THE HIDDEN TAX TRAP — APPENDIX

APPENDIX A: $100,000 SINGLE EARNER — KANSAS CITY, MO

A Global Flashpoint Monitor Analysis | Steven D. Thompson | The Watcher

All figures are Kansas City, Missouri specific. Tax calculations reflect: Federal income tax (2025 brackets, standard deduction), Missouri state income tax (top rate 4.7%), Kansas City 1% earnings tax, and FICA. Housing costs based on KC median home price ~$275,000, 30-yr fixed at 6.25%, 5% down. Sources: U.S. Census Bureau, Salary.com (2026), Federal Reserve, KC Water, Evergy, Peterson-KFF, BLS Consumer Expenditure Survey 2024, McGowan Mortgages.

LAYER 1 — GOVERNMENT TAXES

Filing status: Single | Gross income: $100,000 | Standard deduction applied

Tax	Monthly	Annual	% of Gross
Federal income tax (effective ~13.2%)	$1,100	$13,200	13.2%
FICA — Social Security & Medicare (7.65%)	$638	$7,650	7.65%
Missouri state income tax (effective ~4.2%)	$350	$4,200	4.2%
Kansas City 1% earnings tax	$83	$1,000	1.0%
GOVERNMENT TAX TOTAL	**$2,171**	**$26,050**	**26.1%**

➤ After taxes — Take-home pay $6,163/mo · $73,950/yr · 73.9% of gross remains

LAYER 2 — MANDATORY PRIVATE COSTS

Legally or practically required. Non-optional.

Cost	Monthly	Annual	% of Gross
Health insurance premium — employee share (single plan)	$400	$4,800	4.8%
Out-of-pocket medical (deductibles, copays, Rx)	$117	$1,400	1.4%
Auto insurance — KC, MO average (Federal Reserve 2025)	$166	$1,993	2.0%
Homeowners insurance — KC average (severe weather risk)	$236	$2,828	2.8%
MANDATORY PRIVATE TOTAL	**$919**	**$11,021**	**11.0%**

➤ After taxes + mandatory private $5,244/mo · $62,929/yr · 62.9% of gross remains

LAYER 3 — NON-OPTIONAL SURVIVAL COSTS

You cannot legally live, drive, or function without these.

Cost	Monthly	Annual	% of Gross
Mortgage P&I — $275K home, 5% down, 6.25% 30-yr	$1,609	$19,308	19.3%
Property tax — Jackson County avg 1.29%	$296	$3,549	3.5%
Utilities — electric, gas, water, trash (KC avg 2026)	$257	$3,084	3.1%
Internet — basic broadband	$60	$720	0.7%
Cell phone — basic plan	$50	$600	0.6%
Vehicle payment — US avg (Federal Reserve)	$520	$6,240	6.2%
Gas — Missouri average	$150	$1,800	1.8%
SURVIVAL COST TOTAL	**$2,942**	**$35,301**	**35.3%**

➤ After taxes + mandatories + survival $2,302/mo · $27,628/yr · 27.6% of gross remains

LAYER 4 — FOOD, PERSONAL CARE, AND ONE NIGHT OUT

The basics of staying alive and clean, plus a single movie per month.

Cost	Monthly	Annual	% of Gross
Groceries — KC individual, moderate plan (Salary.com 2026)	$412	$4,944	4.9%
Toiletries — shampoo, toothpaste, razors, shaving cream	$45	$540	0.5%
Makeup / personal care items	$25	$300	0.3%
Paper goods — toilet paper, paper towels, wipes	$35	$420	0.4%
One movie out per month — ticket + small concession	$22	$264	0.3%
BASIC LIVING TOTAL	**$539**	**$6,468**	**6.5%**

WHAT REMAINS AFTER ALL OF THE ABOVE

⚠ SINGLE EARNER, $100,000 GROSS — KANSAS CITY, MO $1,763 / month · $21,160 / year

⚠ THAT $1,763/MONTH STILL HAS TO COVER:

