

# Making Choices

## How will you invest your resources?

If you had a “15-candy budget” to spend every month, how would you spend it? Place the required number of candies to indicate your spending choices.

You have to make a choice for each category (you cannot skip any categories). You are married; you both work and have a son, 14 and a daughter, 9.

CATEGORY	A (1 CANDY)	B (2 CANDIES)	C (3 CANDIES)
<b>Housing</b>	Studio apartment (1 bedroom), 1 bath, unfurnished, no patio/deck/yard, street parking only (no covered parking space), stove only <input type="radio"/>	3 bedroom, 1 bath apartment, unfurnished, covered patio, 1 covered parking space, stove and refrigerator <input type="radio"/> <input type="radio"/>	2 bedroom, 1 1/2 bath house, unfurnished, small fenced yard, 2-car garage, stove, refrigerator and dishwasher <input type="radio"/> <input type="radio"/> <input type="radio"/>
<b>Healthcare</b>	No health insurance - you pay for all health-related costs <input type="radio"/>	Health insurance for you through your employer but no health insurance for your family members <input type="radio"/> <input type="radio"/>	Health insurance for you and your family through your employer <input type="radio"/> <input type="radio"/> <input type="radio"/>
<b>Food (per person)</b>	1 meal per day <input type="radio"/>	2 meals per day <input type="radio"/> <input type="radio"/>	3 meals per day + snacks <input type="radio"/> <input type="radio"/> <input type="radio"/>
<b>Transportation</b>	Walk or bike everywhere, no public transit available <input type="radio"/>	Walk, bike or take public transit <input type="radio"/> <input type="radio"/>	Own your own car <input type="radio"/> <input type="radio"/> <input type="radio"/>
<b>Technology</b>	No computer No cell phone Black & white TV - no cable <input type="radio"/>	No computer Cell phone TV - no cable <input type="radio"/> <input type="radio"/>	Home computer TV with cable Cell phone <input type="radio"/> <input type="radio"/> <input type="radio"/>
<b>Child Care</b>	Under supervision of a family member <input type="radio"/>	A licensed daycare, but no early education training <input type="radio"/> <input type="radio"/>	A provider with proven high quality care and training in early education <input type="radio"/> <input type="radio"/> <input type="radio"/>
<b>Shopping</b>	1 grocery store within walking distance, no mall within 20 miles <input type="radio"/>	Grocery store across the street from your home and a mini-mall within a mile <input type="radio"/> <input type="radio"/>	2 grocery stores nearby and a large mall within walking distance <input type="radio"/> <input type="radio"/> <input type="radio"/>

## Making Choices Activity

### How will you invest your resources?

This activity is a great way to explain the tough choices low-income families are forced to make every day.

#### INSTRUCTIONS

- Make copies of the “game sheet.” Participants can work in teams of 2 or 3.
- Provide each group with 15 candies (Smarties work well because there are 15 in each roll).
- Tell each participant or team their candies will become symbolic of their “budget” and not to eat their candies until the end of the game!
- Explain that for the purposes of the game each person or team is to pretend they’re married with 2 children.
- One adult in the household is working full-time and the other is working two part-time jobs. Both make minimum wage.
- The family has a limited budget and only 15 candies to spend.
- They have some tough decisions to make.
- Each participant must study their choices in each row and invest their candies with 1, 2 or 3 candies depending on what’s most important to them.
- They cannot skip a row.
- After they’re done making their choices, ask the group how it felt to invest their candies. (Usually the response is, “There weren’t enough candies!”)

#### Unexpected expense occurs:

- Now tell them there’s been a change. One of their children has a strep throat and has to see the doctor. In order to get the child the health care the family must give up 2 candies.
- Tell the group to take off 2 candies and adjust the rest as needed.
- Tell them there’s been another change. Their spouse just got laid off with no severance pay. They have to take off 4 candies to adjust.
- Let them go through the exercise of taking off the 4 candies and adjusting the rest.

#### How UW programs can help this family:

- ✓ Ask participants for ideas of how this family can use UW resources to help?
- ✓ If anyone says food, shelter or emergency shelter, give them 2 candies
- ✓ If anyone says providing their children with after school programs, give them 2 candies
- ✓ If anyone says job training programs give them 2 candies.
- ✓ If anyone says call 2-1-1, give them 1 candy. Then ask for other participants to name referral services from 2-1-1. For each referral service, like child health care, energy assistance, crisis intervention, counseling, legal assistance or suicide prevention, give that participant or team 2 candies.

#### THE MORAL OF THE STORY:

Today, many of our family, friends and neighbors are forced to make these tough decisions every day, right here in our 5-county region.

For many millions of hard-working families, the basic ingredients for a good life are increasingly beyond their reach. Almost one in four working families doesn't earn enough to provide for their families. An alarming 25% of teenagers will not graduate on time, imperiling their chances to make a successful transition to adulthood. Only one in three adults can be considered healthy, based on risk factor data from the Centers for Disease Control and Prevention, and more than 49 million Americans lack even basic health insurance.

Want to make a difference? Help create opportunities for everyone in your community. United Way is creating real, lasting change where you live, by focusing on the building blocks of a better life – education, income and health. That's what it means to LIVE UNITED! For more, visit [www.gruw.org](http://www.gruw.org).

Thank you for creating opportunities and inspiring hope for a better tomorrow.

**Now let everyone eat their candies!**

