

Case Scenarios

Retiree and Working Families Living in North Dakota

Informed by Economic Policy Institute's Family Budget Calculator

A Family of Four in Sioux County

- The husband/father commutes to Mandan for a 'good' paying blue collar job (relative to others – e.g., maintenance at the refinery). The wife/mother stays behind in the county. She does some child care for the children (since the children are in school) and works 10 hours a week doing pet grooming. The wife/mother has a mild form of a degenerative disease (e.g., ALS) which prohibits too much work and any more children. The children ride rural bus to school. The man needs a newer pick-up for transportation which is critical.
- The couple lives in the country because the housing costs were much lower and it allows them to live off their land (e.g., garden for food, wood for heat).
- At \$12/hour, his annual salary = \$24,960 while her annual salary = \$5200, for combined income of \$30,160. [23,550]
- The family's annual budget = \$36,660 without benefits.

Housing	\$600
Food	\$750
Child Care	\$0
Transportation	\$830
Health Care	\$350
Other Necessities	\$350
Taxes	\$175
Monthly Total	\$3,055

A Couple with Special Needs Child-- Dickinson

- A couple living in Dickinson who have a special needs child (only child). The wife/mother (from Dickinson originally) stays home and provides basic care for the child. Her extended family helps out so that she can handle this exhausting effort. There are additional costs associated with the special needs child. The husband/father works at the TMI manufacturing in Dickinson which provides some benefits, but not enough to cover all the health care costs. Because the couple had their child shortly after getting married, they never established a nest egg and have been renting. Housing costs are a critical issue for this family.

- Income based on salary of \$15/hour = \$31,200/year.
- Yearly costs without program benefits = \$39,900 [19,530]
- Salary needs to be over \$19/hour to make ends meet.

Housing	\$1450
Food	\$600
Child Care	\$0
Transportation	\$415
Health Care	\$345
Other Necessities	\$350
Taxes	\$165
Monthly Total	\$3,325

An Elderly, Retired Widow Living in Devils Lake

- She and her husband moved from the farm near Starkweather. It was a small farm, so she has very little investment income. Most of the life savings was eaten up with the health care costs of her husband the last few months of his life. She lives on a social security benefit of about \$17,500/year. Although not needing nursing care and on Medicare, she does have health issues that require regular visits to her physician and to the pharmacy for her prescriptions. She wants to carry nursing home (home health) insurance because of her fears of being a burden on her family, but the premiums on the insurance seem to be prohibitively expensive.

- Estimated annual of living costs = \$20,160 without other program benefits. [11,490]

Housing	\$680
Food	\$220
Transportation	\$360
Health Care	\$100
Other Necessities	\$270
Taxes	\$50
Monthly Total	\$1,680