This exercise is to help you better understand the choices individuals are forced to make in our community every day. There are consequences. What would you do?

(Activity should be 15 minutes then Discussion & A4C should be 15 minutes)

A. SCENARIO: You are married with two children, a son 14, and a daughter 9. Your spouse works full-time and you work two part-time jobs. You both make minimum wage.

INSTRUCTIONS: Smartie candy is symbolic of your budget…don’t eat them until the end of the game! You have 15 smarties to allocate in each of the 9 rows. You can NOT skip a row. You MUST have smarties in each row!

B. QUESTIONS: How did you feel as you were making your choices? What categories did you choose to allocate 3 smarties?

C. SCENARIO CHANGE: Your 9 year old daughter has an infected tooth and has to see the dentist (dental is not covered by your employer’s health insurance if you have it). In order for her to see the dentist you must give up TWO of your smarties, which means reallocating where you budget your money. Remember: you may NOT skip a row.

D. QUESTIONS: How did it feel this time when you had to take off two of the candies and reallocate your budget? What categories did you keep at 3 smarties?

E. SCENARIO CHANGE: 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 FOUR of your smarties off your sheet and reallocate the remaining smarties so that you have at least one smartie in each of the 9 rows. Remember: you may NOT skip a row.

F. QUESTIONS: What thoughts went through your head as you made your choices this time? Which category did you choose to keep at 2 smarties?

(Activity should be 15 minutes then Discussion & A4C should be 15 minutes)

G. DISCUSSION QUESTION: At your tables I’d like you to discuss this question:

If you allocated your smarties so that you and your family were only eating one meal a day, what affects could that have on your family?  

Possible discussion answers:
- Lose concentration at school/work because thinking about food, not sleeping
- Poor nutrition could lead to health problems
- Parents could start fighting over money (physical abuse)

Let’s explore this topic a little more. The children in our family are only eating one meal a day…most likely school lunch. These two children are probably showing up to school hungry
and unable to concentrate in class. If we begin to think long term about possible repercussions, poor grades and behavioral health problems are all issues that could arise and if no help is given to these children, it could lead to dropping out of school and juvenile crime to name just a couple potential issues.

**Staff note** – A family living in a studio apartment is not legal. If asked, be prepared with a response: Are you willing to take the risk of eviction to save on costs and shelter your family?

**Staff note** – If asked, Why do I have to pay a Smartie to not have any money left over each month? Response could be: Cost of debt/interest/fees to keep household moving…(assumes credit or payday loans…).

H. **ACTIVITY WRAP UP**: The goal of this activity is to give you a glimpse of what tough decisions hardworking people right here in Dane County are making everyday. The median income in Dane County is $82,600 for a family of four. The poverty level for a family of four is $23,624. Can a family get by on that?

Housing is expensive and food and gas prices have been going up. Average rent for a 2 bedroom apartment is $1,436/mo. Fair market rent for a 2 bedroom apartment is $936. The average salary needed to afford fair market rent is $18.00/hr (or 99 hours per week at Minimum wage).

United Way works with volunteers from throughout the community to identify issues where families, children, and individuals are struggling and develops goals and measurements that will create long-lasting change in our community. This plan of action is our community’s Agenda for Change.

How could the Agenda for Change help this family?

1. The goal of our “Housing” Agenda for Change goal is that there is a decrease in homelessness. Part of that goal is preventing families from becoming homeless in the first place.
   - One strategy is to increase access to free and reduced-cost food, thus freeing up dollars to be spent on making sure the family can stay in their home. This family could be eligible for food pantries, meal sites and food stamps. The children could be eligible for free and reduced-cost lunch and breakfast at school.
   - Another strategy within the Housing goal is financial counseling. This family could be eligible for financial education from the Financial Education Center.

2. Our “Education” Agenda for Change goal is that all students succeed academically and graduate from high school, regardless of race.
   - Now that the children are not quite as hungry and may be feeling more confident in their family’s stability, they can focus on doing better in school. We have been seeing increasing numbers of students in low-income households that are not passing 4th grade reading or 10th grade algebra. With Schools of Hope tutors helping the children, they would be able to work toward achieving better grades and passing important tests.
3. Our “Health” goal is that People’s health issues are identified and treated early.

