

Making Tough Choices

Purpose: Build empathy and understanding around Asset Limited, Income Constrained, Employed (ALICE) Adults in our Community and see what United Way is doing to help.

Audience: Individual or Small Group

Time: 15-30 minutes

Introduction & ALICE Simulation

1. Introduce ALICE with the paragraph below:

[Talking Points] You are about to put yourself in the shoes of a typical ALICE® family. ALICE stands for Asset Limited, Income Constrained, Employed. ALICE educates our children, keeps us healthy and makes our quality of life possible. But these low-wage jobs, often in the service sector, do not pay enough for ALICE to live on – and that was before the COVID-19 pandemic. ALICE households have to make tough choices, such as deciding between quality child care or paying the rent, which have long-term consequences not only for ALICE, but for all. In order to better understand this growing population, United For ALICE provides a framework, language, statistics and tools that community stakeholders can use to inform policy and drive innovation. Today, we will put ourselves in the shoes of a typical ALICE family.

2. Have participants go through the simulation at <http://wisconsin.makingtoughchoices.org/> either in groups or individually.
3. After completion, get all participants back together and discuss some of the difficult topics that were introduced:

[Talking Points] Chances are, you didn't make it through a full month with these limited resources and tough decisions that real people experience every day. United Way and the programs invested in through the annual campaign are focused on the issues ALICE households experience every day.

Discussion: Choosing a Job

[Talking Points] How did the job you chose (money and hours) limit your future decisions?

4. After discussion around job and future decisions, introduce **The Hire Initiative**:

[Talking Points] These are real life scenarios for our neighbors here in Dane County. As a person experiencing poverty, you may be under such intense stress day-to-day, hour-to-hour and that is difficult in the long term. United Way's solution to this is The HIRE Initiative, formed in 2013 and aimed at providing real life job training and placement for a family-sustaining wage. Since then, HIRE has helped 3,370 participants find employment including 1,105 (33%) at \$15+/hr.

<https://www.unitedwaydanecounty.org/hire/>

Discussion: Vehicle/Transportation

[Talking Points] What challenges did you face if you chose the bus? Car?

5. After discussion around transportation difficulties, introduce **United Way 211** and **YW Transit**:

[Talking Points] We understand that transportation can cause a lot of stress and concern for Asset limited adults in Dane County. United Way provides 24/7 support to anyone through the 211 call number, texting and online. 211 connects people with resources including 9 specific ride share opportunities in Dane County such as YW Transit. United Way of Dane County is a proud partner for the YW Transit program that provides transportation needs for Job Ride, Community Rides and other specialized transportation needs for seniors and people with disabilities.

<https://www.ywcamadison.org/what-were-doing/employment-transit/yw-transit/>

Discussion: Food Insecurity

[Talking Points] What obstacles did you run into during your month? Did you choose expensive, healthy groceries or go with cheaper items to keep costs down? What challenges could come from the decisions you were forced to make?

6. After discussion around food insecurity, share more about **United Way 211**:

[Talking Points] Over 21% of calls to 211 in Dane County in 2020 were about food insecurity. 211 plays a critical role in connecting Asset Limited, Income Constrained, Employed adults with resources such as food pantries. 211 is more than a helpline – it's a lifeline – especially during times of emergency such as flooding or the COVID-19 pandemic. 211 saw call volumes increase by 400% in 2020 showing the importance of these resources in our community.

<https://211wisconsin.communityos.org/>

Discussion: Health Care

[Talking Points] What health obstacles did you face during the month? Did your decisions have any future implications?

7. After discussion around access to health care, introduce **HealthConnect**:

[Talking Points] 4% of adults in Dane County do not have health insurance. For adults who are already struggling with bills, they may choose to ignore health concerns which can in turn lead to greater health issues. United Way's response to uninsured individuals is HealthConnect. Made possible by generous donations from UW Health and Quartz, HealthConnect helps families pay for health insurance premiums and those who live in Dane County, are a U.S. Citizen or Legal Resident, have a Marketplace Health plan and are in a specific income range are eligible. This program helps individuals access quality health care. In 2020, 940 individuals with low incomes were insured with our HealthConnect premium subsidy program, improving health care outcomes and reducing community costs. 11% had no previous health coverage.

<https://www.unitedwaydanecounty.org/healthconnect/>

8. Wrap up the conversation by asking if there are any other questions or comments from the simulation. Share the resources and links in this facilitation guide.