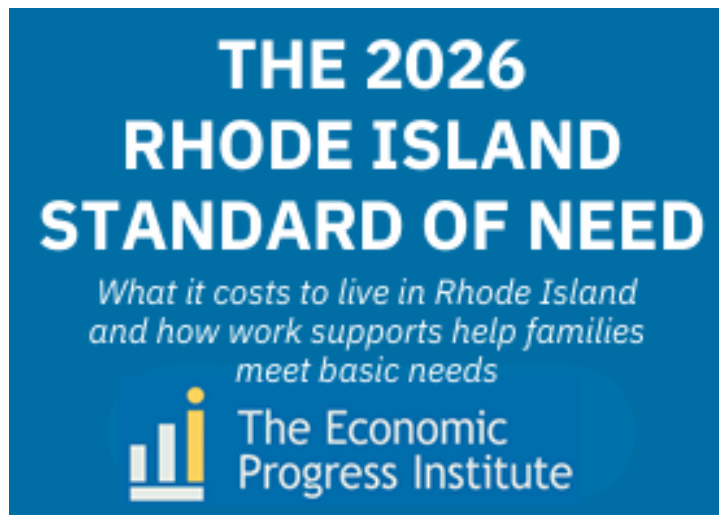




KEY FINDING 4: GEOGRAPHICAL DIVERSITY

The costs of basic expenses and pre-tax income needed to pay for them vary across Rhode Island.

The 2026 Rhode Island Standard of Need report provides tables with county-level data for four of the 10 RISN family types: a Single Parent w/Two Children (Table 6), Two Parents w/Two Children (Table 7), a Single Adult w/out Children (Table 8), and Two Adults w/out Children (Table 9). We reproduce these here along with six additional tables, for families with One Child, Three Children, or Four Children (Tables KF4-A through KF4-F).

RHODE ISLAND STANDARD OF NEED BUDGET: SINGLE PARENT w/TWO CHILDREN

Expenses	Providence County	Kent County	Washington County	Bristol County	Newport County	Rhode Island
Housing	\$1,565	\$1,593	\$1,632	\$1,699	\$2,612	\$1,661
Food	\$842	\$780	\$882	\$977	\$909	\$848
Transportation	\$1,284	\$1,425	\$1,577	\$1,409	\$1,426	\$1,356
Healthcare	\$811	\$811	\$811	\$811	\$811	\$811
Child Care	\$2,122	\$2,175	\$2,152	\$2,152	\$2,281	\$2,147
Other Necessities	\$747	\$737	\$781	\$831	\$1,093	\$779
Total Monthly	\$7,372	\$7,521	\$7,834	\$7,879	\$9,133	\$7,603
Total Yearly	\$88,464	\$90,249	\$94,004	\$94,550	\$109,590	\$91,234

Taxes and Tax Credits

Monthly	\$1,572	\$1,656	\$1,834	\$1,860	\$2,571	\$1,703
Yearly	\$18,859	\$19,867	\$22,008	\$22,321	\$30,857	\$20,432

Pre-Tax Earnings Needed to Make Ends Meet

Monthly	\$8,944	\$9,176	\$9,668	\$9,739	\$11,704	\$9,306
Yearly	\$107,324	\$110,116	\$116,013	\$116,871	\$140,446	\$111,667
Hourly Wage	\$51.60	\$52.94	\$55.78	\$56.19	\$67.52	\$53.69

Note: Two children are a 4-year-old and an 8-year old; all adults are working, and hourly wage needed assumes 52 weeks of work at 40 hours per week by each adult.

Source: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population.

