



VERMONT LEGISLATIVE
Joint Fiscal Office

**2022 Vermont
Basic Needs Budgets
And Livable Wage Report**

JANUARY 17, 2023

Prepared in accordance with
2 V.S.A. § 526

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Table of Contents

Part I – Executive Summary	1
Part II – Changes from the Last Report	4
Part III – 2022 Vermont Livable Wage and Basic Needs Budgets	7
Part IV – Comparisons with Other Income Measures	15
Part V – Methodology and Sources	20
Part VI – Considerations for the General Assembly	30
Appendix A – Statute.....	32
Appendix B – Comparison to Living Wage Calculators.....	33

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Part I – Executive Summary

This is the 14th edition of the Vermont Basic Needs Budgets and Livable Wage Report. A Basic Needs Budget is a market-based analysis that accounts for estimated monthly living expenses in Vermont. These Basic Needs Budgets include the costs for essential items such as food, housing, transportation, childcare, clothing and household expenses, telecommunications charges, health and dental care, renters' insurance, life insurance, and savings. The budgets differ based on family size and whether the family lives in an urban or rural part of Vermont.

This version of the study examines the Basic Needs Budget for six hypothetical family configurations:

- Single Person
- Single Parent with One Child
- Single Parent with Two Children
- Two Adults with No Children – two wage earners
- Two Adults with Two Children – one wage earner
- Two Adults with Two Children – two wage earners

Tax obligations are then added to annual household expenses. Finally, hourly wage figures are calculated by dividing the total by a year of full-time work. Annual budgets and hourly wages are computed for each of the six family configurations in both urban and rural Vermont, 12 budgets in total.

Vermont Livable Wage Rate

The Vermont Livable Wage is defined in statute as the hourly wage required for a full-time worker to pay for one-half of the Basic Needs Budget for a two-person household with no children and employer-sponsored health insurance, averaged for both urban and rural areas. **The 2022 Vermont Livable Wage is \$15.33 per hour.**¹ The Livable Wage is different from the wage for a single person because it accounts for the economies achieved by multiple-person households. This figure does not, however, include all potential household expenses because it is for families without children. There are six family configurations presented in this report to show the variation in livable wages for different family types.

The Basic Needs Budgets and Livable Wage methodology was originally established in 1999 as the result of the Joint Legislative Study Committee on a Livable Income. Comprehensive improvements to the study methodology were recommended in 2008 by a Basic Needs Budget Technical Advisory Council that was created in Act 202 of 2008. The Legislative Joint Fiscal Committee (JFC) has the authority to update the study methodology and adopted the Technical Advisory Council's recommendations. The Joint Fiscal Office strongly recommends that the General Assembly consider the appointment of another technical advisory council to comprehensively review, and possibly recommend updates to the statute, methodology and available data prior to the release of the 2025 report. See Part VI of this report for additional details.

¹ The 2020 Vermont Livable Wage was \$13.39 per hour.

The purpose of the Basic Needs Budgets and Livable Wage calculation is to provide information for the public on what it costs to live in Vermont, based on certain assumptions. This is not meant to be a mandate, but another source of comparative data when considering wage levels in Vermont.

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Part II – Changes from the Last Report

Each biennium, potential improvements to the Basic Needs Budgets methodology are discussed. There are a range of reasons why a change may be considered, from technical issues surrounding data access or suitability to a new policy choice or objective. The decision to make a change involves balancing the value of the improvement with the continuity of the report. For this report, there were no substantive methodology changes, however there were external factors that significantly influenced the calculations. Those factors are detailed below.

Data fluctuations

Inflationary Pressures

The prices for most goods and services rose significantly in 2021 and 2022. These price increases in turn caused the rate of growth for the Livable Wage and Basic Needs Budgets in 2022 to be higher than any previous iteration of the study.

Transportation Costs

JFO has continued to use the same data for calculating transportation costs as in prior years.² However, one source of data, the 2022 American Automobile Association (AAA) Your Driving Costs Report, contains a methodology change from prior years that had a significant impact on rural Basic Needs Budgets. Prior AAA reports estimated much lower per mile costs for vehicles driven 20,000 miles per year versus vehicles driven 10,000 miles per year. This was mainly due to fixed vehicle operating costs (e.g., license and registration, insurance) being stretched over more miles. However, the 2022 AAA report counters much of these savings with more aggressive depreciation rates for higher miles. This has resulted in much higher transportation cost growth for rural Basic Needs Budgets than for urban budgets in 2022.

Housing Costs

The source of data for housing costs was unchanged for the 2022 Livable Wage and Basic Needs Budget calculations. Fair Market Rents (FMRs) put out by the U.S. Department of Housing and Urban Development provide the basis for housing costs in the Basic Needs Budgets.³ What is notable for 2022 is that the FMRs for the Burlington-South Burlington metropolitan area (used for urban budgets) declined slightly from the 2020 calculations, while FMRs for most of the rest of Vermont increased. As a result, rural housing costs gained ground on urban housing costs.

State tax changes

Renter Rebate Reform

In 2020 the Governor signed Act 160, an act relating to renter rebate reform. The act became effective on January 1, 2021. Under the previous renter rebate income thresholds, only the single adult, no children Basic Needs Budget household typically qualified for some level of rebate. Under the new renter credit program, income thresholds for credit eligibility are tied to annual federal determinations of “extremely low income” and “very low income.” All Basic Needs Budget incomes in 2022 are above the income thresholds and are not eligible for any renter credit.

² For more explanation on how transportation costs are calculated see the transportation methodology section within Part V of this report.

³ For more explanation on how housing costs are calculated see the housing methodology section within Part V of this report.

Vermont Child Tax Credit

In 2022 the Governor signed Act 138, an act relating to tax reductions and other aid for Vermonters. The act retroactively took effect on January 1, 2022. The act includes a new refundable child tax credit of \$1,000 per qualifying child. A qualifying child must be five years old or under at the end of a given tax year. Individuals and families must have income at or under \$125,000 to be eligible for the full credit. For incomes over \$125,000 and up to \$175,000 the credit is reduced in \$20 increments until it is completely phased out. All Basic Needs Budget families with children in 2022 meet the income eligibility requirements for the full credit. However, two-child families are only eligible for the credit for one child because the older child is assumed to be six years old.

Vermont Child and Dependent Care Credit

Act 138 of 2022 also increased the amount of the state child and dependent care credit from 24% of the federal credit to 72% of the federal credit. The federal credit is set at 20% of eligible dependent care expenses. Eligible expenses are capped at \$3,000 for one qualifying individual and \$6,000 for two or more qualifying individuals. The maximum state credit is \$432 for one child and \$864 for two children. All Basic Needs Budget families with children in 2022 meet the income eligibility requirements for the full credit.

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Part III – 2022 Vermont Livable Wage and Basic Needs Budgets

2022 Livable Wage = \$15.33 per hour⁴

2022 Basic Needs Budget Wages⁵

Family Type	Urban	Rural
Single Person	\$20.03	\$18.80
Single Parent, One Child	\$35.50	\$31.00
Single Parent, Two Children	\$45.92	\$39.47
Two Adults, No Children	\$15.11	\$15.55
Two Adults, Two Children (one wage earner)	\$37.43	\$36.71
Two Adults, Two Children (two wage earners)	\$25.97	\$24.32

⁴ This is the average of the urban and rural rate for Two Adults with No Children. The 2020 Livable Wage was \$13.39.

⁵ All hourly wages given are per wage earner.

