

ALICE ESSENTIALS INDEX

Measuring Inflation for Basic Needs

2020 NATIONAL REPORT



May 2020





UNITED FOR ALICE: A GRASSROOTS MOVEMENT

United For ALICE is a center of innovation around **ALICE**, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – a previously hidden population of hardworking households earning more than the Federal Poverty Level (FPL), but not enough to afford necessities. Since 2007, the ALICE research team has developed and refined measures to assess county-level financial hardship across the U.S. These measures shine a light on ALICE families, the jobs and wages available to them, their local cost of living, and the choices they must make when they cannot make ends meet. Equipped with this data, ALICE partners convene, advocate, and innovate in their local communities to highlight the challenges faced by ALICE households and to generate solutions that promote financial stability.

ALICE Households Across the U.S.

In recent years, the picture of a robust U.S. economy has concealed the economic reality that approximately 40% of American families struggle to make ends meet. In 2017, 13% of U.S. households earned below the FPL, and another 28% were ALICE.

ALICE households have income above the FPL but not enough to afford the basic necessities of housing, child care, food, transportation, health care, and a smartphone plan. They live paycheck-to-paycheck. And because they earn above the FPL, they are largely ineligible for public assistance programs.

The number of households who live in poverty or who are ALICE increased significantly through the Great Recession, from 2007 to 2010. According to the official FPL, the share of households in poverty peaked at 15% from 2012 to 2014 and has decreased since. But in reality, financial hardship has continued to increase: The number of ALICE households rose from 20% of all U.S. households in 2007 to 27% in 2010, and to 28% in 2017.

We All Know ALICE

ALICE represents people of all ages, genders, races, and ethnicities who get up each day to go to work but aren't sure if they'll be able to pay for food, medications, or quality child care for their own families. ALICE lives in every community and every county across the U.S. – rural, urban, and suburban. They are our preschool teachers, home health aides, store clerks, and office assistants – workers who are essential to keeping our communities humming, yet who struggle to pay their own basic bills. Consensus is growing: More than a statistic, ALICE is a critical part of every community and is integral to our economy.

This grassroots movement represents United Ways, corporations, and nonprofits in Arkansas, Connecticut, Florida, Hawai'i, Idaho, Illinois, Indiana, Iowa, Louisiana, Maryland, Michigan, New Jersey, New York, Ohio, Oregon, Pennsylvania, Tennessee, Texas, Virginia, Washington, and Wisconsin. **We are United For ALICE.**

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ALICE RESEARCH AND METHODOLOGY

United For ALICE conducts timely, high-quality research to better understand the nature and scope of financial hardship in the U.S. — from a national perspective, down to the local level. To develop the ALICE Essentials Index, ALICE researchers collaborated with a Methodology Advisory Committee composed of experts from across the country. This collaborative model ensures that all ALICE products and tools are based on unbiased data that is transparent, replicable, current, and sensitive to local context.

Research Team

Director and Lead Researcher: Stephanie Hoopes, Ph.D.

Research Support Team:

Andrew Abrahamson; Ashley Anglin, Ph.D.; Catherine Connelly, D.M.H.; Max Holdsworth, M.A.; Dan Treglia, Ph.D.

ALICE Methodology Advisory Committee

Mark Abraham

DataHaven

Regina Aris, M.B.A.

Baltimore Metropolitan Council

Charles Betley, M.A.

The Hilltop Institute, University of Maryland Baltimore County

Sue Books, Ed.D.

State University of New York at New Paltz

Katharine H. Briar-Lawson, Ph.D.

University at Albany

Tristi Charpentier, M.M.C

Hughey and Angelina Wilson Foundation

René Cintrón, Ph.D.

Louisiana Community & Technical College System

Joseph Czajka

Hudson Valley Pattern for Progress

Elizabeth B. Erbaugh, Ph.D.

Stockton University

Huda Fadel, M.P.H., Ph.D.

Blue Cross Blue Shield of Michigan

Sarah Ficenec, Ph.D.

Schaefer Center for Public Policy, University of Baltimore

Jeffrey J. Hatala, Ph.D.

Texas A&M University

Carla Hostetter

Office of Hawaiian Affairs

Maria D. Ilcheva, Ph.D.

The Metropolitan Center, Florida International University

Jonathan E. McBride, M.P.P.M.

City of Hampton, Community Development

Daniel McCormick

City of Hampton, Community Development

John McMullen, Ph.D., M.A.

Frostburg State University

Jan Moller

Louisiana Budget Project

Benjamin Orr, M.P.A.

Maryland Center on Economic Policy

Carrie Poser

Wisconsin Balance of State Continuum of Care

Gloria Putiak, M.U.R.P.

Children's Services Council of Broward County

Richard Rodems, Ph.D.

University of Michigan

Rene Perez Rosenbaum, Ph.D.

Michigan State University

Darrell Stroud, M.B.A.

Retired-BMO Private Bank

Mary Welch-Flores, M.S.H.A, M.B.A.

Valley Health

Diane Keyser Wentworth, Ph.D.

Fairleigh Dickinson University

Aimee N. White, M.Ed.

