

Demographics and Basic Needs Budgets Comparison

Senate Committee on Economic Development, Housing and General Affairs

Patrick Titterton, Senior Fiscal Analyst

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Outline

- Summary of the demographic assumptions made in the report
- Vermont household composition Census data
- Age and sex distribution of children
- Geographic distribution of Vermonters
- Side-by-side family configuration comparison
- BNB, MIT and EPI comparison



Assumptions



Household configurations

- Basic needs budgets and livable wages are calculated for seven household configurations:
 - Single person
 - Single person, shared housing
 - 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
- The livable wage is based on the calculated budgets for a single person, in shared housing.



Other Household Assumptions

- Single persons and single parents are the average between men and women between 20 and 50 years old and work outside the home; all other adults are between 20 and 50 years old.
- Two-adult households are assumed to be married couples or cohabitating partners.
- Single persons, in shared housing are assumed to share housing with one roommate.
- 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.



Household Composition in Vermont



Vermont Household Types

Category	Percent Share	Total
Married Households	47%	123,588
Cohabiting Households	9%	23,222
Single Households	31%	80,511
Households No Spouse/Partner Present	13%	35,193
Total	100%	262,514

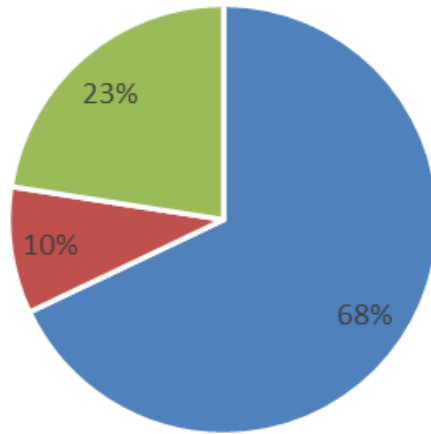
Source: American Community Survey

- The two most common household types in Vermont are married and single (living alone) which account for 78% of total households.
- There are 35,193 (13%) households where there is no spouse/partner present but could include children or roommates.
- There are 23,222 (9%) cohabitating partner households making it the least common type.
- Note: figures above are not controlled for homeownership, age or income.



Vermont Households with children

Vermont Households with Children



■ Married ■ Cohabiting ■ Single parent Households - no spouse/partner present

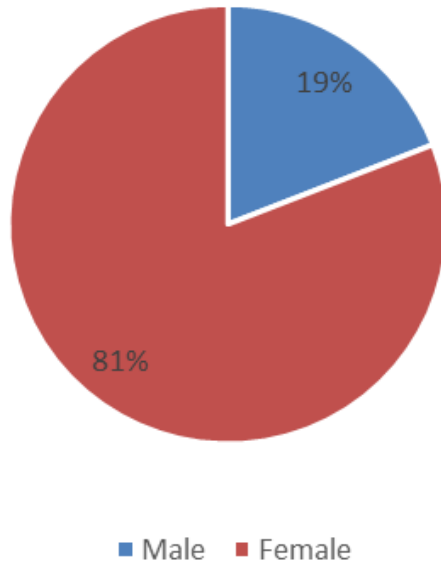
Source: American Community Survey

- Overall, there are 63,429 VT households with children which equates to 24% of total households.
- 68% of these households have two adults that are married.
- 23% of these households are single parent households.
- 10% of these households have two adults that are cohabitating.



