










If you had a “15 token” budget every month, how would you spend it? What would your priorities be? Place the required number of candies on the board to indicate your spending choices. You have to make a choice for every category, leaving none blank.

You are married; you are in a single-income household. You have a son, 14, and a daughter, 9.

Before you start making your budget, you’ll need to put down your first month’s rent in advance for the apartment you’re moving into. Go ahead and place two “tokens” below:



Metro United Way

CATEGORY	A (1 Token)	B (2 Tokens)	C (3 Tokens)
 HOUSING	Studio apartment with 1 bedroom and 1 bathroom \$880	2-bedroom, 1-bathroom apartment \$1060	3-bedroom, 1½ bathroom apartment \$1360
 FOOD	One meal a day for each family member \$247	Two meals a day for each family member \$494	Three meals a day for each family member \$741
 CHILD CARE	Your older child takes care of your younger child \$0	Informal home-based childcare \$800	Your children go to a child care center \$1300
 HEALTHCARE	No insurance, you pay for all costs out of pocket \$157	Insurance for you and your spouse through work, but not for your children \$313	Health insurance for you and your family through your employer. \$470
 TRANSPORTATION	2 TARC bus passes \$100	1 used car \$309	2 used cars \$618
 TECHNOLOGY	Landline or prepaid phone and over the air TV \$15	Landline or prepaid phone, internet and cable TV \$90	Family cell phone plan, internet and cable TV \$210
 OTHER SPENDING	The basics: laundry service, furniture for your apartment, etc. \$167	Some niceties like new clothes, gifts, and some entertainment spending \$334	Enough extra money to save for your children’s education and your retirement \$501

Prices shown are monthly cost estimates based on a family of four living in Louisville, Kentucky. Data come from the MIT Living Wage Calculator, U.S. Department of Housing and Urban Development, U.S. Bureau of Labor Statistics Consumer Expenditure Survey, TARC, Zillow, and online retailers.

POVERTY IN LOUISVILLE

POVERTY MEANS:

\$12,060 for one person
\$16,240 for a family of 2
\$20,420 for a family of 3
\$24,600 for a family of 4

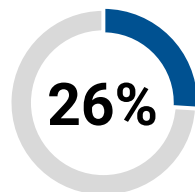
While Louisville is a relatively affordable city, that doesn't mean that families who are living in poverty have an easy time making ends meet. People in poverty often have to make hard choices about what they can afford and what expenses to let slip by.

HOUSING

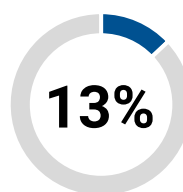
Louisville is known for its affordable housing. Data show that purchasing a one-bedroom apartment is easier in Louisville than in most of its peer cities. Even so, **more than 60% of in-poverty Louisville households spend more than half their income on housing**, leaving little left to cover the rest of the month's expenses.

Moreover, **children living in poverty are twice as likely to have moved in the past year**, indicating that families living in poverty experience more moving-related disruptions and expenses.

MOVED WITHIN THE PAST YEAR



CHILDREN IN
POVERTY



CHILDREN NOT IN
POVERTY

TRANSPORTATION & BASIC SERVICES

Living in poverty can create logistical challenges that impact employment opportunities, as well as access to basic good. **Workers in poverty are four times as likely to rely on public transit.** Others depend on older cars to get to work.

For these workers, a late bus can translate to a demerit at work, and a blown transmission can mean somebody isn't able to get to work at all and has to quit.

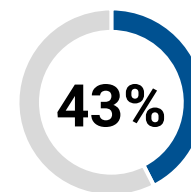
In addition, for members of our community living in food deserts, a lack of access to transportation can exasperate issues of food insecurity. **44% of children living in poverty are in households that experience food insecurity.**

EDUCATION

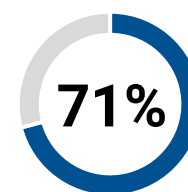
Poverty is especially challenging for children, whose development, education, and home life are all impacted. Even before children enter school, those who grow up poor are at an academic disadvantage.

Consider the differences in kindergarten readiness between children who receive free and reduced lunch at school and those who do not; **less than half of children living in poverty enter kindergarten prepared to succeed.**

KINDERGARTEN READINESS



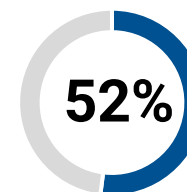
CHILDREN IN
POVERTY



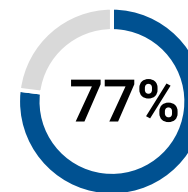
CHILDREN NOT IN
POVERTY

Over the course of elementary and high school, the numbers don't change much. The differences persist in college and career readiness even after children graduate from high school:

COLLEGE AND CAREER READINESS



CHILDREN IN
POVERTY



CHILDREN NOT IN
POVERTY

Many factors contribute to these differences. Children in poverty are less likely to remain in the same home for long periods of time, have parents who hold high school or college degrees, and have internet access at home.

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