



HELPS AND HANDOUTS



ELCA World Hunger
Evangelical Lutheran Church in America
God's work. Our hands.

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SECTION A:

SAMPLE PROMOTIONAL FLYER

PLEASE JOIN US FOR THE “**FOOD FOR A WEEK**”
SIMULATION EVENT

DATE:

TIME:

PLACE:

ADDRESS:

In 2011, a record 50.1 million Americans, 14.9 percent of U.S. households, faced “food insecurity.” That means 1 in 6 Americans didn’t, at some point during the year, have enough food to sustain active, healthy lives for their families.¹

Step into the shoes of one of your neighbors who is at risk of being hungry by living their life for an hour and walking through the realities that they face trying to feed their family.

- Explore the day to day economic and social circumstances that lead to and perpetuate hunger
- Discuss what we can do to be a part of the fight against hunger

Invite attendees to make a donation to local food pantry or ELCA World Hunger.

To register:



Sponsored by: _____

SECTION B: STATION SIGNS



FOOD PANTRY



GROCERY STORE



HUMAN SERVICES OFFICE

SECTION C:

PARICIPANT PROFILES

You are . . .

BORIS IVANOVSKA

AGE: 68

MARITAL STATUS: MARRIED TO PENKA, 66

CHILDREN: GROWN SON AND DAUGHTER-IN-LAW WITH THREE SCHOOL-AGED BOYS

RESIDENCE: ONE-BEDROOM APARTMENT

CALORIES NEEDED PER DAY: BORIS 2200, PENKA 1800

BACKGROUND:

You and your wife, Penka, are Russian immigrants who moved to town in the early 1990s after the fall of the Soviet Union. Although you were sad to leave many friends and relatives behind, you came to the United States to seek new opportunities and for health reasons. You are grateful for the community and companionship you've found in your new neighborhood. Moving to the United States has also given you an opportunity to spend time with your son and daughter-in-law, whom you see almost every day. Even with two college degrees and two full-time jobs, they are struggling to make ends meet. To help them out with child care costs, you watch their three school-aged boys after school.

Both you and Penka enjoyed full professional careers in the Soviet Union, but upon moving to the States you discovered that this area offers a limited number of jobs for older people with limited English skills. With some help from your son, you were able to find part-time jobs in the neighborhood and earn some additional income. After turning 65, you became eligible for the Supplemental Security Income program and you are enrolled in Medicaid.

You rent a one-bedroom apartment, which in your part of the city is expensive. You know moving to senior subsidized housing would help, but the closest senior complex has a waiting list and is several miles away from your children and you do not have a car. You can usually rely on your son, who owns a car, for transportation. He is good about taking you wherever you need to go, but occasionally you ride the city bus.

INCOME:

- The Supplemental Security Income program provides you and Penka with \$705 a month. Your part-time jobs pay \$482 a month. Your monthly income is \$1187.

EXPENSES:

- **Rent:** one-bedroom apartment for \$783 a month
- **Transportation:** You rely on your son for rides, but occasionally take the city bus which costs approximately \$25 a month
- **Health insurance and medical costs:** You are enrolled in Medicaid but you also spend \$30 a month on prescription co-pays and over-the-counter medications
- **Miscellaneous household:** including paper products, phone, cleaning supplies and personal hygiene items total approximately \$289 a month

BANK ACCOUNT: You have an account at Chase Bank.

You are . . .

PENKA IVANOVSKA

AGE: 66

MARITAL STATUS: MARRIED TO BORIS, 68

CHILDREN: GROWN SON AND DAUGHTER-IN-LAW WITH THREE SCHOOL-AGED BOYS

RESIDENCE: ONE-BEDROOM APARTMENT

CALORIES NEEDED PER DAY: BORIS 2200, PENKA 1800

BACKGROUND:

You and your husband, Boris, are Russian immigrants who moved to town in the early 1990s after the fall of the Soviet Union. Although you were sad to leave many friends and relatives behind, you came to the United States to seek new opportunities and for health reasons. You are grateful for the community and companionship you've found in your new neighborhood. Moving to the United States has also given you an opportunity to spend time with your son and daughter-in-law, whom you see almost every day. Even with two college degrees and two full-time jobs, they are struggling to make ends meet. To help them out with child care costs, you watch their three school-aged boys after school.

