

## **Tompkins County Living Wage Study, 2025**

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For nearly three decades, Alternatives Federal Credit Union calculated a living wage for Tompkins County. Initially produced for internal use, the Alternatives calculation provided a benchmark for local employers and a starting point for discussing how to raise the wages of the lowest-paid workers. The study has been used by the Tompkins County Workers Center (TCWC) in its living wage certification program<sup>i</sup> and by the Tompkins County Living Wage Working Group, which produced a research report on the feasibility of legislation to make the minimum wage a living wage in spring 2023.<sup>ii</sup>

From 1994 to 2021, Alternatives staff calculated the living wage<sup>iii</sup> every two years with assistance from undergraduate students at Cornell's School of Industrial and Labor Relations (ILR). In 2022, TCWC calculated the figure. Since 2023, researchers at the ILR School's Ithaca and Buffalo Co-Labs have calculated it. The first ILR-calculated number was announced in November 2023 to align with global living wage week. This calculation is presented in February to align with the release of the MIT living wage estimate and to enable the use of more up-to-date data.

Like past calculations by Alternatives and TCWC, and like the MIT calculator, we use spending data for nine basic needs categories and sum up these expenses to generate an annual basic needs budget. Unlike these past calculations, we use geographically fine-grained spending data from a commercial source that capture the difference between Tompkins County and other parts of New York State in expenditures on food, transportation, communication, recreation, healthcare and other miscellaneous costs. We then divide this budget by 2,080 hours to compute an hourly wage for a full-time worker. The assumption is that this worker is purchasing health insurance. In line with past living wage studies, we do not include childcare in the living wage calculation but present a cost estimate separately.

According to our calculations, the 2025 living wage for a single adult in Tompkins County (living alone with no children) is \$24.82 per hour. The 2023 figure was \$18.45. The living wage for a single person in Tompkins County thus increased by 34.5% between 2023 and 2025.

The state minimum wage has increased much more slowly. In 2023-25 the rate applicable to upstate counties increased from \$14.20 to \$15.50, or 9.2%. This means the gap between the minimum wage and living wage has increased from \$4.25 to \$9.32.

Table 1 on the next page presents the living wage calculation in full and compares the 2023 and 2025 figures. The following sections provide an update on the labor market situation in Tompkins County, a description of the calculation, and a comparison between the Cornell-ILR living wage methodology and alternative approaches.

**Table 1. Estimating the 2025 Living Wage for a Single Worker in Tompkins County, NY from Monthly Expenditure Data**

Monthly Expense	2023	2025	Source/Notes
Rent (one bedroom)	1,276.00	1,489.00	<a href="https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2025_code/2025summary.odn">https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2025_code/2025summary.odn</a>
Food	282.75	341.07	Estimated “basic” 80% AMI household expenditures on Food at Home in Tompkins County via commercial Consumer Expenditures Survey
Transportation	320.02	519.98	Estimated “basic” 80% AMI household expenditures on Transportation in Tompkins County via commercial Consumer Expenditures Survey
Communication	111.40	134.23	Estimated “basic” 80% AMI household expenditures on Telephone in Tompkins County via commercial Consumer Expenditures Survey
Healthcare	203.43	348.09	Estimated “basic” 80% AMI household expenditures on Commercial Health Insurance, plus out-of-pocket healthcare in Tompkins County via commercial Consumer Expenditures Survey
Recreation	137.54	187.90	Estimated “basic” 80% AMI household expenditures on entertainment in Tompkins County via commercial Consumer Expenditures Survey
Savings	77.53	98.82	Modest 3% effective saving rate after taxes (based on prior methodology) <sup>iv</sup>
Miscellaneous	175.80	273.84	Estimated “basic” 80% AMI household expenditures on Miscellaneous, Housekeeping Supplies, Personal Care Supplies, Reading, Education, and Apparel in Tompkins County via commercial Consumer Expenditures Survey
<i>Net Monthly</i>	<i>2,584.47</i>	<i>3,392.93</i>	
<i>Annual Net</i>	<i>31,013.64</i>	<i>40,715.16</i>	
Taxes	613.25	909.43	
Payroll (SS)	244.67	337.06	<a href="https://smartasset.com/taxes/income-taxes#r9fMuxoUjc">https://smartasset.com/taxes/income-taxes#r9fMuxoUjc</a>
Federal	237.08	349.92	<a href="https://smartasset.com/taxes/income-taxes#r9fMuxoUjc">https://smartasset.com/taxes/income-taxes#r9fMuxoUjc</a>
State	131.50	222.45	<a href="https://smartasset.com/taxes/income-taxes#r9fMuxoUjc">https://smartasset.com/taxes/income-taxes#r9fMuxoUjc</a>
<i>Total (Gross)</i>	<i>3,197.72</i>	<i>4,302.36</i>	
<b><i>Hourly @ 40 hours/ week</i></b>	<b><i>18.45</i></b>	<b><i>24.82</i></b>	
<i>Annual Salary</i>	<i>38,373</i>	<i>51,626</i>	