**2022 Vermont Basic Needs Budget
Single Person**

Category <i>(Cost estimates are per month)</i>	Urban	Rural
Food	403	403
Housing	1,238	914
Transportation	498	666
Health Care	172	172
Dental Care	4	4
Child Care	0	0
Clothing & Household Expenses	155	155
Personal Expenses	107	107
Telecommunications	117	117
Rental Insurance	21	21
Term Life Insurance	0	0
Savings	136	128
Total Monthly Expenses	2,850	2,687
 Annual Estimates		
Annual Expenses	34,201	32,240
Federal & State Taxes	7,452	6,867
Annual Income	41,653	39,107
 Hourly Livable Wage		
<i>Average Wage PER Earner</i>	\$20.03	\$18.80
 Tax Calculations		
	2022 Tax Year – Single Filer	
AGI	41,653	39,107
Standard Deduction	(12,950)	(12,950)
Taxable Income	28,703	26,157
Federal Tax (before credits)	3,239	2,933
Child Credit	-	-
Dependent Care Credit	-	-
Net Federal Tax	3,239	2,933
VT Standard Deduction	(6,500)	(6,500)
VT Personal Exemption	(4,500)	(4,500)
VT Taxable Income	30,653	28,107
State Tax (before credits)	1,027	942
Child Credit	-	-
Dependent Care Credit	-	-
Renter Rebate	-	-
Net State Tax	1,027	942
FICA/Medicare	3,186	2,992
Total	7,452	6,867

**2022 Vermont Basic Needs Budget
Single Parent, One Child**

	Urban	Rural
Category <i>(Cost estimates are per month)</i>		
Food	615	615
Housing	1,615	1,121
Transportation	555	679
Health Care	368	368
Dental Care	25	25
Child Care	1,272	1,069
Clothing & Household Expenses	291	291
Personal Expenses	160	160
Telecommunications	117	117
Rental Insurance	21	21
Term Life Insurance	53	53
Savings	255	226
Total Monthly Expenses	5,346	4,745
Annual Estimates		
Annual Expenses	64,147	56,935
Federal & State Taxes	9,703	7,548
Annual Income	73,850	64,484
Hourly Livable Wage <i>Average Wage PER Earner</i>	\$35.50	\$31.00
Tax Calculations	2022 Tax Year – Head of Household	
AGI	73,850	64,484
Standard Deduction	(19,400)	(19,400)
Taxable Income	54,450	45,084
Federal Tax (before credits)	6,241	5,117
Child Credit	(2,000)	(2,000)
Dependent Care Credit	(600)	(600)
Net Federal Tax	3,641	2,517
VT Standard Deduction	(9,800)	(9,800)
VT Personal Exemption	(9,000)	(9,000)
VT Taxable Income	55,050	45,684
State Tax (before credits)	1,844	1,530
Child Credit	(1,000)	(1,000)
Dependent Care Credit	(432)	(432)
Renter Rebate	-	-
Net State Tax	412	98
FICA/Medicare	5,650	4,933
Total	9,703	7,548

**2022 Vermont Basic Needs Budget
Single Parent, Two Children**

	Urban	Rural
Category <i>(Cost estimates are per month)</i>		
Food	908	908
Housing	1,615	1,121
Transportation	555	679
Health Care	635	635
Dental Care	71	71
Child Care	1,937	1,627
Clothing & Household Expenses	329	329
Personal Expenses	213	213
Telecommunications	117	117
Rental Insurance	21	21
Term Life Insurance	66	66
Savings	323	289
Total Monthly Expenses	6,790	6,077
Annual Estimates		
Annual Expenses	81,478	72,921
Federal & State Taxes	14,034	9,169
Annual Income	95,512	82,090
Hourly Livable Wage <i>Average Wage PER Earner</i>	\$45.92	\$39.47
Tax Calculations	2022 Tax Year – Head of Household	
AGI	95,512	82,090
Standard Deduction	(19,400)	(19,400)
Taxable Income	76,112	62,690
Federal Tax (before credits)	10,862	7,909
Child Credit	(4,000)	(4,000)
Dependent Care Credit	(1,200)	(1,200)
Net Federal Tax	5,662	2,709
VT Standard Deduction	(9,800)	(9,800)
VT Personal Exemption	(13,500)	(13,500)
VT Taxable Income	72,212	58,790
State Tax (before credits)	2,930	2,044
Child Credit	(1,000)	(1,000)
Dependent Care Credit	(864)	(864)
Renter Rebate	-	-
Net State Tax	1,066	180
FICA/Medicare	7,307	6,280
Total	14,034	9,169

2022 Vermont Basic Needs Budget
Two Adults, No Children (two wage earners)

Category <i>(Cost estimates are per month)</i>	Urban	Rural
Food	807	807
Housing	1,238	914
Transportation	997	1,432
Health Care	412	412
Dental Care	25	25
Child Care	0	0
Clothing & Household Expenses	245	245
Personal Expenses	213	213
Telecommunications	172	172
Rental Insurance	21	21
Term Life Insurance	50	50
Savings	209	215
Total Monthly Expenses	4,389	4,505
Annual Estimates		
Annual Expenses	52,662	54,062
Federal & State Taxes	10,201	10,619
Annual Income	62,863	64,681
Hourly Livable Wage		
	\$30.22	\$31.10
<i>Average Wage PER Earner</i>	\$15.11	\$15.55
2022 VT Livable Wage <i>(average of urban and rural)</i>	\$15.33	
Tax Calculations		
	2022 Tax Year – Married Filing Jointly	
AGI	62,863	64,681
Standard Deduction	(25,900)	(25,900)
Taxable Income	36,963	38,781
Federal Tax (before credits)	4,025	4,243
Child Credit	-	-
Dependent Care Credit	-	-
Net Federal Tax	4,025	4,243
VT Standard Deduction	(13,050)	(13,050)
VT Personal Exemption(s)	(9,000)	(9,000)
VT Taxable Income	40,813	42,631
State Tax (before credits)	1,367	1,428
Child Credit	-	-
Dependent Care Credit	-	-
Renter Rebate	-	-
Net State Tax	1,367	1,428
FICA/Medicare	4,809	4,948
Total	10,201	10,619

2022 Vermont Basic Needs Budget
Two Adults, Two Children (one wage earner)

Category <i>(Cost estimates are per month)</i>	Urban	Rural
Food	1,263	1,263
Housing	1,615	1,121
Transportation	1,009	1,411
Health Care	656	656
Dental Care	71	71
Child Care	0	0
Clothing & Household Expenses	332	332
Personal Expenses	320	320
Telecommunications	172	172
Rental Insurance	21	21
Term Life Insurance	58	58
Savings	276	271
Total Monthly Expenses	5,793	5,696
 Annual Estimates		
Annual Expenses	69,512	68,356
Federal & State Taxes	8,349	8,004
Annual Income	77,860	76,360
Hourly Livable Wage	\$37.43	\$36.71
<i>Average Wage PER Earner</i>		
 Tax Calculations		
	2022 Tax Year – Married Filing Jointly	
AGI	77,860	76,360
Standard Deduction	(25,900)	(25,900)
Taxable Income	51,960	50,460
Federal Tax (before credits)	5,824	5,644
Child Credit	(4,000)	(4,000)
Dependent Care Credit	-	-
Net Federal Tax	1,824	1,644
 VT Standard Deduction	 (13,050)	 (13,050)
VT Personal Exemption	(18,000)	(18,000)
VT Taxable Income	46,810	45,310
State Tax (before credits)	1,568	1,518
Child Credit	(1,000)	(1,000)
Dependent Care Credit	-	-
Renter Rebate	-	-
Net State Tax	568	518
 FICA/Medicare	 5,956	 5,842
Total	8,349	8,004

