

Carlsbad

	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	\$4,370
Food	\$3,752	\$3,187	\$3,291	\$2,301
Transportation	\$3,003	\$2,180	\$3,095	\$2,257
Clothing	\$742	\$754	\$611	\$321
Health Care	\$5,227	\$3,770	\$8,449	\$7,443
Child Care	\$3,856	\$2,535	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.	\$1,289	\$410	\$433	\$291
Subtotal	\$23,343	\$18,310	\$21,353	\$16,982
Federal Taxes	\$0	\$0	\$0	\$0
State Taxes	88	\$80	\$0	\$0
Local Sales, Excise, and Motor Vehicle Taxes	\$1,080	\$754	\$897	\$711
EITC (-)	\$2,058	\$2,975	\$0	\$0
Over 65 Property Tax Rebate (-)	\$0	\$0	\$0	\$0
Child Care Credit (-)	\$0	\$492	\$0	\$0
LICTR (-)	\$0	\$40	\$0	\$95
	\$22,453	\$15,636	\$22,251	\$17,598
Income from Social Security ³	n/a	n/a	\$22,411	\$17,589
FICA	\$1,821	\$1,268	n/a	n/a
Annual Income⁴	\$24,274	\$16,904	\$160	-\$9
Wage per hour	\$12	\$8		
100% of Federal Poverty Level, 2002	\$18,100	\$15,020	\$15,020	\$11,940
Adjusted Bare Bones Budget as % of 2002 FPL	134%	113%	148%	147%

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