**Addendum: Full-time Childcare Costs in February 2025**

	DICC monthly	Cornell monthly	IC3 monthly	Monthly average	Annual average
Infant	\$1,915	\$2,575	\$2,660	\$2,383	\$28,600
Toddler	\$1,846	\$2,286	\$2,427	\$2,186	\$26,236
Pre-school	\$1,725	\$2,123	\$1,833	\$1,894	\$22,724
Sources: Downtown Ithaca Childcare Center, Ithaca Community Childcare, and Bright Horizons / Cornell Childcare Center					

## Labor Market Update

The situation of the local labor market is similar to that outlined in our fall 2023 report. Weak wage growth has continued despite low unemployment (between 2% and 4%) and employer reports of difficulty recruiting and retaining workers.<sup>v</sup> The most recent BLS figure for average weekly wages for all industries in the county is \$1329<sup>vi</sup>. This is from the second quarter of 2024 and a 4.6% increase over two years previously. The HUD fair market rent for a one-bedroom apartment reached \$1489 in 2025 (as table 1 shows) after several years of rapid increases, including a 17% increase over 2023. This continues a longer trend: since 2019 the county has experienced a 58% increase in one-bedroom FMR and a 62% increase in the living wage, but only a 40% increase in the minimum wage and a 25% increase in the average weekly wage.

Nearly half of all workers in Tompkins County make less than a living wage, disproportionately women and people of color. To estimate numbers of low-wage workers, we use the U.S. Census American Community Survey (ACS) Public Use Microdata Samples (PUMS). We first determine the effective hourly wage<sup>vii</sup> of all wage earners (i.e., workers who are not self-employed) in Tompkins County. To get a large enough sample size and the most up-to-date estimates possible we use the current (2019-23 Five-Year) ACS PUMS data. Our analysis below considers (1) the fraction of workers earning below the single adult living wage; (2) the rate at which different racial-ethnic groups earn below the living wage; and (3) gender differences in earning a sub-living wage.

Approximately 48,894 wage earners (i.e., non-self-employed workers) are living in Tompkins County (this excludes workers living in group quarters such as student dorms). 47.7% of these workers earn effective hourly wages (in 2025\$) that fall below \$24.82. This means just over 23,000 workers earn below our 2025 living wage estimate. Narrowing the universe of workers down to just those who work at least 30 hours per week and at least 40 weeks out of the year (i.e., workers who are likely to be classified as “full-time” [n=34,144 workers]), 43.2%, or roughly 14,762 workers, earn below \$24.82.

Table 2 juxtaposes this countywide estimate of sub-living wage earning with corresponding rates for the seven main racial-ethnic groups tracked by the U.S. Census Bureau. Rates of sub-living wage earning are presented in descending order, with the group most likely to earn sub-living wages listed at the top.

**Table 2. Likelihood of Earning Below the 2025 Tompkins County Living Wage, by Race-Ethnicity**

Racial-Ethnic Group	% of Wage Earners in Group That Earn Less Than \$24.82 per Hour
Black or African American Alone	64.3%
Hispanic or Latinx	56.2%
Indigenous Alone, Some Other Race Alone, or Multiple Racial Identities <sup>viii</sup>	54.5%
Asian or Pacific Islander Alone	54.2%
<b>Countywide Average for All Wage Earners</b>	<b>47.7%</b>
White Alone	45.7%

Table 2 reinforces past studies that have revealed racial disparities living wage earnings in Tompkins County.<sup>ix</sup> Of all racial-ethnic groups represented, only persons who identify as white (not Hispanic or Latinx) earn sub-living wages at below-average rates (45.7%, compared to the 47.7% countywide

average). Persons of color are substantially more likely than their white counterparts to earn wages that are below the 2025 Tompkins County living wage of \$24.82 per hour. Black or African American residents of Tompkins County are the most likely to earn a sub-living wage: more than three out of every five such workers (64.3%) are estimated to earn less than \$24.82 per hour.

