









Make the Month

How will you invest your resources to make it through the month?

In this simulation, you and your partner live in Central Alberta and have two children aged 3 and 10.

If you had a budget of 15 credits, what would you prioritize?

For the month ahead, place your credits to indicate your spending priorities.

Category	A (1 Credit)	B (2 Credits)	C (3 Credits)
 Housing	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. ● ● ●
 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	Buy highly-processed foods with low nutritional value. ●	Purchase fresher, higher-quality ingredients. ● ●	Afford specialized, ready-made meals or frequent dining out to save time. ● ● ●
 Transportation	Walk or bike everywhere, no public transit available. ●	Walk, bike, or take public transit. ● ●	Own your own car. ● ● ●
 Technology	One cell phone plan. ●	One cell phone plan and laptop with low-speed internet. ● ●	Two cell phone plans and laptop with high-speed internet. ● ● ●
 Laundry	Laundromat. ●	Shared laundry room in apartment complex. ● ●	Own washer/dryer in home. ● ● ●
 Shopping	Only the absolute essentials like health/hygiene products and cleaning supplies. ●	Essentials plus daily goods like new clothing, bedding, and kitchenware. ● ●	Essentials, daily goods, and non-essentials such as entertainment, gifts, and extra luxuries. ● ● ●
 Utilities	Only water. ●	Water and electricity. ● ●	Water, electricity, and heating. ● ● ●



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. ¹



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. ¹



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. ²



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. ³



With the rising cost of goods, essentials like hygiene products and cleaning supplies can stretch a tight budget, making daily necessities like clothing or kitchenware a luxury. These decisions reflect the financial struggles many families face when shopping, as the cost of living continues to rise.



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.



In Central Alberta, utility shutoffs are more common than many realize, and budgeting for water, electricity, and heating can quickly become a balancing act. Prioritizing one essential over another can leave you vulnerable to safety risks, higher costs, or difficult living conditions.

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.>)

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