

Why I Work 2025 – Data Sources

Housing

Efficiency, 1 Bedroom, 2 Bedroom (Rentals)*

- U.S. Census Bureau, 2018-2023, American Community Survey 5-Year Estimates, Table B25031 (Place and County Level): <https://data.census.gov/table/ACSDT5Y2023.B25031>
- U.S. Census Bureau, 2023, American Community Survey 1-Year Estimates, Table B25031 (State Level): <https://data.census.gov/table/ACSDT1Y2023.B25031>
- Department of Housing and Urban Development, 50th Percentile Rent Estimates, FY22 & FY23: <https://www.huduser.gov/portal/datasets/50per.html#year2022>
<https://www.huduser.gov/portal/datasets/50per.html#year2023>

House (Mortgage)*

- U.S. Census Bureau, 2018-2023, American Community Survey 5-Year Estimates, Table B25088 (Place and County Level): <https://data.census.gov/table/ACSDT5Y2023.B25088>
- U.S. Census Bureau, 2023, American Community Survey 1-Year Estimates, Table B25088 (State Level): <https://data.census.gov/table/ACSDT1Y2023.B25088>

Utilities

Mobile Phone*

The estimate assumes the combined purchase of a new iPhone 16 Pro Max (256GB storage) on a 24-month installment plan, with a post-paid monthly billing plan that includes basic unlimited data, messaging, and minutes. Surcharges, taxes, fees, promotional sales, limited time offers, and down payments were excluded from the estimate.

- Bureau of Labor Statistics, Consumer Expenditure Survey, 2023, Cellular Phone (CXU270102LB0101M): <https://www.bls.gov/cex/data.htm>
- “Cell Phone Plans in the United States,” Whistle Out, April 2025: <https://www.whistleout.com/CellPhones/Search?phone=Apple-iPhone-16-Pro-Max-256GB&minutes=-1&sms=-1&data=-1&type=postpaid&tab=instalments24>

Internet*

- “Fight for Fair Internet: Consumer Reports White Paper of Broadband Pricing”, Consumer Reports, November 17, 2022: <https://advocacy.consumerreports.org/research/fight-for-fair-internet-consumer-reports-white-paper-on-broadband-pricing/>

Cable or Streaming*

- “2024 Report on Cable Industry Prices”, Federal Communications Commission, Appendix E: <https://www.fcc.gov/document/fcc-releases-2024-communications-marketplace-report/appendix-e>
- James K. Willcox, “Guide to Streaming Video Services,” Consumer Reports, July 20, 2023: <https://www.consumerreports.org/electronics-computers/streaming-media/guide-to-streaming-video-services-a4517732799/>

Electricity*

- “Annual Electric Power Industry Report”, Energy Information Administration, Form EIA-861, 2023: <https://www.eia.gov/electricity/data/eia861/>
- “Electric Sales, Revenue, and Average Price”, Energy Information Administration, Table 5A, 2023: https://www.eia.gov/electricity/sales_revenue_price/

Natural Gas*

- “Annual Report of Natural and Supplemental Gas Supply and Disposition”, Energy Information Administration, Form EIA-176, 2023: https://www.eia.gov/naturalgas/ngqs/#?report=RP4&year1=2023&year2=2023&company=ID_Name
- “New Mexico Gas Company, Inc.’s Integrated Resource Plan for the Period of 2024-2033,” New Mexico Gas Company, April 16, 2024: <https://www.nmgco.com/userfiles/files/NMGC's%202024%20Integrated%20Resource%20Plan%20for%20the%20Planning%20Period%20of%202024-2033%20in%20Compliance%20with%2017.7.4.9%20NMAC.pdf>
- Bureau of Labor Statistics, Consumer Expenditure Survey, 2023 Natural Gas (CXUNATRLGASLB0101M): <https://www.bls.gov/cex/data.htm>

Water and Sewerage*

- New Mexico Environment Department, Drinking Water Bureau, Water and Sewer Rate Surveys, 2021-2024: https://www.env.nm.gov/drinking_water/rates/
- Bureau of Labor Statistics, Consumer Expenditure Survey, 2023, Water and Other Public Services (CXUWATERLB0101M): <https://www.bls.gov/cex/data.htm>