Custom Evaluation Services

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INTRODUCTION

An appropriate rate of inflation — not too high, not too low — is an important pillar of our economy, ensuring that workers can maintain their household budgets and businesses can grow profitably. According to the official measure of inflation, the Consumer Price Index (CPI), this objective has been met over the last decade, with prices increasing at an annual rate of 1.8%. Yet the CPI tracks change over time in the cost of all goods and services regularly purchased by urban consumers in the U.S. In casting this wide a net, the measure conceals important variations in purchasing by income.

The reality is that 40% of U.S. households struggle to make ends meet, and consumers at different income levels buy different goods and services. To show that the prices of these commodities increase at different rates, we introduce the **ALICE Essentials Index**. The Index reveals that over the last decade, the cost of basic goods (the primary items that low-income households buy) rose 3.4% annually — nearly twice as fast as the CPI.

This difference matters: The Federal Reserve, Congress, and the White House use the CPI to guide policy, including adjustments to such key benefits and levels as Social Security and the Federal Poverty Level (FPL). When eligibility, benefits, and program levels do not keep pace with the needs they were designed to meet, the effectiveness of the policies is diminished, with direct consequences for program recipients.

THE ALICE ESSENTIALS INDEX

In recent years, the picture of a robust U.S. economy has concealed the economic reality that approximately 40% of American families struggle to make ends meet. In 2017, 13% of U.S. households were below the FPL, and another 28% were **ALICE** — **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed¹. ALICE households have income above the FPL, but not enough to afford the basic necessities of housing, child care, food, transportation, health care, and a smartphone plan. Because they earn above the FPL, they are largely ineligible for public assistance programs such as the Supplemental Nutrition Assistance Program (SNAP) or Temporary Assistance for Needy Families (TANF).

Part of the picture of a strong economy is created by the CPI, one of the most widely trusted and utilized measures of national economic status. Yet this measure includes items typically beyond the means of households struggling to make ends meet — items such as electronics, new vehicles, furniture, and jewelry.

The need to better understand the effect of inflation on low-income households has been recognized since the 1970s, yet little progress has been made.² The biggest effort was in 2006, when the Federal Reserve Bank of Chicago tested the Income Based Economic Index (IBEX), an instrument to measure inflation for a range of demographic and socioeconomic groups. The IBEX found significant differences in the list of consumer goods and services — known as a market basket — purchased by different income groups, as well as higher inflation rates for vulnerable populations. However, the index was never further developed.³

The ALICE Essentials Index aims to fill this gap and bring the reality of ALICE household costs to the forefront. The Index tracks only the cost of six categories of basic goods and services essential to living and working in the modern economy: housing, child care, food, transportation, health care, and a basic smartphone plan.

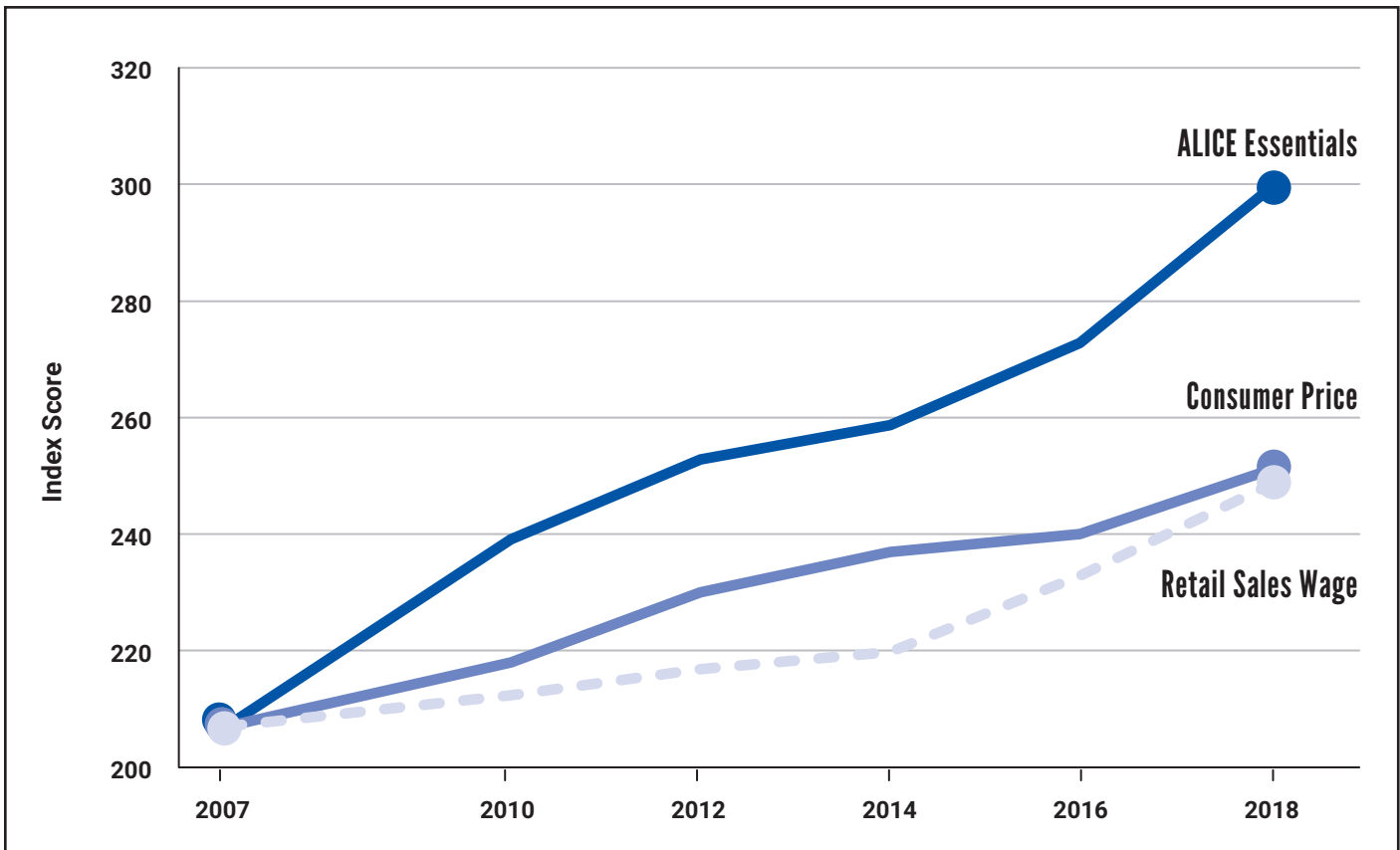
With this focus, the ALICE Essentials Index demonstrates that the rise in the cost of these household basics far outpaces increases in the cost of the CPI's total basket of goods and services. While the CPI reported an annual inflation rate of 1.8% over the last decade, the cost of basic goods as reflected in the ALICE Essentials Index rose 3.4% annually over the same period (Figure 1). To put these rates in perspective, workers in the largest occupation in the U.S., retail sales, saw their wages increase at a slower pace than either index: Their hourly wage increased from \$9.69 in 2007 to \$11.63 in 2018, an annual increase of 1.7%.⁴

