

# 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):

3SquaresVT<sup>1</sup>: \$254  
WIC<sup>2</sup>: \$50  
School Meals<sup>3</sup>: \$53  
Child care meals (CACFP)<sup>3</sup>: + \$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 Family<sup>4</sup>

## 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 Expenses<sup>5</sup> 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
<b>Total Monthly Expenses</b>	<b>\$4,765</b>
<b>Annual Expenses</b>	<b>\$57,180</b>

<sup>1</sup>Estimated using "How Much Can I Get?" calculator on [vermontfoodhelp.com](http://vermontfoodhelp.com)

<sup>2</sup>Average market value amount for one child age 4

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

<sup>4</sup>This 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>

<sup>5</sup>Child care not included