Both you and Boris enjoyed full professional careers in the Soviet Union, but upon moving to the States you discovered that this area offers a limited number of jobs for older people with limited English skills. With some help from your son, you were able to find part-time jobs in the neighborhood and earn some additional income. After turning 65, you became eligible for the Supplemental Security Income program and you are enrolled in Medicaid.

You rent a one-bedroom apartment, which in your part of the city is expensive. You know moving to senior subsidized housing would help, but the closest senior complex has a waiting list and is several miles away from your children and you do not have a car. You can usually rely on your son, who owns a car, for transportation. He is good about taking you wherever you need to go, but occasionally you ride the city bus.

INCOME:

- The Supplemental Security Income program provides you and Boris with \$705 a month. Your part-time jobs pay \$482 a month. Your monthly income is \$1187.

EXPENSES:

- **Rent:** one-bedroom apartment for \$783 a month
- **Transportation:** You rely on your son for rides, but occasionally take the city bus which costs approximately \$25 a month
- **Health insurance and medical costs:** You are enrolled in Medicaid but you also spend \$30 a month on prescription co-pays and over-the-counter medications
- **Miscellaneous household:** including paper products, phone, cleaning supplies and personal hygiene items total approximately \$289 a month

BANK ACCOUNT: You have an account at Chase Bank.

You are . . .

BRENDA KILMER

AGE: 22

MARITAL STATUS: SINGLE

CHILDREN: ALICIA, 3

RESIDENCE: ONE-BEDROOM APARTMENT

CALORIES NEEDED PER DAY: BRENDA 2000, ALICIA 1200

BACKGROUND:

Your life changed three years ago when you became pregnant with Alicia while you were in college. You were studying to be a teacher. After finding out you were pregnant you left school and moved back home with your parents. Your relationship with Alicia's father ended soon after you told him you were pregnant. He eventually graduated, moved to another state, and you currently have no contact with him. Your parents let you live with them and helped watch Alicia while you worked and tried to save some money. A year ago they suggested you move into your own place. You found a one-bedroom apartment.

You would love to go back to school and finish the coursework and requirements you need to get your degree and become a teacher, but the costs of tuition, books, and the commute are more than you can afford at this point. You can't imagine how to make school work right now with your schedule, as you would have to juggle homework, spending time with Alicia, and your job at a local food processing plant. Because you work full-time your job provides health care coverage but you do pay a monthly premium and co-pay for each visit to the doctor. Alicia takes over-the-counter medication occasionally. Alicia is an energetic child who enjoys playing outside. She likes to go to the playground on weekends, which doesn't require extra money.

Although your parents watched Alicia while you lived with them and still occasionally look after her, they told you it is your responsibility to find regular care for her. You now take her to a local daycare, which, aside from rent, is your biggest expense. You own a car that your parents gave you as a high school graduation present.

INCOME:

- You work at a local food processing plant full-time for \$8.00 an hour.
- Your family's net monthly income after taxes is \$1274.

EXPENSES:

- **Rent:** \$400 a month
- **Transportation:** You own a car and pay \$80 a month for insurance and \$70 a month for registration and gasoline.
- **Health insurance:** Your employer provides health coverage with a \$30 a month premium.
- **Child care:** Alicia's daycare costs \$360 a month.
- **Miscellaneous household:** including paper products, cleaning supplies, personal hygiene items, clothing for Alicia, monthly medical expenses, and telephone service total \$264 a month

BANK ACCOUNT: You have an account at Chase Bank.

You are . . .

ALICIA KILMER

AGE: 3

RESIDENCE: ONE-BEDROOM APARTMENT WITH YOUR MOTHER, BRENDA

CALORIES NEEDED PER DAY: BRENDA 2000, ALICIA 1200

BACKGROUND:

Your mother became pregnant with you while she was in college. She was studying to be a teacher. After finding out she was pregnant she left school and moved back home with her parents. Her relationship with your father ended soon after she told him she were pregnant. He eventually graduated, moved to another state, and there is currently no contact with him. Your grandparents let you live with them and helped watch you while your mother worked and tried to save some money. A year ago they suggested you and your mother move into your own place. She found a one-bedroom apartment.

