











MAKING CHOICES

WITH LIMITED RESOURCES, HOW WILL YOU MANAGE?
 Asset Limited, Income Constrained, Employed

The United Way ALICE Report found that 37% of households in Hernando County, are working and are above the Federal Poverty Level, but still are having a difficult time making ends meet.

The fact is that in Hernando County, a family of four (two working adults with two young children) making \$70,980 per year is still having a hard time covering the basics: housing, health care, transportation, child care and food. Each month is a juggling act as these families make difficult choices to meet their needs.

What would you do? If you had this “Working Budget” to spend every month, how would you spend it? What would your priorities be? You must make choices for every category, without skipping any. You have a spouse; you both work and have a son, 10, and a daughter, 3.

Category			
Housing <small>(Includes utilities)</small>	Studio apt (1 bed, 1 bath) in the outskirts of the County. No laundry	2-bed apt, 1 bath, balcony, covered parking, communal laundry in building	2-bed, 2 bath house, small fenced yard, dishwasher and laundry
	<input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
Health care	No health insurance. You'll pay for health-related costs	High-deductible health plan for family. No prescription or dental coverage	Health and dental plan for family
	<input type="radio"/>	<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
Transportation	Walk or bike; limited public transit (twice per week)	Walk, bike and take public transit (a monthly transit card)	Own a car and pay for gas, repairs and insurance
	<input type="radio"/>	<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/>
Child care <small>(0-5 years old)</small>	With neighbor or relative	Un-accredited early care & education center	Accredited early care & education center
	<input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
Child care <small>(After school)</small>	With neighbor or relative	After school care at elementary school	Math or reading tutor, guitar or dance lessons
	<input type="radio"/>	<input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
Food	1 meal per day + food pantry supplements	2 meals and one snack per day	Moderate food plan + 1 meal out
	<input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
Miscellaneous	Clothing, toiletries, limited cell plan (no cable)	Smart phone, clothing, toiletries, cable	Home computer with internet, smart phone, clothing and cable
	<input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/>	<input type="radio"/> <input type="radio"/> <input type="radio"/> <input type="radio"/>
Savings	None	None	Nominal savings, college plan
			<input type="radio"/> <input type="radio"/> <input type="radio"/>

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The ALICE Game | Asset Limited, Income Constrained, Employed Making Choices: How will you invest your resources?

INSTRUCTIONS

- Make a copy of the “exercise sheet” for everyone in the meeting.
- Provide each person 15 candies (Smarties work well because there are 15 per roll). If you want, people can work in teams.
- Tell each participant or team their candies will become symbolic of their “budget” and not to eat their candies until the end of the exercise!
- Explain that for the purposes of the exercise each person or team is to pretend they’re married with two children.
- One adult in the household is working full-time and the other is working two part-time jobs; both make minimum wage. One child is 11 and in school, the other child is 3 and in preschool.
- The family has a limited budget and only **15 candies to spend**.
- They have some tough decisions to make.
- Each participant must study their choices in each row and invest one, two or three candies depending on what’s most important to them; they cannot skip a row.
- After they’re done making their choices, ask the group how it felt to **invest their candies**. (Usually the response is, “There weren’t enough candies!”)
- **Now tell them there’s been a change. One of their children has an infected tooth and has to see the dentist. The family doesn’t have dental insurance. In order to get the child the dental care, the family must give up one candy. They now must adjust their budget with one less candy accordingly.**
- Tell the group to take off one candy and adjust the rest. (They may eat that candy or throw it out)
- Ask them how they felt about adjusting their budget.
- **Tell them there’s been another change. You may choose from the following:**
 - Hours have been cut at work because it’s “slow season” (not meeting the household survival budget)
 - Their mother in-law has dementia and is now residing in their home (food costs & electric bill increased)**>>>>>>They have to remove two candies & adjust their budget.**
- Let them go through the exercise of taking off the two candies and adjust the rest.
- Wrap up with asking them how did it feel to make such difficult decisions with less of a budget/income.

EXPLAIN THE MORAL OF THE STORY:

Hardworking people make these kinds of tough decisions every day in Hernando County. United Way not only helps meet the immediate needs like hunger and homelessness, they also address the root causes of the problems. It’s not enough to feed someone who’s hungry. It’s important to find out why the person is hungry in the first place and address the problem at its source. United Way provides a coordinated, strategic, sustainable approach to solving the community’s most pressing issues and connecting individuals to available resources.

More information on ALICE in Hernando can be found by visiting www.UnitedWayHernando.org/ALICE