We estimate that women in Tompkins County who work for wages (i.e., are not self-employed) are about 1.1 times more likely to earn sub-living wages than their male counterparts. As Table 3 illustrates, roughly half of women (49.9%) who live in Tompkins County and are not self-employed are estimated to earn less than \$24.82 per hour, compared to roughly 45% of men.

**Table 3. Likelihood of Earning Below the 2023 Tompkins County Living Wage, by Gender**

Gender	% of Wage Earners in Group That Earn Less Than \$24.82 per Hour
Female	49.9%
<b><i>Countywide Average for All Wage Earners</i></b>	<b><i>47.7%</i></b>
Male	45.4%

The takeaway from this exercise is that, as with most socioeconomic phenomena, the likelihood of earning a living wage in Tompkins County is systematically linked to a worker's race-ethnicity and gender. White and male residents of the county are disproportionately likely to earn a living wage, while women and persons of color have the highest risk of working for sub-living wages.

### **The living wage methodology**

A living wage is the minimum hourly amount that a full-time (2,080 hours/year) worker must earn to afford basic necessities in their geography of residence, without the need for public or private assistance.<sup>x</sup> The most well-known and widely-used set of living wage estimates, from the MIT Living Wage Calculator, are generated with spending data that are published in national publicly-accessible annual and semiannual surveys.<sup>xi</sup> Drawing on data for nine categories of “basic needs” spending – food, childcare, healthcare, housing, transportation, civic engagement, broadband Internet, miscellaneous items, and taxes – the MIT Calculator adds up the annual amount a typical household would need to cover the costs of these items. The resulting sum represents a “basic needs budget” for a given household. Dividing that annual amount by 2,080 hours, or the approximate number of hours worked by a full-time employee in a calendar year, the MIT Calculator reports, for each county in the United States, the living wage associated with a basic needs budget. Rather than reporting a single dollar figure, however, the MIT Calculator models basic needs budgets for a variety of household scenarios that depend on the number of adults, working adults, and children living in a household. Thus, the MIT Calculator does not report a single living wage for each county; but a schedule of living wages for a given county that illustrates how living wages vary for different household circumstances.

Pre-dating the MIT Calculator by more than a decade was a calculation made by Alternatives Federal Credit Union (AFCU). Like the MIT Calculator, Alternatives collected annual household spending data for the nine categories of basic needs listed above, summed up the expenses to generate a basic needs budget, and divided by 2,080 hours to compute a living wage estimate. Data on these spending patterns came largely from national, publicly available datasets published by the Bureau of Labor Statistics (BLS).

These calculations used the best publicly accessible datasets available to compute living wages. Underlying both estimates were datasets with relatively coarse spatial resolution. BLS consumer spending data are essentially only available at the national- or statewide- scales and do not permit researchers to localize living wage estimates down to the county level. Consequently, drawing on these data to construct county-level living wage estimates in New York State means that all counties will exhibit identical annual budgets in several spending categories, regardless of where the counties are situated. When the Cornell University-based research team that took over the annual Tompkins County living wage calculation in 2023 we decided to use premium, commercial consumer expenditure dataset to which Cornell purchases annual access.

Like with past calculations, the Cornell team's strategy starts by generating a *basic needs budget* from the same nine spending categories used in past calculations:

1. housing (rent),
2. food,
3. transportation,
4. communication,
5. healthcare,
6. recreation,
7. savings,
8. miscellaneous items (e.g., housekeeping supplies, apparel, etc.),
9. and income taxes.