2022 Vermont Basic Needs Budget
Two Adults, Two Children (two wage earners)

Category <i>(Cost estimates are per month)</i>	Urban	Rural
Food	1,263	1,263
Housing	1,615	1,121
Transportation	1,009	1,411
Health Care	656	656
Dental Care	71	71
Child Care	1,937	1,627
Clothing & Household Expenses	368	368
Personal Expenses	320	320
Telecommunications	172	172
Rental Insurance	21	21
Term Life Insurance	76	76
Savings	375	355
Total Monthly Expenses	7,883	7,462
Annual Estimates		
Annual Expenses	94,594	89,540
Federal & State Taxes	13,436	11,651
Annual Income	108,030	101,190
Hourly Livable Wage		
<i>Average Wage PER Earner</i>	\$51.94	\$48.65
	\$25.97	\$24.32
Tax Calculations		
	2022 Tax Year – Married Filing Jointly	
AGI	108,030	101,190
Standard Deduction	(25,900)	(25,900)
Taxable Income	82,130	75,290
Federal Tax (before credits)	9,445	8,624
Child Credit	(4,000)	(4,000)
Dependent Care Credit	(1,200)	(1,200)
Net Federal Tax	4,245	3,424
VT Standard Deduction	(13,050)	(13,050)
VT Personal Exemption	(18,000)	(18,000)
VT Taxable Income	76,980	70,140
State Tax (before credits)	2,791	2,350
Child Credit	(1,000)	(1,000)
Dependent Care Credit	(864)	(864)
Renter Rebate	-	-
Net State Tax	927	486
FICA/Medicare	8,264	7,741
Total	13,436	11,651

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Part IV – Comparisons with Other Income Measures

The Vermont Basic Needs Budgets are one type of income benchmark. To put the Basic Needs Budgets and the Livable Wage measures in context, it is helpful to compare them with two other well-known income thresholds, the federal poverty guidelines and minimum wage rates.

Federal Poverty Guidelines

The federal poverty guidelines are a version of the federal poverty measure developed in the 1960s. These figures are issued each year in the *Federal Register* by the Department of Health and Human Services (HHS). The guidelines are a simplification of the poverty thresholds used for administrative purposes. Many government programs, both federal and state, determine eligibility using these guidelines. Often programs use a multiple of the federal poverty level to measure need because it is generally recognized that many families with incomes above these guidelines lack sufficient resources to meet basic needs. A household of two working adults both earning the 2022 Vermont Livable Wage would fall roughly halfway between 300% and 400% of the federal poverty level.

2022 HHS Federal Poverty Guidelines (48 Contiguous States and the District of Columbia)

2022 Rates with Percentage Multiples								
Size of Family Unit	100%	125%	150%	175%	200%	250%	300%	400%
1	13,590	16,988	20,385	23,783	27,180	33,975	40,770	54,360
2	18,310	22,888	27,465	32,043	36,620	45,775	54,930	73,240
3	23,030	28,788	34,545	40,303	46,060	57,575	69,090	92,120
4	27,750	34,688	41,625	48,563	55,500	69,375	83,250	111,000
5	32,470	40,588	48,705	56,823	64,940	81,175	97,410	129,880
6	37,190	46,488	55,785	65,083	74,380	92,975	111,570	148,760
7	41,910	52,388	62,865	73,343	83,820	104,775	125,730	167,640
8	46,630	58,288	69,945	81,603	93,260	116,575	139,890	186,520
Each add'l person:	4,720	5,900	7,080	8,260	9,440	11,800	14,160	18,880

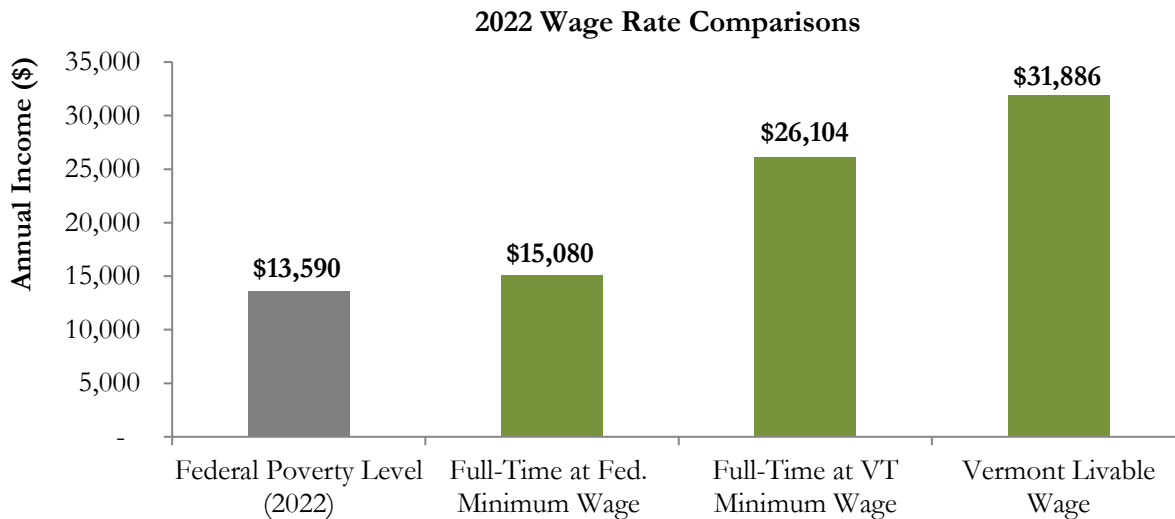
SOURCE: <https://aspe.hhs.gov/poverty-guidelines>

Minimum Wage

The minimum wage was established in 1938 as part of the Fair Labor Standards Act. Minimum wage increases are passed at the will of Congress and generally have not kept pace with inflation. The federal minimum wage is currently \$7.25 per hour effective July 24, 2009. States also mandate minimum wage rates, and employees in Vermont are entitled to the higher of the two minimum wages. The Vermont minimum wage was \$12.55 as of January 1, 2022. On January 1, 2023, it increased to \$13.18. On January 1, 2024, the Vermont minimum wage rate will increase by either 5% or the percentage increase of the Consumer Price Index for All Urban Consumers (CPI-U) U.S. city average, not seasonally adjusted, whichever is lesser. The 2022 Vermont Livable Wage, as well as all Basic Needs Budgets, exceeds the 2022 Vermont minimum wage.

Comparisons

The first comparison is between the Vermont Livable Wage rate and the federal poverty guideline, as well as federal and state minimum wage rates. This shows that the Vermont Livable Wage calculation for 2022 is 2.3 times the federal poverty level (FPL) established for a single person. The federal minimum wage is only 47% of the Vermont Livable Wage. The Vermont minimum wage is 82% of the Vermont Livable Wage.



In addition, two different family configurations are used for comparison with the federal poverty guidelines, full-time minimum wage earnings and Vermont median family incomes: the rural single parent with one child configuration and the rural two working parents with two children configuration. These comparisons are shown on pages 17 and 18.

