

# Lubbock Metropolitan Statistical Area

# Texas Family Security Index

Expenses	One Adult No Children	Two Adults No Children	Single Parent One Child	Single Parent Two Children	Single Parent Three Children	Two Parents One Child	Two Parents Two Children	Two Parents Three Children
Housing <sup>1</sup>	\$308	\$390	\$506	\$506	\$704	\$506	\$506	\$704
Food <sup>2</sup>	\$147	\$270	\$206	\$295	\$361	\$327	\$418	\$484
Child care <sup>3</sup>			\$317	\$547	\$873	\$317	\$547	\$873
Medical <sup>4</sup>	\$279	\$545	\$457	\$457	\$457	\$723	\$723	\$723
Transportation <sup>5</sup>	\$271	\$381	\$271	\$271	\$271	\$381	\$381	\$381
Other necessities <sup>6</sup>	\$177	\$217	\$294	\$294	\$351	\$285	\$321	\$334

Monthly expenses	\$1,183	\$1,803	\$2,051	\$2,371	\$3,016	\$2,539	\$2,896	\$3,499
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## Federal taxes

Payroll tax	\$90	\$138	\$157	\$181	\$231	\$194	\$222	\$268
Income tax	\$101	\$129	\$180	\$197	\$267	\$213	\$236	\$298
EITC			(\$13)	(\$9)				
Child tax credit			(\$42)	(\$83)	(\$125)	(\$42)	(\$83)	(\$125)
Child & dependent care credit			(\$42)	(\$80)	(\$80)	(\$40)	(\$80)	(\$80)

Tax payments and credits	\$191	\$267	\$241	\$206	\$292	\$325	\$294	\$360
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Necessary monthly income	\$1,374	\$2,071	\$2,292	\$2,577	\$3,309	\$2,864	\$3,191	\$3,859
Household hourly wage <sup>7</sup>	\$8	\$12	\$14	\$15	\$20	\$17	\$19	\$23

Necessary annual income	\$16,492	\$24,846	\$27,509	\$30,929	\$39,705	\$34,366	\$38,288	\$46,308
Poverty threshold <sup>8</sup>	\$8,959	\$11,531	\$11,869	\$13,874	\$17,524	\$13,861	\$17,463	\$20,550
Percent poverty level	184%	215%	232%	223%	227%	248%	219%	225%

<sup>1</sup> Source: 2001 Fair Market Rents, US Department of Housing and Urban Development

<sup>2</sup> Source: July 2001 Thrifty Food Plan, US Department of Agriculture

<sup>3</sup> Source: 1999 Texas Child Care Portfolio, Texas Association of Child Care Resource and Referral Agencies

<sup>4</sup> Source: 2001-2002 Full-Time Employees Premium Rates, Texas Employee Retirement System and 1998-1999 Consumer Expenditure Survey, Bureau of Labor Statistics, US Department of Labor

<sup>5</sup> Source: 1995 National Personal Transportation Survey, Federal Highway Administration, US Department of Transportation

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

<sup>7</sup> Represents the combined hourly wages of all workers in household

<sup>8</sup> Source: 2000 Poverty Thresholds, US Bureau of the Census