UNDERSTANDING ALICE

ASSET-LIMITED • INCOME-CONSTRAINED • EMPLOYED

How will you invest your resources?

If you had a "15-candy budget" to spend every month, how would you spend it? What would your priorities be?

Place the required number of candies to indicate your spending choices. You have to make a choice for each category (you can't skip any categories).

You are married. You both work. And you have a son, 14, and a daughter, 9.

More than 50 million households are barely scraping by, living from paycheck to paycheck, prioritizing which bills get paid each month and hoping that no one gets sick. Many of us work with and for these families and individuals but never really know the extent of just how many "working poor" there are – 66% of Americans earn less than $20 an hour, or about $40,000 a year if they are working full time.

*Based on 2016 Data

Category	A (1 Candy)	B (2 Candies)	C (3 Candies)
HOUSING	Studio apartment (1 bedroom), 1 bath, unfurnished, no patio/ deck/yard, street parking only (no covered parking space), stove only	3 bedroom 1 bath *apartment*, unfurnished, covered patio, 1 covered parking space, stove and refrigerator	2 bedroom 1 ½ bath *house*, unfurnished, small fenced yard, 2-car garage, stove, refrigerator and dishwasher
HEALTHCARE	No health insurance, you pay for all health related costs	Health insurance for you through your employer but no health insurance for your family members.	Health insurance for you and your family through your employer.
FOOD (per person)	1 meal a day	2 meals a day	3 meals a day+ snacks
TRANSPORTATION	Walk or bike everywhere, no public transit available	Walk, bike or take public transit	Own your own car
TECHNOLOGY	No computer No cell phone Black & White TV - No cable	No computer Cell phone TV - No cable	Home computer TV with cable Cell phone
LAUNDRY	Laundromat	Shared laundry room in apartment complex	Own washer/dryer, in your home
SHOPPING	1 grocery store within walking distance, no mall within 20 miles	Grocery store across the street from your home and a mini-mall within a mile	2 grocery stores nearby and a large mall within walking distance
SPENDING MONEY	After the bills/food are paid no extra money left	$20 left over each week after all bills are paid	$50 left over each week after all bills are paid

UNITED WAY
Monongalia and Preston Counties

Did you know?

More than 40 percent of U.S. households cannot afford basic living expenses of food, rent/housing, transportation, childcare, and a cellphone. These are people who live above the official poverty line but below the cost of ordinary expenses.

*Based on 2016 Data

Candies Bank