## **Reflecting on A Poverty Simulation Experience**

By Luisa Singletary, United Way Summer Associate

"Your goal today is to keep your home secure, make sure your family is fed, pay your bills, and meet unexpected situations," says Lisa Rutter, the Education Program Coordinator of the United Way, to the participants of a Summer 2015 United Way Poverty Simulation.

Simply stated, and for those who have the financial and social means, this goal can be accomplished fairly easily. But for those who have more difficult circumstances, it is a daily fight to meet these expectations. The true goal of this poverty simulation is to illuminate the hidden challenges of poverty and to disprove prevailing stereotypes about those who face them.

With a few dings of Rutter's bell, everyone assumes their new identities, neatly provided for them in a packet. They become Isaiah Isma, working to provide for his girlfriend and her child, or Betty Boling, maintaining a full-time job to support her two sons, pregnant daughter, and husband who struggles to find work, or 10-year-old Carl Chen, taking care of his 8-year-old brother when he's not at school.

As the simulation progresses, what initially seems manageable quickly becomes chaotic and each family finds themselves clustered together trying to strategize in their few free moments:

"You're old enough to be home alone. We'll be fine."

"We have to buy food! We're starving!"

"I already missed work."

"So did I, and that's our only paycheck of the week."

"Did we pay the gas?"

"I'll stay with the kids."

"Okay, why don't we send her to the bank?"

"We got everything else done, but neither of us have jobs."

Among the avid strategizers are the Knowles and Kaminski family, a married couple with a fifteen-year-old daughter and a mother-in-law on disability, who, after weeks of hard work tracking expenses and battling their financial "rollercoaster", arrive home to see something they didn't plan: an eviction notice. They are instantly frantic.

"You paid our mortgage?" asks one member, his eyes wide, searching for somewhere to place blame. The girl responsible for paying the bill quickly begins to defend herself.

"I paid like \$650," she swears, a mixture of panic and anger rising in her voice as a representative from the Community Action Agency shows up to assess the situation.

"You can't prove that you paid it?" the representative asks. They stammer as they realize their oversight.

The representative shrugs and walks away. There's nothing she – or they – can do. If you pay your bill with cash, but fail to ask for a receipt, there is no proof of payment.

"This is a crime!" declares one of the members as the others stare disdainfully at the sign.

But it isn't a crime. For many Americans, it's a reality. Living paycheck to paycheck leaves little room for error and even less room for grace when "compensating for unexpected expenses", or, as one participant summarized the judgment from others, "Why aren't you able to do these things? I'll help you when you help yourself."

However, when the challenges of living in poverty are so great, even "helping yourself" can still result in major setbacks – a grim realization that often occurs after someone is too far behind to be able to turn things around for their household.

As the simulation comes to a close and the participants reflect, it is evident the experience proved to be eye-opening for many.

"I loved the simulation! It was very stressful and I pretty much failed in the end, but it gave [me] a much better grasp on what people living in poverty go through," said one participant. "Afterwards, I felt that I could empathize with the people I may be serving as a part of youth philanthropy." Others felt similarly about what they gained from the experience.

"During the poverty simulation, I learned just how hard it actually is for families in poverty to live," said another participant, who then echoed how those who haven't grown up with the skillset to navigate the often turbulent way of life feel about the simulation being a reality for many: "I could never do it!"