Your mom would love to go back to school and finish the coursework and requirements she needs to get her degree and become a teacher, but the costs of tuition, books and the commute are more than she can afford at this point. She can't imagine how to make school work right now with her schedule, as she would have to juggle homework, spending time with you, and her job at a local food processing plant. Because she works full-time, her job provides health care coverage but she pays a monthly premium and co-pay for each visit to the doctor. You need over-the-counter medication occasionally. You are an energetic child who enjoys playing outside. You like to go to the playground on weekends, which doesn't require extra money.

Although your grandparents watched you while you lived with them and still occasionally look after you, they told your mom it is her responsibility to find regular care for you. Your mother now takes you to a local daycare, which, aside from rent, is her biggest expense. She owns a car that your grandparents gave her as a high school graduation present.

INCOME:

- Your mom works at a local food processing plant full-time for \$8.00 an hour.
- Your family's net monthly income after taxes is \$1274.

EXPENSES:

- **Rent:** \$400 a month
- **Transportation:** Your mom owns a car and pays \$80 a month for insurance and \$70 a month for registration and gasoline.
- **Health insurance:** Your mom's employer provides health coverage with a \$30 a month premium.
- **Child care:** Your daycare costs \$360 a month.
- **Miscellaneous household:** including paper products, cleaning supplies, personal hygiene items, clothing for you, monthly medical expenses, and telephone service totals \$264 a month

BANK ACCOUNT: You do not have a bank account.

You are . . .

BRIAN CARLSON

AGE: 34

MARITAL STATUS: MARRIED TO JENNY, 34

CHILDREN: KRISTEN, 9; ABBY, 7; HANNAH, 4

RESIDENCE: THREE-BEDROOM HOUSE

CALORIES NEEDED PER DAY: BRIAN 2200, JENNY 1800, KRISTEN 1600, ABBY 1200, HANNAH 1200

BACKGROUND:

You met your wife, Jenny, while you were both in college and were married soon after you both graduated. You waited a few years before starting your family, and you now have three daughters, Kristen, Abby, and Hannah.

Before the birth of your third child, the two of you decided you needed more space for your growing family, so you found a beautiful three-bedroom house. You had a relatively short commute to your work as a computer network technician. Jenny stayed at home with the kids until Hannah entered preschool. Then Jenny found a part-time job as a bookkeeper while the kids were in school. The two of you had been talking about plans for a summer vacation to Disney World as a surprise for the girls.

Plans changed about four months ago. Your company had been struggling for the past two years, and finally a wave of lay-offs was announced, and you lost your job. You had heard rumors about lay-offs, but as an 11-year employee with the company, you never imagined it would happen to you. Your unemployment compensation is drastically less than your regular income. Even with Jenny working 25 hours a week it is difficult to make ends meet. You immediately started looking for a new job, but a weak job market has come up empty so far, and the jobs that are available are nowhere near your previous salary. You have nearly drained your savings account in the past four months.

The mortgage payment is your biggest expense; you and Jenny have discussed the possibility of selling your house, but you decided to hold on a couple more months in the hopes of finding a new job. Jenny's car is paid for, and you were leasing a Subaru, but you turned it in to save on expenses. Your family lost health insurance through your former employer, but you have obtained health insurance for your family through your state's health care exchange as part of the Affordable Care Act.

INCOME:

- You receive \$1492 a month unemployment compensation
- Jenny works 25 hours a week for \$15.00 an hour
- Your family's net monthly income after taxes is \$2992

EXPENSES:

- **Mortgage:** \$1044 a month
- **Utilities:** \$150 a month
- **Transportation:** You own one car and pay \$739 a month for insurance and gas.
- **Health insurance:** Your insurance has a \$612 a month premium
- **Miscellaneous household:** \$327 a month

BANK ACCOUNT: You have an account at U.S. Bank.

You are . . .

JENNY CARLSON

AGE: 34

MARITAL STATUS: MARRIED TO BRIAN, 34

CHILDREN: KRISTEN, 9; ABBY, 7; HANNAH, 4

RESIDENCE: THREE-BEDROOM HOUSE

CALORIES NEEDED PER DAY: BRIAN 2200, JENNY 1800, KRISTEN 1600, ABBY 1200, HANNAH 1200

BACKGROUND:

You met your husband, Brian, while you were both in college and were married soon after you both graduated. You waited a few years before starting your family, and you now have three daughters, Kristen, Abby and Hannah.

