

Using the Vital Conditions to Assess the Impacts of Tax Policies

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What is the Vital Conditions Framework?

How does a given tax move us closer to—or
further from—a future with all people and
places thriving together, no exceptions?





Belonging & Civic Muscle is at the center because it is both a vital condition and a practical capacity that is necessary for equitable success in every other kind of work.

Vital Conditions for Health and Well-Being: <https://rippel.org/vital-conditions/>

Webinar: Belonging and Civic Muscle: <https://rippel.org/events/rethink-health-toolbox-webinar-cultivating-belonging-and-civic-muscle/>

Milstein, et.al. [Organizing Around Vital Conditions Moves The Social Determinants Agenda Into Wider Action](#). *Health Affairs Forefront*. Feb 2, 2023

The Vital Conditions for Health and Well-Being

They are properties of places and institutions that shape everyone's potential to thrive—now and over generations.

Our challenge is to create systems that are fair by design so that *everyone* has what they need to thrive.



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THRIVING NATURAL WORLD

Sustainable resources, contact with nature, freedom from hazards

Clean air, water, soil; healthy ecosystems able to sustainably provide necessary resources; accessible natural spaces; freedom from the extreme heat, flooding, wind, radiation, earthquakes, pathogens



BASIC NEEDS FOR HEALTH + SAFETY

Basic requirements for health and safety

Nutritious food, safe drinking water; fresh air; sufficient sleep; routine physical activity; safe, satisfying sexuality and reproduction; freedom from trauma, violence, addiction and crime; routine care for physical and behavioral health



HUMANE HOUSING

Humane, consistent housing

Adequate space per person; safe structures; affordable costs; diverse neighborhoods (without gentrification, segregation, concentrated poverty); close to work, school, food, recreation, and nature



MEANINGFUL WORK + WEALTH

Rewarding work, careers, and standards of living

Job training/retraining; good-paying and fulfilling jobs; family and community wealth; savings and limited debt



LIFELONG LEARNING

Continuous learning, education, and literacy

Continuous development of cognitive, social, emotional abilities; early childhood experiences; elementary, high school, and higher education; career and adult education



RELIABLE TRANSPORTATION

Reliable, safe, and accessible transportation

Close to work, school, food, leisure; safe transport; active transport; efficient energy use; few environmental hazards



