid's little league gear that's required. Also, for some dental work that my husband needs that isn't covered by Medicaid."

Clare M. • Saginaw

"Inflation is crazy, and everyone I know is living paycheck to paycheck – even with dual incomes. People can't afford healthcare. Some extra money would help with deductibles and copays."

Desirae G. • Saginaw

"My name is Desirae. I am a social worker in Saginaw and rarely get an income tax rebate or return. It would be nice to have one. I would love a little wiggle room to catch up on bills or take a well-deserved break. I genuinely appreciate you [Governor Whitmer] as a person and what you're doing for the people of Michigan. Thank you."

Emily • Hemlock

"We will be using the additional tax dollars to help pay off credit card debt that we have gained due to the cost of childcare, unpaid maternity leave, and a rise in our mortgage cost. It is important for working families to get money back because the cost of childcare, groceries, and gas/electricity has increased so much over the last few years, while our income has not increased at the same rate. My husband and I are both full-time teachers and could not afford childcare and our basic living expenses without opening credit cards."

Heidi • Essexville

"I'd use my dollars to pay off debt and invest in our future. I need a vacation. Kids need braces. It's been difficult as a single mom. Thanks!"

Jacob B. • Bay City

"My job is ending at the end of this year. Any additional funding I can get through tax credits, I'm using to prepare, feed my family, and fill the gas tank up to help give me a little extra time to find a new job."

Joseph S. • Port Huron

"This tax credit is a good thing because, hopefully, we can put money back in our pockets. This way, we can actually pay off our bills that we have accumulated over the years and be able to afford something as simple as putting gas in our car or groceries on our table."

Lisa R. • Bay City

"It will help my family. My husband had back surgery, and I have been taking care of him, and he needs another surgery. I'm unable to work due to taking care of him and the kids. I would pay my bills for the rest of the year and put the money towards past debt."

Megan • Midland

"I will use my tax money to pay for things I should be able to pay for, considering I live in a two-income household where we each have degrees, and I actually have a graduate degree. Yet, every month, I have to decide which bills to pay so I can still feed my family simply because the cost of living is so high and minimum wage is so low. It's important so we don't lose our homes, can feed our children, and have some semblance of joy every now and then."

Morgan • Caro

"Medical bills, student loan debt, groceries, and utilities – every bit helps. It's important because we are all financially struggling right now."

Ahnna S. • Grand Rapids

“Childcare is incredibly expensive and yet a necessity for working families. Last year, with two kids in daycare, my bill each month was higher than my mortgage. This refund will help us pay for childcare in the coming months and create less stress in our lives.”

Amanda • Zeeland

“We worked hard for that money and rely on it when we retire. Not having to worry how much will be there at the end makes life a little less stressful.”

Amanda S. • Harrison

“I put it in the bank, and it brought my account to the positive. That's the best feeling that I haven't felt in a very long time.”

Andreas K. • Grand Rapids

“Any additional money will go into the payment of the house.”

Jamie • Greenville

“We use lump-sum tax refunds for bigger or unplanned expenses, like household or car repairs, replacing or maintaining appliances, or out-of-pocket medical expenses. We earn enough to meet our basic needs but don't have a lot to save for other things.”

Jenny V. • Grand Rapids

“Working families have been struggling for longer than many care to admit or fail to acknowledge. So many people have been barely scraping by, even when, by many standards, they make decent money. The dollar simply doesn't go as far as it used to. The money is definitely a help, and it will definitely go to bills.”

Lillian • Sheridan

“I'll use the additional money to pay bills, buy groceries, etc, so I won't have to worry so much about those things. Less worry means better mental health and less stress, and I can focus more on spending time with my family and having fun. Money and whether I'm going to be able to pay bills are my number one stressors.”

Megan C. • Grand Rapids

"I would use the additional tax refund dollars to pay my college tuition and other day-to-day living expenses. I think it's important for public officials to prioritize putting money back into the pockets of working families because the cost of living is rising every day. Putting money back into working families' pockets would allow them to meet their financial goals and even get ahead. It would supply funds for basic necessities you need to work, like childcare and car loan payments."

Melissa B. • Belmont

"We, as working families, are trying so hard to make it despite the rising costs of everything. We make \$170,000, yet our bank account is in the red every week we get paid. We feel like we are working so hard to survive. It's exhausting and defeating. Any extra tax refund dollars come as a huge blessing to our family."

