

Poverty Game

Rules: In groups of five you will discover how difficult it is to exist on a minimum wage.

First start by choosing a family card. This card will tell you who your family consists of and what expenses you will have to take into account because of them.

Now take a Job card. Only those in your family who are over 18 and under 65 may work. All others are an expense.

Next choose a Housing Card. Enter information into chart below.

Uh Oh! Something unexpected happens. Choose a Fate Card.

Balance your budget. Enter what you have left in the bottom of the chart. Will you make it through the month?

If you aren't going to make it you have some choices:

You can take on a second job: if you choose this add \$500 a month in income and add \$100 in child care. For the added time away from your family, lose 200 life points.

You can move into a shelter: if you choose this remove housing costs but take away 300 life points.

You can give up a child: if you choose this, take away 400 life points.

If you live in an efficiency you may take on a roommate: if you choose this cut rent in half but lose 200 life points.

Family Members:		
	Income	Expense
Housing		
Job		
Food		
Child care		
Other Expenses		
Total		
	Balance for the month	
Life Points: Every family starts will 500 life points		

Reflection: Look at your monthly expenses. What do you have to do to survive? How would you feel if this were your life month in and month out?

Some Notes:

In 1996 the number of persons holding two or more jobs averaged 7.8 million or 6.2 percent of the workforce. Pg 43

The Bureau of Labor Statistics found full time "private household workers and servants" earning a median income of \$223 a week in 1998, which is \$23 a week below poverty level for a family of three. Pg 61.

The last few years have seen a steady decline in the number of affordable apartments nationwide. In 1997 there were only thirty-six affordable rental units for every one hundred families. No national statistics are available, but apparently more and more of the poor have been reduced to living in motels. Pg 140.

Rents usually have to be less than 30 percent of one's income to be considered "affordable." Housing analyst Peter Dreier reports that 59 percent of poor renters, amounting to a total of 4.4 million households, spend more than 50 percent of their income on shelter. Pg 170.

12.6% of the U.S. population lives below poverty. ([HYPERLINK "http://www.census.gov/hhes/www/poverty/poverty05/table4.pdf"](http://www.census.gov/hhes/www/poverty/poverty05/table4.pdf)
<http://www.census.gov/hhes/www/poverty/poverty05/table4.pdf>)

2005 HHS Poverty Guidelines: **SOURCE:** *Federal Register*, Vol. 70, No. 33, February 18, 2005, pp. 8373-8375. <http://aspe.hhs.gov/poverty/05poverty.shtml>

Persons in Family Unit	488 Contiguous States
1	\$ 9,570
2	12,830
3	16,090
4	19,350
5	22,610
6	25,870
7	29,130
8	32,390
For each additional person, add	3,260

Other Resources:

Food information:

National Agricultural Statistics Service

[HYPERLINK](http://www.nass.usda.gov/Publications/Ag_Statistics/agr06/CHAP13.PDF)

"http://www.nass.usda.gov/Publications/Ag_Statistics/agr06/CHAP13.PDF"

http://www.nass.usda.gov/Publications/Ag_Statistics/agr06/CHAP13.PDF

All other information found in:

Ehrenreich, Barbara. Nickel and Dimed. 2001. Henry Holt.

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Family Card Your family consists of a Mother, Father and three children ages 3-7. While you work your children will need to be in day care. Add \$50 per child per week to your chart. You will spend 650\$ per month on food for the family	Family Card Your family consists of a Mother and two children ages 10-14. With one child over 13 you will not have to pay for child care, but will have your eldest watch his/her sibling. You will spend \$550 per month on food for the family
Family Card Your family consists of a Mother, Father, a live-in Grandparent over the age of 65, and one child under the age of 5. While you both work, the grandparent will watch the child. You will spend \$608 per month on food for the family	Family Card Your family consists of a Mother, a Father and two children under the age of 5. While you work your children will need to be in day care. Add \$50 per child per week to your chart. You will spend \$550 per month on food for the family
Family Card Your family consists of a Mother and two children ages 3-5. While you work your children will need to be in day care. Add \$50 per child per week to your chart. You will spend \$350 per month on food for the family	Family Card Your family consists of a Father, a roommate, and one child. While you are at work your child needs to be in day care. Add \$50 per child per week to your chart. You will spend \$500 per month on food for the family

Housing Card Find a room in a flop house, \$250 per week	Housing Card Find a room in a motel, \$60 a night.
Housing Card Find a room in an efficiency, \$500 a month	Housing Card Find a room at the Blue Haven Motel, \$120 a week
Housing Card Find a trailer at a trailer park, \$500 a month	Housing Card Find a room in an efficiency, \$500 a month

Job Card Get a job as a dishwasher. Earn \$7 an hour.	Job Card Get a job in a local Hotel as a cleaner. Earn \$7 an hour.
Job Card Get a job as a waitress. Earn \$2.43 an hour because of law stating that jobs that have tips may pay their employees bellow the minimum wage. Earn an average of \$20 a day in tips.	Job Card Get a job at Wal-Mart. Earn \$6.50 an hour. However you must buy a belt and pair of khaki pants for work, subtract \$30 in expenses.
Job Card Get a job at Wal-Mart. Earn \$6.50 an hour. However you must buy a belt and pair of khaki pants for work, subtract \$30 in expenses.	Job Card Get a job as a waitress. Earn \$2.43 an hour because of law stating that jobs that have tips may pay their employees bellow the minimum wage. Earn an average of \$20 a day in tips.
Job Card Get a job at a local Maid service. Earn \$6.65 an hour, though this will drop to \$6 if you fail to show up for a day.	Job Card Get a job as a dishwasher. Earn \$7 an hour.
Job Card Get a job in a local Hotel as a cleaner. Earn \$7 an hour.	Job Card Get a job at a local Maid service. Earn \$6.65 an hour, though this will drop to \$6 if you fail to show up for a day.

Fate Card Car breaks down, you spend \$60 fixing it or lose job.	Fate Card Your youngest child gets an ear infection, pay \$50 in doctors bills and \$20 for medicine
Fate Card Receive assistance from local Aid office. You get a box of rice crispy treats, cereal, cookies and a one pound can of ham.	Fate Card You are evicted from your house. The only place that you can find on short notice is in a motel for \$65 a night.
Fate Card Your child care provider is arrested for practicing without a license, now you must find a new provider. The only place you can find is a private center for \$60 a week per child.	Fate Card One of your family members fails random drug test and is fired from job. Now you must live on one income.