

# SPENT Simulation Lesson Plan

## Executive Summary

### **INT Learning Outcomes**

Students will use their knowledge or skills responsibly as exhibited by the ability to

1. reflect on their own and/or others' ethical frameworks;
2. propose potential approaches to problems or issues, taking into consideration the context of the problem or issue and including examination of the feasibility and potential impacts of the proposed approach.

### **Rationale**

Before students play the SPENT poverty simulation game, it is important for them to have some context about the real cost of living for various expenses and what it means to budget. Although it's likely that some of our undergraduate students have experienced financial independence, we know that the majority of our students are still financially dependent on parents/guardians, at least in part, for their day-to-day living. As a result, their limited life experience in this area could serve as a barrier to their ability to fully grasp the concepts that SPENT is designed to address. Additionally, it is critical to engage students in reflective discussion after playing SPENT to check in with them on their experience and recognize if the simulation challenged or affirmed any assumptions they may have about poverty and people experiencing poverty.

### **Structure**

The SPENT Lesson Plan has two parts designed to sandwich students' SPENT experience. Part 1 provides an introduction to poverty concepts and context for the costs associated with household budgets. Part 2 provides an opportunity for students to engage in structured critical reflection about their SPENT experiences and begin to explore the underlying policy issues that shape and perpetuate American poverty. Each lesson plan includes recommended time allotments that can be adjusted to fit various class times.

The SPENT simulation as available here: <http://playspent.org/>

We have prepared a module for faculty to download directly into their Canvas course to support this two-part lesson. The module is accessible via Canvas Commons. For instructions on downloading the module into your course, see the attached document "Instructions – Adding SPENT Student Module to Canvas."

When integrated into a course schedule, the two-part lesson might look like the example in Table 1.

Table 1: Example SPENT Lesson Integrated into Course Schedule

Class Date	To Do Before Class	Plan for In-class
8/24	SPENT Module: Poverty Part 1/4 (SPENT Pre-Test)	.....
8/31	.....	.....
9/7	SPENT Module: Poverty Part 2/4 (2 readings and budget activity)	Discussion: poverty perceptions, appropriate language, living on poverty wage  SEE FACULTY INSTRUCTIONS – SPENT PART 1 FOR LESSON PLAN
9/14	SPENT Module: Poverty Part 3/4 (SPENT game assignment, 1 reading, and 1 video)	Discussion: SPENT critical reflection, cycle of poverty  SEE FACULTY INSTRUCTIONS – SPENT PART 2 FOR LESSON PLAN
9/21	SPENT Module: Poverty Part 4/4 (SPENT Post-Test)	.....

### Attachments

- SPENT Simulation Lesson Part 1: Framing Poverty (BEFORE PLAYING SPENT)
- SPENT Simulation Lesson Part 2: Critical Reflection (AFTER PLAYING SPENT)
- SPENT Budget Activity Instructions (FOR PART 1)
- SPENT Simulation Instructions (FOR AFTER PART 1)
- SPENT Lesson Recommended Resources
- Instructions – Adding SPENT Student Module to Canvas

# SPENT Simulation Lesson Plan

## Part 1: Framing Poverty

### Learning Objectives

After completing this lesson, students will be able to:

- Demonstrate understanding of the defining parameters of poverty in the United States.
- Adopt people-first language when discussing issues of poverty and people experiencing poverty.
- Construct a household budget that accurately reflects the costs associated with living in the US.

### Before Class

#### Ask students to do:

- Create a household budget ([Class Activity 4](#))

Assignment instructions are available in the document titled “Budget Instructions”

#### Ask students to read:

- **Why I Hate the Word Beneficiaries** (for [Class Activity 2](#))

2-minute read - <https://brightthemag.com/why-i-hate-the-word-beneficiaries-778f49445402>

Essay from BRIGHT Magazine that critiques the language anti-poverty and development organizations use to describe the relationship between a program and its target population. Explains why the word “beneficiary” is problematic but also raises another issue – that lack of an appropriate word to describe the relationship.

- **What Are Poverty Thresholds and Poverty Guidelines** (for [Class Activity 3](#))

4-minute read - <https://www.irp.wisc.edu/resources/what-are-poverty-thresholds-and-poverty-guidelines/>

From the Institute for Research on Poverty at University of Wisconsin-Madison. Description of the difference between poverty thresholds, which are used for statistical purposes, and poverty guidelines, which are used to determine financial eligibility for various federal programs. Includes a compare/contrast table that shows how the two are used, calculated, and updated.

