

Basic Family Budgets: Single Adult Families

Elements/Costs	Adult + Infant	Adult + Pre-school	Adult + Schoolage	Adult + Pre-school, Schoolage	Adult + 2 Schoolage
Rent + Utilities	\$716.00	\$716.00	\$896.00	\$896.00	\$896.00
Food	\$231.40	\$239.70	\$271.30	\$365.80	\$414.30
Transportation	\$297.68	\$297.68	\$297.68	\$297.68	\$297.68
Childcare	\$514.80	\$471.80	\$439.48	\$911.28	\$878.96
Healthcare	\$231.16	\$231.16	\$231.16	\$261.36	\$261.36
Phone	\$ 61.23	\$ 61.23	\$ 61.23	\$ 61.23	\$ 61.23
Clothing & Personal Care	\$131.00	\$128.78	\$140.22	\$178.30	\$179.33
Basic Needs Budget	\$2,183.26	\$2,146.35	\$2,337.07	\$2,971.65	\$2,988.86
Taxes					
California	\$ (6.00)	\$ (6.00)	\$(5.00)	\$(10.00)	\$(10.00)
Federal	\$ 77.00	\$ 64.00	\$118.00	\$97.00	\$145.00
Social Security	\$186.74	\$182.60	\$196.00	\$250.88	\$250.82
Gross Monthly Earnings	\$2,441.00	\$2,398.95	\$2,646.07	\$3,309.53	\$3,374.68
Required Hourly Earnings	\$ 14.08	\$13.77	\$ 15.27	\$19.09	\$19.47
Family Annual Earnings	\$29,292.01	\$28,643.42	\$31,752.86	\$39,714.37	\$40,496.14

Basic Family Budgets: Two Adult Families

Elements/Costs	Adult + Infant	Adult + Pre-school	Adult + Schoolage	Adult + Pre-school, Schoolage	Adult + 2 Schoolage
Rent + Utilities	\$896.00	\$896.00	\$896.00	\$1,247.00	\$1,247.00
Food	\$396.90	\$405.20	\$436.80	\$531.30	\$579.80
Transportation	\$503.08	\$503.08	\$503.08	\$503.08	\$503.08
Childcare	\$514.80	\$471.80	\$439.48	\$911.28	\$878.96
Healthcare	\$281.09	\$281.09	\$281.09	\$281.09	\$281.09
Phone	\$ 61.23	\$ 61.23	\$ 61.23	\$ 61.23	\$ 61.23
Clothing/Personal Care	\$169.35	\$167.13	\$167.09	\$225.64	\$226.67
Basic Needs Budget	\$2,822.45	\$2,785.53	\$2,784.77	\$3,760.62	\$3,777.83
Taxes					
California	\$ (5.00)	\$ (5.00)	\$(5.00)	\$(10.00)	\$(10.00)
Federal	\$145.00	\$139.00	\$139.00	\$169.00	\$172.00
Social Security	\$245.40	\$241.85	\$238.97	\$318.39	\$320.65
Gross Monthly Earnings	\$3,207.85	\$3,161.38	\$3,157.73	4,238.01	\$4260.48
Required Hourly Earnings per Adult	\$ 9.25	\$ 9.12	\$ 9.11	\$12.23	\$12.29
Family Annual Earnings	\$38,494.19	\$37,936.55	\$37,892.80	\$50,856.16	\$51,125.76

Data Sources

We used the following data sources. Local data was used for each item in our family budget except for Clothing and Personal Care and Telephone costs, which relied on National Consumer Expenditure Surveys.

Housing prices were taken from the Department of Housing and Urban Development's Fair Market Rents. Food costs are taken from the USDA's Low-Cost Food Plan. Transportation costs were calculated using SANDAG's survey of San Diego commuters. Childcare costs were taken from the YMCA Childcare Resource Service Provider Market Rate Study for San Diego and California Department of Education, Child Development Division, Family Fee Schedule. Health insurance costs were based on Consumer's Union study of health care costs. The Citizens for Tax Justice did tax calculations, under the assumptions that all pre-tax income is fully taxable as wage income and that all filers take the standard deduction. Detailed calculations will be available on our website www.onlinecpi.org.

Endnotes

¹"The state's gilded real estate," Jim Wasserman, The San Diego Union-Tribune, August 8, 2001.

²Percent change based on Housing and Urban Development Fair Market Rents between 2000 and 2001.

³The Utility Consumers' Action Network. www.ucan.org.

⁴Consumer Expenditure Surveys, Bureau of Labor Statistics. www.bls.gov. Housing included expenditures on utilities, furnishings and housekeeping supplies.

