

## Gallup

	2 Adults 2 Children	Mother 2 Children	2 Grandparents Grandchild	Retired Couple
<b>Annual Expenses:</b>				
Housing (includes utilities and phone)	\$5,990	\$5,990	\$5,990	\$4,790
Food	\$5,059	\$4,285	\$4,411	\$3,044
Transportation	\$3,074	\$2,205	\$3,171	\$2,289
Clothing	\$742	\$754	\$611	\$321
Health Care	\$5,190	\$3,686	\$8,412	\$7,450
Child Care	\$7,699	\$5,750	<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.	\$1,481	\$563	\$574	\$375
<b>Subtotal</b>	<b>\$29,236</b>	<b>\$23,233</b>	<b>\$23,169</b>	<b>\$18,269</b>
Federal Taxes	\$0	\$0	\$0	\$0
State Taxes	\$335	\$248	\$0	\$0
Local Sales, Excise, and Motor Vehicle Taxes	\$1,362	\$968	\$813	\$640
EITC (-)	\$708	\$1,741	\$0	\$0
Over 65 Property Tax Rebate (-)	\$0	\$0	\$0	\$0
Child Care Credit (-)	\$0	\$0	\$0	\$0
LICTR (-)	\$0	\$0	\$45	\$105
	<b>\$30,225</b>	<b>\$22,709</b>	<b>\$23,937</b>	<b>\$18,804</b>
Income from Social Security <sup>3</sup>	n/a	n/a	\$21,700	\$16,920
FICA	\$2,451	\$1,841	n/a	n/a
<b>Annual Income<sup>4</sup></b>	<b>\$32,675</b>	<b>\$24,550</b>	<b>-\$2,237</b>	<b>-\$1,884</b>
<b>Wage per hour</b>	<b>\$16</b>	<b>\$12</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>181%</b>	<b>163%</b>	<b>159%</b>	<b>157%</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