Before the birth of your third child, the two of you decided you needed more space for your growing family, so you found a beautiful three-bedroom house. Brian had a relatively short commute to work as a computer network technician. You stayed at home with the kids until Hannah entered preschool. Then you found a part-time job as a bookkeeper while the kids were in school. The two of you had been talking about plans for a summer vacation to Disney World as a surprise for the girls.

Plans changed about four months ago. Brian's company had been struggling for the past two years, and finally a wave of lay-offs was announced, and he lost his job. Brian had heard rumors about lay-offs, but as an 11-year employee with the company, he never imagined it would happen to him. His unemployment compensation is drastically less than his regular income was. Even with you working 25 hours a week it is difficult to make ends meet. Brian immediately started looking for a new job, but a weak job market has come up empty so far, and the jobs that are available are nowhere near his previous salary. You have nearly drained your savings account during the past four months.

The mortgage payment is your biggest expense; you and Brian have discussed the possibility of selling your house, but you decided to hold on a couple more months in the hopes he will find a new job. Your car is paid for, and Brian was leasing a Subaru, but he turned it in to save on expenses. Your family lost health insurance through Brian's employer, but he obtained health insurance for your family through your state's health care exchange as part of the Affordable Care Act.

INCOME:

- Brian receives \$1492 a month in unemployment compensation
- You work 25 hours a week for \$15.00 an hour
- Your family's net monthly income after taxes is \$2992

EXPENSES:

- **Mortgage:** \$1044 a month
- **Utilities:** \$150 a month
- **Transportation:** You own one car and pay \$739 a month for insurance and gas.
- **Health insurance:** Your insurance has a \$612 a month premium
- **Miscellaneous household:** \$327 a month

BANK ACCOUNT: You have an account at U.S. Bank.

You are . . .

CLARA PARKER

AGE: 67

MARITAL STATUS: WIDOWED

CHILDREN: GRANDDAUGHTER AMY, 9, IN THIRD GRADE

RESIDENCE: ONE-BEDROOM APARTMENT

CALORIES NEEDED PER DAY: CLARA 2000, AMY 1400

BACKGROUND:

You have cared for your granddaughter on a full-time basis since she was a toddler. A family court judge gave you custody of Amy seven years ago after ruling that your son and daughter-in-law were unfit to take care of her. Both of her parents have a long history of drug addiction, and they are now serving time at low-security detention facilities that provide drug counseling. If they are able to stay drug-free once they finish their sentence and treatment, they may be able to reclaim custody of Amy. Amy wishes she could live with her parents, but for now, you are the only one who can provide her with a stable home. Given that your husband died many years ago and your three children live in other parts of the country, Amy helps you to stay active and provides a source of companionship.

You and Amy support one another emotionally and with a sense of stability, but your financial situation is strained by the challenge of living on a fixed income and meeting the needs of a growing child. Although you raised three children and worked as a housekeeper for many years, this work was not documented. Your only source of income is the Social Security check from your deceased husband's career with the railroad.

INCOME:

- \$825 per month from Social Security

EXPENSES:

- **Rent:** \$550 per month
- **Transportation:** You own a car and pay \$70 a month for insurance and gasoline.
- **Health insurance:** You are both enrolled in a state medical assistance program, which covers your medical and health expenses.
- **Miscellaneous expenses:** including paper products, laundry and cleaning supplies, personal hygiene items, school supplies for Amy, phone service and clothing for a 9-year old you spend approximately \$125 per month

BANK ACCOUNT: You have an account at Chase Bank.

You are . . .

AMY PARKER

AGE: 9, IN THIRD GRADE

RESIDENCE: ONE-BEDROOM APARTMENT WITH YOUR GRANDMOTHER CLARA, 67

CALORIES NEEDED PER DAY: CLARA 2000, AMY 1400

BACKGROUND:

You live with your grandmother, Clara, who has cared for you on a full-time basis since she you were a toddler. A family court judge gave her custody of you seven years ago after ruling that your father and mother were unfit to take care of you. Both of your parents have a long history of drug addiction, and they are now serving time at low-security detention facilities that provide drug counseling. If they are able to stay drug-free once they finish their sentence and treatment, they may be able to reclaim custody of you. You wish you could live with your parents, but for now, your grandmother is the only one who can provide you with a stable home. You have a feeling that your grandmother would be lonely without you. Your grandfather died many years ago and your aunts and uncles live in other parts of the country. You help her stay active and provide emotional support.

