

## Clovis

	2 Adults 2 Children	Mother 2 Children	2 Grandparents Grandchild	Retired Couple
<b>Annual Expenses:</b>				
Housing (includes utilities and phone)	\$5,714	\$5,714	\$5,714	\$4,466
Food	\$4,944	\$4,188	\$4,278	\$2,928
Transportation	\$2,838	\$2,064	\$2,924	\$2,141
Clothing	\$742	\$754	\$611	\$321
Health Care	\$5,205	\$3,705	\$8,427	\$7,457
Child Care	\$4,982	\$3,265	<sup>1</sup> \$0	\$0
Housing Furnishings	\$0	\$0	\$0	\$0
Savings/Retirement	\$0	\$0	\$0	\$0
Education <sup>2</sup>	\$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.	\$1,399	\$473	\$506	\$351
<b>Subtotal</b>	<b>\$25,824</b>	<b>\$20,162</b>	<b>\$22,460</b>	<b>\$17,664</b>
Federal Taxes	\$0	\$0	\$0	\$0
State Taxes	\$177	\$115	\$0	\$0
Local Sales, Excise, and Motor Vehicle Taxes	\$1,182	\$824	\$725	\$595
EITC (-)	\$1,515	\$2,571	\$0	\$0
Over 65 Property Tax Rebate (-)	\$0	\$0	\$0	\$63
Child Care Credit (-)	\$0	\$360	\$0	\$0
LICTR (-)	\$0	\$30	\$65	\$110
	<b>\$25,669</b>	<b>\$18,140</b>	<b>\$23,120</b>	<b>\$18,085</b>
Income from Social Security <sup>3</sup>	n/a	n/a	\$19,199	\$15,351
FICA	\$2,081	\$1,471	n/a	n/a
<b>Annual Income<sup>4</sup></b>	<b>\$27,750</b>	<b>\$19,611</b>	<b>-\$3,921</b>	<b>-\$2,734</b>
<b>Wage per hour</b>	<b>\$13</b>	<b>\$9</b>		
<b>100% of Federal Poverty Level, 2002</b>	<b>\$18,100</b>	<b>\$15,020</b>	<b>\$15,020</b>	<b>\$11,940</b>
<b>Adjusted Bare Bones Budget as % of 2002 FPL</b>	<b>153%</b>	<b>131%</b>	<b>154%</b>	<b>151%</b>

<sup>1</sup> We assume grandparents at home with children and therefore no child care costs.

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

<sup>3</sup> Average Social Security by County

<sup>4</sup> Calculated on 52 weeks/40 hours per week