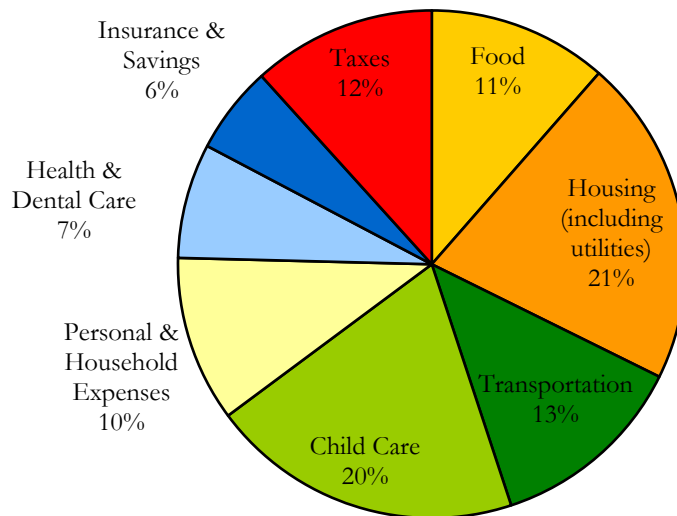
The first table and pie chart for each illustrate the breakdown of the major expense components of the family budget both pre-tax and within the overall budget. For the single parent family, housing is the largest non-tax component of the budget at 22%, followed by child care and food. Child care is the largest non-tax component of the two-parent family budget, followed by transportation and food. The health and dental care costs for each family are 7% and 9%, respectively. Federal and state taxes (including FICA and Medicaid) combined for each family are 11% and 12%, respectively.

The Basic Needs Budget for the rural single parent family, shown on page 17 is about \$62,302 or roughly 75% of the Vermont median family income for a two-person family from the most recent 5-year Census data, released in 2021 and adjusted to November 2022 dollars. The Budget is well above both the FPL and the equivalent of working full-time for the Vermont minimum wage. The Basic Needs Budget for the family with two working adults and two children, shown on page 18 is roughly 86% of the median four-person family income in Vermont in 2021 (adjusted). Again, the Budget for this family is well above both the FPL and the minimum wage.

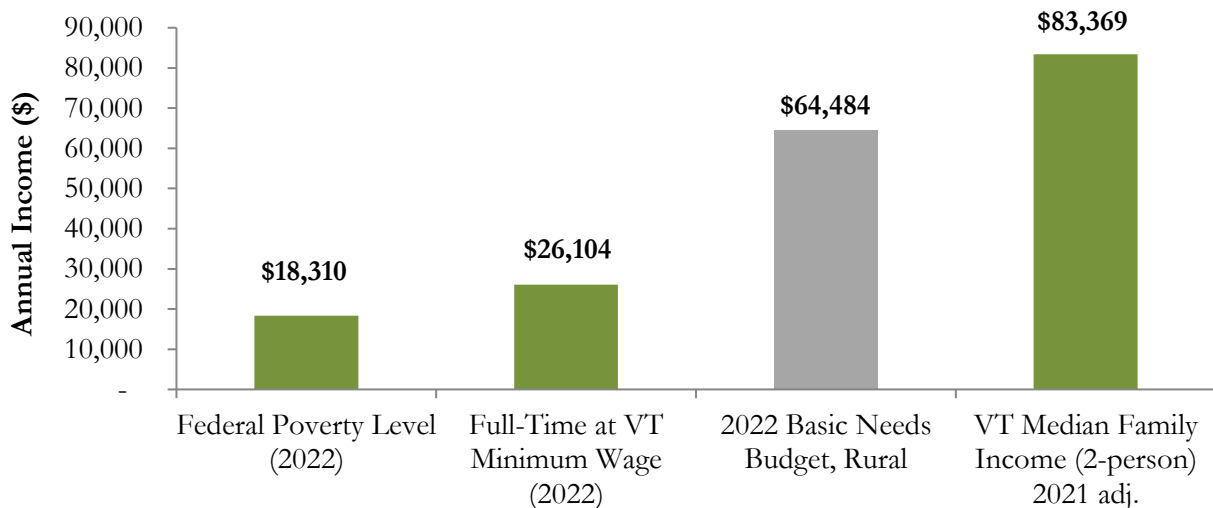
Single Parent with One Child (Rural)

Expense	Monthly	Annual	% of Budget
Food	615	7,376	11.4%
Housing (including utilities)	1121	13,457	20.9%
Transportation	679	8,144	12.6%
Child Care	1069	12,829	19.9%
Personal & Household Expenses	568	6,815	10.6%
Health & Dental Care	393	4,716	7.3%
Insurance & Savings	300	3,598	5.6%
Expense Budget	4,745	56,935	88.3%
Taxes	629	7,548	11.7%
Overall Budget	5,374	64,484	

Percentage of Income Needed to Meet Basic Needs in Vermont



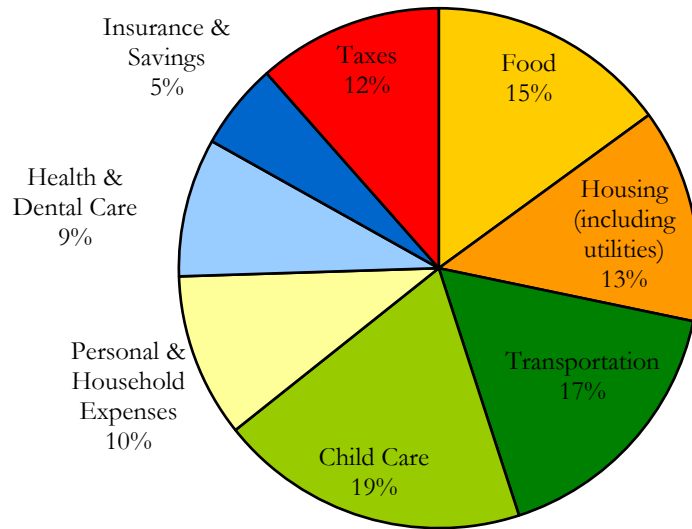
Vermont Basic Needs Income Compared to Other Benchmarks



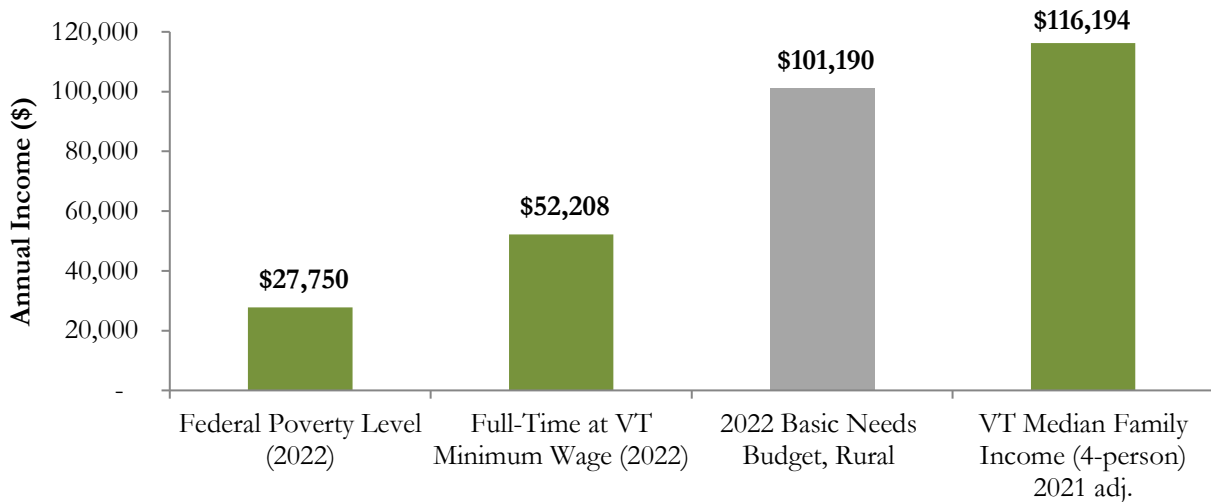
Two Working Parents with Two Children (Rural)