You also know your grandmother does not have very much money. Although she raised three children and worked as a housekeeper for many years, this work was not documented. Her only source of income is the Social Security check from your grandfather's career with the railroad.

INCOME:

- \$825 per month from Social Security

EXPENSES:

- **Rent:** \$550 per month
- **Transportation:** Your grandmother owns a car and pay \$70 a month for insurance and gasoline.
- **Health insurance:** You are both enrolled in a state medical assistance program, which covers your medical and health expenses.
- **Miscellaneous expenses:** including paper products, laundry and cleaning supplies, personal hygiene items, school supplies for Amy, phone service and clothing for a 9-year old you spend approximately \$125 per month

BANK ACCOUNT: You do not have a bank account.

You are . . .

DWAYNE TAYLOR

AGE: 39

MARITAL STATUS: DIVORCED

CHILDREN: NEISHA, 3

RESIDENCE: ONE-BEDROOM APARTMENT

CALORIES NEEDED PER DAY: DWANYE 2200, NEISHA 1000

BACKGROUND:

You and your daughter Neisha's mother divorced two years ago. You have had full custody of Neisha since then. You had a tough life growing up and dropped out of high school. You got involved in drugs as a teenager and spent your 20s in jail as a convicted felon and in rehab programs. Once you got out, you finished your GED and attended a vocational school to be a machinist. You are proud of the fact that you have been clean for seven years.

You met Neisha's mother five years ago and you were married shortly after that. Around the time Neisha was born you were diagnosed with rheumatoid arthritis. This has made it difficult for you to stand for long periods of time and complete some of your tasks. Your marriage became strained and ended in divorce.

Your most recent job was as a maintenance man in an office building. Your sister was willing to watch Neisha for you while you worked, but problems with your arthritis and cutbacks by the company resulted in your lay-off two weeks ago. You're looking for full-time work in maintenance, as a machinist, or in a warehouse, but your arthritis and criminal background make it hard to find an employer. You're doing the best to make the last paycheck you received from your employer go as far as you can. You were lucky enough to get into a subsidized apartment and you also receive utility assistance through a low-income energy home assistance program. You don't own a car, so you walk, take the bus, or get a ride from your neighbor.

INCOME:

- Your only income for the month is \$570 from the last paycheck, plus \$818 in savings.

EXPENSES:

- **Rent:** \$380 per month
- **Transportation:** You have no car, so you walk or get rides from a neighbor. You pay \$18 a month to take the bus.
- **Health insurance:** You have no health insurance
- **Medical costs:** You pay \$30 a month for arthritis medication.
- **Miscellaneous household:** including phone, paper products, cleaning supplies, personal hygiene items, and clothing for you totals \$60 a month

BANK ACCOUNT: You have an account at Wells Fargo.

You are . . .

NEISHA TAYLOR

AGE: 3

RESIDENCE: ONE-BEDROOM APARTMENT WITH YOUR FATHER, DWAYNE, 39

CALORIES NEEDED PER DAY: DWAYNE 2200, NEISHA 1000

BACKGROUND:

You mother and father divorced two years ago. Your dad, Dwayne, has had full custody of you since then. Your dad had a tough life growing up. He got involved in drugs as a teenager and spent his 20s in jail as a convicted felon and in rehab programs. Once he got out, he finished his GED and attended a vocational school to be a machinist. He is proud of the fact that he has been clean for seven years.

Your parents met five years ago and were married shortly after that. Around the time you were born your dad was diagnosed with rheumatoid arthritis. This has made it difficult for him to stand for long periods of time and complete some of his tasks. Your parents' marriage became strained and ended in divorce.

Your dad's most recent job was as a maintenance man in an office building. Your aunt was willing to watch you while he worked, but problems with his arthritis and cutbacks by the company resulted in his lay-off two weeks ago. He's looking for full-time work as a maintenance man, machinist, or in a warehouse, but his arthritis and criminal background make it hard to find an employer. He's doing his best to make the last paycheck he received from his employer go as far as it can. Your father was fortunate enough to get into a subsidized apartment and he also receives utility assistance through a low-income energy home assistance program. Your father doesn't own a car, so you walk, take the bus, or get a ride from your neighbor.

