YOU are a single parent of two, living paycheck to paycheck. You’ve just paid rent on your two bedroom apartment, leaving you $500 to get through the week.

**DAY 1 TRANSPORTATION**
To get a job, you need to get around.
Buy a car or take the bus?
- Used Car payment
  - **4 Stars**
- Madison Metro low-income monthly pass
  - **1 Star**

**DAY 2 BILLS**
Your bills arrive. Which ones are you going to pay?
- Internet for $100
  - **4 Stars**
- Electric Bill $50
  - **2 Stars**

**DAY 3 PROFESSIONAL CLOTHING**
You’ve been called in for a job interview, but you don’t have any professional clothes to wear.
- Buy a suit that doesn’t quite fit at Goodwill for $30
  - **1 Star**
- Buy a new suit at Kohl’s for $100
  - **4 Stars**
- Call 2-1-1 to find a free clothing center
  - **0 Stars**

**DAY 4 SCHOOL SUPPLIES**
Your children need school supplies. Usually you spend $100 on supplies for both your children, but this year your child needs a graphing calculator that costs $50.
- Buy the calculator
  - **6 Stars**
- Go without the calculator and only buy the school supplies
  - **4 Stars**

**DAY 5 GROCERIES**
You usually spend $50/week on groceries, but the bulk sizes of staples like cereal, canned goods, and peanut butter are cheaper per ounce.
- Buy the smaller, cheaper sizes for $50
  - **2 Stars**
- Buy the bulk groceries for $100
  - **4 Stars**

**DAY 6 DENTAL CARE**
You have a toothache that’s been bothering you for four weeks, and you don’t have dental insurance.
- Go in for cleaning and x-rays for $180
  - **7 Stars**
- Ignore it
  - **0 Stars**

**DAY 7 JOB OFFER!**
Congratulations! You’ve been offered two jobs. Which job do you accept?
- $8/hr retail job during the day while your kids are at school
  - **+12 Stars**
- $12/hr manufacturing job during second shift, so you will need to pay for childcare
  - **+19 Stars - 4 Stars**

**YOUR WEEKLY BUDGET**
1 star = $25
RENT OR GROCERIES FACILITATOR GUIDE

GAME PORTION: 15 Minutes

Scenario: You are a single parent of two school-age children. You have been making ends meet but your budget was always tight. Recently, you were laid off from your job, and you’ve just paid rent on your two bedroom apartment, leaving you with $500 in savings. Can you make it through the week? The 20 stars on the right represent your budget—each star equals about $25. Each time you spend a star, cross it off of your paper.

Day 1: To find a job, you need transportation. How will you get around? You can drive a used car, for $100 car payment, or you can buy a bus pass. A monthly pass for low-income Dane County residents costs $27.50 a month.

- Car cost: $100/month car payment (for used car) (4 stars)
- Madison Metro low-income monthly pass: $27.50 (1 Star)

[Give time to make choices. Once players have made their choices, share the statement below]

If you chose a bus pass, getting around can take more time and become less reliable. You may lose access to resources or be late for work when you do find a job, causing you to lose pay. If you chose a bus pass, remove one additional star from your board.

Day 2: Your monthly bills arrive. Which ones are you going to pay? You can pay one, both, or neither to keep these services on in your home.

- Pay your internet bill $110 (4 stars)
- Electric bill $50 (2 Stars)

[Give time to make choices. Once players have made their choices, share the statement below]

18,000 families in Dane County are unable to find affordable housing, which leaves less of their budgets to cover things like bills and groceries. Remember, you are applying for jobs, so if you chose not to pay for internet, you will have more difficulty completing applications and hearing back from potential employers. If you did not pay your phone and internet bill, remove one additional star from your board.

Day 3:
You’ve been called in for a job interview, but you don’t have any professional clothes to wear.

- Buy a suit that doesn’t quite fit you at Goodwill for $30 (1 Star)
- Buy a new suit at Kohl's for $100 (4 Stars)
- Call United Way 2-1-1 to find a free clothing center (0 Stars)

[Give time to make choices. Once players have made their choices, share the statement below]
11% of Wisconsin residents are un- or underemployed and can face significant barriers to finding employment. Anything from not having a high school diploma, to lacking the personal networks many of us rely on to find work, to lack of basic resources like clothing or transportation can make it harder for people in poverty to find and maintain jobs.

Luckily, you knew to call United 2-1-1, a free, 24/7 hotline to give or get help. 2-1-1 handles over 47,000 calls each year to connect people with resources like food, housing, healthcare, and clothing. Today they were able to help you find a clothing center to get your professional clothing for free.

