



CONGRESSWOMAN
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Cost-of-Living Fairness Act

The Cost-of-Living Fairness Act supports working families by including common housing and auto insurance expenses in the cost-of-living formula used to determine eligibility for federal assistance programs.

In 49 of 50 U.S. states, drivers are required by law to have auto insurance. Homeowner's, rental, and flood insurance are practical necessities (when not required) and are akin to shelter costs. Yet these costs are not factored into the formula for applying for federal assistance programs. While rent, utilities, and other living expenses are deducted from a household's income to enable more families to qualify for assistance, common housing and auto insurance payments are not currently considered an expense. Including these costs in the cost-of-living formula will help many more residents in our districts qualify for federal assistance that can help them thrive.

The Cost-of-Living Fairness Act would more accurately reflect our residents' monthly expenses and result in fairer treatment when applying for federal assistance programs. Average auto insurance premiums are \$3,000 or \$4,000 in some states. Together, annual homeowner's and flood insurance costs average roughly \$3,000 nationwide, and are twice as expensive in some areas. And these prices are increasing. Families deserve to have these expenses considered when applying for assistance. Enacting this legislation would be another important step in addressing poverty and ensuring that families receive the support they truly need.

For more information contact Will.Flagle@gmail.com or call (202) 225-5126.