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Figure 1.
Comparison of Inflation, Metropolitan Areas, United States, 2007-2018



Note: The comparison is based on the counties in the 38 Metropolitan Statistical Areas covered by the CPI. ALICE Essentials Index and Retail Sales were adjusted to match the CPI of 207 in 2007.

Sources: ALICE Essentials Index, 2007-2018; Bureau of Labor Statistics, 2019-CPI

The difference between these measures is not merely an academic issue but a practical and critical one, because of the CPI's role as a touchstone for economic policy. The Federal Reserve Bank uses the rate of inflation to guide monetary policy, including setting interest rates and bank reserve requirements, which in turn impacts the cost of borrowing money. Congress and the White House use the CPI to benchmark increases to Social Security, veterans', and Federal Civil Service retirees' benefits, as well as to set the FPL and determine eligibility for government assistance programs.

How is the ALICE Essentials Index Calculated?

The ALICE Essentials Index provides a national, standardized measure of the change over time in the cost of six categories of essential household items: housing, child care, food, transportation, health care, and a smartphone plan. These costs are calculated for three of the most common household compositions: two adults, a family with two children, and a single senior (age 65 and over).⁵

Unlike the CPI, which includes only a sample of metropolitan areas, the ALICE Essentials Index tracks costs in all 3,000-plus U.S. counties; it provides an index for all counties combined, as well as separate urban and rural inflation indices. The Index bases these costs on the ALICE Household Survival Budget, a measure developed to calculate the bare-minimum cost of living in each county in the U.S. The Household Survival Budget uses publicly available, official sources to calculate the cost of household essentials, as outlined below (and detailed further in Appendix A):



Housing is the biggest expense for ALICE families and accounts for the largest component of the ALICE Essentials basket. Using the Department of Housing and Urban Development's Fair Market Rent (FMR), adjusted for inter-county differences, the cost of housing increased by 38% from 2007 to 2018, an annual increase of 3.2%.



Child care is critical to allow parents to work and is therefore included in the Index. Based on the cost of registered Family Child Care Homes, the least expensive organized care option, the cost of child care increased by 26% from 2007 to 2018, an annual increase of 2.1%.



Food, as measured by the cost of the U.S. Department of Agriculture's (USDA) Thrifty Food Plan, is the fastest-growing essential budget item. The cost of food increased 80% from 2007 to 2018, an annual increase of 5.5%.



Transportation costs reflect the running costs of a car or, where available, the cost of public transportation. These basic transportation costs increased by 27% from 2007 to 2018, an annual increase of 2.2%. These costs do not include the purchase of a new vehicle, an expense that has remained fairly steady over time.⁶



Health care needs vary between households more than any other budget item, depending on health status. For the Index, minimal health care costs reflect the employee's share of employer-sponsored health insurance plus out-of-pocket costs from the Agency for Healthcare Research and Quality's Medical Expenditure Panel Survey (MEPS). These costs increased by 43% from 2007 to 2018, an annual increase of 3.3%.



Technology costs are those for the lowest-cost smartphone plan as estimated by Consumer Reports. According to usage rates, smartphones became essential for work in 2016, but the cost has been flat ever since.⁷

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How Does the ALICE Essentials Index Compare?

