

Dallas County Living-Cost Planning Guide

NAME _____ DATE _____ PERIOD _____

One current planning scenario

Source checked August 8, 2026: MIT Living Wage Calculator, Dallas County, Texas. The source page says its data were updated February 15, 2026.

This classroom scenario describes **one adult with no children**. MIT estimates that this household needs about:

- **\$48,489 per year before taxes;**
- **\$41,399 per year after taxes;** and
- **\$23.31 per hour** as a living wage for a full-time worker.

For classroom math, round the after-tax amount to **\$3,450 per month**. This is not a promise, a starting salary, or personal tax advice. Costs change with family size, housing choice, health needs, transportation, debt, and location.

Rounded monthly cost categories

CATEGORY	MIT ANNUAL ESTIMATE	CLASSROOM MONTHLY AMOUNT
Food	\$4,019	\$335
Medical	\$3,032	\$253
Housing	\$17,805	\$1,484
Transportation	\$8,440	\$703
Civic	\$2,583	\$215
Internet and mobile	\$1,454	\$121
Other	\$4,067	\$339
Total	about \$41,400	\$3,450

Civic costs include ordinary participation in community life. **Other** includes necessary personal and household expenses that do not fit the categories above. This table does not create a separate savings target or debt payment.

Read the number correctly

Attach all four labels whenever you use a figure:

1. **Place:** Dallas County, Texas
2. **Household:** one adult, no children
3. **Date:** MIT page updated February 15, 2026
4. **Measure:** living-cost estimate, not guaranteed pay

Use a local career figure carefully

If Xello shows a salary, keep the geography, date, occupation, and measure visible. Do not change a median or salary range into “starting pay.” H&L may support career exploration, but it is not the required source for this budget.

Entrepreneur connection

A business owner cannot assume every dollar of sales is personal income.

Revenue = all money the business receives.

Business expenses may include supplies, equipment, rent, insurance, fees, marketing, payroll, and taxes.

Profit = revenue minus business expenses.

An owner builds a personal budget from money actually available after business costs, not from total sales.

QUICK CHECK

A student says, “My business sold \$5,000 this month, so I have \$5,000 for my personal budget.” What information is missing?

Source links

- MIT Living Wage Calculator - Dallas County: <https://livingwage.mit.edu/counties/48113>
- Dallas College 2026 living-wage brief: <https://www.dallascollege.edu/research/reports/living-wages-community-college/>