### During Class

This section includes four class activities with recommended time allocations. Each activity also includes annotated lists of recommended readings that faculty can use to prep or assign to students.

1. Discuss perceptions and messages about poverty and people experiencing poverty.
2. Establish a common set of terms and phrases for talking about poverty.
3. Discuss how poverty is defined and measured and examine poverty statistics.
4. Ask students to build a budget on a full-time, minimum wage income.

### **Class Activity 1 (10-15 Min)**

#### **Discuss perceptions and messages about poverty and people experiencing poverty.**

Before discussing poverty with students, engage them in a conversation about the messages they receive about poverty and people who experience poverty. In the SPENT pre-test, they'll be asked to list adjectives they associate with people experiencing poverty. Invite them to begin to identify the cultural messages they receive and assumptions they hold that shape their views about poverty.

#### **Class Activity 1: Recommended Readings for Context (for faculty or students)**

##### **Busted: America's Poverty Myths**

5 episodes, each approximately 20 minutes (blended video and podcast) -

<https://www.wrvo.org/post/busted-americas-poverty-myths-new-series-media>

From 2016. Five-part series hosted by Brooke Gladstone from APM's *On the Media*. Uses conversations with people living in poor communities in rural Ohio to explore the role of myths about the America dream and media messaging are more influential than facts in shaping Americans' understanding of poverty. Could be assigned as a series or a single episode.

## Class Activity 2 (5-10 Min)

### Establish a common set of terms and phrases for talking about poverty.

Segue into a conversation with students about the importance and power of language in shaping our own perceptions of people in different social groups. Establish an agreed-upon set of defined terms that you and your students will use for the duration of the semester to talk about poverty and people experiencing poverty.

Although this practice of establishing agreed-upon language may be unfamiliar, it serves an important purpose. **Poverty is an issue in the United States that is commonly misunderstood as a problem that exists solely because of an absence of money.** This misperception contributes to the perpetuation of poverty within the U.S. because it looks to individual responsibility as the solution (thus placing blame on people who are poor) and feeds stereotypes about people experiencing poverty as lazy, dirty, and exploiters of “the system.” The reality is that poverty is largely shaped by public policy, but culturally we are not in the habit of analyzing the impact of public policy on poverty or its design to disenfranchise specific populations like people of color and people with disabilities.

SumOfUs, a 501(c)4 nonprofit that describes itself as a global consumer group that exists to curb the growing power of big corporations, maintains “A Progressive’s Style Guide” which offers language recommendations in 14 different issue areas that intersect with economic inequality. Figure 1 shows a screenshot of their language list for discussing issues related to economic justice. This may be a useful resource for shaping this class discussion in developed a common language. To see the full guide, see the “Recommended Readings” box at the end of the Class Activity 2 section.

Talking about poverty is ultimately talking about people, and the language many of our students have acquired to describe and discuss poverty is offensive and inaccurate. Some students may be reluctant to engage in discussion about poverty for fear of giving offense with the wrong words, and some students may be reluctant to engage in discussion because they have experienced poverty and are harmed by inaccurate terms and words used by their peers. By establishing a set of agreed-upon terms that everyone understands and is comfortable with, you remove a barrier to students’ engagement in the course. You also equip them with an important tool to more accurately understand, analyze, and describe this issue as well as proposed interventions, preventions, and solutions (see INT SLO 2).



 Terms used by economic justice activists	 Terms avoided/ questioned by economic justice activists
<ul style="list-style-type: none"><li>• <u>caste apartheid</u><sup>55</sup></li><li>• economic opportunity</li><li>• equity</li><li>• financial stability</li><li>• giving families the tools they need</li><li>• <u>global stratification</u><sup>56</sup></li><li>• low-income (as an adjective)</li><li>• people experiencing material poverty</li><li>• persons experiencing homelessness or illness</li><li>• <u>racial equity</u><sup>57</sup></li><li>• strengthening families</li></ul>	<ul style="list-style-type: none"><li>• <u>at-risk</u><sup>58</sup></li><li>• <u>basic</u><sup>59</sup></li><li>• <u>classy</u><sup>60</sup></li><li>• <u>culture of poverty</u><sup>61</sup></li><li>• disadvantaged</li><li>• <u>economic mobility</u><sup>62</sup></li><li>• <u>financial security</u><sup>63</sup></li><li>• <u>giving families the resources they need</u><sup>64</sup></li><li>• in need, <u>the needy</u><sup>65</sup></li><li>• lazy</li><li>• less fortunate</li><li>• <u>professionalism</u><sup>66</sup></li><li>• <u>supporting families</u><sup>67</sup></li><li>• the poor</li><li>• <u>unskilled labor</u><sup>68</sup></li><li>• work ethic</li></ul>

Figure 1: Screenshot from A Progressive’s Style Guide, p. 9, that lists terms used and terms avoided when describing issues related to economic justice.