To better understand the ALICE Essentials Index, it is helpful to see how it compares to other inflation measures (Figure 2). Each index was developed for different purposes and therefore provides different economic insights; all are useful tools for policymakers. (For additional details on the methodology of the ALICE Essentials Index, see Appendix A.)

The Consumer Price Index (CPI-U): Developed by the BLS in 1913, the CPI-U tracks the retail price of select goods and services purchased by urban consumers, covering 211 categories that include food and beverages, housing, apparel, transportation, medical care, recreation, education, and communication services. The index tracks prices for consumers in 75 primary sampling units in 38 Metropolitan Statistical Areas.⁸ The CPI-U increased at an annual rate of 1.8% from 2007 to 2018.⁹

The BLS and the U.S. Commerce Department's Bureau of Economic Analysis have developed variations of the CPI over time. While these variations address different technical collection methods, the differences among them are barely noticeable on an annual basis, so they are not included in Figure 1.¹⁰

The Billion Prices Index: The Billion Prices Project at MIT uses e-commerce to gather massive numbers of daily real-time data points for a basket of goods and services purchased in the U.S. and abroad. It tracks prices online and incorporates new products and sellers automatically.¹¹ The Billion Prices Index for the U.S. increased at an annual rate of 1.3% from 2008 to 2015 (the only years for which U.S. data is available).¹²

The Everyday Price Index: Developed by the American Institute for Economic Research, the Everyday Price Index measures changes in the price of the goods and services purchased by the average American once a month or more, such as groceries. It also includes non-necessities such as food away from home, domestic services, gardening and lawn care, cable, entertainment, pets and supplies, tobacco, and personal care products and services. It excludes prices of infrequently purchased, big-ticket items (such as cars, computers, and appliances) and prices contractually fixed for prolonged periods (such as housing).¹³ The Everyday Price Index increased at an annual rate of 1.3% from 2007 to 2018.¹⁴

The Cost-of-Thriving Index: The Manhattan Institute sets up a framework to compare wages with the cost of a basket of major items that a family of four would likely seek to buy over time. The index is limited to four costs: a three-bedroom rental unit in Raleigh, NC; the employee portion of employer-sponsored health insurance for a family; owning and operating a car; and four-year public college tuition. It shows that the typical male worker's wage to provide for a family decreased from 1985 to 2018. The Cost-of-Thriving Index increased at an annual rate of 0.9% from 2007 to 2018.¹⁵