Of the above-listed nine categories, housing (#1) and taxes (#2) are the only two data points that are fully localized and based on information specific to Tompkins County in public datasets. With respect to housing, the fair market rent (FMR) for a one-bedroom apartment – which is the housing expense that AFCU and the Tompkins County Workers' Center have used to estimate an annual basic needs housing budget for almost three decades – is available from and annually updated by the U.S. Department of Housing and Urban Development (HUD) for all counties in the United States. Concerning taxes, because Tompkins County does not collect local income taxes, the federal and state income tax bills for a living wage worker in Tompkins County is straightforward to compute using publicly-available information on federal and state marginal income tax rates.<sup>xii</sup>

Unlike housing and income taxes, data for spending categories #2 through #8 in Tompkins County have historically come from the national BLS Consumer Expenditure Survey (CE), with supplemental local information sprinkled in whenever possible. Recall, though, that the CE data are not capable of being disaggregated and tuned specifically to Tompkins County. For that reason, the authors of this report use frequently updated, fine-resolution consumer expenditure data from a commercial data vendor.<sup>xiii</sup> Because these commercial data are collected for firms seeking to better understand geographic patterns of consumer buying power and make critical investment decisions based on those patterns, the data are made available at relatively fine spatial resolutions. Whereas most such datasets are available down to the census block group level of analysis, for present purposes, they offer localized estimates of consumer spending at the county scale. As a result, unlike publicly available datasets, these subscription-based commercial data can be used to generate more localized, county-specific household budgets (and living wage estimates).

To achieve the superb geographic and temporal precision offered by commercial data, it is necessary to scale a paywall. As such, any living wage calculation methodology that involves the use of these data can only be replicated by users who purchase access from the data vendor. Whereas numerous universities across the U.S. do maintain active subscriptions to the data services used herein, they are presumably out of reach for most community-based organizations and coalitions involved in living wage estimation. Thus, to replicate or expand on the methodology used herein, it may be necessary for living wage researchers to work with academic or corporate partners who can tap into the commercial data; otherwise, such researchers would either need to purchase the data on their own, or rely on coarser- (e.g., national- or state-level) resolution public datasets from agencies like the BLS.

Between HUD data on fair market rent (FMR) for Tompkins County and commercial data on county-level spending patterns with respect to the remaining “basic needs budget” categories, *most* information needed to construct a basic needs budget (and, it follows, a living wage) estimate for Tompkins County are readily obtainable for this project. However, there is at least one more hurdle to surmount prior to moving forward.

A basic needs budget is associated with a relatively low-cost lifestyle. Most living wage calculations do not assume “typical” (e.g., average or median) spending habits, but rather below-average spending habits. HUD’s FMR data, for instance, are set at the 40<sup>th</sup> percentile of gross rents in a given location.<sup>xiv</sup> Similarly, past living wage calculation by Alternatives have drawn on 40<sup>th</sup> percentile (i.e., second quintile) consumer expenditure values from the BLS to create annual estimates for many of the non-housing spending categories represented in the coalition’s basic needs budget calculation.

Whereas BLS datasets report second quintile expenditure values alongside average values at national and statewide scales, localized (e.g., county-level) expenditure data from the subscription-based commercial sources available through Cornell are only reported as averages. Therefore, to generate these localized estimates, it is necessary to estimate a “basic” level of expenditures from household averages. One way to accomplish this is to consult county-specific household-size adjusted HUD low-income limits (HLIL) for households. HLIL values for each county in New York State are published annually by the NYS Department of Homes and Community Renewal (HCR).<sup>xv</sup> HLIL reports the ceiling at which households no longer qualify for HUD housing supports, which is most often equal to 80% of a county’s local Area Median Income (AMI).

As summarized in the top row of Table 1, below, the current HLIL dataset for New York State reports that the overall AMI in Tompkins County is \$110,200. The HCR dataset shows that the 80% AMI threshold for a single-person household to qualify for “low-income” housing supports in Tompkins County is currently \$61,800. Using these two data points, one reasonable strategy for estimating a “basic” level of expenditures from commercial consumer spending data is to multiply average expenditure values for Tompkins County by the observed ratio of the HLIL for Tompkins County to the overall AMI in the county. That ratio, which equals approximately 0.56, functions as a straightforward adjustment factor that is used in Table 4 to approximate basic needs expenditure levels (column 3) from average expenditure levels (column 2) in Tompkins County.