## **Class Activity 2: Recommended Readings for Context (for faculty or students)**

### **A Progressive's Style Guide**

Reference - [https://s3.amazonaws.com/s3.sumofus.org/images/SUMOFUS\\_PROGRESSIVE-STYLEGUIDE.pdf](https://s3.amazonaws.com/s3.sumofus.org/images/SUMOFUS_PROGRESSIVE-STYLEGUIDE.pdf)

From nonprofit SumOfUs. Offers four central principles to inclusive language – people-first, active voice, self-identification, and proper nouns – and provides a two-page brief for 14 different issue areas with writing guidelines, specific recommendations for use of language, and a table of terms used by issue activists and terms avoided by issue activists.

### **DCFPI Style Guide for Inclusive Language**

13-minute read - <https://www.dcfpi.org/wp-content/uploads/2017/12/Style-Guide-for-Inclusive-Language-Dec-2017.pdf>

From the DC Fiscal Policy Institute. Publicly available internal document used to inform writing and speaking about issues of poverty and intersectional populations. Includes lists of preferred terms and terms to avoid for each section. Explains rationale behind inclusive language and how it is used in community organizing and advocacy.

### **Chronic Poverty - A Glossary of Terms**

Reference - [http://www.chronicpoverty.org/uploads/publication\\_files/CPR1\\_appendices.pdf](http://www.chronicpoverty.org/uploads/publication_files/CPR1_appendices.pdf)

From the Chronic Poverty Research Centre in the United Kingdom. A ten-page glossary of terms and definitions used to describe and analyze poverty research, policy, and interventions.

### **Is Poverty Porn a Necessary Evil?**

5-minute read - <https://brightthemag.com/is-poverty-porn-necessary-evil-aid-charity-humanitarian-donor-donation-c96739a1f311>

From BRIGHT Magazine. Introduces concept of poverty porn. Offers critique of using images of deprivation and desperation to raise money to combat poverty. Addresses the complexity of criticizing a fundraising model that works to provide funds for immediate relief but may compromise potential for long-term, sustainable change.

### **Poverty and Social Inequality Vocabulary**

8-slide Prezi - <https://prezi.com/wzbzvmh-vtpx/poverty-and-social-inequality-vocabulary/>

Prezi slide-deck published with reusable license by Jessica Campbell. Presents common terms used to talk about people who are poor with lists of synonyms for “poor” and “welfare.” Could be useful tool for framing discussion with students about the power of language to affect attitudes about an issue or a person/group of people affected by injustice. Could also be adapted to guide discussion with students about perceptions of poverty and people who are poor.

**Class Activity 3 (5-10 Min)****Discuss how poverty is defined and measured. Examine poverty statistics.**

Provide students with the federal definition of poverty and the calculations used to measure it. The Institute for Research on Poverty (IRP) at the University of Wisconsin-Madison provides an excellent explanation of poverty thresholds, poverty guidelines, and the difference between each. For example, poverty thresholds are determined by the U.S. Census Bureau and used for statistical purposes. Poverty guidelines, however, are set by the Department of Health and Human Services and are used to determine financial eligibility for certain federal and state programs.

You can access this information here: <https://www.irp.wisc.edu/resources/what-are-poverty-thresholds-and-poverty-guidelines/>

**Class Activity 3: Recommended Readings for Context (for faculty or students)****Guidance for Data Users**

3-5 minute reads - <https://www.census.gov/topics/income-poverty/poverty/guidance.html>

From U.S. Census Bureau. Links to brief articles (all 3-5 minute reads) that explain how data is collected, for what purpose, and which data sets are better suited to different purposes (ex: national estimates vs state estimates vs county data, current trends vs longitudinal data).

**How is Poverty Measured?**

6-minute read - <https://www.irp.wisc.edu/resources/how-is-poverty-measured/#:~:text=Poverty%20is%20measured%20in%20the,in%20charge%20of%20measuring%20poverty.>

From the Institute for Research on Poverty. Details the two poverty measurements in the U.S., the Official Poverty Measure and the Supplemental Poverty Measure. Outlines how they are calculated, how they are used, the differences in their results, and common critiques of their accuracy and how they are used in policy-making.