Figure 2.
Comparison of Inflation Indices

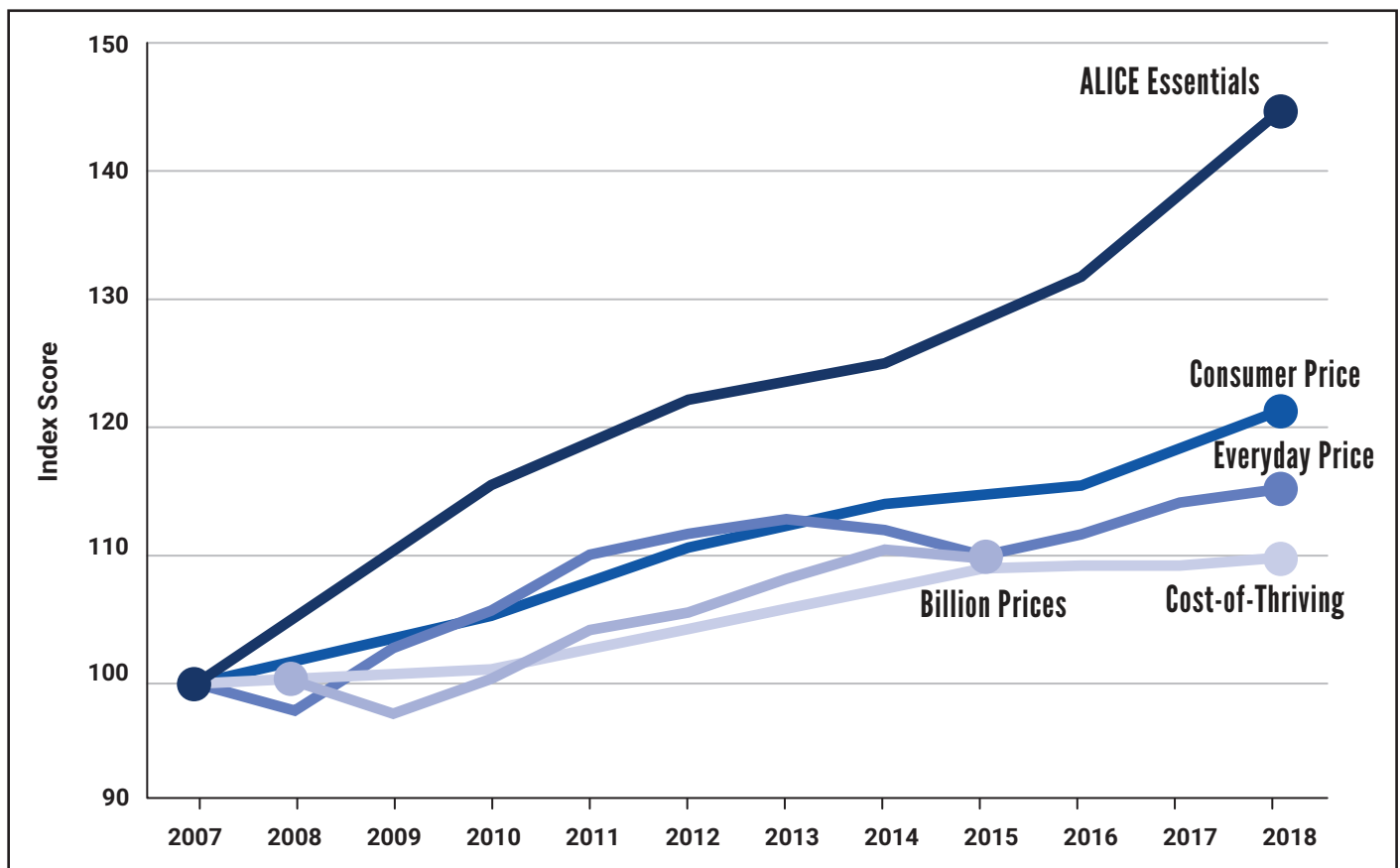
| Budget Category | ALICE Essentials Index Bare essentials needed to live and work in modern economy. Prices from official annual sources | BLS Consumer Price Index All goods and services people buy on a regular basis. Prices from regular surveys of retailers | MIT Billion Prices Index All goods and services people buy on a regular basis. Daily prices from the websites of large multichannel retailers | AIER Everyday Price Index Everyday purchases but not those of infrequently purchased, big-ticket items or those with prices that are contractually fixed for prolonged periods | Manhattan Institute Cost-of-Thriving Index Cost of a basket of major items that a family of four would likely seek to buy |
|------------------------|---|--|---|--|---|
| Housing | HUD's Fair Market Rent (40 th percentile) | Rent of primary residence, owners' equivalent rent, fuel and utilities, furnishings | Same as CPI | Household fuels and utilities, housekeeping supplies, domestic services, gardening and lawncare | HUD's Fair Market Rent for a three-bedroom housing unit in Raleigh, North Carolina |
| Education | Registered Family Child Care Homes | Educational tuition, fees, and supplies for child care, elementary and secondary school, and college, technical, and business school | Same as CPI | Not covered | Total tuition, fees, room, and board at a four-year public institution |
| Food | USDA's Thrifty Food Plan, only food at home | All food and drink, at home and away from home | Same as CPI | All food and drink, at home and away from home | Not covered |
| Transportation | Operating costs for a car, or public transportation where viable | New and used vehicles, leases and rentals, fuel, maintenance, repairs and fees, and public transportation | Same as CPI | Motor fuel and intracity public transportation | Average cost of owning and operating an automobile driven 15,000 miles per year |
| Health Care | Employee share of employer-sponsored health insurance plus out-of-pocket costs | Prescription drugs and medical services and supplies, hospital services, and health insurance | Same as CPI | Prescription and nonprescription drugs, vitamins | Annual cost of employer-sponsored health insurance for a family |
| Technology | Lowest-cost smartphone plan | Telephone services, information technology, hardware, and services | Same as CPI | Cable and satellite TV, telephone and internet services, radio service, video discs and other media, including rental of video and audio | Not covered |
| Other | None | Televisions, toys, pets and pet products, sports equipment, recreation and entertainment, computer software, tobacco, personal services, apparel | Same as CPI | Pets and supplies, recreation and entertainment, tobacco and alcohol, personal care products and services | None |

Sources: ALICE Essentials Index, 2007-2018; American Institute for Economic Research, 2019; Billion Prices Project, 2019; Bureau of Labor Statistics, 2019-CPI; Cass, 2020

Figure 3 shows how these indices have performed over time, with the ALICE Essentials Index calculated for the same urban counties as the CPI in order to make as close a comparison as possible. The cost of essential goods and services increased at an annual rate of 3.4% from 2007 to 2018, much faster than the wider basket of goods and services reported by the CPI and the other indices. There are two key explanations for this difference:

1. Many non-essential goods were increasingly mass-produced over the last decade. Some of the resulting lower labor and manufacturing costs were passed on to consumers through lower prices, especially for apparel, electronics, and vehicles.¹⁶
2. Even within the categories that are common across indices (such as food and transportation), the ALICE Essentials Index includes a narrower range of items, many of which had very different price trajectories than their higher-end counterparts. For example, housing accounts for a similar portion of both the CPI (30%)¹⁷ and the ALICE Essentials Index (32%). Yet the CPI includes the cost of high-end rental and owner accommodation, both of which have largely stagnated since the housing crisis of 2008 as mortgage costs have fallen with sustained low interest rates.¹⁸ By comparison, the costs of the efficiency and one- and two-bedroom rental apartments at the 40th rent percentile in the ALICE Essentials Index have increased steadily.¹⁹

Figure 3.
Comparison of Inflation Indices, United States, 2007-2018

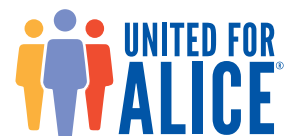


Note: The comparison is based on the counties in the 38 Metropolitan Statistical Areas covered by the CPI. To facilitate comparison, each index was adjusted to start at 100 in 2007.