INCOME:

- Your father's only income for the month is \$570 from the last paycheck, plus \$818 in savings.

EXPENSES:

- **Rent:** \$380 per month
- **Transportation:** Your father has no car, so you walk or get rides from a neighbor. He pays \$18 a month to take the bus.
- **Health insurance:** You and your father have no health insurance
- **Medical costs:** Your father pays \$30 a month for arthritis medication.
- **Miscellaneous household:** including phone, paper products, cleaning supplies, personal hygiene items, and clothing for you totals \$60 a month

BANK ACCOUNT: You do not have a bank account.

You are . . .

EMILIO PEREZ

AGE: 41

MARITAL STATUS: MARRIED TO ISABEL, 31

CHILDREN: ELISA, 3; RICO, 5 MONTHS

RESIDENCE: TWO-BEDROOM APARTMENT

CALORIES NEEDED PER DAY: EMILIO 2200, ISABEL 2000, ELISA AND RICO 900-1000

BACKGROUND:

You emigrated from Mexico with Isabel six years ago. The two of you decided to come to the United States to work, save money, and start a family – with the belief that you would be able to provide a better life for your family here. During your first few years in the city, you stayed with friends and relatives until you were able to save enough money for a security deposit and first and last months' rent on an apartment. Elisa was born soon after you were able to move into your own one-bedroom apartment. You moved to a two-bedroom apartment after Rico was born.

Even though you have no formal education, you have found stable full-time employment as a restaurant cook. Unfortunately, your job does not offer benefits such as health insurance and vacation time. Isabel worked as a housekeeper, but quit after the children were born. She is currently searching for part-time work to add to your income, but finding affordable day care is difficult. Last year, Elisa got sick. To cover her expenses, you took out a payday loan to cover procedures the free clinic couldn't provide. Elisa is fine, but you've never had enough money to pay back your loans in full. You still pay interest every month to roll over the loans until you can pay off the principal.

The rent for your two-bedroom apartment is more than you would like to spend, but it is ideally located only a few blocks away from your friend who works at the same restaurant. He gives you a ride to work every day since you and Isabel do not own a car.

INCOME:

- You make \$10.25 per hour
- Your monthly income is \$1640

EXPENSES:

- **Rent:** \$1023 a month
- **Health insurance:** You do not have health insurance, but visit a local free clinic when your children need basic care.
- **Interest:** \$172 a month in rollover fees on payday loans
- **Transportation:** You don't have a car, so you share rides or take the bus for \$40 a month.
- **Miscellaneous household:** Including paper products, diapers, clothing, and personal hygiene items is \$225 per month.

BANK ACCOUNT: You have an account at PNC Bank.

You are . . .

ISABEL PEREZ

AGE: 31

MARITAL STATUS: MARRIED TO EMILIO, 41

CHILDREN: ELISA, 3; RICO, 5 MONTHS

RESIDENCE: TWO-BEDROOM APARTMENT

CALORIES NEEDED PER DAY: EMILIO 2200, ISABEL 2000, ELISA AND RICO 900-1000

BACKGROUND:

You emigrated from Mexico with Emilio six years ago. The two of you decided to come to the United States to work, save money, and start a family – with the belief that you would be able to provide a better life for your children here. During your first few years in the city, you stayed with friends and relatives until you were able to save enough money for a security deposit and first and last months' rent on an apartment. Elisa was born soon after you were able to move into your own one-bedroom apartment. You moved to a two-bedroom apartment after Rico was born.

Even though Emilio has no formal education, he has found stable full-time employment as a restaurant cook. Unfortunately, his job does not offer benefits such as health insurance and vacation time. You worked as a housekeeper, but quit after the children were born. You are currently searching for part-time work to add to your income, but finding affordable day care is difficult. Last year, Elisa got sick. To cover her expenses, you took out a payday loan to cover services the free clinic couldn't provide. Elisa is fine, but you've never had enough money to pay back your loans in full. You still pay interest every month to roll over the loans until you can pay off the principal.

The rent for your two-bedroom apartment is more than you would like to spend, but it is ideally located only a few blocks away from Emilio's friend who works at the same restaurant. He gives Emilio a ride to work every day since you do not own a car.