Single Households with children

Gender of Single Householder with Children

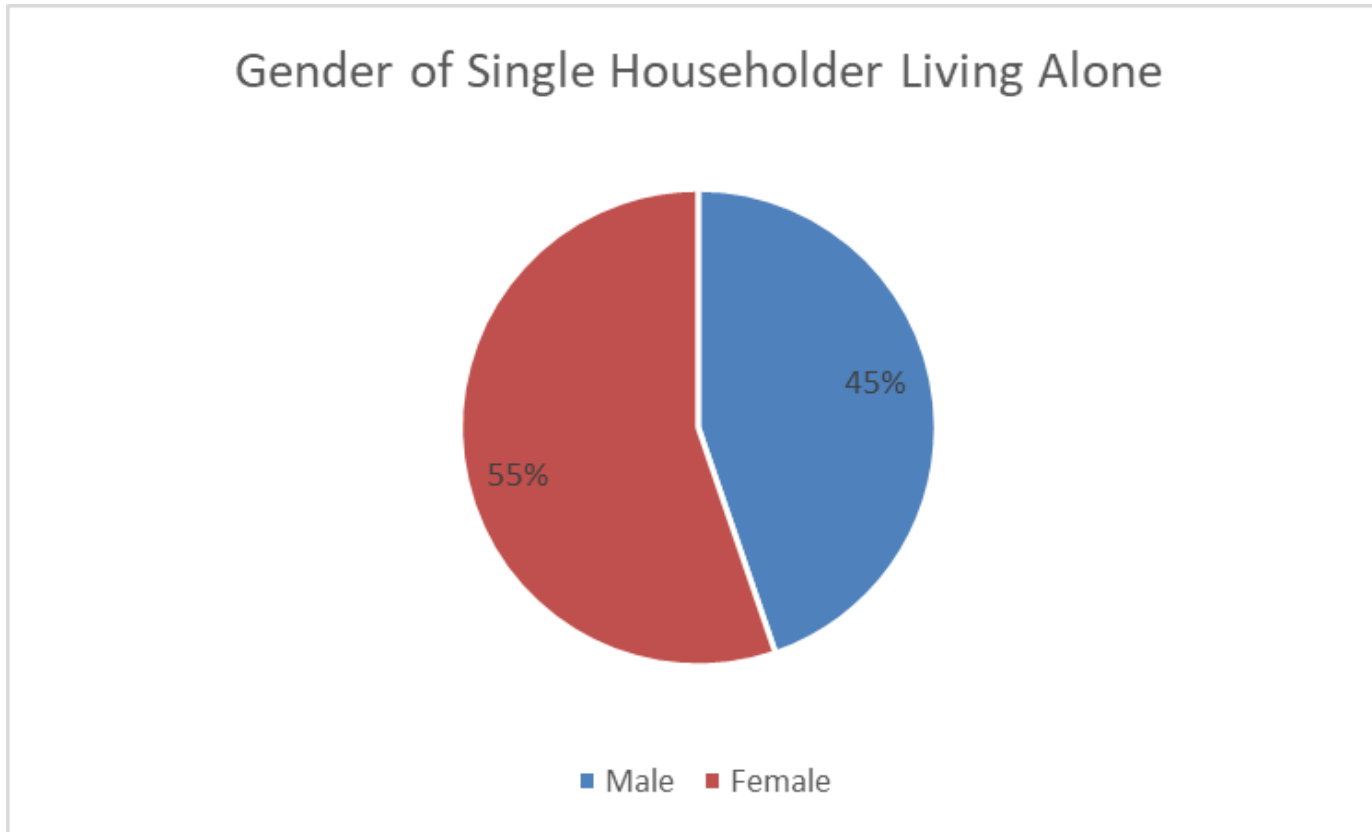


Source: American Community Survey

- 23% of households with children are single.
- Of these, the 19% of the householders are male while 81% are female.
- Reminder: the basic needs budget report assumes that this householder is female.



Single Households (living alone)



- Of the 80,511 VT households with a single adult living alone, 36,029 (45%) are male and 44,482 (55%) are female.

Source: American Community Survey



Two Adult Households without Children

- To identify this population, the 5-year American Community Survey microdata available through IPUMS was used.
- Only two adult households without children were used from the sample.
- Households where the householders were over the age of 64 were removed from the sample.
- Households earning more than \$75,000 in combined wages were removed from the sample.
- Households living in group quarters were removed from the sample.
- Variables for marital status and the number of couples present in the household were used to determine which were married or cohabitating and those who were living with another adult who is not a spouse or partner (i.e. roommates).