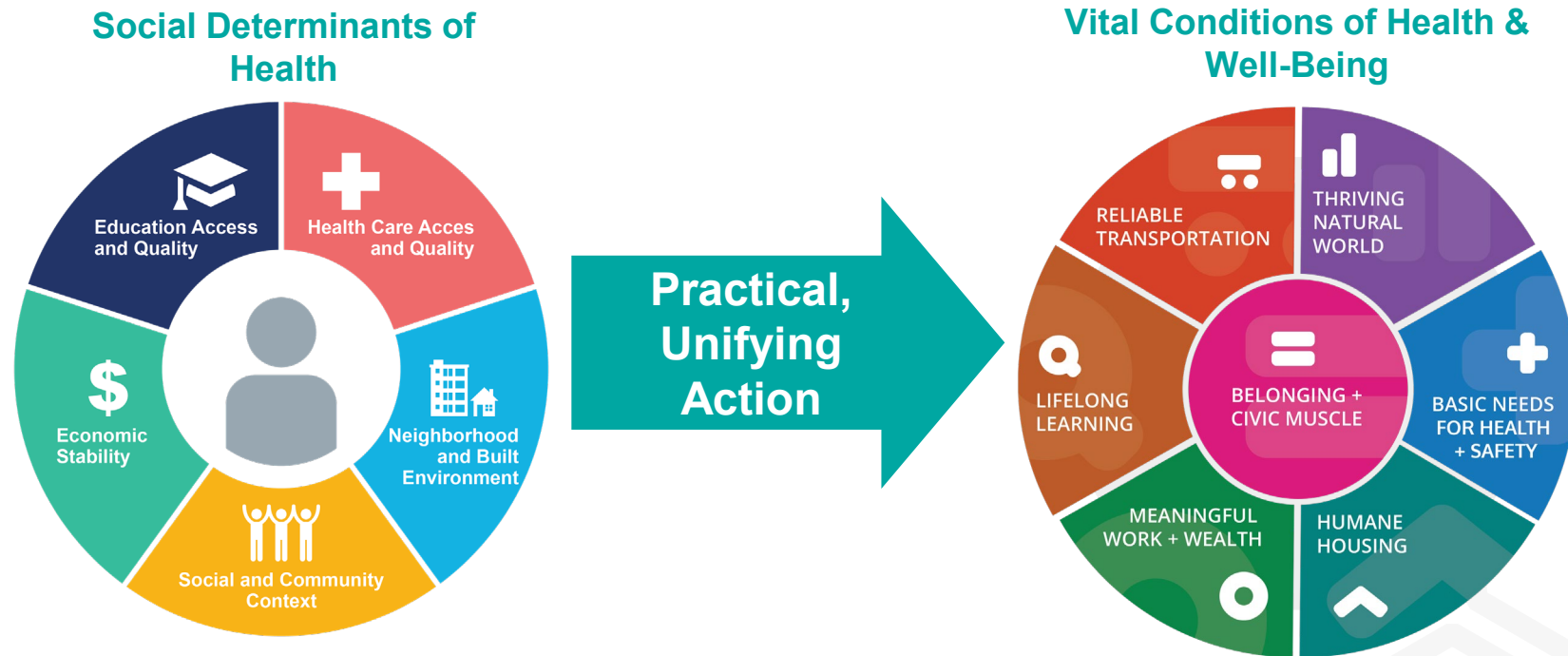
BELONGING + CIVIC MUSCLE

Sense of belonging and power to shape a common world

Social support; civic association; freedom from stigma, discrimination, oppression; support for civil rights, human rights; civic agency; collective efficacy; vibrant arts, culture, and spiritual life; equitable access to information; many opportunities for civic engagement (voting, volunteering, public work)

Moving “Social Determinants” Into Wider Action

With a framework that is *clear, concise, and built for concerted action*



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Nationwide Users



Regional Users



Questions to Assess Tax Policy

What are the effects of a tax policy on the Vital Conditions?

Pros

- Which people and places benefit from this policy? How and why?
- How do those benefits enhance one or more vital conditions?

Cons

- Which people and places are disadvantageded by this policy? How and why?
- Which vital conditions are negatively affected?

Example: Home Mortgage Interest Deduction

Description: A policy that allows homeowners to deduct the amount of interest paid on a home loan (during a given year) from their taxable income. This deduction reduces the amount of income subject to federal income tax.

Benefits: Homeowners who make use of this policy can pay less in income taxes for a given year.



Humane Housing

Adequate space per person; safe structures; affordable costs; diverse neighborhoods (without gentrification, segregation, concentrated poverty); close to work, school, food, recreation, and nature.

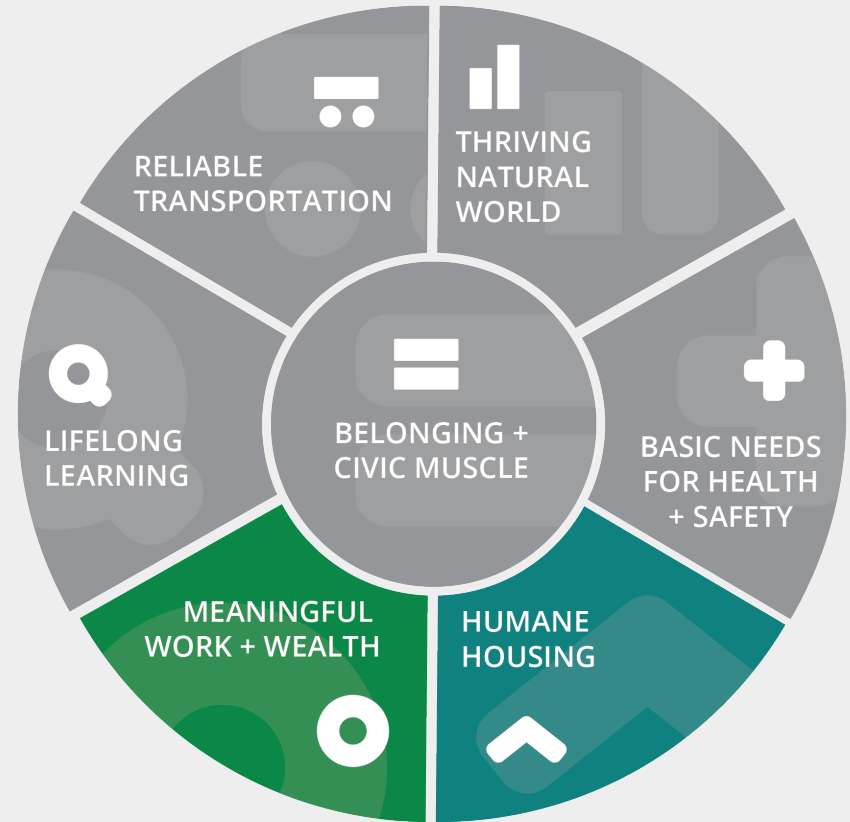
Example: Home Mortgage Interest Deduction

PROS:

- **Meaningful Work & Wealth:** Reduced tax payments lead to higher annual income.
- **Humane Housing:** Homeownership offers benefits to homeowners.