Expense	Monthly	Annual	% of Budget
Food	1263	15,151	15.0%
Housing (including utilities)	1121	13,457	13.3%
Transportation	1411	16,933	16.7%
Child Care	1627	19,524	19.3%
Personal & Household Expenses	860	10,319	10.2%
Health & Dental Care	727	8,724	8.6%
Insurance & Savings	453	5,432	5.4%
Expense Budget	7,462	89,540	88.5%
Taxes	971	11,651	11.5%
Overall Budget	8,433	101,190	

Percentage of Income Needed to Meet Basic Needs in Vermont



Vermont Basic Needs Income Compared to Other Benchmarks



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Part V – Methodology and Sources

Assumptions

- Single persons and single parents are women between 20 and 50 years old and work outside the home; all other adults are between 20 and 50 years old
- All families live independently (i.e., not as sub-families living with others)
- One child is 4 years old; two children are 4 and 6 years old
- The younger child is a boy, the older child is a girl
- Housing estimates are for rental units with one bedroom for singles and married with no children; two bedrooms for all other family configurations
- Single parents receive no child support
- The urban designation is for Chittenden County and rural is the rest of the State

Food

USDA has four levels of food plans for the monthly cost of food at home: thrifty, low-cost, moderate, and liberal plans. The Vermont Basic Needs Budgets have used the moderate cost food plans since 2007.

USDA Monthly Moderate Cost Food Plan: November 2022	
Age/Gender Group	Moderate (\$)
Child 4 – 5 years	207.70
Child 6 – 8 years	284.80
Adult Male 19 – 50 years	370.00
Adult Female 19 – 50 years	312.20

In addition, a percentage adjustment is applied to monthly food costs depending on the family size as recommended by USDA below:

Family Size Adjustments	
Family size	Percentage adjustment (%)
1-person	20
2-person	10
3-person	5
4-person	No adjustment

Lastly, these figures are adjusted for regional variation by the 10-year differential between the amount spent for food in the Northeast compared to the United States as a whole on the Consumer Expenditure Survey. There is no difference between the urban and rural food costs.

Data Sources:

U.S. Department of Agriculture (USDA), Center for Nutrition Policy and Promotion

<http://www.usda.gov/cnpp/>

Bureau of Labor Statistics, Consumer Expenditure Survey <http://www.bls.gov/cex/>

Housing (Rent and Utilities)

The Housing data are from HUD’s Fair Market Rents (FMR) survey. The Federal FY 2023 data were finalized in fall of 2022 for all counties in Vermont. The urban estimate consists of the counties that make up the Burlington-South Burlington metropolitan statistical area (MSA), which are Chittenden, Franklin, and Grand Isle counties. For the rural estimate, a population-weighted average of the remaining counties is used. FMRs are established for units of varying size (0–4 bedrooms) for every county in Vermont.

FY 2023 HUD Fair Market Rents (Monthly)		
County	1 Bedroom (\$)	2 Bedrooms (\$)
Addison	947	1,192
Bennington	886	1,120
Caledonia	845	954
Essex	746	843
Lamoille	880	1,158
Orange	857	1,125
Orleans	844	953
Rutland	911	1,088
Washington	953	1,255
Windham	945	1,150
Windsor	982	1,129
Burlington-South Burlington, VT MSA	1,238	1,615

Utilities are included in the HUD data. Utilities are estimated to be 15% of the FMRs. The calculation for the renter credit, as amended in Act 160 of 2020, is now based on HUD FMR data, which includes rent and utilities.

Data Sources:

U.S. Department of Housing and Urban Development (HUD), “Fair Market Rents,” www.huduser.org/datasets/fmr.html

U.S. Census Bureau, County Level Population Data, www.census.gov/popest/states/

Transportation

The methodology for calculating transportation expenses consists of two parts: 1) an estimate of vehicle miles traveled (VMT) per household, multiplied by 2) a mileage rate that encompasses all the fixed and operational costs of owning a vehicle.

- The VMT figures are from the Vermont-specific 2017 National Household Transportation Survey (NHTS), adjusted by VMT rates for the United States to minimize the effect of outliers on the small number of Vermont-specific samples. Annual vehicle mileage per driver is estimated using a cross-tabulation of survey data. The following NHTS data sets were used: (1) Geography – Vermont and the United States; (2) Populations – Urban, Urban Clusters and Rural; (3) Family Configuration – Household Lifecycle.

- The mileage rate is the 2022 IRS reimbursement rate for business travel adjusted using 2022 AAA mileage rate data to reflect the lower cost per mile of driving greater miles. The per mile cost benefit from the AAA mileage rate data for higher mileages was much lower in 2022 than in previous years. AAA modified its depreciation assumptions, which resulted in the lower per mile cost benefit for those driving more miles. This resulted in substantial transportation cost increases for rural families since these households typically drive more in a year than urban families.

IRS Rate Adjusted by AAA Data

VMT	Cost Per Mile		
	2022	2020	2018
X			
10,000	62.5	57.5	54.5
11,000	61.4	54.5	52.0
12,000	60.2	51.5	49.5
13,000	59.1	48.4	47.0
14,000	57.9	45.4	44.4
15,000	56.8	42.4	41.9
16,000	56.3	40.9	40.7
17,000	55.8	39.4	39.5
18,000	55.3	37.9	38.3
19,000	54.8	36.4	37.0
20,000	54.3	34.9	35.8

NOTE: Bold is IRS Mileage Rate.

2017 NHTS		
Average Annual Vehicle Miles of Travel (VMT) Per Driver		
Vermont Household Life Cycle (Adj. by U.S. total)	Annual VMT / Driver (Mean)	
	Urban	Rural + Urban Clusters
one adult, no children	9,562	13,802
2+ adults, no children	19,143	30,265
one adult, youngest child 0-15	10,649	13,273
2+ adults, youngest child 0-15	19,376	29,237

Data Sources:

U.S. Department of Transportation, 2017 National Household Transportation Survey, <http://nhts.ornl.gov/>
 Internal Revenue Service, (IRS) Standard Mileage Rates, <https://www.irs.gov/pub/irs-drop/a-22-13.pdf>
 AAA 2022 Your Driving Costs publication, <https://newsroom.aaa.com/wp-content/uploads/2022/08/2022-YDC-Costs-Break-Out-by-Category.pdf>

Child Care

The Vermont Agency of Human Services, Department for Children and Families conducts ongoing market surveys. This information shows, by county, average weekly childcare rates by age of the child (infant, toddler, preschooler) and type of childcare (either in a Registered Home or Licensed Center). The rural estimates are an average of all the counties except Chittenden and the two types of childcare. The urban estimate is the average of the two types of care in Chittenden County. The calculations reflect the 2019 market rate survey adjusted to 2022 dollars using a modified growth factor based on 1) changes in childcare costs in market rate surveys between 2010 and 2019, with inflation for those years subtracted, and 2) inflation between 2019 and 2022.

