



Local Standards: Transportation

Disclaimer: *IRS Collection Financial Standards are intended for use in calculating repayment of delinquent taxes. These Standards are effective on March 30, 2020 for purposes of federal tax administration only. Expense information for use in bankruptcy calculations can be found on the website for the U.S. Trustee Program.*

Download the [transportation standards \(PDF\)](#) in PDF format for printing. Please note that the standard amounts change, so if you elect to print them, check back periodically to assure you have the latest version.

The transportation standards for taxpayers with a vehicle consist of two parts: nationwide figures for monthly loan or lease payments referred to as ownership costs, and additional amounts for monthly operating costs. The operating costs include maintenance, repairs, insurance, fuel, registrations, licenses, inspections, parking and tolls (These standard amounts do not include personal property taxes).

Ownership Costs

The ownership costs, shown in the table below, provide the monthly allowances for the lease or purchase of up to two automobiles. A single taxpayer is normally allowed one automobile. For each automobile, taxpayers will be allowed the lesser of:

- a. the monthly payment on the lease or car loan, or
- b. the ownership costs shown in the table below.

If a taxpayer has no lease or car loan payment, the amount allowed for Ownership Costs will be \$0.

Operating Costs

In addition to Ownership Costs, a taxpayer is allowed Operating Costs, by regional and metropolitan area, as shown in the table below. For each automobile, taxpayers will be allowed the lesser of:

- a. the amount actually spent monthly for operating costs, or
- b. the operating costs shown in the table below.

Public Transportation

There is a single nationwide allowance for public transportation based on Bureau of Labor Statistics expenditure data for mass transit fares for a train, bus, taxi, ferry, etc. Taxpayers with no vehicle are allowed the standard amount monthly, per household, without questioning the amount actually spent.

If a taxpayer owns a vehicle and uses public transportation, expenses may be allowed for both, provided they are needed for the health and welfare of the taxpayer or family, or for the production of income. However, the expenses allowed would be actual expenses incurred for ownership costs, operating costs and public transportation, or the standard amounts, whichever is less.

If the amount claimed for Ownership Costs, Operating Costs or Public Transportation is more than the total allowed by the transportation standards, the taxpayer must provide documentation to substantiate those expenses are necessary living expenses.

Related Topic

- [Collection Financial Standards](#)

Public Transportation

National	\$224
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Ownership Costs

	One Car	Two Cars
National	\$521	\$1,042

Operating Costs

	One Car	Two Cars
Northeast Region	\$242	\$484
Boston	\$221	\$442
New York	\$319	\$638
Philadelphia	\$282	\$564
Midwest Region	\$188	\$376
Chicago	\$188	\$376
Cleveland	\$188	\$376
Detroit	\$314	\$628
Minneapolis-St. Paul	\$178	\$356
St. Louis	\$174	\$348

	One Car	Two Cars
South Region	\$193	\$386
Atlanta	\$231	\$462
Baltimore	\$233	\$466
Dallas-Ft. Worth	\$289	\$578
Houston	\$259	\$518
Miami	\$286	\$572
Tampa	\$213	\$426
Washington, D.C.	\$232	\$464
West Region	\$209	\$418
Anchorage	\$162	\$324
Denver	\$217	\$434
Honolulu	\$178	\$356
Los Angeles	\$254	\$508
Phoenix	\$225	\$450
San Diego	\$230	\$460

	One Car	Two Cars
San Francisco	\$231	\$462
Seattle	\$250	\$500

For Use with 2020 Allowable Transportation Table

The data for the Operating Costs section of the Transportation Standards are provided by Census Region and Metropolitan Statistical Area (MSA). The following table lists the states that comprise each Census Region. Once the taxpayer's Census Region has been ascertained, to determine if an MSA standard is applicable, use the definitions below to see if the taxpayer lives within an MSA (MSAs are defined by county and city, where applicable). If the taxpayer does not reside in an MSA, use the regional standard.

