

An Executive Summary
Analysis of the Family Security Index

**A Study Conducted under the Auspices
of Making Connections – San Antonio**

January 21, 2003

**Hispanic Research Center/Metropolitan Research and Policy Institute, University of Texas
at San Antonio, Downtown Campus, 501 West Durango Blvd., San Antonio, TX 78207**

An Executive Summary

Analysis of the Family Security Index

The Family Security Index (FSI) uses a “market-basket” approach to assess how much income working families need to meet basic living needs. The FSI breaks down the “living needs” into a variety of components, including housing, food, childcare, medical, transportation, and other necessary expenses. A related tool in assessing the economic gaps among Texas families is the Family Security Portfolio, which is a repair kit that envisions a mix of income and services that may fill the gaps between what is needed to “make it” and what families actually make. These include taxes, credits, and subsidies that apply to a given family.

The FSI survey was designed to gather information that addresses the matter of family income, and it also gathers information about the informal strategies and networks that relate to family security. Using the formal components and details of the FSI, the survey enables researchers to determine whether a family has the income or relevant federal support to meet the family’s needs. With the additional information, the FSI survey shows the extent to which families in the Westside of San Antonio use alternative means to meet their needs.

The FSI survey was specifically designed to examine the six major categories of family expenses that are addressed by the FSI: housing, food, childcare, medical, transportation, and other necessities (Table 1). In the summer of 2002, 420 face-to-face interviews were conducted with Westside residents. Participants were selected using a process of random sampling of the blocks within the Making Connections target area.

Demographics

Background information includes the age, race, and gender of respondents. This information can be used to determine if the respondents reflect the population that is being

surveyed, as well as to determine if a survey question has any bias for or against any age, gender or ethnic group. Income related information includes income, marital status, and related topics, such as education. Income and marital status are required information for using the FSI.

In fact, the age and race of the respondents in the sample reflect the population (the targeted area of the Westside of San Antonio) surveyed. The gender of respondents reveals that women were more likely to respond to the survey than men (66% to 34%). The primary source of this gender difference is in two-parent households, where women responded 72% of the time. This pattern is due to the greater likelihood of women staying at home and men working outside the home during those times of the day when the interviewers visited the home.

The income and marital status of the respondents, combined with number of children (obtained in the housing/residency section), provide the information needed to place a family on the FSI scale (Table 1). With this information, a family can be determined to be below, at, or above the income level needed for family security, as defined by the FSI. Also with this information, the topics of the survey can be related to the FSI's definition of family security.

Housing and Neighborhood Residence

The housing section contains information on the residents of a household, length of residence, and information related to whether the respondent was a home-owner/purchaser or a renter. The resident information included both number of residents in the house as well as each resident's relation to the respondent. Residency information included the length of time that respondents lived in San Antonio and their neighborhood. The home ownership/rental information provided information related to type of housing. This information was used to relate the respondent's housing situation to the FSI.

The home ownership/rental questions provide information about the housing issue listed in the FSI. Owners and renters were asked separate questions related to buying or renting their house, respectively. Owners and renters showed they were equally likely to be able to make payments (Figure 1), and the ability to make payments did not seem to relate to participation in a government housing program (Figure 2).

Income

The questions in this section went beyond annual income for information on how the respondent earns the income. For this, the survey addressed both formal employment and informal jobs. This information can be used to compare the roles of formal and informal jobs in the respondents' acquiring extra income.

The formal employment questions provide information about the degree to which the respondent is employed. With this information, the respondents can be categorized according to the number of formal jobs they have (Figure 3), and the respondents can be compared across levels of employment.

The informal jobs questions provide information about a variety of ways that the respondents can earn extra income outside of formal employment. This information can be used to determine the number of different ways that a respondent will earn informal income, or to show the popularity of the variety of ways to earn an informal income (Figure 4).

