

# MAKE THE MONTH









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 have a son, 14 and a daughter, 9.

Category	A (1 Candy)	B (2 Candies)	C (3 Candies)
 <b>Housing</b>	Studio apartment (1 bedroom), 1 bath, unfurnished, no patio/ deck/yard, street parking only (no covered parking, stove only). ●	3 bedroom 1 bath apartment, unfurnished, covered patio, 1 covered parking space, stove and refrigerator. ● ●	2 bedroom 1 1/2 bath house, unfurnished, small fenced yard, 2-car garage, stove, refrigerator and dishwasher. ● ● ●
 <b>Healthcare</b>	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. ● ● ●
 <b>Food (per person)</b>	1 meal a day ●	2 meals a day ● ●	3 meals a day ● ● ●
 <b>Transportation</b>	Walk or bike everywhere, no public transit available. ●	Walk, bike, or take public transit. ● ●	Own your own car ● ● ●
 <b>Technology Access</b>	No computer No cell phone No cable TV or internet ●	No computer Cell phone with limited data No cable TV ● ●	Home computer Cell phone Cable TV and internet access ● ● ●
 <b>Laundry Facilities</b>	Laundromat ●	Shared laundry room in apartment complex ● ●	Own washer/dryer in home. ● ● ●
 <b>Shopping</b>	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. ● ● ●
 <b>Leftover Money</b>	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**  
Central Alberta

# BASIC NEEDS FACTS

The choices we make depend on the choices that are available to us. Many people who experience poverty are working full-time in low wage jobs. They likely cannot find housing that is affordable or eat a nutritious diet. The choices we make also depend on the benefits we have, such as dental care, paid sick days and paid holidays. Many low wage jobs don't offer benefits.

More than 10.7% or 38,860 Central Albertans are living with a low or limited income and are unable to meet their basic needs. <sup>1</sup>



The greatest expense for any family is housing. Housing is considered affordable if it costs no more than 30% of a family's before-tax income. Any more than that puts a family at risk financially. In 2021, more than 28,000 households (19.7%) in Central Alberta spent more than 30% of their income on housing. <sup>1</sup>



Access to phone and internet is not included in Canada's official poverty line and many families cannot afford a data plan on their phone or internet at home. Through the pandemic we experienced how essential it was to have access to internet and a phone for school, work and to access services.



Dental care is not universal, and it can be expensive. A third of Canadians currently do not have dental insurance, and in 2018, more than one in five Canadians reported avoiding dental care because of the cost. <sup>2</sup>



While it is more expensive to own your own laundry machines, the time spent at a laundromat impacts earning potential and family time. Poverty is not only about a lack of money, it affects your ability to spend time as a family, with friends and be involved in your community.



Eating is essential. Unlike housing, the cost of a basic, healthy diet for a specified individual or household is always an absolute dollar amount regardless of income. Today 1 in 5 Albertans go hungry. <sup>3</sup>



Many of us who drive a vehicle take our access to shopping for granted. If you live in a community in north Red Deer, your closest grocery stores are on 67th Street and not walkable for many. There is no grocery store in Bowden and you would need a car to purchase groceries.



Few communities in Central Alberta have public transportation. People who can't afford a vehicle, walk or rely on family or friends to get around their community or travel between communities for appointments.



Families living in poverty do not have spending money after they pay for their basic needs. There is no money for a child to attend a birthday party or to pay an unexpected bill. This increases the chance that they use payday lenders to help meet their expenses, which often leads to crippling debt.

## Data Sources

1. Calculated from 2021 Stats Can census

2. Canada, D. of F. (2022, September 13). Making dental care more affordable: The Canada Dental Benefit. Canada.ca. <https://www.canada.ca/en/department-finance/news/2022/09/making-dental-care-more-affordable-the-canada-dental-benefit.html>

3. FoodBanksAlberta. (2022, December 1). Release: Food insecurity in Alberta highest in Canada. Food Banks Alberta. <https://foodbanksalberta.ca/release-food-insecurity-in-alberta-highest-in-canada/#:~:text=156%2C690%20Albertans%20accessed%20the%20food,the%20national%20average%20of%207.1%25.>)

FoodBanksAlberta. (2022, December 1). Release: Food insecurity in Alberta highest in Canada. Food Banks Alberta. <https://foodbanksalberta.ca/release-food-insecurity-in-alberta-highest-in-canada/#:~:tex-156%2C690%20Albertans%20accessed%20the%20food,the%20national%20average%20of%207.1%25.>)