

LIMITED RESOURCES. LIMITED CHOICES

What Would You Do?

This simulation creates understanding of the decisions individuals and families with limited financial resources must make each day in Dane County on their path to well-being. There are systemic barriers to well-being that lead to limited choices for individuals and families. What would you do?

The candies are symbolic of your budget. You have 13 candies in your family budget to allocate in each of the 9 categories (rows) that represent essentials/basics to support your family. You can NOT skip a row. You MUST have a budgeted item (candies) in each row.

PART ONE (takes approximately 15 minutes)

SCENARIO:

You are married with two children, a 14-year-old son and a 9-year-old daughter. Your spouse works full-time, and you work two part-time jobs. Using your budget of 13 candies, decide how you will meet your household expenses.

- How did you feel as you were making your decisions?
- To what categories did you choose to allocate the largest amount of your budget (3 candies)?

SCENARIO CHANGE: INCREASED MEDICAL EXPENSES

Your 9-year-old daughter has an infected tooth and must see the dentist (dental is not covered by your employer's health insurance if you have it). For her to see the dentist you must give up 2 of your candies, which means reallocating where you budget your money. Remember: you may NOT skip a row.

- How did it feel this time when you had to take off 2 of the candies and reallocate your budget?
- What categories did you keep at 3?

SCENARIO CHANGE: JOB LOSS

Your life is about to get even more difficult because your spouse with the full-time job just got laid off with no severance pay. Take 4 of your candies off your sheet and reallocate the remaining candies so that you have at least 1 candy in each of the 9 rows. Remember: you may NOT skip a row.

- What thoughts went through your head as you made your decisions this time?
- Which category did you choose to keep at 2 candies?

PART TWO (takes approximately 15 minutes)

GROUP DISCUSSION

At your tables (or as a group), discuss these questions:

1. If you allocated your budget so that you and your family were only eating one meal a day, what effects could that have on your family?
2. How can you help our community achieve the Plan for Community Well-Being so that everyone in Dane County is positioned to thrive?

Possible discussion answers:

- *Lose concentration at school/work because thinking about food, not sleeping.*
- *Increased risk of behavioral or mental health challenges at school or at home.*
- *Poor nutrition could lead to health problems.*
- *Increase in family stress: Parents could start arguing/fighting over money discussions.*

Notes for Facilitator:

- If young children encounter barriers to learning at a young age, it will impact their future success. **Reading by third grade is a critical benchmark for future success.** Third grade reading scores are highly correlated with later academic success. Early intervention (getting support early) is critical for children who are struggling with reading. By the end of third grade, children should show evidence of reading comprehension and be able to read unfamiliar words by employing various strategies.
- **A family living in a studio apartment is not legal.** Local municipal codes typically limit occupancy to two adults per bedroom, so a studio would not legally accommodate more than two people. For example, here's the City of Madison ordinance: [Occupancy Standards - Building Inspection & Code Enforcement - DPCED - City of Madison, Wisconsin](#). If asked, be prepared with a response: Are you willing to take the risk of eviction to save on costs and shelter your family?
- During the COVID-19 pandemic meals were paid for at school, and now there are costs to school lunch and breakfast for certain households while others still qualify for free and reduced lunch. If you qualify for this free resource (which this family would) – receiving breakfast and lunch at school – dropping this cost could also be a strategy to meet budgetary needs.
- If asked, “why do I have to pay a candy to not have any money left over each month?” Cost of debt/interest/fees to keep household moving. Perhaps a payment on credit or payday loans.

ACTIVITY WRAP UP

The goal of this activity is to give you a glimpse of what tough decisions our neighbors right here in Dane County are making every day. Consider these facts:

- The median income in Dane County is **\$123,400** for a family of four¹ and the poverty level for a family of four is \$30,000 in 2023.
- Currently, around 4,900 families with children (under 18) in Dane County are living below the poverty line, and over 17,000 families with children are living below 200% of the federal poverty line (i.e.: \$60,000/year).²

Even working full time, can a family get by on that?

- The annual income needed to live on a household survival budget (i.e.: only covering essential basic needs, not allowing for paying off debt or adding to savings) **for a family with two adults and two children is \$68,436** (\$17.11/hour if both adults work full time).³
- For this family to live on a stable household budget, which would allow for a small amount of savings for use in an emergency or for longer term financial goals, each adult would need to earn \$29.80/hour (if both working full time) or \$119,172 per year.⁴
 - The MIT Living Wage calculator assesses \$27.59 to be a living wage for a family of two adults and two children where both adults are working full time.⁵

Housing is expensive and food and gas prices have been going up.

- Median rent for a 2-bedroom apartment is \$1,385/month in Dane County.
- At this price, a household must earn \$55,400 (or one adult earning \$27.70 working full time) to afford a 2-bedroom apartment (affordability defined as paying less than 30% of household income in housing costs).⁶

¹Area Median Income is a measure of [household income](#) used by HUD to set standards for housing affordability for different metro areas each year.