**Table 4. Estimated “Basic” Monthly Expenditures in Select Basic Needs Categories for 2025**

	<b>Overall (2025\$)*</b>	<b>“Basic” (2025\$)</b>
<i>Household Income</i>	<i>\$110,200</i>	<i>\$61,800</i>
Food (At Home)	\$591.10	\$341.07 <sup>^</sup>
Transportation	\$901.17	\$519.98 <sup>^</sup>
Communication	\$232.01 <sup>#</sup>	\$134.23 <sup>^#</sup>
Healthcare	\$603.26	\$348.09 <sup>^</sup>
Recreation	\$325.65	\$187.90 <sup>^</sup>
Miscellaneous	\$474.68	\$273.84 <sup>^</sup>

\*Known value from commercial data source

<sup>^</sup>Estimated value derived by multiplying the ratio of HLIL for a single-person household to AMI by the overall average expenditure value

<sup>#</sup>Communication is the sum of expenditures on computer information services and telephone services

### **Comparison with other living wage calculations**

Although the localized basic needs budgeting method described above represents the official method of this report – and the resultant wage for a single worker will be advanced as the 2025 “living wage” for Tompkins County – the research team acknowledges that there is no single, nor no optimal, way to calculate a living wage. As such, in addition to computing and presenting the 2025 Tompkins County living wage as derived through this report’s adopted methodology, the researchers will also highlight two additional living wage values for Tompkins County for context and comparison.

In Table 5, the top row reproduces the “official” 2025 Tompkins County living wage value, which was derived in Table 1, while the remaining rows show the two other living wage measures for comparison. The “housing wage” for a one-bedroom unit at HUD FMR is considerably higher than the official living wage estimate, whereas the living wage for a single adult with no children reported for Tompkins County in the MIT Calculator (\$25.35) is quite close the official measure (\$24.82).

**Table 5. Comparing Alternative 2025 Living Wage Measures for a Single Worker in Tompkins County**

<b>Living Wage Measure</b>	<b>Living Wage Value</b>	<b>Difference from \$24.82</b>
Cornell-ILR 2025 Living Wage from Prior Section	\$24.82	--
MIT Living Wage for a Single Adult with No Children	\$25.35	\$0.53
FMR-Based Housing Wage for a One-Bedroom Unit	\$28.63	\$3.81

Of the three living wage measures summarized in Table 5, the Cornell-ILR measure – computed using a basic needs budget method grounded predominantly in localized consumer spending data for Tompkins County – is the smallest and most conservative estimate.

**Cornell-ILR calculation.** Our calculation is grounded in a basic needs budget calculation for Tompkins County, grounded in publicly available datasets and localized consumer expenditure data purchased by Cornell University. (See Table 1, above.) The big increase – from \$18.45 to \$24.82 in two years – is mostly driven by increases in housing and transportation costs. Between 2023 and 2025, the HUD Fair Market Rent (FMR) for a one-bedroom unit in Tompkins County jumped by more than \$200 per month, to \$1,489. This came after three years of FMR increases of between 8 to 11%. Transportation costs

experienced a similar spike, which is consistent with relatively large estimates for transportation costs in the MIT Calculator’s data for Tompkins County (NB: the MIT Calculator estimates that a basic needs transportation budget in Tompkins County is higher, roughly \$814 per month<sup>xvi</sup>). Annualizing the monthly expenditures from Table 1 shows that a “living salary” for a single adult who lives alone in Tompkins County rental housing with no children is roughly \$51,626 before taxes. After taxes, the take home pay for a worker earning right at this “living” level would be just above \$40,715.

**Alternative measure 1: MIT Living Wage for a Single Adult with No Children.** The MIT Calculator does not report a single living wage for counties in the U.S., but a range of living wages that cover various household compositions.<sup>xvii</sup> More specifically, for each county, the MIT Calculator reports twelve living wages for twelve scenarios that cover up to two adults and three children in a given household. Four scenarios relate to households in which there is just one, single working adult and between zero and three children. An additional four scenarios relate to households in which there are two adults, only one of whom works, and between zero and three children. And the final four scenarios relate to households in which there are two adults, both of whom work, and between 0 and three children. Because, historically and continuing with this report, the Tompkins County living wage coalition is concerned with a living wage estimate for an individual worker (presumably who lives alone and does not have children), the value from the MIT schedule for Tompkins County most relevant to this report is the living wage for a single working adult with no children.

**Alternative measure 2: The Housing Wage using HUD Fair Market Rent for a One-Bedroom Apartment.** According to the National Low Income Housing Coalition (NLIHC), a housing wage is the hourly wage that a full-time worker (2,080 hours per year) must earn to afford a rental home without spending more than 30% of their gross monthly income on rent.<sup>xviii</sup> Whereas NLIHC computes the housing wage for various locations in the U.S. using the HUD Fair Market Rent (FMR) for a two-bedroom apartment, the Tompkins County living wage coalition has historically used the FMR for a one-bedroom unit in its calculations of a local living wage. Thus, the appropriate FMR-based housing wage for use as a comparator in this report is one associated with a one-bedroom unit.