INCOME:

- Emilio earns \$10.25 per hour
- Your monthly income is \$1640

EXPENSES:

- **Rent:** \$1023 a month
- **Health insurance:** You do not have health insurance, but visit a local free clinic when your children need basic care.
- **Interest:** \$172 a month in rollover fees on payday loans
- **Transportation:** You don't have a car, so you share rides or take the bus for \$40 a month.
- **Miscellaneous household:** Including paper products, diapers, clothing, and personal hygiene items is \$225 per month.

BANK ACCOUNT: You have an account at PNC Bank.

You are . . .

KAYLA THORPE

AGE: 19

MARITAL STATUS: SINGLE

CHILDREN: NIKKI, 2

RESIDENCE: RIGHT NOW YOU LIVE IN YOUR CAR, PARKING WHERE YOU CAN FOR THE NIGHT

CALORIES NEEDED PER DAY: KAYLA 2000, NIKKI 1000

BACKGROUND:

To look at you and your 2-year-old, Nikki, people would never guess that you are currently living in your car. You were living with Nikki's father, your boyfriend, but the stress and responsibility of being a young father became too much for him and you felt it was best for both you and Nikki to leave. You stayed with your sister for several weeks so you could save some money and look for an apartment. You did find an inexpensive efficiency apartment that was still a stretch on your part-time hotel desk worker income, especially when you had to come up with the first and last months' rent and a damage deposit. You were able to keep up with the rent for about six months, but then you fell behind after needing car repairs. Soon you were evicted and unable to find other affordable housing.

With housing costs, combined with the costs of child care, you've decided it's simply more affordable to stay in your car. You don't intend on this being a permanent situation. You've looked into subsidized housing, but there is a waiting list at all of the complexes in town. Your sister would like to help more, but you don't want to impose on her and her husband, who are trying to raise their own family in a small apartment. You do use your sister's place during the days you are not working to shower and catch up on sleep.

You earned your high school degree during summer school. You currently work approximately 30 hours a week at the front desk of a local hotel. You'd like to work full time, but the extra income would barely cover the extra day care you'd have to pay for Nikki. You've looked for a better paying job, but without more education and experience good jobs are hard to come by. Your dream is to go back to school so you can provide Nikki with a decent life and be a good example to her. Right now you can't see how to accomplish that.

INCOME:

- You work 30 hours a week as a part-time hotel desk worker for \$10.40 an hour
- Your family's monthly income is \$1248

EXPENSES:

- **Transportation:** \$490 month for car payment, registration, insurance, and gas
- **Health insurance:** You are uninsured
- **Medical costs:** \$25 a month for over-the-counter medications like Children's Tylenol for Nikki
- **Child care:** You pay \$495 a month for subsidized child care
- **Miscellaneous household:** including paper products, diapers, clothing and personal hygiene items is approximately \$207 per month.

BANK ACCOUNT: You have an account at Community State Bank.

You are . . .

NIKKI THORPE

AGE: 2

RESIDENCE: RIGHT NOW YOU LIVE IN YOUR MOTHER'S CAR, PARKING WHERE SHE CAN FOR THE NIGHT

CALORIES NEEDED PER DAY: KAYLA 2000, NIKKI 1000

BACKGROUND:

To look at you and your mother, Kayla, people would never guess that you are currently living in your mom's car. You were living your father but the stress and responsibility of being a young father became too much for him and your mother felt it was best for both of you to leave. You stayed with your aunt for several weeks so your mother could save some money and look for an apartment.

She did find an inexpensive efficiency apartment that was still a stretch on her part-time hotel desk worker income, especially when she had to come up with the first and last months' rent and a damage deposit. She was able to keep up with the rent for about six months, but then fell behind after needing car repairs. Soon you were evicted and unable to find other affordable housing.

With housing costs, combined with the costs of child care, she's decided it's simply more affordable to stay in your car. She doesn't intend on this being a permanent situation. She's looked into subsidized housing, but there is a waiting list at all of the complexes in town. Your aunt would like to help more, but your mom doesn't want to impose on her and her husband, who are trying to raise their own family in a small apartment. You and your mom use your sister's place during the days she is not working to shower and catch up on sleep.

Your mom earned her high school degree during summer school. She currently works approximately 30 hours a week at the front desk of a local hotel. She would like to work full time, but the extra income would barely cover the extra day care she'd have to pay for you. She has looked for a better paying job, but without more education and experience they are hard to come by. Her dream is to go back to school so she can provide you with a decent life and be a good example to you. Right now she can't see how to accomplish that.