Sources: ALICE Essentials Index, 2007-2018; American Institute for Economic Research, 2019; Billion Prices Project, 2019; Bureau of Labor Statistics, 2019-CPI; Cass, 2020

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How Does Inflation Compare in Rural and Urban Areas?

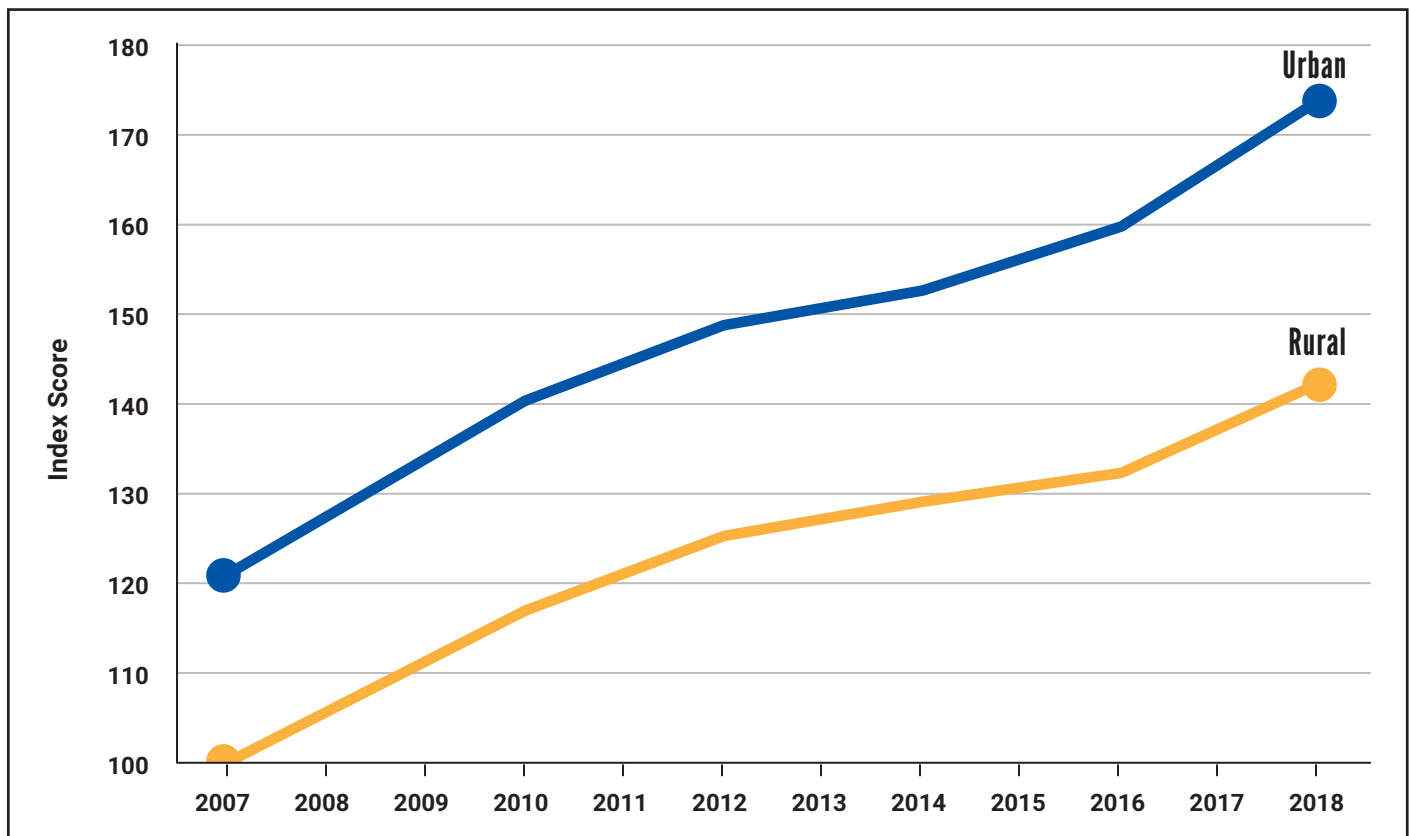
Most inflation indices focus on urban areas, but with 19.3% of the U.S. population living in rural areas (which cover 97% of the country's land mass), better measures are needed to capture the increasingly different economic conditions that urban and rural households face.²⁰ Most notably, according to the Federal Reserve, rural areas have experienced markedly less economic improvement than cities and suburbs over the last decade, and their employment rates are still well below pre-Recession levels.²¹

While limited evidence suggests that prices and rates of increase differ between urban and rural areas,²² the ALICE Essentials Index is the first inflation index to systematically demonstrate this distinction. Using the U.S. Census designation for urban and rural areas and weighting each county according to its total household population, the Index provides a comparable measure of inflation for both urban and rural areas (Figure 4). Note that there are more Census urban counties than are covered by the CPI metro areas (and most, but not all, of the CPI counties are considered urban by the Census).²³

Comparing the rural and urban ALICE Essentials Indices from 2007 to 2018 shows that basic household goods were 18% to 22% more expensive in urban areas than in rural areas. However, those costs increased at nearly the same rate during this period – 3.3% annually in rural areas and 3.4% annually in urban areas.

