

Why families have trouble making ends meet:

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:

Primary wage earner: \$7.46 @ 40 hours/week x 4.3 weeks/month =	\$ 1,283
Secondary wage earner / at home part time with children: \$7.25 @ 25 hours/week x 4.3 weeks/month =	\$ 779
Total monthly income:	\$ 2,062
Note: Total yearly income is \$24,744—or—123% of the poverty level.	

Expenses:*

Basic necessities for a family of 4, including:	
Rent, heat, electricity, transportation, food, etc.	\$ 3,408
Child Care (minus a subsidy of \$221/mo.)	\$ 188
Total monthly expenses:	\$ 3,596

* Estimates from the 2005 Basic Needs Budget of the VT Joint Fiscal Office (see back)

Deficit each month without federal nutrition benefits: (\$ 1,534)

Federal Nutrition Benefits Available to this Family (per month)

Food Stamps:	\$ 313
WIC (supplemental food package)— <i>estimated market value</i> :	\$ 44
School meals— <i>estimated market value</i> :	\$ 50
Child care meals (CACFP):	\$ 35
Total additional benefits:	\$ 442

Deficit each month even with nutrition benefits: (\$ 1,092)

Tax Credits (per month)

Federal EITC: (\$2,439 for year):	\$ 203
Vermont EITC (at 32%):	\$ 65
Total Tax Credit	\$ 268

Deficit even with nutrition benefits *and* tax credits: (\$ 824)

Basic Needs Budget for Two Adults & Two Children¹

Family Characteristics:

- Two wage earners
- Live in rural Vermont
- No Employee Assisted Healthcare

Category	Cost/Month
Food (low cost plan)	\$ 636
Rent (includes utilities & telephone)	\$ 688
Health Care ²	\$ 90
Transportation	\$ 1029
Clothing/Household	\$ 359
Insurance/Savings	\$ 44
Personal Expenses	\$ 494
Dental Care	\$ 68
Total Monthly Expenses	\$3,408

*To learn more about how these numbers are calculated, ask for a copy of our **information packet** about sources and data calculations.*

¹ This information was published in the 2005 Basic Needs Budget of the Vermont Joint Fiscal Office, online at <http://www.leg.state.vt.us/jfo>

² We calculated health care costs based upon the \$90/month premium quoted by a Department of Health employee for two adults using VHAP. The two children would qualify for free health care through Dr. Dynasaur.