Community Action

Poverty Simulation®

Presented by:

Region 10 ESC
State and Federal Initiatives Team
www.region10.org/nclb

Developed by the Missouri Association for Community Action (MACA)
Region 10 Resources

• Team for State and Federal Initiatives
  Coordinator, Kerry Gain, 972.348.1480
  kerry.gain@region10.org

• Education of Homeless Youth
  Team Leader, Elizabeth Winford 972.348.1593
  elizabeth.winford@region10.org
Community Action
Poverty Simulation

• Developed by the Missouri Association for Community Action

• Tool for helping community members understand the realities of poverty
Goals for Today

• Gain insight into the day-to-day realities faced by families in poverty

• Become advocates for poor children in our school community
Housekeeping

- Maintain your role assignment
- Assistance with clean-up is appreciated (and required 😊)
- Review your materials check list
Introduction

• Poor and low-income families
• Community resource providers
• Survive one “month” in poverty
• Each month contains 4 weeks
• Each week is 15 minutes long
• Each weekend is 5 minutes long
Family/Community Resource Packets

• Description of family roles
• Descriptions of community resource responsibilities
• Possessions
• Nametags and identification documents
• Other resources
How will families “survive”? 

- Keep your family & shelter secure
- Report to work/school
- Buy the required amount of food each week
- Keep your utility bills paid
- Pay for loans, clothing and other expenses
- Respond to unexpected events
Weekly Tasks

• Food purchases and warning slips
• School attendance (8 minutes)
• Work (PT 4 minutes, FT 7 minutes)
• Bill payment
• Respond to unexpected events
Bill Collection
(new kits only)

- Utilities-week 3
- Rent/Mortgage-week 2
- Loans-various times
- Luck of the Draw
Bill Collection
(old kits only)

- Utilities-week 2
- Rent/Mortgage-week 3
- Loans-various times
- Luck of the Draw
Possible Family Resources  
(new kit)

- Temporary and Needy Assistance for Families (TANF)
- Electronic Benefits Transfer (EBT) Card
- Cash/Savings Account Statement
- Employment Card
- Transportation Passes
- Household items or appliances
- Social Security
- Disability
- Financial Aid

Region 10 ESC
Possible Family Resources (old kit)

- Temporary and Needy Assistance for Families (TANF)
- Electronic Benefits Transfer (EBT) Card
- Cash/Savings Account Statement
- Employment Card
- Transportation Passes
- Household items or appliances
- Social Security
Transportation Passes

- In this simulation, transportation passes represent the cost of transportation in terms of time, money, gas, physical effort and stress.
Transportation Passes

• School transportation is free
• Passes are required for *all* travel, except when visiting neighbors
• *Quick Cash* sells passes for $1
• *All* community resources collect passes
• Work requires 5 FT, 3 PT
• Babies and kids need passes too!
Homeless Shelter
(New Kit Only)

- Operated by Interfaith Ministries
- Accepts families for a maximum of two weeks
- Provides limited material assistance
Homeless Families
(New Kits Only)

• Families G, H, S, and T are homeless

• Sweeny’s Mortgage/Rental Co. holds household items until debt is repaid

• Families G, H, S, and T should turn in their belongings and report to the shelter immediately following the introduction
Community Resources
(New Kit Only)

- U-Trust-Us Nat’l Bank
- Community Action Agency
- Social Service Office (DFS)
- General Hospital (Employer)
- Interfaith Services (Homeless Shelter)
- Big Dave’s Pawn Shop
- Police Officer
- Building Blocks Childcare Center
- School
- Quick Cash Currency Exchange
- Food-a-rama Super Center
Community Resources
(Old Kit Only)

- U-Trust-Us Nat’l Bank
- Community Action Agency
- Department of Family Services (DFS)
- General Hospital (Employer)
- Food-a-rama Super Center
- Big Dave’s Pawn Shop
- Police Officer
- Building Blocks Childcare Center
- School
- Quick Cash Currency Exchange