CONS:

- **Meaningful Work & Wealth:** Undermines humane housing because it only benefits those who are homeowners and can further the wealth gap.
- **Humane Housing:** Home loans have historically been offered inequitably. If a specific community removes or excludes populations, it contributes to gentrification.



Example: Preferential Tax Treatment for Municipal Bonds

Description: A policy that makes it possible for investors to lend money to the government (to fund public projects like road maintenance and schools). The money loaned to the government accrues interest that is exempt from federal and state taxes.

Benefits: Municipalities receive funds to cover local public services and infrastructure. Investors make tax-exempt income.



Meaningful Work + Wealth

Job training/retraining; good-paying and fulfilling jobs; family and community wealth; savings and limited debt

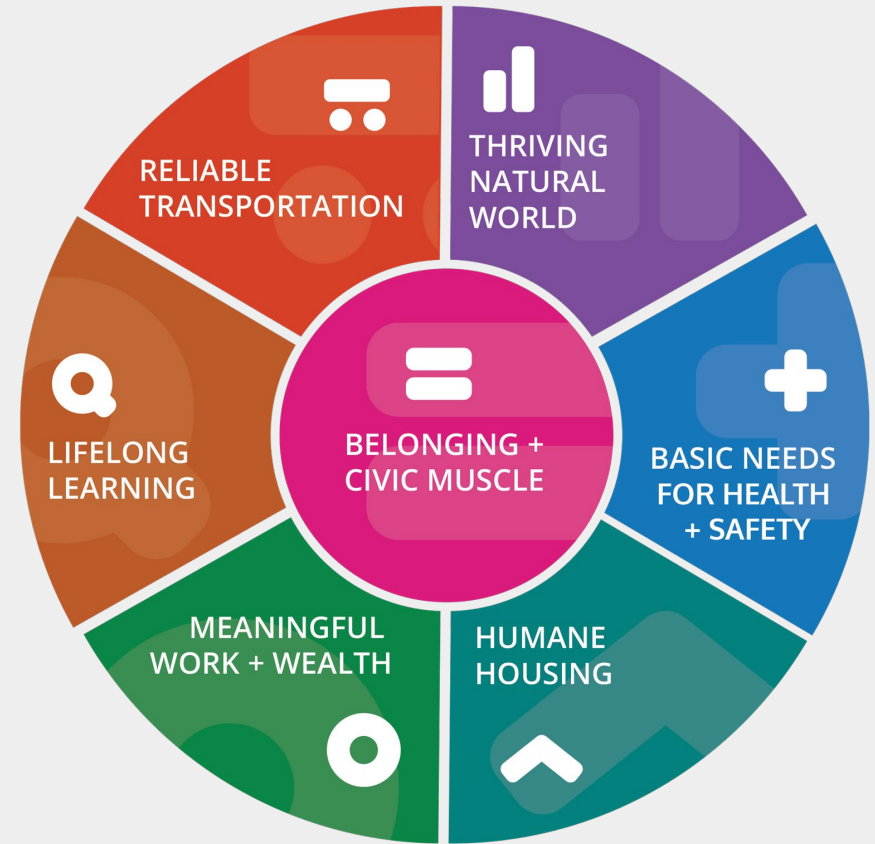
Example: Preferential Tax Treatment for Municipal Bonds

PROS:

- Positively impacts **all seven vital conditions**

CONS:

- **Meaningful Work & Wealth:** This policy directly benefits wealthier individuals, which furthers the wealth gap.



How Do the Vital Conditions Help Assess Tax Policy?

It equips us with a practical way to consider:

- **Wide View of Shared Values:** Concentrates on opportunities we all depend on and most Americans already value.
- **Who and Where:** Helps us to think about the people and places on the other end of a policy—those most impacted, good or bad (concentrates on the effects of a policy, starting with who and where it touches)
- **Design and Direction:** Helps understand not only the design of a policy but also the direction of the effects.
- **Expertise:** Everyone can participate in crafting sound policy—you don't need to be a tax expert.