

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



United Way of 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

