

# MAKE THE MONTH

How will you invest your resources?

If you had a “15 candy budget” to spend every month, how would you spend it? What would your priorities be?





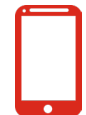



Place the required number of candies to indicate your spending choices.

You have to make a choice for each category (you can't skip any categories)

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



**United Way**  
Central Alberta

Category	A (1 Candy)	B (2 Candies)	C (3 Candies)
 Housing	Studio apartment (1 bedroom), 1 bath, unfurnished, no patio/deck/yard, street parking only (no covered parking, stove only). ●	3 bedroom 1 bath apartment, unfurnished, covered patio, 1 covered parking space, stove and refrigerator. ● ●	2 bedroom 1 1/2 bath house, unfurnished, small fenced yard, 2-car garage, stove, refrigerator and dishwasher. ● ● ●
 Healthcare	No health insurance, you pay for all health related costs. ●	Health insurance for you through your employer but no health insurance for your family members. ● ●	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 ● ● ●
 Transportation	Walk or bike everywhere, no public transit available. ●	Walk, bike, or take public transit. ● ●	Own your own car ● ● ●
 Technology Access	No computer No cell phone No cable TV or internet ●	No computer Cell phone with limited data No cable TV ● ●	Home computer Cell phone Cable TV and internet access ● ● ●
 Laundry Facilities	Laundromat ●	Shared laundry room in apartment complex ● ●	Own washer/dryer in home. ● ● ●
 Shopping	1 grocery store within walking distance, no mall within 20 miles. ●	Grocery store across the street from your home and a mini-mall within a mile. ● ●	2 grocery stores nearby and a large mall within walking distance. ● ● ●
 Leftover 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. ● ● ●

# BASIC NEEDS FACTS

The choices we make depend on the choices that are available to us. Many people who experience poverty are working full-time in low wage jobs. They likely cannot find housing that is affordable or eat a nutritious diet. The choices we make also depend on the benefits we have, such as dental care, paid sick days and paid holidays. Many low wage jobs don't offer benefits.

More than 10.7% or 38,860 Central Albertans are living with a low or limited income and are unable to meet their basic needs. <sup>1</sup>



The greatest expense for any family is housing. Housing is considered affordable if it costs no more than 30% of a family's before-tax income. Any more than that puts a family at risk financially. In 2021, more than 28,000 households (19.7%) in Central Alberta spent more than 30% of their income on housing. <sup>1</sup>



Access to phone and internet is not included in Canada's official poverty line and many families cannot afford a data plan on their phone or internet at home. Through the pandemic we experienced how essential it was to have access to internet and a phone for school, work and to access services.



Dental care is not universal, and it can be expensive. A third of Canadians currently do not have dental insurance, and in 2018, more than one in five Canadians reported avoiding dental care because of the cost. <sup>2</sup>



While it is more expensive to own your own laundry machines, the time spent at a laundromat impacts earning potential and family time. Poverty is not only about a lack of money, it affects your ability to spend time as a family, with friends and be involved in your community.



Eating is essential. Unlike housing, the cost of a basic, healthy diet for a specified individual or household is always an absolute dollar amount regardless of income. Today 1 in 5 Albertans go hungry. <sup>3</sup>



Many of us who drive a vehicle take our access to shopping for granted. If you live in a community in north Red Deer, your closest grocery stores are on 67th Street and not walkable for many. There is no grocery store in Bowden and you would need a car to purchase groceries.



Few communities in Central Alberta have public transportation. People who can't afford a vehicle, walk or rely on family or friends to get around their community or travel between communities for appointments.



Families living in poverty do not have spending money after they pay for their basic needs. There is no money for a child to attend a birthday party or to pay an unexpected bill. This increases the chance that they use payday lenders to help meet their expenses, which often leads to crippling debt.

## Data Sources

1. Calculated from 2021 Stats Can census

2. Canada, D. of F. (2022, September 13). Making dental care more affordable: The Canada Dental Benefit. Canada.ca. <https://www.canada.ca/en/department-finance/news/2022/09/making-dental-care-more-affordable-the-canada-dental-benefit.html>

3. FoodBanksAlberta. (2022, December 1). Release: Food insecurity in Alberta highest in Canada. Food Banks Alberta. <https://foodbanksalberta.ca/release-food-insecurity-in-alberta-highest-in-canada/#:~:text=156%2C690%20Albertans%20accessed%20the%20food,the%20national%20average%20of%207.1%25.>)

FoodBanksAlberta. (2022, December 1). Release: Food insecurity in Alberta highest in Canada. Food Banks Alberta. <https://foodbanksalberta.ca/release-food-insecurity-in-alberta-highest-in-canada/#:~:tex-156%2C690%20Albertans%20accessed%20the%20food,the%20national%20average%20of%207.1%25.>)





United Way  
Central Alberta

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Tabletop Edition

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 Transportation	Walk or bike everywhere, no public transit available.	Walk, bike, or take public transit.	Own a car
 Technology Access	No computer No cell phone No cable TV or internet		No computer Cell phone with limited service No cable TV
 Laundry Facilities	Laundromat		Shared laundry room
 Shopping		1 grocery store within walking distance, no mall within 20 miles	Grocery store
 Leftover Money		After the bills/food are paid	Extra money left





## About

This simple, yet powerful, poverty simulator offers insight into some of the struggles faced by Central Albertans living at or below the poverty threshold. In order to Make the Month, participants will be guided through a series of scenarios prompting them to make difficult decisions.