*Projected Inflation to Jan 1, 2026, utilizing Bureau of Labor Statistics’ Consumer Price Index (Jan 2019 to December 2024): <https://www.bls.gov/cpi/data.htm>

Transportation

Car Categories

The Edmunds True Cost to Own® (TCO®) calculator is a tool that estimates the cost of owning a vehicle over a 5-year period. Costs included in these estimates are depreciation, interest on a loan, taxes and fees, insurance premiums, fuel costs, maintenance, and repairs.

- Edmunds Inc., Cost of Car Ownership Calculator, April 2025: <https://www.edmunds.com/tco.html>

Bus Fare – Survey of Local Providers

Food

Restaurants*

- Bureau of Labor Statistics, Consumer Expenditure Survey, 2023, Food (CXUFOODTOTLLB0101M): <https://www.bls.gov/cex/data.htm>

At Home + Dine Out*, At Home + Fast Food*, Eat at Home*

- “USDA Food Plans: Cost of Food Report for Low, Moderate, and Liberal Food Plans”, U.S. Department of Agriculture, February 2025: <https://www.fns.usda.gov/research/cnpp/usda-food-plans/cost-food-monthly-reports>
- Bureau of Labor Statistics, Consumer Expenditure Survey, 2023, Food Away from Home (CXUFOODAWAYLB0101M): <https://www.bls.gov/cex/data.htm>

Clothing

Retail*, Designer*, Workwear*, Thrifty*

- Bureau of Labor Statistics, Consumer Expenditure Survey, 2023, Male Apparel (CXUMENBOYSLB0101M): <https://www.bls.gov/cex/data.htm>
- Bureau of Labor Statistics, Consumer Expenditure Survey, 2023, Female Apparel (CXUWMNSGRSLB0101M): <https://www.bls.gov/cex/data.htm>

Shoes*

- Bureau of Labor Statistics, Consumer Expenditure Survey, 2023, Footwear (CXUFOOTWEARLB0101M): <https://www.bls.gov/cex/data.htm>

Accessories*

- Bureau of Labor Statistics, Consumer Expenditure Survey, 2023, Other Apparel Products and Services (CXUOTHAPRLLB0101M): <https://www.bls.gov/cex/data.htm>

Healthcare

Employer Insurance Plan*, Self-Pay Insurance Plan*

Employer Insurance Plan expense is based on nationwide figures: the average monthly employee contribution premium, for a single person coverage insurance. Self-pay Insurance Plan expense is based on nationwide figures: the average monthly cost for single person is deductible.

- Kaiser Family Foundation, State Health Facts, Health Insurance Premiums and Deductibles, 2023: <https://www.kff.org/statedata/custom-state-report/?i=32355&g=n&view=3>

Out-of-Pocket + Prescriptions*, Dental + Vision Care*

The 2025 out-of-pocket and prescriptions expense, and the dentist and vision care expense, are supplemental costs to insurance. The out-of-pocket and prescription estimate includes the cost of one doctor’s visit every quarter, one over-the-counter headache medication per quarter, and a 60-day prescription with six refills. The dentist and vision care cost per month includes: two dentist cleanings (per year), one eye exam (per year), and one eyeglass prescription (per year).

- The Council for Community and Economic Research, Cost of Living Index, Quarter 3, 2024: <https://www.c2er.org/cost-of-living-index/calculator/>

Education

Certificate Program*, Associate’s Degree*, Bachelor’s Degree*, Master’s Degree*, Professional Degree*

The nearest in-state school was selected per city: one that offered the chosen programs from start to finish and met the criteria for the type of funded school being selected (Public, Private Non-Profit, Private For-Profit). Note, there are no private for-profit schools that offer a master’s degree, nor a professional degree program. The tuition and fees do not account for grants, financial aid, or lottery scholarships, and additional living arrangement expenses were also excluded. The loan used to cover the total expenses was based on a 10-year student loan at a 6.8 percent interest rate.