Day 4
Your children need school supplies. Usually you spend $100 on supplies for both your children, but this year: your child needs a graphing calculator ($50)

- Pay $150 for school supplies (5 Stars)
- Go without the calculator, and pay $100 for school supplies (4 Stars)

[Give time to make choices. Once players have made their choices, share the statement below]

Children in poverty are less likely to be successful academically, with poorer attendance and academic outcomes, and have higher drop-out rates. Many of the 4,257 of Dane County students who participated in literacy and math tutoring last year live in poverty, and may not otherwise have the support or tools they need to succeed in school.

Day 5
You usually spend $50/week on groceries, but you notice that your grocery staples, like cereal, canned goods, milk, and peanut butter are cheaper per ounce.

- Buy the smaller, cheaper sizes for $50 (2 Stars)
- Buy the bulk groceries for $100 (4 Stars)

[Give time to make choices. Once players have made their choices, share the statement below]

Families living in poverty are in “survival mode” day to day. They may not have the ability to make financial decisions that would save them money in the long term. Things like bulk groceries, well-made clothing, or even putting down a security deposit on an apartment instead of living in a motel can be out of reach for people in poverty. Those extra costs add up over time. If you bought the small sizes of groceries, subtract 1 star from your board.

Day 6
You have a toothache that’s been bothering you for weeks, and your health insurance, if you have it, does not cover dental care.

- Go in for a cleaning and x-rays for $180 (-7 stars)
- Ignore it (0 Stars)

[Give time to make choices. Once players have made their choices, share the statement below]

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1 State of Working Wisconsin 2014, Center on Wisconsin Strategy
Over 11% of people in Wisconsin do not have health insurance.\(^2\) While programs like United Way HealthConnect exist to assist people with their health insurance premiums, many families still struggle to cover healthcare costs, especially for dental care which often is not covered by insurance. Without preventative care, health issues can worsen and become more expensive in the long run. If you continue to ignore your pain, next month, you’ll need a canal, which would cost $800 or 32 stars.

**Day 7**

Congratulations, you’ve been offered two jobs. Which job do you accept?

- $8/hr retail job during the day while your kids are at school +12 stars
- $12/hr manufacturing job 2\(^{nd}\) shift and pay $85/week for childcare\(^3\)
  +19 stars – 4 stars

*Give time to make choices. Once players have made their choices, share the statement below*

If you accept the retail job, your annual salary is $16,640. If you accept the second job your annual salary is $24,960, but you pay $4,420 annually in childcare. If you miss a day, you may lose pay or even your job. That’s why United Way’s HIRE initiative works to provide people with the support they need to find and maintain family-sustaining jobs and move on pathways out of poverty.

**DISCUSSION PORTION-15 Minutes**

Have players discuss the following questions in small groups and share their takeaways with the large group to close the activity.

**Discussion questions**

- How did you feel making these difficult choices? Have you ever had to make choices like these in your daily life?
- Did you make it through the week? If not, what would you have done when you ran out of money?
- What effects do you think some of the sacrifices you made would have on a family? What about the stress of having to make these decisions?
- What do you think would be the hardest part about living in poverty?
- What would it take to get a family facing these decisions on a pathway out of poverty? What are some things you could do to help?

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\(^2\) Wisconsin Uninsured Rates Analysis, Wisconsin Council on Children and Families, April 6, 2015

\(^3\) 2013 median weekly child care rates, school-age children. Community Coordinated Child Care (4-C).
Possible questions that may arise during the activity and answers:

- **Why am I a single parent of two in the scenario?**
  Poverty rates have increased 51% since 2000; while the poverty for children has grown at a faster rate. Women are more likely to be living in poverty than men; and for those who are single, children are more likely to be living with their mothers. Your family in this scenario matches the most likely demographics of people in poverty in Dane County.

- **Why can’t I just budget for these expenses to spread the cost over the month instead of paying the whole amount this week?**
  As a person living in poverty, you may not have had exposure to financial management and budgeting, or may be under such intense stress from living in poverty day-to-day, hour-to-hour that it is difficult to plan for the long term. Fortunately, United Way’s HIRE initiative works to stabilize families with housing to lower that stress, and give them the financial coaching to maintain that stability into the future.

- **Why can’t I just visit a United Way partner agency to get this service for free instead of paying for it?**
  In some cases, services may not be available to you—either because of the limitations of the program, lack of transportation to get to the services, or because you simply don’t know about them. Fortunately United Way 2-1-1 and Case Management programs, made possible through your gifts, exist to connect people to the services they need. United Way also works to bring these programs to scale so they can change even more lives—but we can’t do it without you.