**What Are Poverty Thresholds and Poverty Guidelines**

4-minute read - <https://www.irp.wisc.edu/resources/what-are-poverty-thresholds-and-poverty-guidelines/>

From the Institute for Research on Poverty at University of Wisconsin-Madison. Description of the difference between poverty thresholds, which are used for statistical purposes, and poverty guidelines, which are used to determine financial eligibility for various federal programs. Includes a compare/contrast table that shows how the two are used, calculated, and updated.

**Class Activity 4** (15-20 Min)

**Ask students to build a budget based on a full-time, minimum wage income, \$15,000/year.**

**Note:** A full-time, minimum wage income is *not technically* a poverty wage because it exceeds the federal poverty threshold. A 2020 poverty wage for a single adult is \$12,760.

Give students 5-10 minutes to work individually or in small groups to generate a household budget for one month. Encourage them to refer to the MIT Living Wage Calculator for estimates on the costs for various household expenses in Macon.

The MIT Living Wage Calculator is available here: <https://livingwage.mit.edu/metros/31420>

When the students are finished, engage them in discussion about the difference between the two budgets they've created. Encourage them to keep this experience in mind as they do the SPENT virtual simulation.

**Suggested Discussion Questions**

- How did your original budget compare with your minimum wage budget?
- What surprised you?
- Can you meet your needs on both budgets?

**Class Activity 4: Recommended Readings for Context (for faculty or students)**

**MIT Living Wage Calculator for Macon, GA**

Reference - <https://livingwage.mit.edu/metros/31420>

Developed in 2004 by Dr. Amy K Glasmeier at MIT and maintained regularly. Provides dollar averages on various costs for different family compositions ranging from a single adult to a five-person nuclear family. Estimates the living wage needed to support families and compares to poverty wage and minimum wage. Data available for every town or county in the USA.



# SPENT Simulation Lesson Plan

## Part 2: Critical Reflection

### Learning Objectives

After completing this lesson, students will be able to:

- Critically reflect on their attitudes and assumptions about poverty and people experiencing poverty
- Demonstrate understanding of the cycle of poverty.

### Before Class

#### Ask students to do:

- Play SPENT

Assignment instructions are available in the document titled "SPENT Simulation Instructions"

#### Ask students to read:

- **Why It's More Expensive to Be Poor** (for Class Activity 2)

7-minute video – <https://www.youtube.com/watch?v=aLwRZibUqL0>

From the PBS Two Cents show on Youtube. Blends speaking host with animation to illustrate concepts. Explains the hidden costs and financial traps that make it difficult for people experiencing poverty to accumulate enough wealth to break the cycle of poverty. Addresses banking and lending fees, costs of living in food deserts, time cost, decision fatigue, and the scarcity trap.

- **Vulnerability in the Face of Economic Uncertainty: Key Findings from the 2019 Prosperity Now Scorecard** (for Class Activity 2)

17-minute read -

[https://prosperitynow.org/sites/default/files/resources/2019\\_Scorecard\\_Key\\_Findings.pdf](https://prosperitynow.org/sites/default/files/resources/2019_Scorecard_Key_Findings.pdf)

From Prosperity Now. Explanation of key findings presented in the 2019 Prosperity Now Scorecard in areas of insufficient wage growth, lack of emergency savings, use of credit and debt, health care trends, and homeownership. Includes racial inequity analysis for each issue. Pages 9-12 provide overview of 13 different recommendations for policy changes that can address economic inequality.

### During Class

This section includes two class activities with recommended time allocations. Each activity also includes annotated lists of recommended readings that faculty can use to prep or assign to students.

1. Engage students in a reflective discussion about their SPENT experiences.
2. Use students' reflections to shape conversation on the cycle of poverty and the impact of public policy keeping people poor (aka the poverty trap).

### **Class Activity 1 (15-20 min)**

**Engage students in a reflective discussion about their SPENT experiences.**

The questions below can help guide your discussion.

- How did you fare during the experience?
- Were you able to meet all of your needs? Why or why not?
- Did you have any money at the end of the month?
- What frustrated you during the simulation?
- What did you like or dislike about SPENT?
- What insights or conclusions did you form about people who experience poverty?
- What would you like to learn more about based on your SPENT experience?
- Did anyone do the simulation more than once? If so, how did your experiences differ?