Two Adult Households without Children

Two Adult Households	
Number Married or Cohabiting	Number Living with a Roomate
25,240	5,076

Average Age	
Married or Cohabiting	Roomates
45.8	38.0

- There are an estimated 25,000 VT married or cohabiting households without children, under the age of 65, and have combined wages below \$75,000.
- Using the same parameters, there are approximately 5,100 households with two adults who are not spouses/partners.



Vermont's Children



Assumption Reminder

- 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.
- These assumptions have been used since the first report.
- The ages were assumed because the 4 year old would be preschool age and the 6 year old would be school age, which affects household childcare spending.



Vermont Children Ages

	2008		2022		Difference	
	Count	Share	Count	Share	Count	Share
Under 5 years	32,344	21.0%	27,594	20.5%	-4,750	-0.5%
5 to 9 years	34,933	22.7%	31,579	23.5%	-3,354	0.8%
10 to 14 years	38,963	25.3%	33,802	25.1%	-5,161	-0.2%
15 to 19 years	47,893	31.1%	41,564	30.9%	-6,329	-0.2%
Total	154,133	100%	134,539	100%	-19,594	0.0%

Source: American Community Survey

- Between the time when the 2008 and 2023 Technical Advisory Committees convened, there are almost 20,000 fewer children in Vermont.
- However, the distribution of ages is largely unchanged.



Vermont Children Age by Sex

	2008		2022		Change	
	Male	Female	Male	Female	Male	Female
Under 5 years	51.6%	48.3%	50.9%	49.1%	-0.7%	0.8%
5 to 9 years	51.5%	48.1%	51.6%	48.4%	0.1%	0.3%
10 to 14 years	51.2%	47.9%	52.1%	47.9%	0.9%	0.0%
15 to 19 years	51.6%	47.4%	51.8%	48.2%	0.2%	0.8%
Total	51.5%	47.9%	51.6%	48.4%	0.2%	0.5%

Source: American Community Survey

- Between the time when the 2008 and 2023 Technical Advisory Committees convened, the split between male and female children is largely unchanged.



Average Number of Children

- There are approximately 63,000 Vermont households with children under the age of 18.
- There are approximately 115,900 resident children under the age of 18 in Vermont.
- This means that on average there are 1.83 children under the age of 18 among those households that have children.

Source: American Community Survey



Geographic Analysis



Geographic Assumptions

- The report includes calculations for each of the household configurations for both urban and rural areas.
 - The urban designation refers to Chittenden County and relies on data classified as the Burlington Metropolitan Statistical Area (MSA).
 - The rural designation refers to the rest of the State.
- **Reminder:**
 - The livable wage is the average between the urban and rural wages for a two-adult household with no children.



Urban and Rural Populations

County	Urban or Rural	Population (18 and up)	% of Population (18 and up)
Addison	Rural	31,101	6%
Bennington	Rural	30,152	6%
Caledonia	Rural	24,503	5%
Chittenden	Urban	137,649	26%
Essex	Rural	4,939	1%
Franklin	Rural	38,700	7%
Grand Isle	Rural	5,980	1%
Lamoille	Rural	20,644	4%
Orange	Rural	23,886	5%
Orleans	Rural	21,928	4%
Rutland	Rural	49,974	10%
Washington	Rural	48,511	9%
Windham	Rural	37,607	7%
Windsor	Rural	47,174	9%
Total		522,748	100%

- This report assumes that Chittenden County is urban while the rest of the state is rural
- Chittenden County has the largest adult population in Vermont

Source: American Community Survey



Urban and Rural Adult Populations

Area	Population (18 and up)	% of Population (18 and up)
Rural	385,099	74%
Urban	137,649	26%

Source: American Community Survey

- Chittenden County has by far the largest adult population, comprising one quarter of the state's adult population.
- 74% of Vermont adults live in counties considered rural.



