

Shiprock

	2 Adults 2 Children	Mother 2 Children	2 Grandparents Grandchild	Retired Couple
Annual Expenses:				
Housing (includes utilities and phone)	\$5,678	\$5,678	\$5,678	\$4,634
Food	\$4,562	\$3,832	\$3,951	\$2,775
Transportation	\$2,967	\$2,143	\$3,059	\$2,221
Clothing	\$742	\$754	\$611	\$321
Health Care	\$5,023	\$3,580	\$8,245	\$7,298
Child Care	\$5,200	\$3,120	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.	\$1,379	\$517	\$540	\$362
Subtotal	\$25,552	\$19,625	\$22,084	\$17,611
Federal Taxes	\$0	\$0	\$0	\$0
State Taxes	\$195	\$115	\$0	\$0
Local Sales, Excise, and Motor Vehicle Taxes	\$1,203	\$825	\$787	\$664
EITC (-)	\$1,405	\$2,568	\$0	\$0
Over 65 Property Tax Rebate (-)	\$0	\$0	\$0	\$0
Child Care Credit (-)	\$0	\$360	\$0	\$0
LICTR (-)	\$0	\$30	\$55	\$105
	\$25,545	\$17,606	\$22,816	\$18,170
Income from Social Security ³	n/a	n/a	\$20,362	\$16,644
FICA	\$2,071	\$1,428	n/a	n/a
Annual Income⁴	\$27,617	\$19,034	-\$2,454	-\$1,526
Wage per hour	\$13	\$9		
100% of Federal Poverty Level, 2002	\$18,100	\$15,020	\$15,020	\$11,940
Adjusted Bare Bones Budget as % of 2002 FPL	153%	127%	152%	152%

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