Region 10 ESC
Weekends

• All businesses and agencies are closed on the weekend
• The Police Station is open on the weekend
• Bill collectors may approach you on the weekends to deliver notices
• Neighbors may visit each other on the weekend
Facilitator Roles

• Answer questions about the simulation
• Provide “medical attention”
• No transportation pass required
1. Can we carpool? It says here I have a car . . .
2. Are transportation passes roundtrip?
3. What if I don’t have enough transportation passes?
4. Why do businesses close on the weekends?
5. Why don’t I have any cash?
6. When will my job pay me?
7. Where do I cash checks?
8. Which agencies may employ me or my child?
9. Can I sell my home?
10. Can I leave my kids home alone?
Role Call: Attention Community Resources

• Please listen as family names are called and note which families are NOT represented in this simulation.

• Please delete the families who are NOT participating from any rosters.
Good Luck!

- Try to be realistic about your role
- Take age limitations seriously
- Imagine the fears and frustrations faced by people in your situations
Plan for the Month

Take a few minutes to review packets and plan your month
Week 1
(new kit)

Utilities due week 3!

Rent due next week!

DON’T FORGET TO EAT!

Region 10 ESC
Week 1
(old kit)

Utilities due next week!

Rent due by week 3!

DON’T FORGET TO EAT!

Region 10 ESC
IT’S THE WEEKEND BABY!

Relax, Rejuvenate,
STRATEGIZE!
Week 2
(new kit)

Utilities due next week!

Rent due!

DON’T FORGET TO EAT!
Week 2
(old kit)

Utilities due!

Rent due next week!

DON’T FORGET TO EAT!

Region 10 ESC
IT’S THE WEEKEND BABY!

Relax, Rejuvenate,
STRATEGIZE!
Week 3
(new kit)
Utilities due!
Rent past due!
DON’T FORGET TO EAT!
Week 3
(old kit)

Utilities past due!

Rent due this week!

DON’T FORGET TO EAT!

Region 10 ESC
IT’S THE WEEKEND BABY!

Relax, Rejuvenate,
STRATEGIZE!
Week 4

Utilities past due!

Rent past due!

DON’T FORGET TO EAT!

Region 10 ESC
HOORAY!

YOU SURVIVED A MONTH IN POVERTY... MORE OR LESS

Region 10 ESC
Where do you stand?

- If you came out ahead stand up
- Remain seated if you
  - Broke even
  - Went further into debt
  - Conducted illegal activities
  - Have outstanding debt
  - Skipped food purchases.

Region 10 ESC
Family Types (new kit)

1. Recently Unemployed
2. Single parents
3. Cohabitating adults
4. Senior citizens
5. Grandparents raising grandchildren
6. Homeless families
7. Extended families
Clean-up Procedures

Please wait for facilitator direction before beginning the clean up process.

Leave your name tags and table signs outside of your packets
Before we clean up...

• Families: take a quick accounting of where you ended up.

• Businesses: take note of families with outstanding debt and families that skipped grocery purchases
Please Rebuild Your Packets (new )

- Employment Checks-Employer
- Food Alert Cards-Food-A-Rama
- Notice to Appear-Dept. of Social Services
- Delinquency notices-Utility or Mortgage Co.
- Name Tags, Home Signs, Household Item Cards, Luck of Draw Cards-Facilitator
- Food, Utility, Head Start Vouchers-Community Action Agency
- Food, Clothing Vouchers-Homeless Agency
- Housing Vouchers-Social Service Agency
- School Supply, School Challenge Cards-School
- Unsure—give it to the facilitator
Please Rebuild Your Packets (old kit)

- Employment Checks-Employer
- Food Alert Cards-Food-A-Rama
- Notice to Appear-Dept. of Social Services
- Delinquency notices-Utility or Mortgage Co.
- Name Tags, Home Signs, Household Item Cards, Luck of Draw Cards-Facilitator
- School Supply, School Challenge Cards-School
Family Types (old kit)

