

Moriarty

	2 Adults 2 Children	Mother 2 Children	2 Grandparents Grandchild	Retired Couple
Annual Expenses:				
Housing (includes utilities and phone)	\$5,474	\$5,474	\$5,474	\$4,550
Food	\$6,810	\$5,775	\$5,931	\$4,140
Transportation	\$2,881	\$2,098	\$2,968	\$2,173
Clothing	\$742	\$754	\$611	\$321
Health Care	\$4,747	\$3,405	\$8,284	\$7,376
Child Care	\$6,045	\$4,030	¹ \$0	\$0
Housing Furnishings	\$0	\$0	\$0	\$0
Savings/Retirement	\$0	\$0	\$0	\$0
Education ²	\$0	\$0	\$0	\$0
Second Vehicle	\$0	\$0	\$0	\$0
Vacations	\$0	\$0	\$0	\$0
Entertainment	\$0	\$0	\$0	\$0
Meals away from home	\$0	\$0	\$0	\$0
Misc.	\$1,822	\$638	\$656	\$432
Subtotal	\$28,521	\$22,173	\$23,923	\$18,992
Federal Taxes	\$0	\$0	\$0	\$0
State Taxes	\$310	\$210	\$0	\$0
Local Sales, Excise, and Motor Vehicle Taxes	\$1,334	\$928	\$719	\$580
EITC (-)	\$975	\$1,974	\$0	\$0
Over 65 Property Tax Rebate (-)	\$0	\$0	\$0	\$68
Child Care Credit (-)	\$0	\$0	\$0	\$0
LICTR (-)	\$0	\$0	\$80	\$110
	\$29,190	\$21,337	\$24,562	\$19,394
Income from Social Security ³	n/a	n/a	\$18,838	\$15,144
FICA	\$2,367	\$1,730	n/a	n/a
Annual Income⁴	\$31,556	\$23,067	-\$5,724	-\$4,250
Wage per hour	\$15	\$11		
100% of Federal Poverty Level, 2002	\$18,100	\$15,020	\$15,020	\$11,940
Adjusted Bare Bones Budget as % of 2002 FPL	174%	154%	164%	162%

¹ We assume grandparents at home with children and therefore no child care costs.

² Costs associated with public education such as school supplies and uniforms not included in BBB.

³ Average Social Security by County

⁴ Calculated on 52 weeks/40 hours per week