MSA Definitions by Census Region

Northeast Census Region: Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, Pennsylvania, New York, New Jersey

MSA	Counties
Boston	<i>in MA:</i> Essex, Middlesex, Norfolk, Plymouth, Suffolk
	<i>in NH:</i> Rockingham, Strafford
New York	<i>in NY:</i> Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Westchester
	<i>in NJ:</i> Bergen, Essex, Hudson, Hunterdon, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union
	<i>in PA:</i> Pike
Philadelphia	<i>in PA:</i> Bucks, Chester, Delaware, Montgomery, Philadelphia
	<i>in NJ:</i> Burlington, Camden, Gloucester, Salem
	<i>in DE:</i> New Castle

	<i>in MD:</i> Cecil
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Midwest Census Region: North Dakota, South Dakota, Nebraska, Kansas, Missouri, Illinois, Indiana, Ohio, Michigan, Wisconsin, Minnesota, Iowa

MSA	Counties (unless otherwise specified)
Chicago	<i>in IL:</i> Cook, DeKalb, DuPage, Grundy, Kane, Kendall, Lake, McHenry, Will
	<i>in IN:</i> Jasper, Lake, Newton, Porter
	<i>in WI:</i> Kenosha
Cleveland	<i>in OH:</i> Ashtabula, Cuyahoga, Geauga, Lake, Lorain, Medina, Portage, Summit
Detroit	<i>in MI:</i> Lapeer, Livingston, Macomb, Oakland, St. Clair, Wayne
Minneapolis-St. Paul	<i>in MN:</i> Anoka, Carver, Chisago, Dakota, Hennepin, Isanti, Le Sueur, Mille Lacs, Ramsey, Scott, Sherburne, Sibley, Washington, Wright
	<i>in WI:</i> Pierce, St. Croix
St. Louis	<i>in MO:</i> Franklin, Jefferson, Lincoln, St. Charles, St. Louis county, Warren, St. Louis city
	<i>in IL:</i> Bond, Calhoun, Clinton, Jersey, Macoupin, Madison, Monroe, St. Clair

South Census Region: Texas, Oklahoma, Arkansas, Louisiana, Mississippi, Tennessee, Kentucky, West Virginia, Virginia, Maryland, District of Columbia, Delaware, North Carolina, South Carolina, Georgia, Florida, Alabama

MSA	Counties (unless otherwise specified)
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Atlanta	<i>in GA:</i> Barrow, Bartow, Butts, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Heard, Henry, Jasper, Lamar, Meriwether, Morgan, Newton, Paulding, Pickens, Pike, Rockdale, Spalding, Walton
Baltimore	<i>in MD:</i> Anne Arundel, Baltimore county, Carroll, Harford, Howard, Queen Anne's, Baltimore city
Dallas-Ft. Worth	<i>in TX:</i> Collin, Dallas, Denton, Ellis, Hood, Hunt, Johnson, Kaufman, Parker, Rockwall, Somervell, Tarrant, Wise
Houston	<i>in TX:</i> Austin, Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, Waller
Miami	<i>in FL:</i> Broward, Miami-Dade, Palm Beach
Tampa	<i>in FL:</i> Hernando, Hillsborough, Pasco, Pinellas
Washington, D.C.	<i>in DC:</i> District of Columbia
	<i>in MD:</i> Calvert, Charles, Frederick, Montgomery, Prince George
	<i>in VA:</i> Arlington, Clarke, Culpeper, Fairfax county, Fauquier, Loudoun, Prince William, Rappahannock, Spotsylvania, Stafford, Warren, Alexandria city, Fairfax city, Falls Church city, Fredericksburg city, Manassas city, Manassas Park city
	<i>in WV:</i> Jefferson

West Census Region: New Mexico, Arizona, Colorado, Wyoming, Montana, Nevada, Utah, Washington, Oregon, Idaho, California, Alaska, Hawaii

MSA	Counties (unless otherwise specified)
Anchorage	<i>in AK:</i> Anchorage, Matanuska-Susitna

Denver	<i>in CO: Adams, Arapahoe, Broomfield, Clear Creek, Denver, Douglas, Elbert, Gilpin, Jefferson, Park</i>
Honolulu	<i>in HI: Honolulu</i>
Los Angeles	<i>in CA: Los Angeles, Orange, Riverside, San Bernardino</i>
Phoenix	<i>in AZ: Maricopa, Pinal</i>
San Diego	<i>in CA: San Diego</i>
San Francisco	<i>in CA: Alameda, Contra Costa, Marin, San Francisco, San Mateo</i>
Seattle	<i>in WA: King, Pierce, Snohomish</i>

Page Last Reviewed or Updated: 20-Mar-2020