



Making Choices Activity



The purpose of this activity is to consider what difficult choices low-income families are forced to make every day and gain a new perspective and understanding of the challenges they face.

INSTRUCTIONS

- Make copies of the “game sheet.” Participants can work alone or in teams of 2 or 3.
- Provide each group with 15 candies (Smarties work well – there are 15 in each roll), which will symbolize their “budget.” Do not eat their candies until the end of the game!
- Read the following scenario to set the scene for the exercise.

SCENARIO

Close your eyes for a moment and imagine you are in the following situation. You and your spouse have two children – a son age 14 and a daughter age 9. You and your spouse both work 40+ hours a week – one of you at a full-time job and the other at a couple of part time jobs. You both make minimum wage. When you add in housework and helping the kids with homework, there is little time left for anything other than essential activities. The family budget is tight, and every month you must make difficult decisions. Every trip to the grocery store brings new challenges of how to select healthy and affordable food for your family.

Today, we are going to explore what it means to make difficult budgeting decisions. The fictitious family has a limited budget and only 15 candies to spend. Each participant must study their choices in each row and choose to invest 1, 2 or 3 candies depending on what’s most important to them. You must earmark at least one candy per row.

UNEXPECTED EXPENSES

- Now tell them there’s been a change. One of their children has a strep throat and needs to see the doctor. In order to get medical care for the child, the family must give up 2 candies. Tell the group to take off 2 candies and adjust the rest as needed.
- Tell them there’s been another change. Their spouse just got laid off with no severance pay. They must take off 4 candies to adjust.

DISCUSSION

- After they’re done making their choices, ask the group how it felt to invest their candies.
- What tough choices did they make?

TAKEAWAYS

- There are millions of hard-working families who are still in poverty.
 - 6.9 million individuals were among the “working poor” in 2017, according to data from the US Bureau of Labor Statistics (4.5% of workforce).
 - Working poor is defined as those who spent at least 27 weeks in the labor force (working or looking for work) but incomes fell below the official poverty level.
 - Women were more likely than men to be among the working poor.
 - Blacks or African Americans and Hispanics or Latinos more than twice as likely as Whites and Asians to be among the working poor.
- Despite planning, the unexpected can occur.
- Difficult choices must often be made.
- Emergencies can impact anyone suddenly and without warning.

Sources:

“A profile of the working poor, 2017.” Report 1079, Bureau of Labor Statistics.

<https://www.bls.gov/opub/reports/working-poor/2017/home.htm>

Semega, Jessica et al. 2019. “Income and Poverty in the United States: 2018.” U.S. Census Bureau.

<https://www.census.gov/content/dam/Census/library/publications/2019/demo/p60-266.pdf>