TABLE 6

RHODE ISLAND STANDARD OF NEED BUDGET: TWO PARENTS w/TWO CHILDREN

Expenses	Providence County	Kent County	Washington County	Bristol County	Newport County	Rhode Island
Housing	\$1,565	\$1,593	\$1,632	\$1,699	\$2,612	\$1,661
Food	\$1,127	\$1,043	\$1,179	\$1,307	\$1,216	\$1,134
Transportation	\$1,314	\$1,454	\$1,604	\$1,439	\$1,457	\$1,386
Healthcare	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185	\$1,185
Child Care	\$2,122	\$2,175	\$2,152	\$2,152	\$2,281	\$2,147
Other Necessities	\$836	\$818	\$873	\$933	\$1,188	\$868
Total Monthly	\$8,148	\$8,268	\$8,624	\$8,715	\$9,939	\$8,381
Total Yearly	\$97,779	\$99,219	\$103,492	\$104,583	\$119,269	\$100,575

Taxes and Tax Credits

Monthly	\$1,411	\$1,464	\$1,629	\$1,672	\$2,302	\$1,523
Yearly	\$16,927	\$17,573	\$19,546	\$20,062	\$27,623	\$18,270

Pre-Tax Earnings Needed to Make Ends Meet

Monthly	\$9,559	\$9,733	\$10,253	\$10,387	\$12,241	\$9,904
Yearly	\$114,706	\$116,792	\$123,038	\$124,645	\$146,892	\$118,845
Hourly Wage	\$27.57	\$28.08	\$29.58	\$29.96	\$35.31	\$28.57

Note: Two children are a 4-year-old and an 8-year old; all adults are working, and hourly wage needed assumes 52 weeks of work at 40 hours per week by each adult.

Source: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population.

TABLE 7

RHODE ISLAND STANDARD OF NEED BUDGET: SINGLE ADULT

Expenses	Providence County	Kent County	Washington County	Bristol County	Newport County	Rhode Island
Housing	\$1,196	\$1,217	\$1,267	\$1,298	\$1,982	\$1,271
Food	\$389	\$361	\$408	\$452	\$420	\$392
Transportation	\$911	\$1,018	\$1,121	\$998	\$1,003	\$963
Healthcare	\$373	\$373	\$373	\$373	\$373	\$373
Child Care	\$0	\$0	\$0	\$0	\$0	\$0
Other Necessities	\$492	\$490	\$520	\$543	\$746	\$516
Total Monthly	\$3,361	\$3,458	\$3,689	\$3,664	\$4,524	\$3,515
Total Yearly	\$40,335	\$41,498	\$44,269	\$43,966	\$54,293	\$42,177
Taxes and Tax Credits						
Monthly	\$765	\$794	\$865	\$857	\$1,270	\$823
Yearly	\$9,175	\$9,531	\$10,380	\$10,287	\$15,245	\$9,873
Pre-Tax Earnings Needed to Make Ends Meet						
Monthly	\$4,126	\$4,252	\$4,554	\$4,521	\$5,795	\$4,338
Yearly	\$49,510	\$51,029	\$54,649	\$54,254	\$69,539	\$52,050
Hourly Wage	\$23.80	\$24.53	\$26.27	\$26.08	\$33.43	\$25.02

Note: Adults are working, and hourly wage needed assumes 52 weeks of work at 40 hours per week by each adult.

Source: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population.

TABLE 8

RHODE ISLAND STANDARD OF NEED BUDGET: TWO ADULTS

Expenses	Providence County	Kent County	Washington County	Bristol County	Newport County	Rhode Island
Housing	\$1,279	\$1,302	\$1,335	\$1,388	\$2,025	\$1,350
Food	\$714	\$661	\$747	\$829	\$770	\$719
Transportation	\$1,132	\$1,257	\$1,383	\$1,239	\$1,250	\$1,194
Healthcare	\$747	\$747	\$747	\$747	\$747	\$747
Child Care	\$0	\$0	\$0	\$0	\$0	\$0
Other Necessities	\$619	\$609	\$647	\$688	\$868	\$642
Total Monthly	\$4,491	\$4,575	\$4,858	\$4,891	\$5,660	\$4,652
Total Yearly	\$53,887	\$54,905	\$58,301	\$58,687	\$67,923	\$55,821
Taxes and Tax Credits						
Monthly	\$845	\$871	\$958	\$968	\$1,204	\$894
Yearly	\$10,138	\$10,451	\$11,492	\$11,610	\$14,443	\$10,731
Pre-Tax Earnings Needed to Make Ends Meet						
Monthly	\$5,335	\$5,446	\$5,816	\$5,858	\$6,864	\$5,546
Yearly	\$64,025	\$65,355	\$69,794	\$70,296	\$82,366	\$66,552
Hourly Wage	\$15.39	\$15.71	\$16.78	\$16.90	\$19.80	\$16.00