As you facilitate this simulator, it is important to remember that there may be participants who have been or who are impacted by poverty.

### Time:

- 10 - 20 minutes

### People:

- Any amount. Best with even numbers.

### Supplies:

- 1 worksheet per person/pair
- 15 'credits' per person/pair (candy rockets work well).

### Setup

1. Distribute "Make the Month" worksheets (one per person/pair).
1. Distribute one pack of candy per pair. Instruct participants not to eat their candy.
1. Use the script that follows to prompt participants through the activity





## Script: Intro

For some, the thought of meeting your basic needs may not be a daily concern. However, it is important to understand the tough decisions faced by many Central Albertans living on low or limited income.

Turn to the person next to you. You will be working together in pairs (can also be completed solo or in groups of three if there are odd numbers).

In this simulator, you are married. You both have jobs, and have a daughter, 14, and a son, 9.

If you had a 15 candy budget to spend every month, how would you spend it? What would your priorities be?

Using the candies provided, you must:

1. Decide what's most important by spending 1, 2, or 3 candies in each category row.
2. You have to make a choice for each category, you can't skip any.

## Script: Month 1

It's month 1. Working together, take the next three minutes to budget your resources.

(3 minutes. Give warning when there is 1 minute left and again when 30 seconds are left.)

Time's up. Stop budgeting for now. You have budgeted the best that you could for Month 1, but there's an unexpected challenge.



## Script: Month 2

Your daughter has severe tooth pain. After visiting the dentist, you learn that she needs emergency surgery.

Take a look at your budget. What healthcare choice did you make?

Hands up who chose column C and spent 3 candies to pay monthly premiums for full family insurance? Sigh of relief, your out-of-pocket expenses for this surgery will be less.

Remove one candy from the placemat and put it to the side.

If you chose A or B for your Healthcare spending, I'm sorry to say it, but you don't have insurance to cover this emergency and will pay entirely out-of-pocket. Remove three candies and place them to the side.

Using the funds available to you, and not those in your credit bank, re-budget for Month 2. You have two minutes.

(2 minutes. Give a 1 minute warning and a 30 second warning)

Okay. Please stop your budgeting. You've done the best you can, but another unexpected challenge came your way.



### Script: Month 3

The parent who was working part-time was just laid off with no severance pay. You must now remove 5 candies from your placemat and move them to the side.

You'll need to adjust the available funds left on your budget to make it through month 3. Spend the next 2 minutes working with your partner to make some difficult choices.

(2 minutes. Give 1 minute warning and a 30 second warning)

Okay. Please stop your budgeting. Take another moment to soak in how you felt when having to make those choices.

### Script: Month 4

Heading into Month 4 you learned about the Enmax Lights On emergency utilities disconnection relief program funded by United Way Central Alberta and delivered through their partner agencies. You qualify for emergency relief to help you through this especially tough time. Add two candies back into your budget.

Oh, but it looks like you didn't hear about United Way's Tools for School initiative in time to provide both of your children with free backpacks filled with all required supplies needed for the new school year. You go to the store and pay full price for everything on their list. Remove one candy.

Take two minutes to budget for your final month.

(2 minutes. Give 1 minute warning and a 30 second warning)

Time's up. We're done making decisions. During the last few minutes, you were given the opportunity to get a glimpse of what it is like to barely meet your basic needs.



## Script: Debrief

With the time we have left, I'd like to open up the room to debrief the experience we just had together.

### Questions for the participants (you don't have to ask them all):

- What is one word that comes to mind when thinking about your experience?
- What were the toughest challenges for you and your partner?
- What was your decision-making process?
- What effect did the services and benefits received from United Way funded programs have on your budget?
- What was your perception coming into this simulation, and how did it change?

### Wrap-up (definitely ask these questions):

- What insights have you attained about the life of those living in poverty?
- What do you think your community could do to address poverty?
- What do you think you can do to change the perception of those living in poverty?

### Closing Comments

The choices we make depend on the choices that are available to us. Many people who experience poverty are working full-time in low wage jobs. They likely cannot find housing that is affordable or eat a nutritious diet. The choices we make also depend on the benefits we have, such as dental care, paid sick days and paid holidays - and we didn't even scrape the surface of the compounding stressors caused by poverty.

In order for communities to thrive, the needs of individuals living there must be met. These needs include access to nutritious food, safe housing, stable income, and social connections. This ensures everyone can participate in tackling complex social issues. By tackling these complex issues together, we can build thriving communities where everyone can reach their potential.