Basic Needs Budgets Comparisons



Basic Needs Budget Comparison - 2024

Single Person

Single, Shared Housing

	Urban	Rural
Category <i>(Cost estimates are per month)</i>		
Food	481	481
Housing	1,476	1,046
Transportation	534	627
Health Care	223	223
Dental Care	4	4
Child Care	0	0
Clothing and Household Expenses	173	173
Personal Care Products	47	47
Miscellaneous Expenses	152	152
Telecommunications	122	122
Rental Insurance	22	22
Term Life Insurance	0	0
Savings	162	145
Total Monthly Expenses	3,396	3,042
Annual Estimates		
Annual Expenses	40,750	36,500
Federal and State Taxes	9,123	7,846
Annual Income	49,873	44,346
Hourly Livable Wage <i>Average Wage Per Earner</i>	\$ 23.98	\$ 21.32

	Urban	Rural
Category <i>(Cost estimates are per month)</i>		
Food	481	481
Housing	968	641
Transportation	534	627
Health Care	223	223
Dental Care	4	4
Child Care	0	0
Clothing and Household Expenses	153	153
Personal Care Products	47	47
Miscellaneous Expenses	152	152
Telecommunications	96	96
Rental Insurance	11	11
Term Life Insurance	0	0
Savings	133	122
Total Monthly Expenses	2,803	2,557
Annual Estimates		
Annual Expenses	33,631	30,684
Federal and State Taxes	6,983	6,098
Annual Income	40,614	36,782
Hourly Livable Wage <i>Average Wage Per Earner</i>	\$ 19.53	\$ 17.68



Basic Needs Budget Comparison - 2024

Two Adults, No Children (two wage earners)

Category <i>(Cost estimates are per month)</i>	Urban	Rural
Food	882	882
Housing	1,476	1,046
Transportation	1,069	1,296
Health Care	585	585
Dental Care	24	24
Child Care	0	0
Clothing and Household Expenses	254	254
Personal Care Products	73	73
Miscellaneous Expenses	304	304
Telecommunications	158	158
Rental Insurance	22	22
Term Life Insurance	55	55
Savings	245	235
Total Monthly Expenses	5,147	4,934
Annual Estimates		
Annual Expenses	61,766	59,203
Federal and State Taxes	12,315	11,542
Annual Income	74,081	70,746
Hourly Livable Wage	\$ 35.62	\$ 34.01
<i>Average Wage Per Earner</i>	17.81	17.01

Single, Shared Housing

Category <i>(Cost estimates are per month)</i>	Urban	Rural
Food	481	481
Housing	968	641
Transportation	534	627
Health Care	223	223
Dental Care	4	4
Child Care	0	0
Clothing and Household Expenses	153	153
Personal Care Products	47	47
Miscellaneous Expenses	152	152
Telecommunications	96	96
Rental Insurance	11	11
Term Life Insurance	0	0
Savings	133	122
Total Monthly Expenses	2,803	2,557
Annual Estimates		
Annual Expenses	33,631	30,684
Federal and State Taxes	6,983	6,098
Annual Income	40,614	36,782
Hourly Livable Wage	\$ 19.53	\$ 17.68
<i>Average Wage Per Earner</i>		



Basic Needs Budget Comparison

Single Parent, One Child

	Urban	Rural
Category <i>(Cost estimates are per month)</i>		
Food	705	705
Housing	1,936	1,282
Transportation	595	707
Health Care	477	477
Dental Care	24	24
Child Care	650	433
Clothing and Household Expenses	275	275
Personal Care Products	70	70
Miscellaneous Expenses	228	228
Telecommunications	122	122
Rental Insurance	22	22
Term Life Insurance	52	52
Savings	258	220
Total Monthly Expenses	5,413	4,617
Annual Estimates		
Annual Expenses	64,962	55,407
Federal and State Taxes	9,505	6,720
Annual Income	74,466	62,127
Hourly Livable Wage <i>Average Wage Per Earner</i>	\$ 35.80	\$ 29.87