Note: Adults are working, and hourly wage needed assumes 52 weeks of work at 40 hours per week by each adult.

Source: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population.

TABLE 9

RHODE ISLAND STANDARD OF NEED BUDGET: SINGLE PARENT w/ONE CHILD

Expenses	Providence County	Kent County	Washington County	Bristol County	Newport County	Rhode Island
Housing	\$1,565	\$1,593	\$1,632	\$1,699	\$2,612	\$1,661
Food	\$571	\$529	\$598	\$663	\$616	\$575
Transportation	\$1,171	\$1,302	\$1,438	\$1,284	\$1,297	\$1,237
Healthcare	\$592	\$592	\$592	\$592	\$592	\$592
Child Care	\$1,243	\$1,274	\$1,259	\$1,259	\$1,334	\$1,257
Other Necessities	\$663	\$659	\$692	\$733	\$1,002	\$694
Total Monthly	\$5,806	\$5,948	\$6,211	\$6,230	\$7,454	\$6,017
Total Yearly	\$69,668	\$71,377	\$74,534	\$74,758	\$89,443	\$72,203

Taxes and Tax Credits

Monthly	\$1,158	\$1,223	\$1,348	\$1,357	\$2,002	\$1,262
Yearly	\$13,892	\$14,681	\$16,178	\$16,286	\$24,022	\$15,143

Pre-Tax Earnings Needed to Make Ends Meet

Monthly	\$6,963	\$7,172	\$7,559	\$7,587	\$9,456	\$7,279
Yearly	\$83,559	\$86,058	\$90,712	\$91,044	\$113,466	\$87,345
Hourly Wage	\$40.17	\$41.37	\$43.61	\$43.77	\$54.55	\$41.99

Note: One child is a 4-year-old; all adults are working, and hourly wage needed assumes 52 weeks of work at 40 hours per week by each adult.
Source: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population.

TABLE KF4-A

RHODE ISLAND STANDARD OF NEED BUDGET: TWO PARENTS w/ONE CHILD

Expenses	Providence County	Kent County	Washington County	Bristol County	Newport County	Rhode Island
Housing	\$1,565	\$1,593	\$1,632	\$1,699	\$2,612	\$1,661
Food	\$886	\$820	\$927	\$1,028	\$956	\$892
Transportation	\$1,241	\$1,375	\$1,515	\$1,359	\$1,374	\$1,309
Healthcare	\$966	\$966	\$966	\$966	\$966	\$966
Child Care	\$1,243	\$1,274	\$1,259	\$1,259	\$1,334	\$1,257
Other Necessities	\$761	\$749	\$795	\$847	\$1,108	\$793
Total Monthly	\$6,662	\$6,777	\$7,094	\$7,157	\$8,349	\$6,878
Total Yearly	\$79,941	\$81,318	\$85,123	\$85,880	\$100,192	\$82,534

Taxes and Tax Credits

Monthly	\$1,188	\$1,224	\$1,321	\$1,341	\$1,860	\$1,266
Yearly	\$14,261	\$14,682	\$15,855	\$16,096	\$22,317	\$15,195

Pre-Tax Earnings Needed to Make Ends Meet

Monthly	\$7,850	\$8,000	\$8,415	\$8,498	\$10,209	\$8,144
Yearly	\$94,203	\$96,000	\$100,979	\$101,977	\$122,510	\$97,730
Hourly Wage	\$22.64	\$23.08	\$24.27	\$24.51	\$29.45	\$23.49

Note: One child is a 4-year-old; all adults are working, and hourly wage needed assumes 52 weeks of work at 40 hours per week by each adult.
Source: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population.

