

CMU Poverty Simulation
Feb. 14, 2014

A BRIEF DESCRIPTION

THE SIMULATION EXPERIENCE

The poverty simulation experience is designed to help participants begin to understand what it might be like to live in a typical low-income family trying to survive from month to month. **It is a simulation, not a game.** The object is to sensitize participants to the realities faced by low-income people.

In the simulation, up to 88 participants assume the roles of up to 26 different families facing poverty. It is recommended that dolls be used for the 1-3 year old children, as these roles do not actively participate in the simulation. (If you use dolls in these roles the number of active participants is reduced to 80.)

Some families are newly unemployed, some are recently deserted by the "breadwinner," some are homeless, and others are recipients of TANF (Temporary Assistance for Needy Families, formerly AFDC), either with or without additional earned income. Still others are senior citizens receiving Disability or Retirement or grandparents raising their grandchildren. The task of the "families" is to provide for basic necessities and shelter during the course of four 15-minute "weeks."

The simulation is conducted in a large room with the "families" seated in groups in the center of the room. Around the perimeter are tables representing community resources and services for the families. These services include a bank, super center, Community Action Agency, employer, utility company, pawn broker, grocery, social service agency, faith-based agency, payday and title loan facility, mortgage company, school, community health center, and child care center.

Volunteers, preferably persons who have faced or are facing poverty, are recruited to staff the resource tables. Volunteers are also recruited to assume the roles of police officer and an "illegal activities" person.

The experience lasts from two and a half to three hours. It includes an introduction and briefing, the actual simulation exercise, and a debriefing period in which participants and volunteer staffers share their feelings and experiences and talk about what they have learned about the lives of people in poverty.

THE RESPONSIBILITIES OF VOLUNTEER STAFFERS

Persons recruited as volunteer staffers are asked to think about the role they might like to fill. Staffers may have had personal experiences that enable them to be especially effective in portraying a given role. Realistic portrayals contribute greatly to the success of the experience.

The following staffers are essential and must be staffed for every simulation: police officer, utility collector, pawnbroker, grocer, mortgage/rent collector, Quik Cash manager, two social service caseworkers, a social service receptionist, Community Action worker, employer, child care worker, schoolteacher, faith based agency staffer, community health care staff, and bank/loan collector. The caseworkers will need to have some command of pertinent facts and information. Familiarity or experience with a local social service office is highly desirable. If possible, the Community Action worker should be someone who has had real-life experience in this role.

It is essential that the facilitator meet with the volunteer staffers for an orientation prior to the simulation being conducted. An overview of the simulation will be given at that time, assigned roles and responsibilities will be agreed upon, and instruction packets will be given to each staffer.

At the end of the simulation, staffers will be asked to comment on the simulation experience. This could include a summary of how the participants reacted to the staffer's role, comments about the participants' ability to cope in the State of Poverty during this "month," previous experiences or special information or facts which the staffer may have that could reinforce the realities of living in poverty, how it feels for the staffer to be "on the other side of the table" during this simulation, and whether or not there was a perceptible change of attitude on the part of the participants during the simulation.



DESCRIPTION OF STAFFERS' ROLES

BANKER/LOAN COLLECTOR

You can cash checks for those having accounts at the bank. You also keep track of savings account withdrawals and collect loan payments. You may circulate among families to collect loans. You also accept EBT Cards. You are located at the Super Center.

QUIK CASH (CURRENCY EXCHANGE) WORKER

You operate the Quik Cash office where people buy transportation passes. They can also cash checks there – for a fee, of course. You are also the place where people come for title loans.

COMMUNITY ACTION STAFF

You make the appropriate referrals for services. You also distribute food from the Food Pantry.

SUPERCENTER CLERK

You accept EBT cards for TANF cash benefits as well as redeem the food stamp section of EBT. You sell groceries, clothing, and prescriptions and collect miscellaneous payments. You also distribute "warning" slips to families who are not adequately feeding their families.

MORTGAGE/RENT COLLECTOR

You collect mortgage payments, taxes, and maintenance fees from homeowners and collect rent from those who are renting. If families don't pay you anything, you may decide to evict them – illegally.

PAWNBROKER

Families come to you to pawn their appliances and furniture and to take out or pay payday loans. You offer them less than half the value of each item and charge them a fee if they wish to redeem the items.

POLICE OFFICER

You respond to robberies, street crimes, illegal evictions, or child neglect. Other staffers may ask for help in protecting their property. You also issue gun permits.

UTILITY COLLECTOR

The first two weeks you sit in your office collecting bills and sending out shut-off notices. People may use their EBT – TANF Cash Benefits to pay their utility bills. Later, you circulate among the families to collect gas, electric, and phone fees.

SOCIAL SERVICE OFFICE RECEPTIONIST

You give clients materials and ask them to fill out forms. You assign each client to the appropriate caseworker.

SOCIAL SERVICE OFFICE CASEWORKER #1

You work with clients who have a variety of needs from medical, housing and nutrition to unemployment. You have the ability to help in certain situations, but not in others, or there is a delay in accessing the benefits.

**SOCIAL SERVICE OFFICE
CASEWORKER #2**

You work with clients who have a variety of needs from medical , housing and nutrition to unemployment. You have the ability to help in certain situations, but not in others, or there is a delay in accessing the benefits.

**"ILLEGAL ACTIVITIES" PERSON
(OPTIONAL)**

You engage in various illegal activities in the community such as robbery, illegally buying and selling drugs or Food Stamps, and enticing children into illegal activities.

SCHOOLTEACHER

Like most schoolteachers, you have many tasks, too many students, and not enough money! For the first 2 weeks, you attempt to run a quiet, orderly classroom, keep the children busy with homework, and stay in contact with their parents – usually to ask for money or supplies. During the third week, you will help out at Inter Faith Services.