- **Vehicle maintenance:** tires, oil, brakes, registration (~$150/mo)
- **Clothing:** BLS average ~$120/mo
- **Dental & vision:** typically not included in standard health plans
- **Home maintenance reserve:** standard advice is 1% of home value/year (~$230/mo)
- **Retirement savings (10%):** $833/mo — skip this and you retire in poverty
- **Student loans (national avg):** ~$400/mo if applicable
- **Emergency fund:** $0 budgeted — one ER visit with a $3,000 deductible wipes 2 months
- **Any social life beyond one movie:** birthday gifts, dinners, holidays — $0 budgeted

After vehicle maintenance, clothing, dental, a 10% retirement contribution, and a bare-bones home repair reserve — this earner has approximately **$0 to $200 left per month.** A single unexpected expense — a blown transmission, a medical copay cascade, a furnace failure — produces debt. At $100,000 gross income. In Kansas City, Missouri.

$100,000 in Kansas City feels like $1,763 a month. Before clothing. Before dental. Before saving a dollar for retirement or emergencies.

Sources: U.S. Census Bureau (2024) · BLS Consumer Expenditure Survey (2024) · Salary.com KC Cost of Living (2026) · Federal Reserve · KC Water/Evergy utility rates (2026) · Peterson-KFF Health System Tracker · McGowan Mortgages KC (2026) · SmartAsset Missouri Tax Calculator · Missouri Dept. of Revenue

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APPENDIX B: $83,700 MEDIAN HOUSEHOLD (COUPLE) — KANSAS CITY, MO

A Global Flashpoint Monitor Analysis | Steven D. Thompson | The Watcher

All figures are Kansas City, Missouri specific. Tax calculations reflect: Federal income tax (2025 brackets, standard deduction), Missouri state income tax (top rate 4.7%), Kansas City 1% earnings tax, and FICA. Housing costs based on KC median home price ~$275,000, 30-yr fixed at 6.25%, 5% down. Sources: U.S. Census Bureau, Salary.com (2026), Federal Reserve, KC Water, Evergy, Peterson-KFF, BLS Consumer Expenditure Survey 2024, McGowan Mortgages.

LAYER 1 — GOVERNMENT TAXES

Filing status: Married Filing Jointly | Gross income: $83,700 | Standard deduction applied

Tax	Monthly	Annual	% of Gross
Federal income tax (effective ~10.4%, MFJ standard deduction)	$607	$8,725	10.4%
FICA — Social Security & Medicare (7.65%)	$534	$6,403	7.65%
Missouri state income tax (effective ~3.5%)	$205	$2,930	3.5%
Kansas City 1% earnings tax	$70	$837	1.0%
GOVERNMENT TAX TOTAL	**$1,416**	**$18,895**	**22.6%**

➤ **After taxes — Take-home pay $5,400/mo · $64,805/yr · 77.4% of gross remains**

LAYER 2 — MANDATORY PRIVATE COSTS

Legally or practically required. Non-optional.

Cost	Monthly	Annual	% of Gross
Health insurance premium — employee share (FAMILY plan)	$571	$6,850	8.2%
Out-of-pocket medical (deductibles, copays, Rx) — family	$233	$2,800	3.3%
Auto insurance — KC, MO average (Federal Reserve 2025)	$166	$1,993	2.4%
Homeowners insurance — KC average (severe weather risk)	$236	$2,828	3.4%

MANDATORY PRIVATE TOTAL	**$1,206**	**$14,471**	**17.3%**

➤ **After taxes + mandatory private $4,194/mo · $50,334/yr · 60.1% of gross remains**

LAYER 3 — NON-OPTIONAL SURVIVAL COSTS

You cannot legally live, drive, or function without these.

Cost	Monthly	Annual	% of Gross
Mortgage P&I — $275K home, 5% down, 6.25% 30-yr	$1,609	$19,308	23.1%
Property tax — Jackson County avg 1.29%	$296	$3,549	4.2%
Utilities — electric, gas, water, trash (KC avg 2026)	$257	$3,084	3.7%
Internet — basic broadband	$60	$720	0.9%
Cell phones — two basic plans	$100	$1,200	1.4%
Vehicle payment — US avg (Federal Reserve)	$520	$6,240	7.5%
Gas — Missouri average (one vehicle)	$150	$1,800	2.2%
SURVIVAL COST TOTAL	**$2,992**	**$35,901**	**42.9%**

➤ **After taxes + mandatories + survival $1,202/mo · $14,433/yr · 17.2% of gross remains**

LAYER 4 — FOOD, PERSONAL CARE, AND ONE NIGHT OUT

The basics of staying alive and clean, plus one movie per month for two.