The four-year-old child (all child configurations) is assumed to require 52 weeks of full-time childcare, while the 6-year-old child (two child configurations) is assumed to require 15 weeks of full-time care and 37 weeks of part-time care. The two single parent household configurations as well as the two-parent, both-working household are the only households in this study that incur childcare costs.

None of these families qualify for a childcare subsidy from the State of Vermont.

Data Sources:

Vermont Agency of Human Services, Department for Children and Families,
<https://dcf.vermont.gov/cdd/reports>

Clothing and Household Expenses

These figures are from the 2021 Consumer Expenditure Survey (CES) tables reported by size of consumer unit and income before taxes. The tables report expenses by family size and income level in order to link clothing and household expenses more closely to household income. This category includes housekeeping supplies, apparel and services, and household furnishings and equipment. Major appliances and miscellaneous household equipment have been subtracted from the totals because these are renter households. There is no urban/rural distinction for clothing and household costs. Because the CES tables reflect averages for the year 2021, the costs from the tables have been adjusted by CPI-U changes from November 2021 through November 2022.

Data Sources:

U.S. Department of Labor, Bureau of Labor Statistics, Consumer Expenditure Survey, www.bls.gov/cex/
 U.S. Department of Labor, Bureau of Labor Statistics, Consumer Price Index, <https://www.bls.gov/cpi/>

Personal Expenses

Personal expenses began at \$2.00 per person per day in 1999. Indexed to November 2022 by changes to CPI-U, the amount is now \$3.51 per adult in the household per day and \$1.75 per child per day.

Telecommunications Expenses

This category is intended to provide telephone, cable, Internet, cell phone service, or some limited combination of these services as part of the household budget. These figures are from Table 3404 of the 2021 Consumer Expenditure Survey, which includes categories of Telephone Services, and Computer Information Services (a subset of Household Operations). The household with income between \$40,000 and \$49,000 was used from this table. The telephone portion of the household telecommunications expense category was modified using data from an annual CDC report of household telephone status to reflect that some households still are reliant on residential landlines, while other households rely on cellular coverage or a mix of landline and cellular service. Overall telecommunications expenses were further adjusted to reflect CPI-U changes from November 2021 through November 2022.

Data Sources:

U.S. Department of Labor, Bureau of Labor Statistics, Consumer Expenditure Survey, www.bls.gov/cex/
 U.S. C.D.C. National Center for Health Statistics, Household Telephone Status by State, https://www.cdc.gov/nchs/data/nhis/earlyrelease/Wireless_state_202212.pdf

Renters Insurance

Insurance rates reflect the lowest cost from the range provided on the VT Department of Financial Regulation webpage and are adjusted for inflation. The estimates do not distinguish between urban and rural as previous sources have generally stated that there is, on average, not an appreciable difference between the two.

Data Source:

<http://www.dfr.vermont.gov/insurance/insurance-consumer/renters-insurance-advisory>

Savings

All family configurations savings amounts are 5% of before-tax expenses. Savings could encompass any sort of family savings priorities, including retirement, college, and emergency accounts.

Health Care

This report looks at two components of health care costs: insurance premiums and out-of-pocket (OOP) costs (i.e., spending for care not covered by insurance, including deductibles and co-insurance). Since employer-sponsored insurance plans represent an overwhelming majority of the commercial insurance market, this report only provides estimates for those with employer-sponsored insurance, accounting for employer contributions towards premiums.⁶

Estimating the cost of health insurance premiums and out-of-pocket expenses borne by Vermonters to meet a basic standard of living is an imperfect science. We aim to provide sound estimates and

⁶ According to the 2021 Vermont Household Health Insurance Survey (published March 2022 by the Vermont Department of Health), 87% of insured Vermonters received their health insurance through an employer-related source.

assumptions using the most up-to-date information and data available to us at the time. As such, parts of the methodology have evolved over the years and this year is no different. As such, we will highlight any methodological changes where applicable.

Employer-Sponsored Insurance

This report utilizes the 2021 Medical Expenditure Panel Survey (MEPS) estimates for Vermont as a proxy to estimate the average costs of premiums for employer-sponsored insurance (ESI) premiums.⁷ The MEPS data were then adjusted to estimate for 2022.⁸ These premium estimates fall between the lowest and highest cost gold plans in the small group market with the single and single +1 plan premiums coming very close to the median.⁹ Both of the lowest and highest cost gold plans have an 80% actuarial value. Nationally, the average actuarial value for ESI plans was 85% (including self-insured plans, in which approximately 67% of Vermonters with private insurance are enrolled).¹⁰

SMALL GROUP MARKET						
Gold Plans	SINGLE		SINGLE + 1		FAMILY	
	Lowest Cost	Highest Cost	Lowest Cost	Highest Cost	Lowest Cost	Highest Cost
Monthly Premium	\$667	\$741	\$1,333	\$1,482	\$1,873	\$2,082
Median	\$704		\$1,408		\$1,978	
MEPS (VT)	\$705		\$1,406		\$2,056	

It should be noted that employers have increasingly offered health savings accounts (HSAs) and health reimbursement accounts (HRAs) to their employees. According to the 2021 Vermont Household Health Insurance Survey, over a third (34%) of Vermonters with private insurance reported having an HSA and one in eight (13%) reported having an HRA.¹¹ At this time, the Basic Needs report does not account for this as we do not have enough data on the use of these accounts or the levels of employer contributions that may further affect employee OOP exposure.

The report also uses Vermont MEPS data to estimate the levels of employee contributions to premiums as the proxy distribution. According to 2021 MEPS data, the employee share of the premiums for single, single +1, and family coverage for Vermont were 22%, 24%, and 26%, respectively.

Out-of-Pocket Costs

The report employs VHCURES data – which are Vermont-specific claims data collected and maintained by the Green Mountain Care Board – to analyze OOP costs, by type of insurance plan (single, two-person, and family plans) for everyone with insurance (whether they had an OOP expense or not) with 12 months of continuous coverage.¹² The most recent VHCURES full-year data at the time of this publication were from 2021.

⁷ MEPS is compiled and maintained by the Agency for Healthcare Research and Quality (AHRQ), which is part of the U.S. Department of Health & Human Services.

⁸ MEPS 2021 data was adjusted by 5.2% (for single and single plus-one plans) and 5.1% (for family plans) annually, based on growth in average annual worker premiums between 2018 and 2021 MEPS data for Vermont.

⁹ The lowest cost gold plan in the small group market is the MVP Standard Gold Plan. The highest cost is the BCBSVT Standard Gold Plan.

¹⁰ Actuarial Research Corporation. Analysis of Actuarial Values and Plan Funding from the National Compensation Survey. May 12, 2017.

¹¹ 2021 Vermont Household Health Insurance Survey, Vermont Department of Health.

¹² VHCURES stands for Vermont Healthcare Claims Uniform Reporting and Evaluation System.

This report uses median OOP costs rather than mean. Median is the middle value, meaning that half of the sample was either above or below this value; extreme outliers have no influence. The chart below demonstrates the difference between using median and mean.

**Annual Out-of-Pocket Spending – Comparison of
Median vs. Mean (Average), 2021**

Plan Type	% OOP below		% OOP below	
	Median	Median	Mean	Mean
Individual	\$217	50%	\$802	65%
Family	\$1,438	50%	\$2,286	62%

As the chart above demonstrates, the mean OOP spending for those with individual plans was \$801.60 annually, yet more than 65% of this population spent less than this, whereas with the median 50% spent above or below \$217.30 annually. Such examples demonstrate why utilizing the median value (of the VHCURES data) is a better representation of OOP costs for a typical Vermonter with health insurance than applying the mean.

