## Sherman-Denison 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>	\$286	\$391	\$472	\$472	\$603	\$472	\$472	\$603
Food <sup>2</sup>	\$147	\$270	\$206	\$295	\$361	\$327	\$418	\$484
Child care <sup>3</sup>			\$245	\$415	\$701	\$245	\$415	\$701
Medical <sup>4</sup>	\$322	\$636	\$532	\$532	\$532	\$847	\$847	\$847
Transportation <sup>5</sup>	\$271	\$381	\$271	\$271	\$271	\$381	\$381	\$381
Other necessities <sup>6</sup>	\$177	\$276	\$294	\$294	\$302	\$285	\$321	\$334
Monthly expenses	\$1,203	\$1,955	\$2,021	\$2,280	\$2,770	\$2,557	\$2,855	\$3,350
Federal taxes								
Payroll tax	\$92	\$150	\$155	\$174	\$212	\$196	\$218	\$256
Income tax	\$104	\$154	\$176	\$183	\$227	\$216	\$229	\$274
EITC			(\$17)	(\$29)				
Child tax credit			(\$42)	(\$83)	(\$125)	(\$42)	(\$83)	(\$125)
Child & dependent care credit			(\$42)	(\$80)	(\$80)	(\$40)	(\$80)	(\$80)
Tax payments and credits	\$196	\$304	\$230	\$165	\$234	\$330	\$284	\$325
Necessary monthly income	\$1,400	\$2,258	\$2,250	\$2,445	\$3,004	\$2,887	\$3,139	\$3,675
Household hourly wage <sup>7</sup>	\$8	\$14	\$14	\$15	\$18	\$17	\$19	\$22
Necessary annual income	\$16,796	\$27,100	\$27,004	\$29,345	\$36,045	\$34,640	\$37,667	\$44,104
Poverty threshold <sup>8</sup>	\$8,959	\$11,531	\$11,869	\$13,874	\$17,524	\$13,861	\$17,463	\$20,550
•	187%	235%	228%	212%	206%	250%	216%	215%

<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