Miles G. • Grand Rapids

"Any additional funds would help get my wife and I on stable ground. She is an immigrant, and I am an RPCV with a graduate degree. I work an average of 50 hours a week between full-time and freelance positions. My wife is building her network and working part-time."

Ruth B. • Mount Pleasant

"If we benefit, we can afford a vehicle and house insurance again. It would help us get to appointments, assist in letting us allocate more funds towards food, and may even allow us to get our teeth fixed."

Sarah S. • Grand Rapids

"From an economic standpoint, it's always good to boost the income of working class families because we spend all of our income on goods and services like childcare, food, and housing. And all of these boost local businesses."

Amy P. • Allegan

"Childcare is incredibly expensive and yet a necessity for working families. Last year, with two kids in daycare, my bill each month was higher than my mortgage. This refund will help us pay for childcare in the coming months and create less stress in our lives."

Carlene W. • Hamilton

"I will use it to finish our home. I bought it in 2018, and with my growing family, I have no choice but to expand because I can't afford a higher interest rate."

Cassie • Bronson

"My partner lost his job recently, and I will be using it to catch up on bills so we can keep our home. In order to keep our economy moving forward, we need to be able to meet our own basic needs."

Chris V. • Kalamazoo

"My wife is now a Leukemia survivor. She is not able to work with treatment side effects. With the rising cost of everything, my wage has made things extremely tight. My employer isn't increasing my wages to meet today's market. This tax credit will be applied to my outstanding credit card balance caused by trying to keep up with standard living costs in the last two years."

Elizabeth • Comstock

"I need the extra money to pay for summer childcare to maintain my full-time job. Summer childcare is expensive! It's \$200 per week per child, and I have three children."

Megan • Fennville

"I think that the most important thing to realize about this is that low-income people with disabilities like me, who could qualify for additional money, can use it towards bills. I plan on using it for oral surgery to correct my mouth. I could not afford that surgery if this money had not been given to me."

Sara S. • Middleville

"I have two teenage boys, and in our house, we spend a ton of money on groceries. We'll probably use any of that tax credit to buy more food for them to eat and other supplies they need. [We will] probably also use some of it to pay bills and utilities. So, thank you."

Kailee • Jackson

"My husband was laid off this year just as we were about to try to get a mortgage. Rent is too expensive, and we don't want to be renting. We are just trying to stay afloat right now, but we will try to save as much of this money as we can so that once he is employed again, we can try to finally accomplish our decade-long dream of owning a home."

Katie • Jackson

"I was unexpectedly laid off in November of 2023. The financial impact this has on my family has destabilized us. We're stuck. I've been actively looking for a job with no luck. And now, with a depleted savings account, the tax money will help us pay our mortgage and car payments. I'm hopeful this money will help other Michiganders in better ways, but for me, it's a way to help bring back some financial stability because of the lay-off."

TRAVERSE CITY REGION**Anne H. • Grayling**

"Our family, like many others, lives paycheck to paycheck. I make \$20.15 an hour, which is a decent hourly wage for living in Northern Michigan. My husband does construction, which slows in the winter. We are able to pay our bills, and by the time I budget [for] groceries, gas, and all the other miscellaneous expenses that come up between pay periods, we're just getting by. Now, the catch with that is we don't even have a house payment! Yep, [we] own our house free and clear! My husband and I say it every day, 'I cannot even imagine what we'd do if we had a house payment right now.' In our small town, houses [and] apartments are around \$1,400-\$2,000 to rent. I can't complain much. We're blessed to have a home and be able to put food on the table for our family. I appreciated the tax break because it sucks feeling like you're just treading water. Knowing you need to catch up on so many things, but you're just getting by. The tax credit is going to help us with things we've had to put on the back burner."

Candi • Petoskey

"We're paying off our outstanding bills and getting back to being functional members of society. A person shouldn't have to live paycheck to paycheck."

Julie • Alanson

"I will use it to pay off my debt. Many people are struggling due to higher prices of gas, groceries, and the higher price of living in general. My income has not been raised to meet these demands."

Amanda • Kincheloe

"I will use it towards everyday life. I am currently struggling to live without the cost of anything extra. Any extra expenses could be crippling."

Erica • Ishpeming

"To help pay off student loans, vehicle loan and maintenance work, mortgage payments, utility bills, health insurance bills, and vet bills. It's important because most families are struggling to make ends meet in the current economy, often living paycheck to paycheck and a poor quality of life."