



Hunger 101

Vivian McNab

You are Vivian McNab, 36 years-old, and a single mother to two teenage children. Donovan is 16, and Stacy is 14. Both attend Arcata High School.

You have worked full-time at a local grocery store for the last 5 years. Although you have received raises in pay, they have been infrequent. You currently earn \$13.50 per hour. You receive health insurance for you and your family through your work. You pay \$55 from each pay check for the coverage with a \$25 office visit co-pay. Your medical expenses each month are approximately \$130.

You and your children live in a 3 bedroom house in Manila. There is often domestic disturbance in the neighborhood, but the house is paid for and for this you are grateful. When you and your estranged husband purchased the home, you loved the big picture windows. But now, these single-pained windows just seem to be an outlet for heat. Your energy bills increase as the house ages. Not to mention, no matter how many times you remind the children, they always seem to leave the lights on when they are not in the room. Your energy bills are approximately \$165 each month. Water and garbage average \$85 per month. Total utilities for the home are approximately \$250 each month.

You recently purchased a used Town and Country mini van. Your old car finally died last year. You pay \$323 toward the car loan monthly. Insurance is costly because the bank owns more of the automobile than you, and requires a higher level of coverage than with your last car. With the higher coverage and the addition of your son to the policy, you pay \$110 each month to State Farm. With gasoline and general maintenance, your total transportation costs each month are approximately \$554.

Even though the kids work odd jobs around the neighborhood for their spending money, you still provide them with \$10 a week for allowance. Other miscellaneous expenses include home owner's insurance, credit card payments, phone service, cleaning and paper supplies, school supplies, clothing and personal hygiene items. Your total miscellaneous expenses each month are approximately \$595.

After taxes, your family's monthly income is \$1739.