Food, Childcare, Medical

These three aspects of family economic security are each examined addressed for their unique roles as necessities within family security. The food section includes information on the family as well as availability. The childcare section includes information on both needing and

providing childcare. The medical section includes information on coverage, need, and alternative medical care.

In the food section, the issues of availability and sources of food are addressed. The section provides information on how often the respondent has been without food (Figure 5), various means for the respondent to stretch the availability of food (Figure 6), and how often the family eats together.

In the childcare section, the issues of need, sources and quality of childcare are addressed. The section provides information on the number of families with children under 18 years of age (Figure 7) and the number of children actively receiving childcare (Figure 8). Further information such as financial and social sources of childcare is also provided (Figures 9 and 10). As Figure 10 shows, the questions can be combined for more specific information, such as showing the number of childcare providers that do not have their own children.

In the medical section, the issues of insurance, medical needs, and alternative medicine are addressed. Not only does the survey provide useful information on insurance (Figures 11 and 12), but it also provides information on informal medical care (Figures 13 and 14), which can be compared to insurance information (Figure 15). Medical needs can also be analyzed and related to insurance (Figure 16).

Transportation and Other Resources

Transportation and Other Resources are each examined for their more general roles in family security. The transportation section includes information on how respondents fulfill their general need for transportation. The Other Resources section includes information on more general means of acquiring various resources.

In the transportation section, the issues of need for, sources of, and reliability of transportation are addressed. The section provides information on both the various means of transportation used (Figure 17) and reliability of those means (Figure 18). The survey also provides for the number of times that a respondent has problems with transportation (Figure 19).

In the other resources section, the survey addresses means for acquiring a wide variety of resources. For instance, the section provides information on how much respondents borrow sharable items (Figure 20) and what kinds of items are borrowed. The survey also provides information on how often respondents purchase items in Mexico (Figure 21) and what kinds of items are purchased.

Respondents and the FSI Scale

The FSI scale is based on the number of parents and children that live in a household. Using this household information, the scale estimates the assumed financial demand for the family across the six areas of need. The result is a necessary annual income for a given family to “be secure,” or to be able to meet the expenses of the family demands. Using the information of the survey, the respondent’s household can be placed as being below, at or above the necessary annual income needed for family security (Table 2).

With the placement of the household on the FSI scale, the respondent’s overall situation can be compared to information provided for each of the six “issues” (expenses) addressed in the FSI survey. This can be used for a variety of purposes ranging from the FSI’s relation to the respondent’s ability to make housing payments (Figure 22) to the frequency of transportation problems (Figure 23).

Analysis of the FSI scale on the six areas of need show that there is a direct relation between the respondents’ FSI placement and the respondents’ housing, food, and transportation

issues. That is, respondents below the FSI income level are both more likely to do without and to find alternative sources for these needs. The issues of childcare, medical and other necessities, however, are less related to the FSI scale. Respondents below the FSI income level are more likely to find alternative sources for their needs, but are not more likely to do without.

Conclusion

The results of this survey show that the data were collected scientifically and the findings apply to the population sampled. While some gender bias is evident in both the sampling and the questions, this bias was related to two-parent households. No gender bias in the questions was found within the two-parent homes or within other homes. This is especially true given that the survey was oriented towards the household and not toward the individual respondent.

The survey addressed all six of the “living expenses” contained in the FSI’s scale to determine the necessary annual income. Responses show that the respondents are willing to give informal information to a face-to-face interviewer and the information gives insight into the ways that people in the target area address their needs. This information is also useful for determining respondents’ household position on the FSI scale. With this, the survey can be analyzed for both the individual issues within the FSI and their relation to the respondents’ overall position on the FSI.

Overall, the survey instrument has the capacity to effectively gather information from respondents, to generate information on each of the six issues of the FSI, and to place the respondents on the FSI scale. With this information, the survey shows the ability to analyze every aspect of the FSI and relate it to the population. For future research of the FSI, the needs addressed by the FSI, and the needs of society, it appears that the best option is to continue in the direction of this survey.