These income limits are used by HUD to determine eligibility for federally subsidized housing programs in Dane CO.

This area is defined by the Madison, WI HUD Metro FMR Area, which contains Dane Co.

As defined and Calculated by HUD, “FY 2022 Income Limits Summary” - [FY 2022 Income Limits Documentation System – Summary for Dane County, Wisconsin \(huduser.gov\)](#)

² American Community Survey 5 year estimates (2017-2021), Table S1702: [S1702: POVERTY STATUS IN THE PAST... - Census Bureau Tables](#)

³ ALICE household survival Budget for a family of four with two schoolage children, Dane Co (2021) (United for ALICE, Wisconsin | UnitedForALICE).

⁴ United for ALICE, Household Stability Budget for a family of four with two schoolage children, Dane Co (2021), [Wisconsin | UnitedForALICE](#)

⁵ MIT Living Wage Calculator, Madison WI, [Living Wage Calculator - Living Wage Calculation for Madison, WI \(mit.edu\)](#)

⁶ Fair Market Rent is calculated by HUD and represents an estimate of the “40th percentile gross rents for standard quality units within a metropolitan or nonmetropolitan area” – this metric is useful for understanding the cost of an average rental unit in the area. Fair market rent data from HUD Fair market rent dataset (adjusted for inflation manually using BLS CPI)

For more than 100 years, United Way of Dane County has evolved to meet the changing needs of our community. As we launch into the next century, we're innovating forward with the [Plan for Community Well-Being](#) – a plan built with our community, for the community – with the goal to increase individual and family well-being so that everyone in Dane County can lead healthy, thriving and secure lives, making our entire community stronger and better positioned to thrive.

This vision includes strategies around **early childhood, education, income and health** – the building blocks of well-being. By continuing to work together with you, hundreds of local nonprofits, businesses, community leaders, donors, volunteers and families, **we're addressing big-picture issues that no one person or organization can solve alone**. And, through these collaborations, we aim to create a more cohesive nonprofit ecosystem to help break the cycle of poverty and achieve greater results, together.

How could the Plan for Community Well-Being help this family?

Our "Income" (housing) Plan for Community Well-Being goal is for more people to be on pathways out of poverty.

- One strategy is to increase the skills for people who are unemployed and underemployed so that they can find employment where they can provide for themselves and their family. **The HIRE Education and Employment Initiative** is working with six partner agencies and local employers to ensure that clients completing the HIRE Trainings are prepared for employment and career ladder opportunities thereby increasing their economic well-being.
- **Quality case management** helps clients to achieve their goals for housing whether that be an affordable apartment or home ownership. Case Managers work with clients on budgeting, goal setting, employment, and access to behavioral health services and more, this work if designed to set clients up for success toward economic well-being.

Our "Education" Plan for Community Well-Being goal is that all students succeed academically and graduate from high school, regardless of race, prepared for higher education, career and community.

- Children build confidence and self-esteem and this increases their social emotional outcomes, which also supports their academic outcomes.

Our "Health" goal is a Dane County absent of racial health disparities.

- One strategy is to connect children and adults (their families) to mental health resources. Youth who feel connected at school are less likely to experience poor mental health (or a decrease in their mental well-being).
- The daughter in this family is receiving free mental health/trauma support from their school. (This correlates with our goal to expand racial trauma support for BIPOC Community/Dane County residents.)

United Way 211 provides 24/7 live, local assistance to every person in our community who needs it. In times of crisis, navigating resources and solutions can be difficult – but we're here to help. From finding food to paying rent or connecting to addiction treatment (and so much more), 211 can help. Our specialists listen, offer comfort, hope and solutions in times of crisis.

- 211 hosts the most comprehensive health and human services database of curated nonprofit agencies in Dane County, and provides real-time, up-to-date information on needs. In partnership with neighborhood, health care and technology partners, we're building toward a coordination and reporting system that ensures referrals and services are achieving expected results.
- Through 211 this family can receive information on all of the assistance already mentioned and in the following areas:
 - The unemployed parent in this scenario could be eligible to participate in employment programs from our partners at Urban League, Centro Hispano or Latino Academy for Workforce Development.

- This family could also be eligible for free bus passes. This would allow them to free up more of their income for rent or other expenses.

This is a very brief look at how the Plan for Community Well-Being is able to help families lead quality lives with positive effects for all of us. This change can't happen without support from our community including financial, time and voice.

How can you help our community achieve the Plan for Community Well-Being?

Possible answers:

- *Running a campaign*
- *Increase campaign participation resulting in higher dollars raised and neighbors helping neighbors*
- *Educate employees*
- *Volunteer with United Way or opportunities available in Dane County on www.volunteeryourtime.org*
- *Personally learn more about the Plan for Community Well-Being*

For more information on specific areas of the Plan for Community Well-Being please visit our [website](#) or contact campaign@uwdc.org.