

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: \$8.46 @ 40 hours/week x 4.3 weeks/month x 2: **\$2,910**
Note: total yearly income is \$34,920 (151% of the poverty level)

Expenses*:

Basic necessities for a family of four, including:

Rent, heat, electricity, transportation, food, etc.: \$4,551
Child Care (minus a 50% subsidy): + \$495
Total monthly expenses: \$5,046

**Estimates from the 2013 Basic Needs Budget of the VT Joint Fiscal Office (see back)*

\$2,910 in Income – \$5,046 in Expenses = Monthly deficit of (\$2,136)

Nutrition programs available to this family (per month):

3SquaresVT¹: \$306
WIC²: \$56
School Meals³: \$41
Child care meals (CACFP)³: + \$64
Total additional benefits: \$467

Monthly deficit with nutrition programs: (\$1,669)

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 (\$2,570 per year): \$214
Vermont Earned Income Tax Credit (\$822 per year): + \$69
Total tax credit: \$450

Monthly deficit with Federal nutrition benefits and common tax credits: (\$1,219)

Annual deficit: (\$14,628)

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)	\$995
Housing (includes rent & utilities)	\$923
Transportation	\$1,174
Health Care	\$377
Dental	\$105
Clothing, household, personal expenses	\$520
Telecommunications	\$133
Insurance/Savings	\$324
Total Monthly Expenses	\$4,551
Annual Expenses	\$54,612

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

²Average market value of food box plus Fruit & Veggie Card amount for one child age 4

³Estimated market value using the "Expenditure on Children by Families, 2011" of the USDA, online at: <http://www.cnpp.usda.gov/>

⁴This information was published in the "2013 Basic Needs Budget Report" of the VT Joint Fiscal Office, online at: <http://www.leg.state.vt.us/jfo>

⁵Child care not included