- One strategy within this area is to connect low-income and uninsured children and adults to dental care. Dental pain is one of the top reasons children miss school. The daughter in this family could be eligible to receive dental treatment from Access Community Health Centers.

4. United Way’s 2-1-1 is the number for people to call to give or get help. It is part of our “Volunteers” Agenda for Change goal because it is staffed by trained volunteers and they provide the connection to other non-profit agencies to achieve measurable results. Through 2-1-1 this family can receive information on all of the assistance mentioned previously in addition, to 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 Bridge Lakepoint Community Center.

- 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 our community’s Agenda for Change 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.

**QUESTION:** How can you help our community achieve the Agenda for Change?

Possible answers:
- Running a campaign
- Increase campaign results (dollars/participation)
- Educate employees
- Volunteer
- Personally learn more about the Agenda for Change

For more information on specific areas of the Agenda, please visit our website or send me an email.

This activity is available for you to take back to your organizations as a way to engage people in the Agenda for Change.
Making Choices Game Discussion Questions

1. If you allocated your Smarties so that you and your family were only eating one meal a day, what affects could that have on your family?

2. How can you help our community achieve the Agenda for Change?
### Making Choices

**How will you invest your resources?**

If you had a “15-candy budget” to spend every month how would you spend it? What would your priorities be? Place the required number of candies to indicate your spending choices. **You have to make a choice for each category (you can’t skip any categories).** You are married; you both work and have a son, 14 and a daughter, 9. You have a full-time and your partner has 2 part-time jobs; both pay minimum wage.

<table>
<thead>
<tr>
<th>Category</th>
<th>A (1 Candy)</th>
<th>B (2 Candies)</th>
<th>C (3 Candies)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Housing</strong></td>
<td>Studio apartment (1 bedroom), 1 bath, unfurnished, no patio/ deck/yard, street parking only (no covered parking space), stove only</td>
<td>3 bedroom 1 bath apartment, unfurnished, covered patio, 1 covered parking space, stove and refrigerator</td>
<td>2 bedroom 1 ½ bath house, unfurnished, small fenced yard, 2-car garage, stove, refrigerator and dishwasher</td>
</tr>
<tr>
<td><strong>Healthcare</strong></td>
<td>No health insurance, you pay for all health related costs</td>
<td>Health insurance for you through your employer but no health insurance for your family members.</td>
<td>Health insurance for you and your family through your employer.</td>
</tr>
<tr>
<td><strong>Food (per person)</strong></td>
<td>1 meal a day</td>
<td>2 meals a day</td>
<td>3 meals a day+ snacks</td>
</tr>
<tr>
<td><strong>Transportation</strong></td>
<td>Walk or bike everywhere, no public transit available</td>
<td>Walk, bike or take public transit</td>
<td>Own your own car</td>
</tr>
<tr>
<td><strong>Technology access</strong></td>
<td>No computer No cell phone 12” TV - No cable</td>
<td>No computer Cell phone TV - No cable</td>
<td>Home computer Cell phone TV with cable</td>
</tr>
<tr>
<td><strong>Laundry facilities</strong></td>
<td>Laundromat</td>
<td>Shared laundry room in apartment complex</td>
<td>Own washer/dryer, in your home</td>
</tr>
<tr>
<td><strong>Shopping</strong></td>
<td>1 grocery store within walking distance, no mall within 20 miles</td>
<td>Grocery store across the street from your home and a mini-mall within a mile</td>
<td>2 grocery stores nearby and a large mall within walking distance</td>
</tr>
<tr>
<td><strong>Spending money</strong></td>
<td>After the bills/food are paid no extra money left</td>
<td>$20 left over each week after all bills are paid</td>
<td>$50 left over each week after all bills are paid</td>
</tr>
</tbody>
</table>