#### **Class Activity 1: Recommended Readings for Context (for faculty or students)**

##### **Being Poor**

4-minute read - <https://whatever.scalzi.com/2005/09/03/being-poor/>

List of one-sentence feelings or experiences associated with experiencing poverty. Excerpts from this list are typically included in the Poverty Simulation presentation to students as part of discussion.

## **Class Activity 2 (15-20 min)**

**Use students' reflections to shape conversation on the cycle of poverty and the impact of public policy on keeping people poor (aka the poverty trap).**

Introduce students to the concept of the cycle of poverty. The Stand Together Foundation offers a useful explanation:

"Poverty is much, much more than a lack of money—it's a complex network of interrelated and virtually incalculable experiences and circumstances which affect one's role in the workforce, one's community, one's family, education, relationships, health – nearly all aspects of one's life. And, it does so in ways that researchers still cannot fully measure. Because the effects of poverty are so multifaceted, so interrelated, and often so incalculable, for many, gaining a foothold above the poverty line seems nearly impossible. This seemingly endless struggle to escape and to stay out of poverty is what we call the "cycle of poverty."

<https://www.stand-together.org/drives-cycle-poverty/>

Another concept that may be unfamiliar to students is the poverty trap, or the way public assistance eligibility parameters can restrict people's ability to lift themselves out of poverty. For example, according to the MIT Living Wage Calculator, a living wage for a single adult in Macon, GA is about \$22,000/year. A poverty wage, however, or the highest income a single adult in Macon can earn and still be eligible for various public assistance programs, is about \$12,000. If that person earns even \$1 more than the poverty threshold, however, they become ineligible.

But they still have a \$10,000 gap between their current income and a living wage. Even with a full-time, federal minimum wage job at \$7.25/hour, they will only earn about \$15,000/year. They still fall \$7,000/year, or \$583/month, short of a living wage.

### **Recommended Discussion Questions**

- Why is there such a large gap between the poverty threshold and a living wage?
- Why is the federal minimum wage lower than a living wage?
- How does poverty impact society? What are the costs associated with high poverty rates?
- Who or what benefits from the poverty trap and the cycle of poverty?
- How can people close the income gap between eligibility for public assistance and a living wage?
- Whose responsibility is it to fix this?
- What cultural values exist in the United States that perpetuate or challenge the status quo when it comes to poverty?

## **Activity 2: Recommended Readings for Context (for faculty or students)**

### **Cycle of Poverty Hard to Break in Poorest US City**

12-minute listen - <https://www.npr.org/2012/07/10/155103564/cycle-of-poverty-hard-to-break-in-poorest-u-s-city>

From NPR's All Things Considered. Profiles Opportunity House nonprofit in Reading, PA that provides 24-hour subsidized daycare. Hear voices of parents – especially single mothers – about the stigma they face for being poor and the importance of childcare and parental support for breaking the cycle of poverty. Highlights the role of policy in trapping people in the cycle of poverty.

### **A Deadly Poverty Trap: Asset Limits in the Time of the Coronavirus**

9-minute read -

<https://www.americanprogress.org/issues/disability/news/2020/04/07/482736/deadly-poverty-trap-asset-limits-time-coronavirus/>

From the Center for American Progress. Examines some of the effects existing policy has on the disproportionately high rates of poverty among people who are disabled. Raises concerns about the impact of Covid-19 on compounding circumstances and contribute to poverty. Explains how people who receive public assistance are prevented from accumulating savings that could sustain them during the economic crisis created by the Covid-19 pandemic.

### **Statement on Visit to the USA, by Professor Philip Alston, United Nations Special Rapporteur on extreme poverty and human rights**

28-minute read -

<https://www.ohchr.org/EN/NewsEvents/Pages/DisplayNews.aspx?NewsID=22533>

Issued Dec. 2017 after a 9-day tour of the US and Puerto Rico by the UN Office of the High Commissioner on Human Rights. Provides a comprehensive but brief overview of the many complex and intersecting factors contributing to poverty in the United States with a critique of U.S. social and economic policy. Situates poverty within the U.S. within the context of a global community. Identifies and critiques high-profile 'solutions' to various poverty issues. Includes section on Puerto Rico. Can easily be divided into relevant sections for a shorter reading assignment.

### **Social Class & Poverty in the US: Crash Course Sociology #24**

10-minute video - <https://www.youtube.com/watch?v=c8PEv5SV4sU>

2017 video from Youtube Channel CrashCourse. Uses a sociological lens to explain the five social class categories in the United States from a theoretical perspective (upper class, upper middle class, average middle class, working class, and lower class) and explains how different income levels affect class, access to resources and experiences, and contribute to opportunity.

