

TYPICAL AMERICAN FAMILY: LAS CRUCES

FRANK: (Age 45) Works for the City of Las Cruces as a gas company technician. He has a small pension fund. He also has health insurance benefits, but they do not cover all of his family's healthcare needs.

ANGIE: (Age 43) Mother of two children. Full-time receptionist (40 hours per week at a small non-profit agency which provides no benefits)

MONICA: (Age 20) Is the oldest child who is in prison for being an accomplice to her boyfriend's drug dealing

TONY: (Age 17) Wants to go to NMSU but does not qualify for a scholarship. His parents cannot afford tuition, so Tony will either have to take out a student loan that will leave him with a \$20,000 debt upon graduation; or his other option is to enlist in the military in order to get money for school.

OTHER FACTORS:

- Frank and Angie have a \$20,000 credit card debt with 12% interest due to medical expenses not covered by health insurance.
- Frank and Angie have taken out a second mortgage on their \$110,000 home to liquidate \$10,000 in equity in order to provide bond for their daughter.
- Frank and Angie are also raising two grandchildren, children of Monica, who are ages 2 and 4.
- The family is also taking care of Angie's mother, age 75, who is on a fixed income, receiving Social Security and Medicare, however, she requires medication not covered by Medicare which costs \$300 a month.

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Carolyn for working up this example!*