⁵"The development and history of the U.S. poverty thresholds - A brief overview," Gordon M. Fisher, Newsletter of the Government Statistics Section and the Social Statistics Section of the American Statistical Association, Winter 1997, pp. 6-7. Available on the web at <http://aspe.hhs.gov/poverty/papers/hptgssiv.htm>.

⁶Although these thresholds were originally based on after-tax income, they came to be based on gross income with adjustments based on the Consumer Price Index.

⁷"Prosperity and poverty in the new economy," Enrico Marcelli, Center on Policy Initiatives, 1999.

⁸Federal poverty thresholds are uniform across all states and regions.

⁹"Fair Labor Standards Act of 1938: Maximum Struggle for a Minimum Wage," Jonathan Grossman, U.S. Department of Labor.

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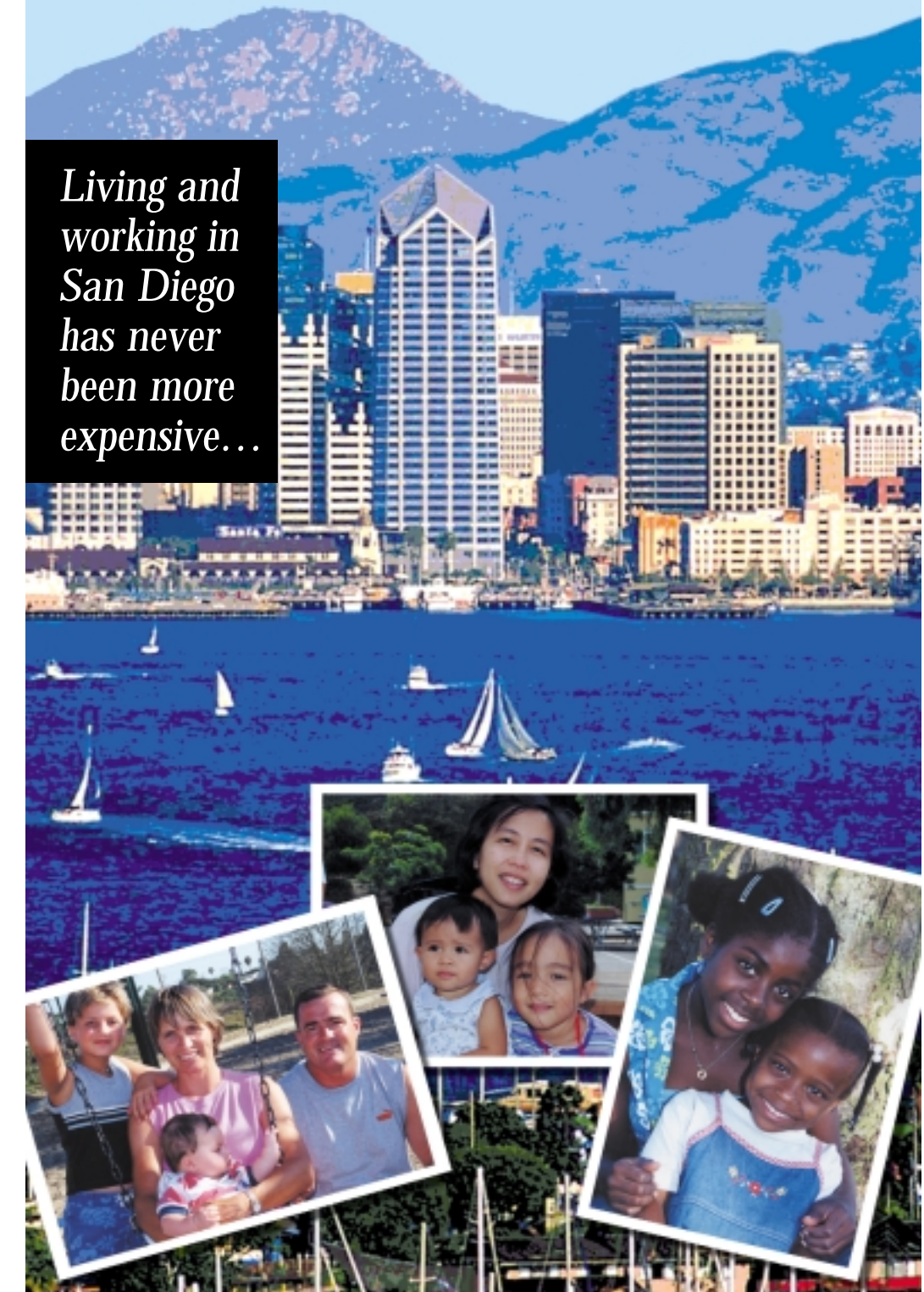
The Center on Policy Initiatives (CPI) was established in 1997 to promote higher standards of living for poor and moderate-income families through research, policy development, public education, and effective advocacy.

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