

Guide to Reading Family Security Index Tables

Family Type	Expenses	One Adult No Children ^a	Two Adults No Children ^b	Single Parent One Child ^c	Single Parent Two Children ^d	Single Parent Three Children ^e	Two Parents One Child ^f	Two Parents Two Children ^g	Two Parents Three Children ^h
Costs	Housing ¹	Cost of rent plus utilities with the exception of phone							
	Food ²	Monthly cost of food prepared at home							
	Child Care ³	Monthly cost of child care specific to the age of the child(ren)							
	Medical ⁴	Cost of total health care premium plus monthly out of pocket expenses							
	Transportation ⁵	Includes gas, registration fees, taxes, routine maintenance, and payments							
	Other Necessities ⁶	Includes expenses for phone, apparel, reading, personal care, and housekeeping supplies							
+	Monthly Expenses	Total monthly expenses for the corresponding family types.							
		↓							
Taxes	Federal Taxes								
	Payroll Tax	Federal FICA (Social Security and Medicare) taxes							
	Income Tax	Federal personal income tax							
	Earned Income Tax Credit	A federal tax credit for working people earning less than a certain amount specific to their household size							
-	Child Tax Credit	A federal tax credit of \$500 for each qualifying child under age 17							
Credits	Child & Dependent Care Credit	A federal tax credit to alleviate child care expenses of a parent that is working or seeking work							
	=	Tax Payments and Credits	Total monthly taxes and tax credits; () above represent a credit or negative number.						
		↓							
Security	Necessary Monthly Income	The above budget items + federal taxes - tax credits							
	Household Hourly Wage ⁷	The combined hourly earnings of all working members of the household necessary to cover all expenses							
	Necessary Annual Income	The combined annual earnings of all working members of the household necessary to cover all expenses							
	Poverty Threshold ⁸	As defined by the US Census, the annual dollar amount at or below which a household is considered poor							
	Percent Poverty Threshold	The FSI or necessary annual income as a percent of the poverty threshold							

¹ Source: 2001 Fair Market Rents, US Department of Housing and Urban Development

² Source: July 2001 Thrifty Food Plan, US Department of Agriculture

³ Source: 1999 Texas Child Care Portfolio, Texas Association of Child Care Resource and Referral Agencies

⁴ Source: 2001-2002 Full-Time Employees Premium Rates, Texas Employees Retirement System and

1998-1999 Consumer Expenditure Survey, Bureau of Labor Statistics, US Department of Labor

⁵ Source: 1995 National Personal Transportation Survey, Federal Highway Administration, US Department of Transportation

⁶ Source: 1998-1999 Consumer Expenditure Survey, Bureau of Labor Statistics, US Department of Labor

⁷ Represents the combined hourly wages of all workers in household

⁸ Source: 2000 Poverty Thresholds, US Bureau of the Census

^a Male or female adult, no children

^b Two adults, married, no children

^c Single parent, 1 preschool age child

^d Single parent, 1 preschooler, 1 school age child

^e Single parent, 1 infant, 1 preschooler, 1 school age child

^f Two parents, married, 1 preschool age child

^g Two parents, married, 1 preschooler, 1 school age child

^h Two parents, married, 1 infant, 1 preschooler, 1 school age child