Single Parent, Two Children

	Urban	Rural
Category <i>(Cost estimates are per month)</i>		
Food	1,019	1,019
Housing	1,936	1,282
Transportation	595	707
Health Care	849	849
Dental Care	71	71
Child Care	867	650
Clothing and Household Expenses	365	365
Personal Care Products	84	84
Miscellaneous Expenses	304	304
Telecommunications	122	122
Rental Insurance	22	22
Term Life Insurance	62	62
Savings	315	277
Total Monthly Expenses	6,610	5,814
Annual Estimates		
Annual Expenses	79,323	69,769
Federal and State Taxes	10,250	7,013
Annual Income	89,573	76,782
Hourly Livable Wage <i>Average Wage Per Earner</i>	\$ 43.06	\$ 36.91



Basic Needs Budget Comparison

Two Adults, Two Children (one wage earner)

	Urban	Rural
Category <i>(Cost estimates are per month)</i>		
Food	1,372	1,372
Housing	1,936	1,282
Transportation	1,082	1,328
Health Care	882	882
Dental Care	71	71
Child Care	0	0
Clothing and Household Expenses	290	290
Personal Care Products	86	86
Miscellaneous Expenses	456	456
Telecommunications	158	158
Rental Insurance	22	22
Term Life Insurance	66	66
Savings	321	301
Total Monthly Expenses	6,742	6,314
Annual Estimates		
Annual Expenses	80,899	75,763
Federal and State Taxes	11,116	9,572
Annual Income	92,015	85,335
Hourly Livable Wage <i>Average Wage Per Earner</i>	\$ 44.24	\$ 41.03

Two Adults, Two Children (two wage earners)

	Urban	Rural
Category <i>(Cost estimates are per month)</i>		
Food	1,372	1,372
Housing	1,936	1,282
Transportation	1,082	1,328
Health Care	882	882
Dental Care	71	71
Child Care	758	758
Clothing and Household Expenses	440	440
Personal Care Products	86	86
Miscellaneous Expenses	456	456
Telecommunications	158	158
Rental Insurance	22	22
Term Life Insurance	74	74
Savings	367	346
Total Monthly Expenses	7,704	7,276
Annual Estimates		
Annual Expenses	92,443	87,306
Federal and State Taxes	11,901	10,357
Annual Income	104,344	97,664
Hourly Livable Wage <i>Average Wage Per Earner</i>	\$ 50.17	\$ 46.95
	\$ 25.08	\$ 23.48



Basic Needs Budget Report, MIT Livable Wage Calculator, and Economic Policy Institute Comparison



Livable Wage Calculator Comparison

- The 2024 Basic Needs and Livable Wage Report reviews the MIT and EPI livable wage calculators.
- Both calculators offer livable wages by county in Vermont rather than the urban/rural differentiation. Chittenden and Windsor counties are used as proxies.
- EPI does not include a family configuration for a two-adult household, with two kids and one wage earner.
- Neither include a budget for a single person in shared housing.



Livable Wage Calculator Comparison

Comparison of Living Wage Calculators

Family Type	Urban (hourly wages, per person)			Rural (hourly wages, per person)		
	BNB (2024 \$)	MIT (2023 \$)	EPI (2023 \$)	BNB (2024 \$)	MIT (2023 \$)	EPI (2023 \$)
Single	\$23.98	\$24.69	\$27.21	\$21.32	\$22.98	\$24.27
Single, Shared Housing	\$19.53	n/a	n/a	\$17.68	n/a	n/a
One Adult, One Child	\$35.81	\$45.80	\$48.15	\$29.87	\$41.73	\$40.31
One Adult, Two Child	\$43.06	\$59.26	\$59.30	\$36.91	\$54.38	\$49.35
Two Adults	\$17.94	\$17.13	\$18.45	\$17.14	\$16.11	\$17.51
Two Adults, Two Child	\$25.65	\$32.01	\$32.84	\$23.61	\$29.73	\$27.80
Two Adults (one works), Two Child	\$44.51	\$47.20	n/a	\$41.29	\$43.32	n/a

Note: a review of methodology differences between the three calculators is included in the 2024 BNB report.



Questions?