- National Center for Education Statistics, College Navigator, 2022-2023: <https://nces.ed.gov/collegenavigator/>
- FinAid, Loan Payment Calculator, 2023: <https://finaid.org/calculators/loanpayments/>

**Projected Inflation to Jan 1, 2026, utilizing Bureau of Labor Statistics’ Consumer Price Index (Jan 2019 to December 2024): <https://www.bls.gov/cpi/data.htm>*

Miscellaneous

Gadgets*

- Bureau of Labor Statistics, Consumer Expenditure Survey, 2023, Audio and Visual Equipment (CXUTVAUDIOLB0101M): <https://www.bls.gov/cex/data.htm>

Furniture*

- Bureau of Labor Statistics, Consumer Expenditure Survey, 2023, Furniture (CXUHHFURNSHLB0101M): <https://www.bls.gov/cex/data.htm>

Housewares*

- Bureau of Labor Statistics, Consumer Expenditure Survey, 2023: Small Appliances & Misc. Housewares; Household Textiles; Floor Coverings (CXUSMAPPHWRLB0101M, CXUHHTXTILELB0101M, CXUFLOORCOVLB0101M): <https://www.bls.gov/cex/data.htm>

Pet Care*

- Bureau of Labor Statistics, Consumer Expenditure Survey, 2023; Pets, Toys, Hobbies, and Pet Playground Equipment (CXUPETSPAYLB0101M): <https://www.bls.gov/cex/data.htm>

Vacation*

- “How Americans are Budgeting for Summer Travel”, Go City Holdings Limited, April 2025: <https://gocity.com/en/blog/how-americans-are-budgeting-for-travel>

Childcare*

- “Childcare Costs Remain an Almost Prohibitive Expense”, U.S. Department of Labor, The Women’s Bureau, November 19, 2024: <https://blog.dol.gov/2024/11/19/new-data-childcare-costs-remain-an-almost-prohibitive-expense>
- “Living Wage Calculator”, Massachusetts Institute of Technology, Department of Urban Studies and Planning, April 2025: <https://livingwage.mit.edu/pages/methodology>
- “Family Budget Calculator”, Economic Policy Institute, January 24, 2025: <https://www.epi.org/publication/family-budget-calculator-documentation/>

Personal Care Products

Basics*, Extras*, Luxuries*

- Bureau of Labor Statistics, Consumer Expenditure Survey, 2023, Personal Care Products and Services (CXUPERSCARELB0101M): <https://www.bls.gov/cex/data.htm>

Hair Salons*

- “Guide to Average Hair Salon Prices in the U.S.”, Style-Seat Inc, August 2022: <https://www.styleseat.com/blog/average-hair-salon-prices/>
- “Average Hair Salon Prices: A Guide for Owners and Managers”, Appointible LLC, April 2025: <https://appointible.com/biz/resources/business-finance/average-hair-salon-prices/>

Entertainment

Activities*

- Bureau of Labor Statistics, Consumer Expenditure Survey, 2023, Entertainment: Fees and Admissions (CXUFEEADMLB0101M): <https://www.bls.gov/cex/data.htm>

Concerts*

- “Pollstar 2024 Year End Analysis: Industry Remains Strong & Steady”, OVG Media & Conferences LLC, December 13, 2024: <https://news.pollstar.com/2024/12/13/2024bizanalysis/>
- “Average Ticket Price for Music Tour Concert Admission From 2011 to 2024”, Statista Inc, January 2025: <https://www.statista.com/statistics/380106/global-average-music-tour-ticket-price/>

Home*

- Bureau of Labor Statistics, Consumer Expenditure Survey, 2023: Toys, Hobbies, and Playground; Video Game Hardware and Accessories; Video Game Software (CXUTOYSLB0101M, CXU310232LB0101M, CXU310231LB0101M): <https://www.bls.gov/cex/data.htm>

Movies*

- “The Average Price of a Movie Ticket in Every State”, National Association of Theater Owners, CNU Online Holdings LLC, March 2024: <https://www.netcredit.com/blog/average-price-of-a-movie-ticket/>