1. Recently Unemployed
2. Single parents
3. Cohabitating adults
4. Senior citizens
5. Grandparents raising grandchildren
Small Group Discussion

• Form groups of 8-10
• Appoint a writer & speaker
• Write observations on chart paper
• Be Prepared to share
National and State Poverty Statistics
Common Myths of Poverty

- All poor are long-term
- All poor receive government assistance
- Poverty is an inner-city problem
- Poverty is unique to certain ethnic groups
## 2008 Federal Poverty Guidelines

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Annual Income*</th>
<th>Monthly</th>
<th>Hourly**</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$10,400</td>
<td>$ 867</td>
<td>$5.00</td>
</tr>
<tr>
<td>2</td>
<td>14,000</td>
<td>1,167</td>
<td>6.73</td>
</tr>
<tr>
<td>3</td>
<td>17,600</td>
<td>1,467</td>
<td>8.46</td>
</tr>
<tr>
<td>4</td>
<td>21,200</td>
<td>1,767</td>
<td>10.19</td>
</tr>
<tr>
<td>5</td>
<td>24,800</td>
<td>2,067</td>
<td>11.92</td>
</tr>
<tr>
<td>6</td>
<td>28,400</td>
<td>2,367</td>
<td>13.65</td>
</tr>
</tbody>
</table>

*For each additional person, add $3,600

**Calculation based on 52 weeks at 40 hours per week

## Basic Family Budget
Dallas, TX 2 parents 2 children

<table>
<thead>
<tr>
<th>Category</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly housing</td>
<td>$798</td>
</tr>
<tr>
<td>Monthly food</td>
<td>$491</td>
</tr>
<tr>
<td>Monthly child care</td>
<td>$927</td>
</tr>
<tr>
<td>Medical Insurance</td>
<td>$344</td>
</tr>
<tr>
<td>Medical Out of Pocket</td>
<td>$118</td>
</tr>
<tr>
<td>Monthly transportation</td>
<td>$404</td>
</tr>
<tr>
<td>Monthly other necessities</td>
<td>$360</td>
</tr>
<tr>
<td>Monthly taxes</td>
<td>$201.98</td>
</tr>
</tbody>
</table>

**Monthly total** $36.44 or $22/hr

**Annual total** $43,723 (212% of poverty)

Source: Center for Public Policy Priority, 2007 figures [www.cccp.org/fbe](http://www.cccp.org/fbe)
Texas Benefits for Family of Four

- **TANF Cash Assistance**
  - 13% of poverty or $2,756/yr

- **Food Stamps and Free School Meals**
  - 130% of poverty or $27,560/yr

- **Reduced-Price School Meals and WIC**
  - 185% of poverty or $39,220

Source: Center for Public Policy Priority, 2008
Childhood Poverty in the U.S.

Arkansas 24%
Texas 24%
Oklahoma 24%
West Virginia 25%
New Mexico 26%
Louisiana 28%
Mississippi 30%

Source: Kids Count 2008, Annie E. Casey Foundation,
Childhood Poverty in Texas

• 10% of TX children live in extreme poverty
  (50% of the poverty line)

• 49% of TX children live in low income families
  (200% of the poverty line)

Source: Kids Count 2008,
Annie E. Casey Foundation,
Region 10 ESC
“…although teachers cannot “cure” poverty by themselves, they can—indeed, cannot help but—respond to the poverty that walks into their classrooms in the minds and bodies of millions of children.”

-Sue Books

Joint Center for Poverty Research at Northwestern University, Evanston, IL.  www.jcpr.org


It is the policy of Region 10 Education Service Center not to discriminate on the basis of race, color, national origin, gender or handicap in its vocational programs, services or activities as required by Title VI of the Civil Rights Act of 1964, as amended; Title IX of the Educational Amendments of 1972; and Section 503 and 504 of the Rehabilitation Act of 1973, as amended. Region 10 Education Service Center will take steps to ensure that lack of English language skills will not be a barrier to admission and participation in all educational programs and services.