

BREAKING THE CYCLE

a poverty simulation

Can You Break the Cycle of Poverty?

Instructions: Living in poverty is an endless struggle. What kind of choices would you make on a very limited budget?

The Credit Bank represents the money available for a family living in poverty. Use Credits to make the best possible choice in each category to determine how your family will live. Be careful about where you place your credits, as there may be risks associated with the choices you make.

Category	Difficult (1 Credit)	Limited (2 Credits)	Convenient (3 Credits)
Housing	1-bedroom apartment No outdoor space or dishwasher, must use laundromat, comes with window A/C and space heater <input type="checkbox"/>	2-bedroom apartment Limited outdoor space, shared laundry room, dishwasher, window A/C and space heater <input type="checkbox"/> <input type="checkbox"/>	3-bedroom rental house Includes backyard, nearby playground, in-home laundry, dishwasher, central A/C and heat. <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Healthcare	None, pay all health expenses out of pocket <input type="checkbox"/>	Health insurance provided to one parent and children through employer, no coverage for partner <input type="checkbox"/> <input type="checkbox"/>	Health insurance coverage for entire family through employer <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Food	1 full meal/day Closest stores are gas station and dollar store, no fresh produce available <input type="checkbox"/>	2 full meals/day Closest store is a discount grocery store, limited fresh produce available <input type="checkbox"/> <input type="checkbox"/>	3 full meals/day Various options for fresh produce nearby (e.g., farmer's market, full grocery store) <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Education	Public school for oldest child with no school bus, no preschool option for youngest <input type="checkbox"/>	Public school for oldest and school bus available—Lottery system for head start for youngest child <input type="checkbox"/> <input type="checkbox"/>	Public or private school options for oldest and school bus available Preschool education for youngest <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Transportation	Must use public transportation and/or bike everywhere, no bike paths. <input type="checkbox"/>	Used, 15-year old car available Bus, subway, and bike transportation available, no bike paths <input type="checkbox"/> <input type="checkbox"/>	Reliable car available Bus, subway, and bike transportation available, bike paths throughout city <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Utilities	Running water and intermittent electricity No heat, cable television, or internet Two prepaid phones available <input type="checkbox"/>	Running water and electricity No heat or cable television — Low-speed internet, one smartphone, and one prepaid phone available <input type="checkbox"/> <input type="checkbox"/>	Running water, electricity, and heat High-speed internet, Cable, and smartphones for both parents <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

CREDIT BANK

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

