McAllen-Edinburg-Mission 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 ¹ | \$278 | \$370 | \$424 | \$424 | \$529 | \$424 | \$424 | \$529 |
| Food ² | \$147 | \$270 | \$206 | \$295 | \$361 | \$327 | \$418 | \$484 |
| Child care ³ | | | \$277 | \$533 | \$815 | \$277 | \$533 | \$815 |
| Medical ⁴ | \$322 | \$636 | \$532 | \$532 | \$532 | \$847 | \$847 | \$847 |
| Transportation ⁵ | \$272 | \$382 | \$272 | \$272 | \$272 | \$382 | \$382 | \$382 |
| Other necessities ⁶ | \$177 | \$217 | \$294 | \$294 | \$351 | \$285 | \$321 | \$334 |
| | | | | | | | | |
| Monthly expenses | \$1,196 | \$1,876 | \$2,006 | \$2,351 | \$2,860 | \$2,542 | \$2,926 | \$3,391 |
| Federal taxes | | | | | | | T | |
| Payroll tax | \$92 | \$144 | \$153 | \$180 | \$219 | \$194 | \$224 | \$259 |
| Income tax | \$103 | \$141 | \$173 | \$194 | \$241 | \$213 | \$240 | \$281 |
| EITC | | | (\$20) | (\$14) | | | | |
| Child tax credit | | | (\$42) | (\$83) | (\$125) | (\$42) | (\$83) | (\$125) |
| Child & dependent care credit | | | (\$44) | (\$80) | (\$80) | (\$40) | (\$80) | (\$80) |
| | | | | | | | | |
| Tax payments and credits | \$195 | \$284 | \$221 | \$197 | \$255 | \$326 | \$301 | \$335 |
| | | | | | | | | |
| Necessary monthly income | \$1,391 | \$2,160 | \$2,227 | \$2,548 | \$3,114 | \$2,868 | \$3,226 | \$3,726 |
| Household hourly wage 7 | \$8 | \$13 | \$13 | \$15 | \$19 | \$17 | \$19 | \$22 |
| | | | | | | | | |
| Necessary annual income | \$16,694 | \$25,926 | \$26,726 | \$30,572 | \$37,372 | \$34,421 | \$38,718 | \$44,717 |
| Poverty threshold ⁸ | \$8,959 | \$11,531 | \$11,869 | \$13,874 | \$17,524 | \$13,861 | \$17,463 | \$20,550 |
| Percent poverty level | 186% | 225% | 225% | 220% | 213% | 248% | 222% | 218% |

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 Employee 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