The reason for the 30% threshold in computing the housing wage is that HUD and many affordable housing advocates define housing cost burden as a situation in which households spend more than 30% of their income on housing.<sup>xix</sup> To be housing cost burdened is to struggle with housing unaffordability and live in a state of precarity.<sup>xx</sup> Insofar as a living wage is sufficient for workers to meet their basic needs without struggling to find supplemental financial assistance, a housing wage is a type of living wage – one that ensures a worker earns enough to pay for the shelter in which they currently reside.

Computing a housing wage from HUD FMR data is straightforward and does not require any additional data on expenditures in other areas of basic needs. Rather, it requires only one input: the local HUD FMR for the unit type (e.g., one-bedroom) on which the calculation is to be based. For the purposes of this report, the *housing wage* for a one-bedroom unit in Tompkins County at the 2023 HUD FMR level is equal to:

$$\text{Housing Wage} = \frac{(\text{Monthly FMR}_{\text{beds}} * 12) / 0.3}{2080 \text{ hours}}$$



where  $FMR_{beds}$  is the FMR associated with the desired unit type. Once again, whereas NLIHC uses a two-bedroom unit in its housing wage calculations, herein, the research team will use FMR for a one-bedroom unit in Tompkins County.

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<sup>i</sup> <https://www.tcworkerscenter.org/campaigns/living-wage-certification/>

<sup>ii</sup> <https://www.ilr.cornell.edu/sites/default/files-d8/2023-04/ICL-LW-March-2023-Final.pdf>

<sup>iii</sup> <https://www.alternatives.org/about/impacting-our-community/living-wage-study.html>

<sup>iv</sup> Savings are not well-represented in consumer spending surveys, especially for below-average income quintiles, where net earnings can be negative. To generate a value for monthly savings, this report drew on empirical observations from prior-year reports, which typically feature a savings rate of roughly 3 percent.

<sup>v</sup> <https://www.ilr.cornell.edu/sites/default/files-d8/2021-06/wd%20report%20may%202021.pdf>

<sup>vi</sup> <https://www.bls.gov/cew/data.htm>

<sup>vii</sup> <https://blogs.cornell.edu/livingwage/about-the-atlas/>

<sup>viii</sup> Persons who identify as either (1) Some Other Race Alone (Not Hispanic or Latinx), (2) Indigenous Alone (Not Hispanic or Latinx), or (3) Two or More Races are, collectively, 3.9% of all wage earners. Because of the small observed frequency of workers from these two groups, the groups are combined in this table. With the exception of the group labeled “Hispanic or Latinx”, all racial groups describe persons who identify as Not Hispanic or Latinx.

<sup>ix</sup> <https://www.ilr.cornell.edu/news/research/living-wage-study-reveals-racial-disparities>

<sup>x</sup> <https://www.justeconomicswnc.org/issues/living-wage/about-living-wage/+>

<sup>xi</sup> <https://livingwage.mit.edu/>

<sup>xii</sup> <https://smartasset.com/taxes/income-taxes#r9fMuxoUjc>

<sup>xiii</sup> In last year’s report, these localized spending data came from SimplyAnalytics, a web-based interactive mapping portal and data provider to which Cornell University maintains a subscription. This year, equivalent data were obtained from the 2024 Esri Business Analyst dataset. See: <https://pro.arcgis.com/en/pro-app/latest/help/analysis/business-analyst/us-2024-dataset.htm>

<sup>xiv</sup> <https://www.huduser.gov/portal/datasets/fmr.html>

<sup>xv</sup> See: <https://hcr.ny.gov/income-limits>

<sup>xvi</sup> See: <https://livingwage.mit.edu/counties/36109>

<sup>xvii</sup> <https://livingwage.mit.edu/pages/methodology>

<sup>xviii</sup> [https://nlihc.org/sites/default/files/2023\\_OOR.pdf](https://nlihc.org/sites/default/files/2023_OOR.pdf)

<sup>xix</sup> <https://www.census.gov/library/stories/2022/12/housing-costs-burden.html>

<sup>xx</sup> [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3778025](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3778025)