

Why Working Families Have Trouble Making Ends Meet: The Monthly Budget of a Food-Insecure Vermont Family

*Based on a four-member family living in a rural area of the state:
Two adult wage earners, and two children ages 4 and 6.*

Income:

Two full-time wage earners: \$10.00 @ 40 hours/week x 4.3 weeks/month x 2: **\$3,440**
Note: total yearly income is \$41,280 (168% of the poverty level)

Expenses*:

Basic necessities for a family of four, including:

Rent, heat, electricity, transportation, food, etc.: \$4,765
Child Care (minus a 40% subsidy): + \$753
Total monthly expenses: \$5,518

**Estimates from the 2015 Basic Needs Budget of the VT Joint Fiscal Office (see back)*

\$3,440 in Income – \$5,518 in Expenses = Monthly deficit of (\$2,078)

Nutrition programs available to this family (per month):

3SquaresVT¹: \$254
WIC²: \$50
School Meals³: \$53
Child care meals (CACFP)³: + \$81
Total additional benefits: \$438

Monthly deficit with nutrition programs: (\$1,640)

Common State and Federal Tax Credits available to this family (per month):

Federal Child Tax Credit (\$1,000 per child per year): \$167
Federal Earned Income Tax Credit (\$2,772 per year): \$157
Vermont Earned Income Tax Credit (\$887 per year): + \$50
Total tax credit: \$374

Monthly deficit with Federal nutrition benefits and common tax credits: (\$1,266)

Annual deficit: (\$15,192)

Vermont's Basic Needs Budget for a Four Member Family⁴

Family Characteristics:

- 🌿 Two wage earners, working full-time at minimum wage
- 🌿 Two children, ages four and six
- 🌿 Family lives in rural Vermont (outside of Chittenden County)
- 🌿 Receives employer-sponsored health insurance

Monthly Expenses⁵ *as defined by the Vermont Joint Fiscal Office*

Category	Cost/Month
Food (moderate cost plan)	\$997
Housing (includes rent & utilities)	\$984
Transportation	\$1,089
Health Care	\$519
Dental	\$91
Clothing, household, personal expenses	\$601
Telecommunications	\$134
Insurance/Savings	\$350
Total Monthly Expenses	\$4,765
Annual Expenses	\$57,180

¹Estimated using "How Much Can I Get?" calculator on vermontfoodhelp.com

²Average market value amount for one child age 4

³Estimated market value using the "Expenditure on Children by Families, 2015" of the USDA, online at: <http://www.cnpp.usda.gov/>

⁴This information was published in the "2017 Basic Needs Budget Report" of the VT Joint Fiscal Office, online at: <http://www.leg.state.vt.us/jfo>

⁵Child care not included