



## What would you do if you had to choose?

Harold, age 68, was a hard working bus driver for 40 years before he retired in 2018. His wife, Anita, can no longer work and receives a disability benefit. They live in Fulton County with their beloved dog, Max, and help care for their two grandchildren a few times per week.

Although they have Harold's Social Security income and some Medicare coverage, rising housing costs and inflation have stretched their budget thinner and thinner. **Now, they're not sure they can afford to stay in their home – at least, without making major sacrifices.**

Can you make ends meet with Harold and Anita's monthly budget of \$3,151?



*Start here!*

Harold and Anita's monthly budget: \$3,151

## Housing

They **must remain in the same ZIP code** (30303) to be close to their family and support system. **(CHOOSE 1)**

**OPTION 1**  
Remain in their **2-bedroom apartment.**  
**\$2,280** +17% inflation since 2020

**OPTION 2**  
Move to a 1-bedroom apartment in the same ZIP code.  
**\$1,775** +17% inflation since 2020

**Housing Total:**

## Transportation

Like many Metro Atlanta residents, Harold and Anita **do not live within walking distance of public transit**, especially given their mobility issues.

**VEHICLE LOAN PAYMENT (USED)**  
**\$517** 16% inflation since 2021

**MINIMUM REQUIRED (CAR INSURANCE)**  
**\$39**

**GASOLINE**  
**\$178** 10.9% inflation since 2021

**Transportation Total:**

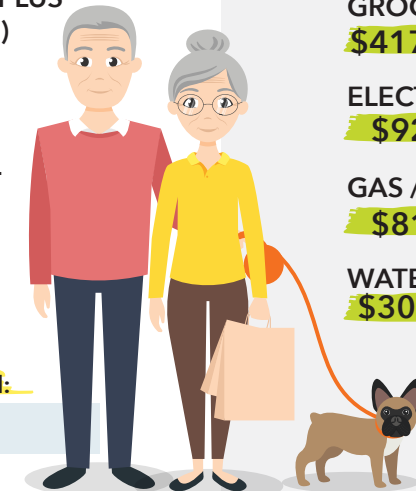
## Healthcare

While they are covered under Original Medicare (Part A), this doesn't cover all of their healthcare expenses – **including insulin for Harold, a diabetic.**

**MEDICARE PART D COVERAGE (PLUS DEDUCTIBLE)**  
**\$94**

**ADDITIONAL DENTAL COVERAGE**  
**\$60**

**Healthcare Total:**



## Ongoing Monthly Expenses

This is where Harold and Anita have the most flexibility in their budget. **Choose wisely.** Would you rehome your dog to be able to afford utilities? Set the thermostat at an uncomfortably cold or hot temperature to save on energy costs?

**GROCERIES**  
**\$417** 10.9% inflation since 2021

**ELECTRICITY**  
**\$92** 15.2% inflation since 2021

**GAS / HEAT**  
**\$81** 30.5% inflation since 2021

**WATER**  
**\$30**

**INTERNET**  
**\$30**

**CABLE**  
**\$43**

**CELL PHONES**  
**\$30**

**PET EXPENSES**  
**\$40**

**Ongoing Monthly Total:**

## Monthly Total

Add all of your totals together and see how you did. **Remember, your monthly budget is \$3,151.**

Housing  +  
Healthcare  +  
Transportation  +  
Other  +

**Total:**

**Curious about our math?**  
Visit [hopeatlanta.org/toughchoices](https://hopeatlanta.org/toughchoices) to see our methodology.

## Think about it...

- What did you have to sacrifice to make ends meet? Would you be happy with this lifestyle?
- Were you able to put money into a savings account, cover an unexpected emergency room visit, or pay for vehicle repairs?
- In what ways might you be forced to cut corners – on your groceries, for example? How would eating cheaper (or less food) impact your health?
- Could you manage if inflation rose even more?

Now imagine the relief you would feel if you had a little help covering your rent or buying groceries.

HOPE Atlanta helps prevent homelessness and hunger by not only providing rental assistance and food for people who are struggling, but also giving them the individualized support they need to overcome challenges and reclaim self-sufficiency.

## Did You Know?

Georgia saw the **12th largest rent increase**

in the U.S. between 2019 and 2022

**1-in-9**

Georgians face hunger or food insecurity, and **1/3 of them are children**

**10,000**

Georgians experience homelessness daily



## We need your support to provide a critical lifeline and path to stability for people like Reginald:

Reginald, an Army veteran and grandfather of 9, never imagined he would face homelessness. **But when his landlord of 6 years suddenly decided not to renew his lease, it was nearly impossible for him and his wife to find housing they could afford.**

Adding to their troubles, Reginald had recently been diagnosed with cancer and had mobility issues. **HOPE Atlanta stepped in** to help Reginald with a down payment and a month's rent on a new apartment, and continued to cover half of the rent **so he could focus on his health, get back on his feet, and even start saving money.**



**"If you're on a fixed income, it's almost impossible to find something you qualify for. One of my worst nightmares was being homeless."**

*Reginald, HOPE Atlanta Client*



HOPE Atlanta seeks to help Georgians avoid homelessness and hunger through a comprehensive approach that equips them with the tools for lifelong stability.

Our vision is to end homelessness and hunger for every Georgian.



Learn more about this project and support our work:  
[hopeatlanta.org/toughchoices](https://hopeatlanta.org/toughchoices)