Also, as noted earlier, the use of employer-funded HSAs and HRAs has increased significantly over the years. The VHCURES data does not differentiate whether the source of OOP spending was through an employer-funded HSA, HRA, or directly through the beneficiary. As such, estimated employee OOP spending may be overstated.

Dental Care

According to the Centers for Disease Control and Prevention, about one-half (50.2%) of dentate adults (those who have not yet lost all of their permanent or natural teeth) aged 18-64 in the United States had private health coverage with dental coverage during 2014-2017.¹³ The vast majority of dental plan coverage is through employer-sponsored plans.¹⁴ There also appears to be a strong relationship between employer size and those that offer dental benefits to their employees. For instance, in 2015, 17% of firms with 3 to 9 employees offered a stand-alone dental benefit to full-time employees, while 78% of firms with 50 to 249 employees and 92% of firms with more than 250 employees offered dental benefits to both part- and full-time employees.¹⁵ It should be noted that health insurance plans sold through Vermont Health Connect include pediatric dental benefits.

Northeast Delta Dental has a significant market share in Vermont with approximately 116,026 subscribers covering approximately 224,638 lives.¹⁶ Given its vast market share in Vermont, we used the most popular Delta Dental plan as the proxy to estimate premiums.¹⁷

¹³ Centers for Disease Control and Prevention. Regional Variation in Private Dental Coverage and Care Among Dentate Adults Aged 18-64 in the United States, 2014-2017. National Center for Health Statistics Data Brief No. 336, May 2019.

¹⁴ It is estimated that only small percentage of dental plans are individual plans.

¹⁵ 2015 Vermont Health Benefits Survey. Prepared by the University of Massachusetts Medical School for the Vermont Agency of Administration and Vermont Department of Labor. June 2015.

¹⁶ As of September 30, 2022. Data provided by Northeast Delta Dental, October 2022.

¹⁷ SG Premium Plus Plan, for employer size 20-50, \$0 Copay.

Finding consistent data regarding the average employer contribution to dental plans has proven elusive. In the absence of statewide data, we used the same assumptions as the previous reports, which assumed 90% for single coverage, 70% for two-person coverage, and 50% for family coverage. For comparison, Vermont Education Health Initiative (VEHI) required a minimum of 50% participation, although many employers cover as much as 100%.¹⁸

VHCURES does not collect data on dental claims, so to estimate OOP dental costs, the report uses OOP data provided by Northeast Delta Dental, specific to their Vermont book of business.¹⁹ Again, we used median rather than mean to control for outliers, which we feel provides a better representation of the OOP cost experience for a typical Vermonter with dental insurance. The chart below shows the difference between using median vs. mean.

**Out of Pocket Spending on Dental
Comparison of Median vs. Mean, 2022**

	Median	Mean
Adult	\$0	\$257
Child	\$0	\$247
Overall	\$0	\$254

Technical Information

The health and dental care numbers in the Basic Needs report are a combination of the employee-only share of premiums as well as OOP costs. For readers of this report who would like to see the specific break-out of employer share, employee share, and OOP estimates used, we have provided a chart below.

¹⁸ VEHI is a large, non-profit purchaser of health care for Vermont public schools, covering over 19,000 employees and retirees.

¹⁹ As of September 30, 2022. Data provided by Northeast Delta Dental, October 2022.

Estimated Health Insurance Premiums + Out-of-Pocket Costs (Monthly \$)

	(a)			(b)	(a) + (b)
	Health Insurance Premiums			<i>Median</i>	TOTAL est.
	Total	Employer Share	Employee Share	OOP Costs	Employee Share
2020					
Single	705	551	154	18	172
Single + 1 child	1,361	1,064	297	71	367
Single + 2 children	2,056	1,519	536	99	636
Two Adults	1,406	1,065	341	71	412
Two Adults + 2 children	2,056	1,519	536	120	656

Estimated Dental Insurance Premiums + Out-of-Pocket Costs (Monthly \$)

	(a)			(b)	(a) + (b)
	Dental Insurance Premiums			<i>Median</i>	TOTAL est.
	Total	Employer Share	Employee Share	OOP Costs	Employee Share
2020					
Single	44	40	4	0	4
Single + 1 child	82	57	25	0	25
Single + 2 children	142	71	71	0	71
Two Adults	82	57	25	0	25
Two Adults + 2 children	142	71	71	0	71

Life Insurance

There are no changes in the recommended amounts of coverage from the last study. Insurers recommend 10 to 12 times annual earnings as a proxy for the amount of coverage a family should have. To remain conservative, 10 times annual income was used for these calculations. The average annual income across a family profile, for example, a single parent with one child in both urban and rural areas is used to estimate the coverage amount. For premium pricing, the “rule of thumb” is \$0.60 per \$1,000 of coverage plus an annual \$75 policy fee. The premium pricing has been adjusted by inflation for this report to \$0.78 per \$1,000 and to a policy fee of \$97 annually. This report assumes that single persons do not have life insurance coverage.

Federal and State Income Taxes and FICA/Medicare

The tax estimates included as part of the Basic Needs Budgets are for tax year 2022 and reflect all federal changes from the 2017 Tax Cuts and Jobs Act (TCJA) as well as state personal income tax law changes made in 2018 and in 2022. The federal tax liability is calculated using TCJA-expanded standard deduction amounts for the various filing statuses (single, married filing jointly, and head of household for single parent families). The federal tax liability is net of any earned income tax credit (EITC), child tax credit (increased in TCJA), and dependent care tax credits. These calculations do not assume other forms of tax savings such as medical or dependent care savings accounts.

State tax liability is net of the state standard deduction and personal exemption amounts, the state earned income credit, which is 38% of the federal amount, the new state child tax credit, the dependent care tax credit at 72% of the federal amount, and finally the Vermont renter credit program. None of the families in the study qualify for the federal or state earned income tax credit or the state renter credit because the budgets are well above the federal and state income phase-out thresholds.

The FICA calculations are the amounts that would be withheld for Social Security and Medicare from an individual's paycheck. Employees and employers are both subject to the FICA tax. In 2022, the FICA rate for Social Security is 6.2% of all income up to \$147,000 and Medicare is 1.45% of all income.

Part VI – Considerations for the General Assembly

The Joint Fiscal Office strongly recommends that the General Assembly consider the appointment of another technical advisory council to comprehensively review, and possibly recommend updates to the statute, methodology and available data prior to the release of the 2025 report.

Areas that could be included in a review of the statute, methodology, and available data include the following:

1. Philosophy – Does the General Assembly find the basic needs budget and livable wage calculations to be useful for shaping public policy? If not, how could the study evolve?
2. Philosophy – Do the basic needs budgets and livable wage reflect reality for low-income families? Should public assistance be a part of the calculations?
3. Philosophy – Is it appropriate to use data that reflects “average costs” at the state and national level to determine “basic needs” wages?
4. Statute – Review the definitions of “basic needs” and “livable wage” to determine whether changes are appropriate.
5. Statute – Consider whether additional statutory direction is appropriate.
6. Methodology – The current data source for transportation cost calculations is inadequate. A new data source should be considered going forward.
7. Methodology – Review 2020 Census data and evaluate how Vermont has changed since the 2010 Census, and whether the basic needs budget and livable wage assumptions accurately reflect the current Vermont populace.
8. Methodology – Consider whether to merge some more minor costs (i.e. savings, telecommunications, clothing) into one category, as in other livable wage calculators.