EMPLOYER

Your role is to time employee work weeks and distribute paychecks accordingly. You approve or reject leave requests. You may also hire and fire employees. Individuals may come to you on their own looking for work or may be referred from other resource people.

CHILDCARE WORKER

You assist families in completing enrollment forms. Instruct families about signing in and out. Collect Tuition. Inform parents about alternative child care options. Distribute Child Care Challenge cards to working parents and terminate child care services when appropriate. You are located in the faith based agency.

**INTER-FAITH SERVICES
WORKER**

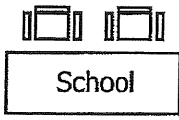
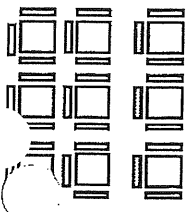
You operate a homeless shelter, and help families get the services they need.

**COMMUNITY HEATH CARE
DOCTOR/NURSE PRACTITIONER**

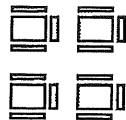
Families will come to you for all of their heath care needs. You will need to check them in and provide their care. You will determine if they need prescriptions, referrals or another appointment.

Missouri's Community Action Poverty Simulation (Full Simulation 80 Participants)

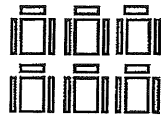
(This setup assumes you are using dolls in the infant/toddler roles)



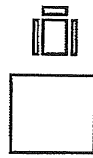
Teacher's desk



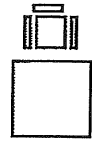
College



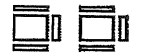
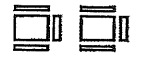
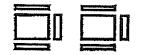
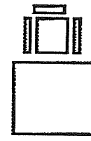
Waiting Room



Social Service
Receptionist



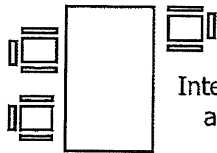
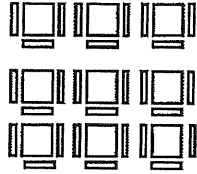
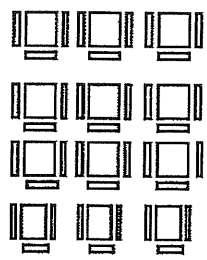
Caseworker #1 and #2



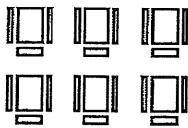
Sweaney
Mortgage & Realty



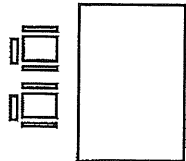
Friendly Utility
Company



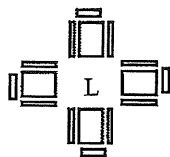
Inter Faith Services
and Child Care



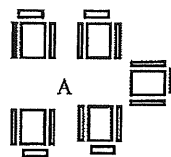
Homeless Shelter
Families G/H/S/T
Start Here—have 6
extra chairs here



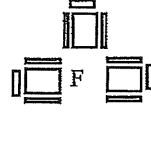
Food—A— Rama
Super Center & Bank



L



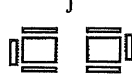
A



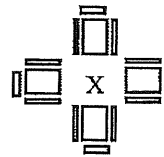
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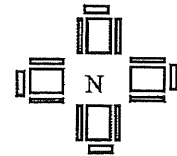
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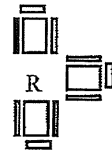
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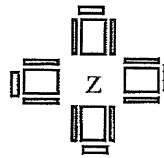
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N



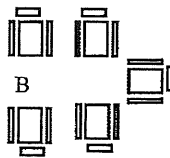
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Z



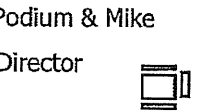
D



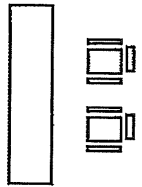
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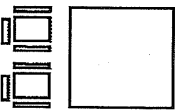
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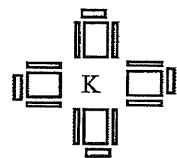
Podium & Mike
Director



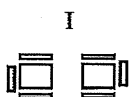
Quik Cash



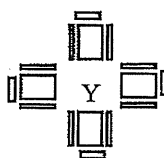
Employer
General Hospital



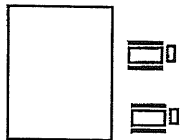
K



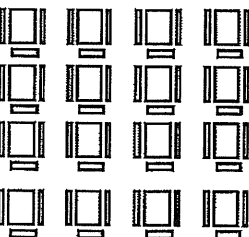
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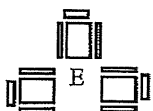
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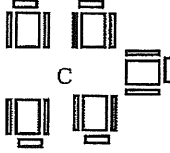
Big Dave's Pawn
Shop



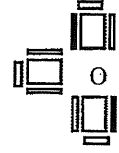
Community Action
Agency



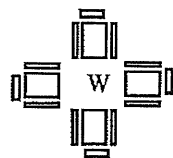
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C



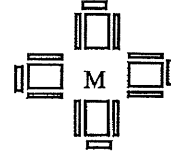
O



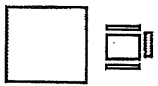
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Q



M



Community Health
Care

Police
Officer

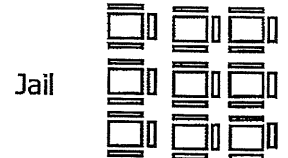
3 groups of 5
8 groups of 4
7 groups of 3
2 groups of 2
2 groups of 1

4 homeless
families

Add a chair to families
G-H, and O-R if you are
not using dolls



U



Jail