"MAKING CHOICES" ACTIVITY—FACILITATOR'S SCRIPT



REQUIREMENTS

• Participants: No minimum or maximum

• Time: approx. 20 minutes

MATERIALS

- Poverty Exercise "Game Board"
- Smarties candy (1 per participant)
- Video (if applicable)
- Poverty Statistics handout/UWGG pledge form handout

OPENING

Welcome and distribute handouts and candy. Participants should not open or eat candy.

I want to offer you the opportunity to experience the tough choices of a member of a family living in poverty here in our Greater Greensboro community. One in five residents and 25% of children in our community live in poverty. The federal government defines the poverty threshold as an annual income of \$24,300 for a family of 4. According to the North Carolina Budget and Tax Center, a family of four must earn a combined household "living wage" of \$58,000 a year, or \$14 per hour working full time, to afford basic necessities (housing, food, childcare, transportation, taxes, etc.). More than one third of North Carolina families make less than this "livable wage." Current minimum wage is \$7.25 per hour.

BEGIN THE ACTIVITY

DESCRIBE THE "GAME BOARD" IN FRONT OF THEM

- There are categories on the left side of the page that are life necessities for individuals and families.
- You'll see carious choices for each category in columns A, C, and C.
- As you go from left to right through each column, there is a "monetary" requirement shown for each choice.
- Your currency for this exercise is Smarties candy. The 15-piece candy budget represents the poverty threshold of \$24,300 in annual household income for a family of 4. That is roughly \$2,000 a month or about \$500 a week.
- You will assume the role of a parent in a household of 4. You are married and both parents work. You have 2 children, a 6 year old daughter and an 11 year old son.
- You must make a choice for each category and do not skip categories.
- You have 5 minutes to make choices. Begin now. (Facilitator should wrap up this section of the activity quickly).

DEBRIEF

Facilitate a discussion around feelings, thoughts, and statistics. Use any of all questions listed.

- How did you feel about making these decisions?
- What did you give up?
- How did your priorities change based on the limited resources?

HOUSING

- How many were lucky enough to live in a 3 bedroom house?
- How many have their children sharing a room?

Fair Market Rent for a 2-bedroom unit in the Greensboro area is \$741 per month. For a single parent to afford that rent at minimum wage, the parent would have to work 79 hours per week. Families who spend 30% of more of their income on housing are considered cost burdened and may have more difficulty affording basic necessities such as food, clothing, transportation, and medical care. 5

HEALTHCARE

- How many only have healthcare for themselves or none at all?
- What happens when a child gets sick? Do you have extra spending cash?

14% of Greater Greensboro residents do not have health insurance (under age 65). 6 13.5% of NC residents are uninsured. NC recently did not expand Medicaid, which leaves many households in a coverage gap. 7

¹ U.S. Census Bureau. (2014). 2010-2014 American Community Survey 5-Year Estimates. U.S. Census Bureau. Greensboro City, North Carolina.

² https://aspe.hhs.gov/poverty-guidelines

³ http://livingwage.mit.edu/counties/37081

⁴ https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2016_code/2016summary.odn

⁵ http://nlihc.org/library/wagecalc

⁶ https://s3.amazonaws.com/assets.enrollamerica.org/wp-content/uploads/2015/11/NC-State-Snapshot-County-table.pdf

FOOD

- How many chose and maintained the choice for 3 meals a day? 1 meal?
- What types of meals do you think folks who live this way typically eat? Is it healthy food?
- What do you think about the ability to learn and focus of a 6 year old who only gets 1 meal a day?

In April 2015, the Food and Research Action Center (FRAC) named Greensboro-High Point the most food insecure municipality in the country. The study asked residents, "Have there been times in the past 12 months when you did not have enough money to buy food that you or your family needed?" In Greensboro-High Point, 27.9% of households answered "Yes" to food hardship problems. The Guilford County Health Department has identified 17 food deserts in Greensboro. A food desert is defined as an area where at least a third of residents are more than a mile away from a grocery store with more than 20% living below the poverty line. Below the poverty line.

TRANSPORTATION

- In this simulation, how many of you own a car? Taking public transportation? Walking or biking?
- Do you think the choice you made regarding transportation affects the ability to shop for food or go to work?

SPENDING MONEY

- Does anyone have children these ages?
- What things does an average 11 year old ask for on a shopping trip? At the grocery store? On a field trip?
- Did anyone have spending money leftover for these purchases?
- This simulation doesn't include savings. If you don't have spending money left over, how can you save?

Families with no savings face a major financial crisis if they experience the slightest setback (reduction in work hours, car repairs, unexpected medical bills, etc.). Over half of NC residents don't have enough savings to survive at basic poverty level for 3 months if they lose their income.⁹

(OPTIONAL SIMULATION VARIABLE)

Now your family has experienced a hardship (either parents loses his/her job, a child has a serious illness, etc.). Take 5 candies from your budget. Now try to shift your priorities.

SIMULATION WRAP UP

- Instruct participants that they are free to eat the Smarties or dispose of them.
- Ask participants what surprised them, what they learned, and what they will take away from the simulation.
- The statistics:
 - One in five residents in our community lives in poverty.
 - o 25% of children in our community live in poverty.
 - 47% of 3rd graders in our community cannot read at grade level.
 - o Children living in poverty are 13 times less likely to graduate from high school. 11
 - At least 40% of children born into poverty will stay in poverty for the rest of their life.
 - Low income children know 50% fewer words by age 3 than their peers from high-income families.
 - Students who drop out from school will not be qualified for 90% of available jobs, and adults without a high school diploma earn 27% less than high school grads and 40% less than college grads.¹³

THE "ASK"

United Way of Greater Greensboro believes that everyone in our community should have the chance to succeed. However, there are complex conditions in our community that create barriers to success. Poverty is a huge barrier, and United Way is focused on breaking the cycle of poverty in greater Greensboro. We can't do this alone. We need your help to break down barriers and help empower our community. We invite you to partner with us:

- Give your TIME as a volunteer
- Give your VOICE to be our advocate and support issues that are important to you
- Give your MONEY to investment in our community

⁷ http://scorecard.assetsandopportunity.org/latest/state/NC; see http://www.northcarolinahealthnews.org/2014/04/21/minorities-more-likely-to-fall-into-aca-coverage-gap/

⁸ Data from FRAC and Guilford County Health Department

⁹ http://scorecard.assetsandopportunity.org/latest/state/nc

¹⁰ http://www.gcsnc.com/pages/gcsnc/Departments/Data_and_Evaluation/News/Read_to_Achieve_2015

¹¹ http://blogs.edweek.org/edweek/inside-school-research/2011/04/the_disquieting_side_effect_of.html

¹² http://www.wbez.org/series/front-center/falling-behind-kindergarten-30-million-word-gap-100063

¹³ http://www.bls.gov/emp/ep_chart_001.htm