Figure 4.

Comparison of Urban and Rural Inflation, ALICE Essentials Index, United States, 2007-2018



Source: ALICE Essentials Index, 2007-2018

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Policy Implications

Because it casts a wide net rather than focusing on low-income households, the CPI, one of our country's key economic measures, does not capture the conditions that 40% of U.S. households face. The ALICE Essentials Index provides an additional tool — a companion to the CPI — that the Federal Reserve, Congress, and the White House, as well as state and local stakeholders, can use to guide policy.

Since inflation provides a key target for the Federal Reserve Bank's monetary policy, recognizing the ALICE Essentials Index can help the Board of Governors of the Federal Reserve Bank target risks to widespread prosperity and sustainable growth. It can also help them set interest rates and bank reserve requirements so that the cost of borrowing can be affordable for ALICE households as well as for wealthier households.²⁴

In addition, the ALICE Essentials Index is a useful tool for Congress and the White House in determining the rate at which government benefits are increased. For policymakers, it is critical that the rate of increase match the increase in the cost of living for program recipients. When these rates aren't aligned, the effectiveness of the programs is diminished, with tangible hardship for recipients. This is especially true for those programs most relevant to ALICE households, including:

- **Social Security:** The costs of many of the essential goods and services purchased by typical retirees increase faster than the cost-of-living adjustments to Social Security benefits. From January 2000 through January 2018, housing and medical costs increased several times faster than these cost-of-living adjustments.²⁵ A lack of coordination among government programs has also exacerbated this issue; for example, increases in the cost of premiums for Medicare Part B (which are deducted automatically from Social Security) have been greater than the cost-of-living adjustments to Social Security.²⁶ When the costs of household basics rise faster than Social Security benefits, seniors face increased financial insecurity.²⁷
- **Retirement benefits for veterans and civil servants:** Retired veterans and civil servants also face the challenges of a fixed income, increasing costs for essential household items, and reduced means to earn additional income.²⁸ When increases in benefits are not enough to cover increases in the cost of living, retired veterans and civil servants face difficult choices and may be forced to forgo household essentials.²⁹
- **Federal Poverty Level:** The rate of inflation has been used to adjust the FPL since it was first developed in the mid-1960s.³⁰ Because it underestimates the cost increase of goods for the lowest-income Americans, the poverty measure today is no longer adequate. Recent studies have found that when price variation by income is taken into account, rates of poverty are noticeably higher.³¹

The FPL is used by the USDA and the U.S. Department of Health and Human Services to determine eligibility and benefits for public assistance programs including SNAP and Medicaid. Recent proposals have sought to slow the rise of the FPL using a chained-CPI. Since the FPL is already an inadequate measure of financial insecurity, reducing its rate of increase would only widen the gap between the FPL and the bare minimum needed to live and work in the modern economy.³²

- **Tax brackets and credits:** The IRS uses the rate of inflation to adjust income tax brackets and credits like the Earned Income Tax Credit (EITC).³³ For ALICE families with children, who benefit most from child tax credits and EITC, the cost-of-living adjustments for the federal and state EITC or the Child Tax Credit are not enough to cover increases in the cost of basic necessities.³⁴

In summary, when 40% of households nationwide have trouble maintaining their household budget, the U.S. economy faces a risk to widespread prosperity and sustainable growth.³⁵ The ALICE Essentials Index provides a much-needed tool to more accurately track economic activity in the U.S. The Federal Reserve could benefit from use of this additional benchmark, improving economists' understanding of inflation. Policymakers could benefit from a more realistic measure of need and of how it changes over time. ALICE workers will benefit when the value of their wages can keep pace with rising costs, so that they and their families can afford household essentials. And improving conditions for ALICE families will in turn fuel economic growth, benefiting all households, communities, and businesses.

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APPENDIX A: ALICE ESSENTIALS INDEX – TECHNICAL NOTES

Basic methodological details of the ALICE Essentials Index are outlined below. These costs are calculated for three of the most common household compositions: two adults, a family with two adults and two children, and a single senior (age 65 and over). Additional information is available in the Methodology Overview on our website: UnitedForALICE.org/Methodology



Housing costs are based on HUD's FMR (generally the 40th percentile of gross rents, but in some locations HUD reports the 50th percentile). Gross rent, as reported by the FMR, includes the sum of the rent paid to the owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water/sewer, and trash removal services, but not telephone or internet service. Since HUD uses the same FMR for all counties within a metropolitan area, the rent is adjusted using the standard deviation from the lowest of the American Community Survey's Median Gross Rent 5-year estimates. Allocations by household composition are as follows:

- Two adults: One-bedroom apartment
- Two adults, two children: Two-bedroom apartment
- One senior adult: Efficiency apartment

U.S. Department of Housing and Urban Development (HUD). (2018). *Fair Market Rents*. Retrieved from https://www.huduser.gov/portal/datasets/fmr.html#2018_data