## SPENT Simulation Lesson Plan

### Budget Activity Instructions

1. Use the College Board Budget Worksheet for Graduates to build a household budget. The worksheet is available for download here:  
[http://business.loyno.edu/sites/default/files/file\\_attach/loyola-new-orleans-college-of-business-portfolio-program-budget-grads.pdf](http://business.loyno.edu/sites/default/files/file_attach/loyola-new-orleans-college-of-business-portfolio-program-budget-grads.pdf)
2. Use the median salary for Mercer graduates two years after graduation - \$36,800\* - to build your budget for a one-person household.
3. Think about the following things as you build your budget and be prepared to discuss in class:
  - Are there any expenses that surprised you?
  - Are there any expenses not included that you think you will need?
  - Are there any expenses that you don't need that are listed?
  - Do you have enough money to survive? To save? To have fun? To pay debt?

\* <https://www.niche.com/colleges/mercero-university/after-college/>

# SPENT Simulation Lesson Plan

## Simulation Instructions

- 1. Using a computer or tablet, go to <http://www.playspent.org>.**
- 2. Follow the prompts on the screen to complete the simulation. As you move through the simulation, record the following details about your experience:**
  - a. Which job did you choose, and why?
  - b. Did you purchase health insurance?
  - c. What did you buy at the grocery store, and how many of each item? What was the total cost?
  - d. Write down any choices you had to make that surprised you or were things you haven't considered before.
- 3. Play SPENT a second time and record the same information.**
  - a. Which job did you choose, and why?
  - b. Did you purchase health insurance?
  - c. What did you buy at the grocery store, and how many of each item? What was the total cost?
  - d. Write down any choices you had to make that surprised you or were things you haven't considered before.
- 4. After completing the SPENT simulation twice, write a 1-2 page reflection that responds to the following prompts:**
  - a. Describe your life within the SPENT simulation.
  - b. Did anything happen that surprised you? Explain.
  - c. How did you respond to difficult decision(s) during the simulation?
  - d. How did your two different experiences compare?
  - e. Did your attitude change as a result of the simulation? Why or why not?
- 5. Upload your 1-2 page reflection to Canvas.**

## **SPENT Simulation Lesson Plan**

### Recommended Resources for Faculty and Students

#### **Overview**

This collection of resources includes articles, data sets, videos, and podcasts designed to be accessible in tone, design, and content to a variety of different audiences. Each item listed includes an estimated reading/watching/listening time, a hyperlink to the source, and a brief annotation. Source organizations range from popular news media to advocacy organizations.

The resources are grouped into the following three categories:

- Poverty definitions and measurements
- Public policy and poverty
- Challenging stigma and stereotypes about poverty

## **POVERTY DEFINITIONS AND MEASUREMENTS**

### **Chronic Poverty - A Glossary of Terms**

Reference - [http://www.chronicpoverty.org/uploads/publication\\_files/CPR1\\_appendices.pdf](http://www.chronicpoverty.org/uploads/publication_files/CPR1_appendices.pdf)

From the Chronic Poverty Research Centre in the United Kingdom. A ten-page glossary of terms and definitions used to describe and analyze poverty research, policy, and interventions.

### **Federal Poverty Guidelines**

Reference - <https://dch.georgia.gov/federal-poverty-guidelines-0>

From the GA Department of Community Health. List of links to data tables of Federal Poverty Guidelines from 2005 to present.

### **Guidance for Data Users**

3-5 minute reads - <https://www.census.gov/topics/income-poverty/poverty/guidance.html>

From U.S. Census Bureau. Links to brief articles (all 3-5 minute reads) that explain how data is collected, for what purpose, and which data sets are better suited to different purposes (ex: national estimates vs state estimates vs county data, current trends vs longitudinal data).

### **How is Poverty Measured?**

6-minute read - <https://www.irp.wisc.edu/resources/how-is-poverty-measured/#:~:text=Poverty%20is%20measured%20in%20the.in%20charge%20of%20measuring%20poverty.>

From the Institute for Research on Poverty. Details the two poverty measurements in the U.S., the Official Poverty Measure and the Supplemental Poverty Measure. Outlines how they are calculated, how they are used, the differences in their results, and common critiques of their accuracy and how they are used in policy-making.

