Classroom Activity: Living on Welfare

Budgeting on Welfare

Scenario - You are a single mother of two children, a boy 5 and girl 2. You lost your job a few months ago and lost your apartment for nonpayment of rent. You’re staying with a friend, but it is only temporary. You have gone on TANF for the first time and you need an apartment. Only about 25% of eligible families actually receive housing subsidies and you are not one of them. Let’s work out your budget.

Step 1: Figure your income.
- If you have no other income then you can estimate a max of $577 per months for CNY.
- You also receive Medicaid that provides basic medical care for you and your children.
- You also get food stamps, which would cover about half of your food expenses.

Step 2: Now on to expenses
- First rent, what is the average cost of an apartment in Syracuse?
- If you can’t afford it, look and see what you can find in the paper.
- Include all relevant expenses in your worksheet. For example, school supplies and school clothes, soap, cleaning supplies, toothpaste and shampoos, basic medicines like aspirin and band-aids must be included as well.
- Transportation must include getting to and from grocery stores, banks, etc several times a month. That includes either bus fare or car insurance/gas costs.

Step 3: Thinking about it
Here are some questions to think about. Where is your apartment? What do you know about that area of the city? How far away are the nearest banks, grocery stores, parks and doctors? What cuts did you have to make? How might you make extra income? What were the hardest cuts to make? What are the results of such cuts?

Remember, you are required to spend a minimum of 30 hrs per week in work related activities. Thus, you need to manage clothing, transportation and child care for this # of hrs per week.
## Info Sheet

### Housing
New York City Average Apartment $1600
Syracuse NY, Average for 1 bedroom apt $626,
2bd $715

### Food/Utilities
Winter Heating/Electricity per month – 150-300/mo
Average food bill for a family of 3 (basic Nutritional requirements)- 400-500/Month

### Childcare
Daycare centers- $800 for an infant, $750 for a toddler and $700 for a preschooler. /per month at full time.
Full time $45/ day, Max 3 days/wk. or 5 days a week less than 5 hrs per day is $560 /mo for babies, 525/toddlers and 500/preschoolers. Parents provide all diapers, formula etc.

### Transportation
Bus Pass $50

### Communication
Cable $50
Internet $50
Telephone $40

### Average Cost of Health insurance
**Employee Copay**
Roughly $250/month/ family
Estimated $55 /person

**Without Employer**
$250/individual/mo
$900/family/mo

### Budget

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