MAKING CHOICES

WITH LIMITED RESOURCES, HOW WILL YOU MANAGE?

Asset **L**imited, **I**ncome **C**onstrained, **E**mployed

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 + I 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 ○○○

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