

## Ruidoso

	2 Adults 2 Children	Mother 2 Children	2 Grandparents Grandchild	Retired Couple
<b>Annual Expenses:</b>				
Housing (includes utilities and phone)	\$5,762	\$5,762	\$5,762	\$4,466
Food	\$4,940	\$4,134	\$4,263	\$2,986
Transportation	\$2,986	\$2,162	\$3,079	\$2,240
Clothing	\$742	\$754	\$611	\$321
Health Care	\$5,007	\$3,522	\$8,229	\$7,315
Child Care	\$0	\$3,640	<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.	\$1,318	\$464	\$480	\$327
<b>Subtotal</b>	<b>\$20,755</b>	<b>\$20,437</b>	<b>\$22,424</b>	<b>\$17,656</b>
Federal Taxes	\$0	\$0	\$0	\$0
State Taxes	\$230	\$143	\$0	\$0
Local Sales, Excise, and Motor Vehicle Taxes	\$1,243	\$857	\$826	\$644
EITC (-)	\$1,252	\$2,381	\$0	\$0
Over 65 Property Tax Rebate (-)	\$0	\$0	\$0	\$0
Child Care Credit (-)	\$0	\$0	\$0	\$0
LICTR (-)	\$0	\$25	\$45	\$105
	<b>\$20,977</b>	<b>\$19,031</b>	<b>\$23,205</b>	<b>\$18,195</b>
Income from Social Security <sup>3</sup>	n/a	n/a	\$21,268	\$16,343
FICA	\$1,701	\$1,543	n/a	n/a
<b>Annual Income<sup>4</sup></b>	<b>\$22,678</b>	<b>\$20,574</b>	<b>-\$1,937</b>	<b>-\$1,852</b>
<b>Wage per hour</b>	<b>\$11</b>	<b>\$10</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>125%</b>	<b>137%</b>	<b>154%</b>	<b>152%</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