

MAKING CHOICES

*adapted from United Way, updated 02.18.15



How will you invest your resources? If you had a “15-candy budget” to spend every month, how would you spend it? What are your priorities?

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).

You are married: you both work and have a son, 14, and a daughter, 9. You live in a rural community.

Category	A (1 candy)	B (2 candies)	C (3 candies)
Housing	1 bedroom apartment, 1 bath, no patio, deck, or yard, stove only	3 bedroom 1 bath apartment, covered patio, stove and refrigerator	2 bedroom, 1 ½ bath house, small yard, garage, stove, refrigerator, and dishwasher
Healthcare	No health insurance, pay for all health related costs; pay penalty for no insurance	Health insurance, high deductible, few healthcare providers to choose from	Health insurance for you and your family through your employer
Food (per person)	1 meal a day	2 meals a day	3 meals a day plus snacks
Vehicle	Walk or bike everywhere, no public transportation	Own your own car, sometimes it runs, sometimes it doesn't	Own your own car, reliable
Technology	No computer or internet, no cell phone, TV (2 channels)	No computer or internet, cell phone, TV with basic satellite	Computer and internet, cell phone, TV with satellite
Laundry Facilities	Laundromat	Shared laundry room in apartment complex	Own washer/dryer
Shopping	1 grocery store within walking distance, no mall within 20 miles	Grocery stores nearby, other small shops locally	Grocery stores nearby, mall within close distance
Spending Money	After the bills/food are paid, no extra money left	\$20 left over each week after all bills are paid	\$50 left over each week after all bills are paid

Making Choices Instructions:

Hand out one sheet and pack of smarties for each person.

Explain the following:

- You have a “15-candy budget” for the month.
- You are to imagine you are part of a family of four.
- You are married and have two children, a son who is 14 and a daughter who is 9
- You live in a rural community.
- Ask: How will you spend your budget? You have to make choices... you cannot skip any category. For instance, for housing, one candy (column A) would provide you and your family of four with a one bedroom, one bath apartment, two (column B) would provide you with three bedroom, one bath apartment, and three candies (column C) would provide you with a two bedroom small house.
- Reminder: you have to have at least one candy in every category.
- Candy cannot be shared with others.

Give participants time to lay out their candies. Then say: There has been a change in your family situation. It’s now summer, so your children are not in school, where they receive reduced/free lunches. You need more money for more food. Even if you’re already at three meals a day plus snacks, let’s face it.. you have a teenage son, you need more money for more food.

– Each person must remove 2 smarties and rearrange, making sure you have at least one smartie in each category. (They do NOT need to move three smarties to the 3 meals/1 snack option. This is just an example.)

Give participants time rearrange. Then say: There has been ANOTHER change in your family situation. Your spouse just lost their job without any severance pay.

– Each person must remove 4 smarties.... (pause) [You can end it here, pointing out that would be about one candy in each category at this point.]

Debrief Questions:

- How was that?
- Good example of what’s known as the “Tyranny of the Moment” – the cycle in poverty where it seems like one thing after another keeps happening. A person or family who is barely making it might experience something that then starts this trajectory of things that seem to keep happening and they can’t keep up or get ahead.
- As facilitator, you could call out some examples to bring it into better perspective, based upon your group. One example: Laundromat and no car... how would that really work in a rural community? Would it be within walking distance? Another example: What might happen in a community with only one grocery store? (higher prices?)