### **How the Census Bureau Measures Poverty**

2-minute read - <https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html>

Technical explanation of how the Census Bureau calculates poverty thresholds. Includes a breakdown of the math formula for determining whether a family is considered "in poverty" or not. Also includes list of types of pre-tax income included in the poverty calculations.

### **MIT Living Wage Calculator for Macon, GA**

Reference - <https://livingwage.mit.edu/metros/31420>

Developed in 2004 by Dr. Amy K Glasmeier at MIT and maintained annually. Provides dollar averages on various costs for different family compositions ranging from a single adult to a five-member nuclear family. Estimates the living wage needed to support families and compares to poverty wage and minimum wage. Data available for every town or county in the USA.



### **Poverty Talk: Basic Terms You Need to Know Now**

3-minute read - <https://www.aecf.org/blog/poverty-talk-basic-terms-you-need-to-know-now/>

From the Annie E. Casey Foundation. Explains and compares the two poverty measures in the US, the Official Poverty Measure and the Supplemental Poverty Measure. Includes updated data on poverty rates in the US. Defines the three types of poverty: extreme poverty, low income, and concentrated poverty.

### **Social Class & Poverty in the US: Crash Course Sociology #24**

10-minute video - <https://www.youtube.com/watch?v=c8PEv5SV4sU>

2017 video from Youtube Channel CrashCourse. Uses a sociological lens to explain the five social class categories in the United States from a theoretical perspective (upper class, upper middle class, average middle class, working class, and lower class) and explains how different income levels affect class, access to resources and experiences, and contribute to opportunity.

### **What Are Poverty Thresholds and Poverty Guidelines**

4-minute read - <https://www.irp.wisc.edu/resources/what-are-poverty-thresholds-and-poverty-guidelines/>

From the Institute for Research on Poverty at University of Wisconsin-Madison. Description of the difference between poverty thresholds, which are used for statistical purposes, and poverty guidelines, which are used to determine financial eligibility for various federal programs. Includes a compare/contrast table that shows how the two are used, calculated, and updated.

## **PUBLIC POLICY AND POVERTY**

### **A Deadly Poverty Trap: Asset Limits in the Time of the Coronavirus**

9-minute read - <https://www.americanprogress.org/issues/disability/news/2020/04/07/482736/deadly-poverty-trap-asset-limits-time-coronavirus/>

From the Center for American Progress. Examines some of the effects existing policy has on the disproportionately high rates of poverty among people who are disabled. Raises concerns about the impact of Covid-19 on compounding circumstances and contribute to poverty. Explains how people who receive public assistance are prevented from accumulating savings that could sustain them during the economic crisis created by the Covid-19 pandemic.

### **Cycle of Poverty Hard to Break in Poorest US City**

12-minute listen - <https://www.npr.org/2012/07/10/155103564/cycle-of-poverty-hard-to-break-in-poorest-u-s-city>

From NPR's All Things Considered. Profiles Opportunity House nonprofit in Reading, PA that provides 24-hour subsidized daycare. Hear voices of parents – especially single mothers – about the stigma they face for being poor and the importance of childcare and parental support for breaking the cycle of poverty. Highlights the role of policy in trapping people in the cycle of poverty.

### **Statement on Visit to the USA, by Professor Philip Alston, United Nations Special Rapporteur on extreme poverty and human rights**

28-minute read - <https://www.ohchr.org/EN/NewsEvents/Pages/DisplayNews.aspx?NewsID=22533>

Issued Dec. 2017 after a 9-day tour of the US and Puerto Rico by the UN Office of the High Commissioner on Human Rights. Provides a comprehensive but brief overview of the many complex and intersecting factors contributing to poverty in the United States with a critique of U.S. social and economic policy. Situates poverty within the U.S. within the context of a global community. Identifies and critiques high-profile 'solutions' to various poverty issues. Includes section on Puerto Rico. Can easily be divided into relevant sections for a shorter reading assignment.

### **The Story of American Poverty, As Told by One Alabama County**

10-minute video - <https://www.youtube.com/watch?v=ytd06hadrsM>

From July 2018. PBS News Hour segment on the report about America poverty from UN Special Rapporteur Philip Alston. Uses Lowndes County, Alabama as a case study (from Alston's report) on the racial disparities in waste management and the policy impacts that perpetuate poverty and contribute to negative outcomes for affected populations. Part of the PBS special series, "Chasing the Dream."