American Community Survey. (2018). *1-year and 5-year estimates* [Table B25064: Median gross rent (dollars)]. U.S. Census Bureau. Retrieved from <https://data.census.gov/cedsci/all?q=Table%20B25064%3A%20Median%20gross%20rent%20&hidePreview=false&tid=ACSDP1Y2018.DP04>



Child care costs are for registered Family Child Care Homes as reported by each state's governmental agency in charge of child care regulations. Allocations by household composition are as follows:

- Two adults: None
- Two adults, two children: One infant and one 4-year-old in registered Family Child Care Homes
- One senior adult: None



Food costs are based on the Thrifty Level (lowest of four levels) of the USDA Food Plans for three household configurations. Food budget numbers are adjusted to the county level using Feeding America's Cost-of-Food Index, with a lag of one year, starting in 2009. Allocations by household composition are as follows:

- Two adults: A family of two adults (male and female, 19-50 years old)
- Two adults, two children: A family of four with two adults (male and female) and two children (2-3 and 4-5 years old)
- One senior adult: A single senior (female, 71 years and older)

U.S. Department of Agriculture (USDA). (2018). *Official USDA Food Plans*. Retrieved from <https://fns-prod.azureedge.net/sites/default/files/CostofFoodJun2018.pdf>

U.S. Department of Agriculture (USDA). (2018). *Official USDA Alaska and Hawaii Thrifty Food Plans*. Retrieved from <https://fns-prod.azureedge.net/sites/default/files/AKHI1stHalf2018.pdf>

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County variation after 2009: Calculated using data provided by Gundersen, C., Dewey, A., Kato, M., Crumbaugh, A., & Strayer, M. (2019). *Map the Meal Gap 2019: A report on county and congressional district food insecurity and county food cost in the United States in 2017*. Feeding America. Retrieved from <https://www.feedingamerica.org/sites/default/files/2019-05/2017-map-the-meal-gap-full.pdf>

Regional variation before 2009: Economic Research Service (n.d.). *Regional variation nearly double inflation rate for food prices*. Retrieved from https://www.ers.usda.gov/webdocs/publications/44331/10609_page19.pdf?v=41055



Transportation costs are calculated using average annual expenditures for transportation by car and by public transportation where it is available. Costs by car include minimum liability insurance, gas, oil, and other vehicle maintenance expenses, but not capital costs that include lease payments, car loan payments, or major repairs. The calculation is the sum of household members' average daily miles of travel per person by age, times the cost per mile by car type, times 300 days (50 work weeks, 6 days per week), plus license and fees by type of car, plus depreciation (assuming a 10-year-old car), plus insurance by state. Public transportation comes from the BLS' Consumer Expenditure Survey as reported by Metropolitan Statistical Area. Allocations by household composition are as follows, except when public transportation is available:

- Two adults: Two adults 36-65 years; small sedan
- Two adults, two children: Two adults 36-65 years and two children under 16; medium sedan
- One senior adult: Adult 65 and older; small sedan

AAA. (2018). *Your driving costs*. Retrieved from https://exchange.aaa.com/wp-content/uploads/2018/09/18-0090_2018-Your-Driving-Costs-Brochure_FNL-Lo-5-2.pdf

Federal Highway Administration. (2017). *Summary of Travel Trends: 2017 National Household Travel Survey*. U.S. Department of Transportation. Retrieved from https://nhts.ornl.gov/assets/2017_nhts_summary_travel_trends.pdf

The Zebra. (2018). *The State of Auto Insurance 2018*. Retrieved from <https://www.thezebra.com/state-of-insurance/auto/2018/>

Bureau of Labor Statistics. (2018). *Consumer Expenditure Surveys (CES) [2017-18 MSA Tables]*. U.S. Department of Labor. Retrieved from <http://www.bls.gov/cex/csxmsa.htm#y1112>

American Community Survey. (2018). *1-year and 5-year estimates [Table B08301: Means of transportation to work]*. U.S. Census Bureau. Retrieved from <https://data.census.gov/cedsci/>



Health care costs for the two-person and family of four households are made up of two separate components: 1) employee contributions to employer-sponsored health care, and 2) out-of-pocket costs reported for households with income between \$40,000-\$69,000, including copayments and medical services, prescription drugs, and medical supplies not covered by health insurance.

Costs for a senior include: 1) the cost for Medicare Part A and B (when seniors turn 65, they are enrolled in Medicare Part A, which is free, and most elect to purchase Part B); 2) average out-of-pocket costs, such as copayments, deductibles, and prescription drugs, for seniors with Medicare Part B; and 3) the out-of-pocket cost for a chronic disease (average cost of the top five chronic diseases: hypertension, arthritis, heart disease, cancer, and diabetes). Allocations by household composition are as follows:

- Two adults: Employee contributions to “employee-plus-one” employer-sponsored health care and out-of-pocket costs
- Two adults, two children: Employee contributions to “family” employer-sponsored health care and out-of-pocket costs
- One senior adult: Medicare Part A and B and out-of-pocket costs in addition to out-of-pocket costs for a chronic disease

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