Cost	Monthly	Annual	% of Gross
Groceries — KC couple, USDA moderate plan (~$824/mo)	$824	$9,888	11.8%
Toiletries — shampoo, toothpaste, razors, shaving cream (×2)	$70	$840	1.0%
Makeup / personal care items	$40	$480	0.6%
Paper goods — toilet paper, paper towels, wipes	$45	$540	0.6%
One movie out per month — two tickets + concessions	$40	$480	0.6%
BASIC LIVING TOTAL	**$1,019**	**$12,228**	**14.6%**

WHAT REMAINS AFTER ALL OF THE ABOVE

⚠ MEDIAN HOUSEHOLD $83,700 GROSS — KANSAS CITY, MO $183 / month · $2,205 / year

$183 per month. That is what remains for a median American household in Kansas City after taxes, mandatory insurance, housing, utilities, transportation, food, toiletries, paper goods, and one movie per month.

⚠ THAT $183/MONTH STILL HAS TO COVER:

- **Vehicle maintenance:** tires, oil, brakes, registration (~$150/mo) — already overdraws the remainder
- **Clothing for two people:** BLS average ~$240/mo combined
- **Dental & vision for two:** typically not included in standard health plans
- **Home maintenance reserve:** standard advice is 1% of home value/year (~$230/mo)
- **Retirement savings (10%):** $697/mo — skip this and you retire in poverty
- **Student loans:** ~$400–800/mo if applicable — instant insolvency
- **Emergency fund:** $0 budgeted — one ER visit with a $6,000 family deductible is catastrophic
- **Children:** not modeled — average child adds $1,000–$1,500/mo in costs
- **Any social life beyond one movie:** birthdays, holidays, dinners — $0 budgeted

The $83,700 median American household in Kansas City has **$183 left after baseline existence.** Vehicle maintenance alone ($150/mo) consumes almost all of it. A single car repair, medical bill, or appliance failure creates debt. Retirement savings are mathematically impossible without eliminating something from a list that is already stripped to the bone.

This is not a budgeting problem. This is a structural problem. The system extracted **$83,517** of this household's $83,700 gross income before a single discretionary dollar was spent.

Sources: U.S. Census Bureau (2024) · BLS Consumer Expenditure Survey (2024) · Salary.com KC Cost of Living (2026) · Federal Reserve · KC Water/Evergy utility rates (2026) · Peterson-KFF Health System Tracker · McGowan Mortgages KC (2026) · SmartAsset Missouri Tax Calculator · Missouri Dept. of Revenue

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SIDE-BY-SIDE SUMMARY — BOTH SCENARIOS

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MONTHLY BUDGET DRAIN — AT A GLANCE

	$100K	$83.7K	% $100K	% $83.7K
Gross Income	$8,333	$6,975	100%	100%
− Government taxes	−$2,171	−$1,416	26.1%	22.6%
= Take-home	**$6,163**	**$5,400**	**73.9%**	**77.4%**
− Mandatory private costs	−$919	−$1,206	11.0%	17.3%
− Survival costs (housing, utilities, transport)	−$2,942	−$2,992	35.3%	42.9%
− Food, toiletries, paper goods, one movie	−$539	−$1,019	6.5%	14.6%
WHAT'S LEFT	**$1,763**	**$183**	**21.1%**	**2.6%**

$100,000 gross leaves $1,763/month. $83,700 gross leaves $183/month. Neither number pays for clothing, dental, car repairs, retirement, or emergencies.

> The question is not whether Americans are bad at budgeting. The question is why a $100,000 salary — earned by a person in the top 7% of American households — leaves $1,763/month before basic maintenance of life. The answer is not individual failure. **It is the system working as designed.**

Sources: U.S. Census Bureau (2024) · BLS Consumer Expenditure Survey (2024) · Salary.com KC Cost of Living (2026) · Federal Reserve · KC Water/Evergy utility rates (2026) · Peterson-KFF Health System Tracker · McGowan Mortgages KC (2026) · SmartAsset Missouri Tax Calculator · Missouri Dept. of Revenue