TABLE KF4-B

RHODE ISLAND STANDARD OF NEED BUDGET: SINGLE PARENT w/THREE CHILDREN

Expenses	Providence County	Kent County	Washington County	Bristol County	Newport County	Rhode Island
Housing	\$1,886	\$1,920	\$1,985	\$2,047	\$3,406	\$2,023
Food	\$1,122	\$1,039	\$1,175	\$1,302	\$1,211	\$1,130
Transportation	\$1,361	\$1,508	\$1,670	\$1,494	\$1,514	\$1,437
Healthcare	\$1,030	\$1,030	\$1,030	\$1,030	\$1,030	\$1,030
Child Care	\$2,392	\$2,453	\$2,426	\$2,427	\$2,573	\$2,421
Other Necessities	\$934	\$919	\$981	\$1,040	\$1,434	\$979
Total Monthly	\$8,726	\$8,868	\$9,268	\$9,340	\$11,167	\$9,021
Total Yearly	\$104,712	\$106,420	\$111,211	\$112,079	\$134,006	\$108,248
Taxes and Tax Credits						
Monthly	\$2,053	\$2,137	\$2,348	\$2,390	\$3,289	\$2,208
Yearly	\$24,640	\$25,638	\$28,176	\$28,684	\$39,466	\$26,493
Pre-Tax Earnings Needed to Make Ends Meet						
Monthly	\$10,779	\$11,005	\$11,616	\$11,730	\$14,456	\$11,228
Yearly	\$129,352	\$132,058	\$139,387	\$140,763	\$173,473	\$134,742
Hourly Wage	\$62.19	\$63.49	\$67.01	\$67.67	\$83.40	\$64.78

Note: Three children are a 4-year-old, an 8-year old, and a 12-year-old; all adults are working, and hourly wage needed assumes 52 weeks of work at 40 hours per week by each adult.

Source: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population.

TABLE KF4-C

RHODE ISLAND STANDARD OF NEED BUDGET: TWO PARENTS w/THREE CHILDREN

Expenses	Providence County	Kent County	Washington County	Bristol County	Newport County	Rhode Island
Housing	\$1,886	\$1,920	\$1,985	\$2,047	\$3,406	\$2,023
Food	\$1,374	\$1,273	\$1,439	\$1,595	\$1,483	\$1,384
Transportation	\$1,424	\$1,573	\$1,735	\$1,559	\$1,579	\$1,501
Healthcare	\$1,404	\$1,404	\$1,404	\$1,404	\$1,404	\$1,404
Child Care	\$2,392	\$2,453	\$2,426	\$2,427	\$2,573	\$2,421
Other Necessities	\$1,012	\$991	\$1,063	\$1,131	\$1,518	\$1,058
Total Monthly	\$9,492	\$9,612	\$10,051	\$10,162	\$11,963	\$9,790
Total Yearly	\$113,907	\$115,344	\$120,617	\$121,945	\$143,554	\$117,482
Taxes and Tax Credits						
Monthly	\$1,773	\$1,837	\$2,071	\$2,130	\$3,069	\$1,930
Yearly	\$21,275	\$22,039	\$24,855	\$25,564	\$36,833	\$23,163
Pre-Tax Earnings Needed to Make Ends Meet						
Monthly	\$11,265	\$11,449	\$12,123	\$12,292	\$15,032	\$11,720
Yearly	\$135,183	\$137,384	\$145,474	\$147,509	\$180,387	\$140,646
Hourly Wage	\$32.50	\$33.03	\$34.97	\$35.46	\$43.36	\$33.81

Note: Three children are a 4-year-old, an 8-year old, and a 12-year-old; all adults are working, and hourly wage needed assumes 52 weeks of work at 40 hours per week by each adult.

Source: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population.

