

Activity #2: A Week in the Life of the Poor (20 minutes)

Advance Preparations

Write the possible expenses listed below and the amount each would cost on newsprint.

The Activity Begins

1. Divide the participants into groups of three or four people.
2. Hand each group a calculator, paper, and pencils. Read the following scenario to them:
You are a single mother with two children, a daughter age three, and a son age six. You work two jobs, both part-time—a morning job cleaning houses and the afternoon/evening shift at a fastfood restaurant across town. You work 40 hours a week, 50 weeks a year; your pay is hourly, and you do not have health insurance, retirement, or sick leave benefits. You earn \$14,269 per year; which is \$285.38 a week, or \$7.13 an hour – \$1.98 an hour more than the minimum wage. Your task is to take what you have made this week and decide how to spend your money using your calculator. Remember: you start with \$285.38. Here are your options.
3. Post the newsprint and quickly review the possible expenses.
 - ❑ A monthly bus pass is cheaper than buying the fare each day, but you never have that much cash at one time. Bus fare to get to work for the next week is \$15.00.
 - ❑ The rent is due by the first of the month, and if you do not have it on time the property owner has threatened to evict you and your children. This week's portion is \$158.77.
 - ❑ Your daughter has had a cold, and now is complaining of an earache. You will need to spend the day waiting in line at the free clinic. The medical visit is free, but the antibiotics are \$9.00 and the cost of missing a full day's work is \$53.16 for a total of \$62.16.
 - ❑ Both children have outgrown their shoes, and you need a new pair for work. At the local discount store the children's shoes cost \$15 each and yours cost \$20 for a total of \$50.
 - ❑ Your son loves snakes and is working at school on a unit about reptiles. You'd like to take both children to an outing at the zoo: \$13.00.
 - ❑ There's a snow day and both your son's school and your daughter's day-care center are closed. You can get a neighbor to stay with them while you go to work, but the trade-off is that you need to provide the videos (\$6.00) and pizza (\$12.00) for a total of \$18.00.
 - ❑ Your electric bill is low. You don't own many appliances and are good at turning out lights, but it needs to be paid this week: \$38.50.
 - ❑ You need groceries. Food stamps pay for most of the bill, but you still need some things that are not covered: \$14.85.
 - ❑ Adequate and reliable day care for your daughter has been very difficult to find in your neighborhood, but you finally found a woman who runs a day-care center out of her home. If you do not pay the billion time each week, she will not keep your child. This week's services cost \$46.45.
4. Ask each group to work together for ten minutes to decide how to spend the \$285.38.
5. After ten minutes, call the groups back and ask each group to report how they spent the money, why they made their decisions, and how they felt trying to live at the edge of the poverty line.