



CASHIER
Ringing up groceries, but struggling to put food on the table



CHILD CARE PROVIDER
Helping families flourish, while their own family's needs often go unmet



HOME HEALTH AIDE
Caring for others, but can't afford out-of-pocket medical costs

MAKING CHOICES

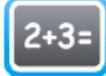
WITH LIMITED RESOURCES, HOW WILL YOU MANAGE?

Asset Limited, Income Constrained, Employed

The United Way ALICE Report found that **53%** of households in Hernando County are working and are above the Federal Poverty Level, but still are having a difficult making ends meet.

The crux of the struggle for ALICE families is the gap between wages and expenses. In 2023, a family of four with 2 adults, 1 preschooler, and an infant in Hernando needed \$89,713 just to cover the essentials – nearly three times the Federal Poverty Level of \$30,000. Yet even with both parents working full time in two of the state's most common jobs – a cook making \$15.79 an hour and a cashier making \$14.40 an hour – this family's combined income still fell short of the cost of basics by \$26,918.

What would you do? If you had this “Working Budget” to spend every month, how would you spend it? What would your priorities be? With your 15 Budget Coins, you must make a choice for every single category, with the exception of the savings. Scenario: You have a spouse; you both work Full-Time and have a son, age 10, and a daughter, age 3.

Category			
Housing (Includes utilities)	Studio apt (1 bed, 1 bath) in the outskirts of the County. No laundry	2-bed apt, 1 bath, balcony, covered parking, communal laundry in building	2-bed, 2 bath house, small fenced yard, dishwasher and laundry
			
Health care	No health insurance. You'll pay for health-related costs	High-deductible health plan for family. No prescription or dental coverage	Health and dental plan for family
			
Transportation	Walk or bike; limited public transit (twice per week)	Walk, bike and take public transit (a monthly transit card)	Own a car and pay for gas, repairs and insurance
			
Child care (0-5 years old)	With neighbor or relative	Un-accredited early care & education center	Accredited early care & education center
			
Child care (After school)	With neighbor or relative	After school care at elementary school	Math or reading tutor, guitar or dance lessons
			
Food	1 meal per day + food pantry supplements	2 meals and one snack per day	Moderate food plan + 1 meal out
			
Miscellaneous	Clothing, toiletries, limited cell plan (no cable)	Smart phone, clothing, toiletries, cable	Home computer with internet, smart phone, clothing and cable
			
Savings	None	None	Nominal savings, college plan
			