Poverty Simulation Activity Revised 5/4/11

Situation 1: Group receives \$20 budget.

• Dan and Susan Greer live with their 3 children in Williamson, WV. Dan earns \$60,000 as a union coal miner. As an LPN, Susan earns \$20,000 a year. They live comfortably in a two-story house in Boone Hollow. Dan's work is tough on his back and over the years he has developed an addiction to prescription pain medications. This is slowly beginning to affect his home life.

Note: coal mining/LPN: typical jobs to region

Prescription addiction is common in rural areas where people work laborintensive jobs and have no regular family doctor.

• Dan, Susan, and their children are afflicted by various medical issues. Both Dan and Susan have diabetes. Dan's hypertension is a serious concern and his smoking doesn't help. Susan battles being overweight and has had reappearing thyroid cancer for three years. Two of their children have behavioral disorders and all suffer acute to severe asthma. Dan's medical insurance provides adequate health benefits for the family, but they are attempting to eat healthier. The closest grocery store with fresh produce is an 1.5 hours away and on wintry, narrow roads, it will take them 2 hours. Should the family use the gas to make the trip to buy groceries like milk and vegetables which will last them less than a week (option A)? The other option is to go 10 minutes down the road to a local gas station/convenient mart and buy canned foods and cheaper, less healthy beverages which could last them a month (option B)? Subtract \$5 for option A or Subtract \$1 for Option B.

Note: WV ranks extremely high in areas of hypertension, diabetes, obesity, respiratory issues, and behavioral/mental disabilities.

Typically healthier food is miles away for families living in rural areas. Also, milk and fresh produce cost more and expire faster than items like pop, chips, and canned foods.

• Susan learns that her thyroid cancer is back and worse than in years past. She is approached by a law firm in her county that is attempting to link water quality issues with the cancer that is afflicting her and several other residents. The firm is claiming that the company Dan works for has been polluting the water with coal slurry for years and this slurry is causing a host of issues like cancer, behavioral problems, rashes, and much more. Should Dan and Susan join the case and sue the company? If so, there is a chance Dan will receive a pay cut or lose his job. If they decide to join the case, subtract \$5. If they choose to hold off, subtract nothing.

Note: In Mingo County, WV this exact case is happening. Several residents have signed on and are continuous trial over this issue with Massey Coal. Coal mining families are at particular risk at standing up against the company, as many have lost jobs in the past by doing so.

• Dan's company is merging with a non-union company and union jobs are being cut quickly. Dan must choose whether or not to join the picket-lines and subtract \$10 or stay at his job and possibly become non-union, subtracting nothing.

Note: Union jobs are constantly in flux with the immergence of non-union companies and cheaper labor overseas. In a state like WV, where unions are so incredibly important, these merges cause a strain on labor workers everyday.

Situation 2: Group receives \$10 budget.

• Lisa Jarrell is single mother of 2 children. Her children, niece and grandmother live with her in a small trailer in New Martinsville, WV. Lisa works two jobs as a housecleaner which earns her \$10,000 a year and at Wal-Mart earning her another \$10,000. Because both jobs are part time, neither provides benefits. Her niece came to live with her after her sister went into a battered women's shelter 2 hours away to escape the abuse from her boyfriend. She is also currently working on a drug addiction problem. Her grandmother suffers severe problems with heart disease and can not take care of herself. Because her grandmother raised her, Lisa refuses to put her in a nursing home. Lisa receives \$200 a month in food stamps.

Note: Domestic Violence in rural areas is profound, however many rural areas do not have support for this type of crime. Unfortunately, several cases go unreported. Drug addiction or alcohol abuse is usually somehow linked to domestic violence. Because family is so valued in rural Appalachian communities, it is common for parents and grandparents to live near by or with their family members when in need.

• Even though Lisa does not have medical insurance, her children do through the CHIPS program, a children's Medicaid program. Her grandmother also receives Medicaid to assist with some of her medical bills. However, when her niece needs to have emergency dental work done, she realizes that it will take months for the child to be approved. She will have to pay out of pocket for the work. She must decide whether to have the tooth filled and operated on and subtract \$5 or have the tooth pulled for a fraction of the cost (subtract \$1).

Note: The CHIPS program is an excellent source of benefits for children in impoverished families. However, to qualify a family must go through several months of applying, interviews, and paperwork. This process is even more difficult for non-traditional families like Lisa's. Lack of dental insurance is one of the biggest reasons why West Virginians rank first in loss of all teeth by age 65.

A few months ago Lisa's trailer was affected by floods in the area. While no immediate damage was done, mold has been forming in the floors. Doctors believe that this may the cause for her children's sudden respiratory issues. Does Lisa get this problem immediately fixed by spending \$3, or does she wait for her church's volunteer contractor and repair team to do the project for free. If she chooses Option B, she may be waiting for up to a year.

Note: Long term side effects from flooding are sometimes hidden and go untreated. However, these hidden effects can sometimes be life threatening. Many church and non profits work with impoverished families to repair damages, but typically the elderly and severely damaged homes have first pick.

• Lisa receives a pay raise at her house cleaning job. She will now be making \$10,200, resulting in \$20,200 a year salary from both jobs. This extra \$1,000 puts her over the limit for federal food stamp assistance. Should she quit the job with the \$200 raise and work at no job or a lower paying job to ensure food stamp access (subtract \$2) or should she keep the job and give up food stamps (subtract \$5)?

Note: One of the biggest criticisms of food stamps is that keeps people in poverty rather than rewarding them for hard work and success. The income rules are strict, and anything over that will cut a family off or lessen their benefits.