### **Vulnerability in the Face of Economic Uncertainty: Key Findings from the 2019 Prosperity Now Scorecard**

17-minute read - [https://prosperitynow.org/sites/default/files/resources/2019\\_Scorecard\\_Key\\_Findings.pdf](https://prosperitynow.org/sites/default/files/resources/2019_Scorecard_Key_Findings.pdf)

From Prosperity Now. Explanation of key findings presented in the 2019 Prosperity Now Scorecard in areas of insufficient wage growth, lack of emergency savings, use of credit and debt,

health care trends, and homeownership. Includes racial inequity analysis for each issue. Pages 9-12 provide overview of 13 different recommendations for policy changes that can address economic inequality.

### **Why It's More Expensive to Be Poor**

7-minute video – <https://www.youtube.com/watch?v=aLwRZibUqL0>

From the PBS Two Cents show on Youtube. Blends speaking host with animation to illustrate concepts. Explains the hidden costs and financial traps that make it difficult for people experiencing poverty to accumulate enough wealth to break the cycle of poverty. Addresses banking and lending fees, costs of living in food deserts, time cost, decision fatigue, and the scarcity trap.

## CHALLENGING STIGMA AND STEREOTYPES ABOUT POVERTY

### A Progressive's Style Guide

Reference - [https://s3.amazonaws.com/s3.sumofus.org/images/SUMOFUS\\_PROGRESSIVE-STYLEGUIDE.pdf](https://s3.amazonaws.com/s3.sumofus.org/images/SUMOFUS_PROGRESSIVE-STYLEGUIDE.pdf)

From nonprofit SumOfUs. Offers four central principles to inclusive language – people-first, active voice, self-identification, and proper nouns – and provides a two-page brief for 14 different issue areas with writing guidelines, specific recommendations for use of language, and a table of terms used by issue activists and terms avoided by issue activists.

### Being Poor

4-minute read - <https://whatever.scalzi.com/2005/09/03/being-poor/>

List of one-sentence feelings or experiences associated with experiencing poverty. Excerpts from this list are typically included in the Poverty Simulation presentation to students as part of discussion.

### Busted: America's Poverty Myths

5 episodes, each approximately 20 minutes (blended video and podcast) -

<https://www.wrvo.org/post/busted-americas-poverty-myths-new-series-media>

From 2016. Five-part series hosted by Brooke Gladstone from APM's *On the Media*. Uses conversations with people living in poor communities in rural Ohio to explore the role of myths about the America dream and media messaging are more influential than facts in shaping Americans' understanding of poverty. Could be assigned as a series or a single episode.

### Chasing the Dream – PBS News Hour Special Series on Poverty and Opportunity in America

Youtube: [https://www.youtube.com/playlist?list=PLgawtcOBBjr\\_oP4LhPA6MELWHRZXcFq1k](https://www.youtube.com/playlist?list=PLgawtcOBBjr_oP4LhPA6MELWHRZXcFq1k)

Website: <https://www.pbs.org/wnet/chasing-the-dream/>

This initiative from PBS offers a collection of more than 50 videos, each approximately 8-10 minutes long, about different aspects of poverty, opportunity, jobs, and economic inequality in the United States. Videos address a broad range of issues across the country including policy impacts, rural poverty, suburban poverty, urban poverty, how different populations are affected or vulnerable to poverty, the intersection of race and poverty, and interventions and poverty-disruption efforts.

### DCFPI Style Guide for Inclusive Language

13-minute read - <https://www.dcfpi.org/wp-content/uploads/2017/12/Style-Guide-for-Inclusive-Language-Dec-2017.pdf>

From the DC Fiscal Policy Institute. Publicly available internal document used to inform writing and speaking about issues of poverty and intersectional populations. Includes lists of preferred terms and terms to avoid for each section. Explains rationale behind inclusive language and how it is used in community organizing and advocacy.

### **Is Poverty Porn a Necessary Evil?**

5-minute read - <https://brightthemag.com/is-poverty-porn-necessary-evil-aid-charity-humanitarian-donor-donation-c96739a1f311>

From BRIGHT Magazine. Introduces concept of poverty porn. Offers critique of using images of deprivation and desperation to raise money to combat poverty. Addresses the complexity of criticizing a fundraising model that works to provide funds for immediate relief but may compromise potential for long-term, sustainable change.

### **Why I Hate the Word Beneficiaries**

2-minute read - <https://brightthemag.com/why-i-hate-the-word-beneficiaries-778f49445402>

Essay from BRIGHT Magazine that critiques the language anti-poverty and development organizations use to describe the relationship between a program and its target population. Explains why the word "beneficiary" is problematic but also raises another issue – that lack of an appropriate word to describe the relationship.