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Appendix A – Statute

2 V.S.A. § 526. Basic needs budget and Livable Wage; report

§ 526. Basic needs budget and Livable Wage; report

(a) For the purposes of this section:

(1) "Basic needs" means the essentials needed to run a household, including food, housing, transportation, child care, utilities, health and dental care, taxes, rental and life insurance, personal expenses, and savings.

(2) "Basic needs budget" is the amount of money needed by a Vermont household to maintain a basic standard of living, calculated using current State and federal data sources for the costs of basic needs.

(3) "Livable wage" means the hourly wage required for a full-time worker to pay for one-half of the Basic Needs Budget for a two-person household with no children and employer-assisted health insurance averaged for both urban and rural areas.

(b) On or before January 15 of each new legislative biennium, beginning in 2009, the Joint Fiscal Office shall report the calculated Basic Needs Budgets of various representative household configurations and the calculated Livable Wage for the previous year. This calculation may serve as an additional indicator of wage and other economic conditions in the State and shall not be considered official State guidance on wages or other forms of compensation.

(c) The methodology for calculating Basic Needs Budgets shall be built on methodology described in the November 9, 1999 Livable Income Study Committee report, modified as appropriate by any statutory changes made by the General Assembly and subsequent modifications adopted by the Joint Fiscal Committee under subsection (d) of this section.

(d) The Joint Fiscal Committee may adopt modifications to the methodology used to determine the Basic Needs Budget calculations under subsection (c) of this section to account for public policy changes, data availability, or any other factors that have had an impact on any aspects of the methodology. Changes or revisions in methodology adopted by the Committee shall be effective no later than November in the year preceding the release of the report. (Added 2005, No. 59, § 1; amended 2007, No. 202 (Adj. Sess.), § 1; 2019, No. 144 (Adj. Session), §11(c) (redesignated from 2 V.S.A. §505).)

Appendix B – Comparison to Living Wage Calculators

The Joint Fiscal Office reviewed two separate living wage calculators to compare with the 2022 Basic Needs Budgets (BNB). The two calculators both offered living wages by county in Vermont, rather than by urban/rural area, so for purposes of this comparison Chittenden County will serve as a proxy for the urban area and Windsor County will serve as a proxy for a rural area. The first calculator is produced by the Massachusetts Institute of Technology (MIT) and is titled “Living Wage Calculator.”²⁰ The second calculator is provided by the Economic Policy Institute (EPI) and is titled “Family Budget Calculator.”²¹

The EPI calculator does not provide an estimate for family configurations of two adults (one working), and two children. Neither calculator provides an estimate for a single adult who shares housing with another unrelated adult. The MIT calculator wages are in 2021 dollars, while the EPI calculator wages are in 2020 dollars. Comparisons of hourly wages from the three sources are given in the table below.

Comparison of Living Wage Calculators

Family Type	Urban (hourly wages, per person)			Rural (hourly wages, per person)		
	BNB (2022 \$)	MIT (2021 \$)	EPI (2020 \$)	BNB (2022 \$)	MIT (2021 \$)	EPI (2020 \$)
Single	\$20.03	\$19.64	\$23.37	\$18.80	\$16.80	\$20.15
One Adult, One Child	\$35.50	\$40.14	\$42.15	\$31.00	\$34.28	\$32.52
One Adult, Two Child	\$45.92	\$50.78	\$49.91	\$39.47	\$43.31	\$38.23
Two Adults	\$15.11	\$15.30	\$16.18	\$15.55	\$13.62	\$14.53
Two Adults, Two Child	\$25.97	\$28.50	\$27.95	\$24.32	\$25.04	\$22.30
Two Adults (one works), Two Child	\$37.43	\$42.89	n/a	\$36.71	\$38.01	n/a

The table above shows that, aside from single adult households with no children, urban BNB wages tend to be lower than wages provided by MIT and EPI. The rural households are more of a mixed bag. Rural BNB wages tend to be lower than MIT, other than for households with no children. Rural BNB households tend to be higher than EPI other than single adult, no children and single adult, one child households. There are differences in methodologies between all three comparison studies. The methodology differences are highlighted below²²:

1. *Food*: BNB assumes moderate-cost USDA food plans, while MIT and EPI assume low-cost USDA food plans.
2. *Housing*: BNB assumes that a single adult is in a one-bedroom unit, while MIT and EPI assume that a single adult rents an efficiency (studio) unit.
3. *Transportation*: There is variation between transportation methodologies in all three studies. BNB relies on the National Household Travel Survey, MIT relies on Consumer Expenditure

²⁰ MIT Living Wage Calculator: <http://livingwage.mit.edu/>

²¹ EPI Family Budget Calculator: <https://www.epi.org/resources/budget/>

²² MIT Living Wage Calculator methodology: <https://livingwage.mit.edu/resources/Living-Wage-Users-Guide-Technical-Documentation-2022-05-10.pdf>

EPI Family Budget Calculator methodology: <https://www.epi.org/publication/family-budget-calculator-documentation/>

Survey data, while EPI relies on the Housing and Transportation Affordability Index created by the Center for Neighborhood Technology.²³

4. *Child care*: BNB utilizes market survey data provided by the VT Department for Children and Families. MIT relies on various state market rate surveys while EPI utilizes a state-level survey provided by the National Child Care Resource and Referral Network.
5. *Health Care*: BNB and MIT assume that families have access to employer-sponsored plans. EPI assumes that all families purchase health insurance through the Affordable Care Act (ACA) exchanges. Neither MIT nor EPI appear to include dental care in budgets.
6. *Savings*: BNB assumes savings of 5% of pre-tax income for all families. Neither MIT nor EPI build in an itemized cost for savings.
7. *Telecommunications*: BNB builds in estimated telecommunications costs based on Consumer Expenditure Survey data. MIT includes an estimated cost for broadband, which includes cell phone service, using data from service providers. EPI does not include an itemized estimate for telecommunications.
8. *Other Necessities*:
 - a. BNB does not have an “Other Necessities” category. Instead, it itemizes costs for “clothing and household supplies,” “personal expenses,” “telecommunications,” “life and renters insurance,” and “savings.” When these costs are added up, they are significantly higher than MIT costs for “other necessities” but are very close, on average, to EPI costs for “other necessities.”
 - b. MIT Incorporates Consumer Expenditure Survey costs for: 1) apparel and services, 2) housekeeping supplies, 3) personal care products and services, 4) reading, and 5) miscellaneous. All costs were adjusted for regional variations. *Additionally*, MIT now has a separate category for “Civic Engagement” that includes Consumer Expenditure Survey data for: 1) fees and admissions, 2) audio and visual equipment and services, 3) pets, 4) toys, 5) hobbies and playground equipment, 6) other entertainment supplies, 7) equipment and services, 8) reading, and 9) education.
 - c. EPI incorporates Consumer Expenditure Survey costs for: 1) apparel, 2) personal care, 3) household supplies, 4) reading materials, and 5) school supplies.
9. *Taxes*: BNB bases budget calculations off tax year 2022 tax codes for federal and state taxation purposes. MIT utilizes a micro-simulation model from the Urban-Brookings Tax Policy Center to calculate overall federal (income and payroll) tax burden and utilizes the CCH State Tax handbook to calculate state tax burden. EPI utilizes a micro-simulation model called TAXSIM from the National Bureau of Economic Research to calculate the overall tax burden.

²³ CNT Housing + Transportation Affordability Index: <https://htaindex.cnt.org/map/>