TABLE KF4-D

RHODE ISLAND STANDARD OF NEED BUDGET: SINGLE PARENT w/FOUR CHILDREN

Expenses	Providence County	Kent County	Washington County	Bristol County	Newport County	Rhode Island
Housing	\$1,886	\$1,920	\$1,985	\$2,047	\$3,406	\$2,023
Food	\$1,374	\$1,272	\$1,438	\$1,594	\$1,482	\$1,383
Transportation	\$1,473	\$1,630	\$1,805	\$1,617	\$1,639	\$1,555
Healthcare	\$1,092	\$1,092	\$1,092	\$1,092	\$1,092	\$1,092
Child Care	\$2,392	\$2,453	\$2,426	\$2,427	\$2,573	\$2,421
Other Necessities	\$1,012	\$991	\$1,063	\$1,131	\$1,518	\$1,058
Total Monthly	\$9,230	\$9,358	\$9,810	\$9,907	\$11,710	\$9,532
Total Yearly	\$110,757	\$112,290	\$117,715	\$118,888	\$140,524	\$114,389

Taxes and Tax Credits

Monthly	\$2,298	\$2,373	\$2,638	\$2,688	\$3,504	\$2,457
Yearly	\$27,580	\$28,475	\$31,650	\$32,250	\$42,049	\$29,481

Pre-Tax Earnings Needed to Make Ends Meet

Monthly	\$11,528	\$11,731	\$12,447	\$12,595	\$15,214	\$11,989
Yearly	\$138,338	\$140,766	\$149,366	\$151,139	\$182,573	\$143,871
Hourly Wage	\$66.51	\$67.68	\$71.81	\$72.66	\$87.78	\$69.17

Note: Four children are a 4-year-old, an 8-year old, a 12-year-old, and a 16-year-old; all adults are working, and hourly wage needed assumes 52 weeks of work at 40 hours per week by each adult.

Source: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population.

TABLE KF4-E

RHODE ISLAND STANDARD OF NEED BUDGET: TWO PARENTS w/FOUR CHILDREN

Expenses	Providence County	Kent County	Washington County	Bristol County	Newport County	Rhode Island
Housing	\$1,886	\$1,920	\$1,985	\$2,047	\$3,406	\$2,023
Food	\$1,682	\$1,558	\$1,761	\$1,952	\$1,815	\$1,694
Transportation	\$1,466	\$1,618	\$1,786	\$1,606	\$1,627	\$1,545
Healthcare	\$1,466	\$1,466	\$1,466	\$1,466	\$1,466	\$1,466
Child Care	\$2,392	\$2,453	\$2,426	\$2,427	\$2,573	\$2,421
Other Necessities	\$1,108	\$1,080	\$1,163	\$1,242	\$1,621	\$1,154
Total Monthly	\$10,000	\$10,093	\$10,587	\$10,739	\$12,508	\$10,303
Total Yearly	\$119,999	\$121,117	\$127,039	\$128,864	\$150,096	\$123,633

Taxes and Tax Credits

Monthly	\$2,017	\$2,067	\$2,331	\$2,412	\$3,334	\$2,177
Yearly	\$24,205	\$24,801	\$27,970	\$28,946	\$40,005	\$26,126

Pre-Tax Earnings Needed to Make Ends Meet

Monthly	\$12,017	\$12,160	\$12,917	\$13,151	\$15,842	\$12,480
Yearly	\$144,203	\$145,918	\$155,009	\$157,809	\$190,100	\$149,759
Hourly Wage	\$34.66	\$35.08	\$37.26	\$37.93	\$45.70	\$36.00

Note: Four children are a 4-year-old, an 8-year old, a 12-year-old, and a 16-year-old; all adults are working, and hourly wage needed assumes 52 weeks of work at 40 hours per week by each adult.

Source: Family Budget Calculator produced by the Economic Policy Institute; state-level data calculated by the Economic Progress Institute by weighting county-level data by population.

TABLE KF4-F