

## Des Moines

	2 Adults 2 Children	Mother 2 Children	2 Grandparents Grandchild	Retired Couple
<b>Annual Expenses:</b>				
Housing (includes utilities and phone)	\$5,474	\$5,474	\$5,474	\$4,670
Food	\$6,034	\$5,180	\$5,312	\$3,691
Transportation	\$3,101	\$2,193	\$3,202	\$2,287
Clothing	\$742	\$754	\$611	\$321
Health Care	\$5,143	\$3,677	\$8,365	\$7,393
Child Care	\$3,120	\$2,080	<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.	\$1,625	\$564	\$566	\$371
<b>Subtotal</b>	<b>\$25,239</b>	<b>\$19,921</b>	<b>\$23,529</b>	<b>\$18,733</b>
Federal Taxes	\$0	\$0	\$0	\$0
State Taxes	\$183	\$123	\$0	\$0
Local Sales, Excise, and Motor Vehicle Taxes	\$1,189	\$837	\$663	\$580
EITC (-)	\$1,478	\$2,499	\$0	\$0
Over 65 Property Tax Rebate (-)	\$0	\$0	\$0	\$76
Child Care Credit (-)	\$0	\$312	\$0	\$0
LICTR (-)	\$0	\$25	\$95	\$110
	<b>\$25,134</b>	<b>\$18,045</b>	<b>\$24,097</b>	<b>\$19,128</b>
Income from Social Security <sup>3</sup>	n/a	n/a	\$17,732	\$15,269
FICA	\$2,038	\$1,463	n/a	n/a
<b>Annual Income<sup>4</sup></b>	<b>\$27,171</b>	<b>\$19,508</b>	<b>-\$6,366</b>	<b>-\$3,859</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>150%</b>	<b>130%</b>	<b>160%</b>	<b>160%</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