INCOME:

- Your mom works 30 hours a week as a part-time hotel desk worker for \$10.40 an hour
- Your family's monthly income is \$1248

EXPENSES:

- **Transportation:** \$490 month for car payment, registration, insurance, and gas
- **Health insurance:** You are uninsured
- **Medical costs:** \$25 a month for over-the-counter medications like Children's Tylenol
- **Child care:** Your mom pays \$495 a month for subsidized child care
- **Miscellaneous household:** including paper products, diapers, clothing and personal hygiene items is approximately \$207 per month.

BANK ACCOUNT: You do not have a bank account.

You are . . .

LINEA HOLT

AGE: 36

MARITAL STATUS: SINGLE

CHILDREN: BRANDON, 10; JESSICA, 8

RESIDENCE: ONE-BEDROOM APARTMENT

CALORIES NEEDED PER DAY: LINEA 2000, BRANDON 1200, JESSICA 1200

BACKGROUND:

Two years ago you were diagnosed with multiple sclerosis, a degenerative neurological disease that causes bouts of fatigue, weakness and poor coordination. Your symptoms are intermittent and it is impossible to predict how long they will last. Consequently you are only able to work for short periods of time and you are generally unable to work when the symptoms of the disease appear.

After two years of trying to find work that you could do given your illness, you signed up with a temporary worker agency. Through this agency you are able to find temporary office jobs when you are feeling healthy enough to work. When you are unable to work you enroll your family in the state's temporary cash assistance program. This month is not a good one for you, and you are receiving the maximum amount of money the program will provide. In times like these you must significantly limit your family expenses. You are enrolled in a federally funded program for low-income families and individuals that provides free medical care to cover the cost of medications you need to control the disease.

When you are not feeling well your physical movement is limited, making it difficult to leave the house or do basic household tasks like grocery shopping or cooking and cleaning. When this happens the workload falls to your children, Brandon and Jessica. You try to assure them that you are able to take care of them, but they see the toll this takes on you when the symptoms flair up.

You have been in the same apartment since your children were born. Your neighborhood has rent control ordinances so your rent is far less than the market-rate housing. The children's father struggled with drug addiction for many years and left the family just after Jessica was born. You have had no contact with him for over five years.

INCOME:

- You are not able to work this month, but the check from the state's temporary cash assistance program was \$565.

EXPENSES:

- **Rent:** \$400 per month
- **Transportation:** You do not own a car, but bus fees cost about \$15 per month.
- **Utilities:** You usually lose phone and utilities in the months when you do not have work.
- **Miscellaneous expenses:** including paper products, laundry and cleaning supplies, personal hygiene items, school supplies totals \$95 per month.

BANK ACCOUNT: You have an account at Bank of America.

You are . . .

BRANDON HOLT

AGE: 10, IN FOURTH GRADE

RESIDENCE: ONE-BEDROOM APARTMENT WITH YOUR MOTHER, LINEA, AND SISTER, JESSICA

CALORIES NEEDED PER DAY: LINEA 2000, BRANDON 1200, JESSICA 1200

BACKGROUND:

Two years ago your mom was diagnosed with multiple sclerosis, a degenerative neurological disease that causes bouts of fatigue, weakness and poor coordination. Her symptoms are intermittent and it is impossible to predict how long they will last. Consequently she is only able to work for short periods of time and generally unable to work when the symptoms of the disease appear.

After two years of trying to find work that she could do given her illness, she signed up with a temporary worker agency. Through this agency she is able to find temporary office jobs when she is feeling healthy enough to work. When she is unable to work she enrolls the family in the state's temporary cash assistance program. This month is not a good one, and your family is receiving the maximum amount of money the program will provide. In times like these expenses are significantly limited. You and your sister qualify for the free school lunch program, and lunch at school is usually your favorite meal each day. Your mom is enrolled in a federally funded program that provides assistance for her medical care because of the disease.

When your mom is not feeling well her physical movement is limited, making it difficult to leave the house or do basic household tasks like grocery shopping or cooking and cleaning. When this happens the workload falls to you and your sister. Your mom tries to assure you that she is able to take care of you, but you see the toll this takes on her when her symptoms flair up.

Your family has been in the same apartment since you were born. The neighborhood has rent-control ordinances so rent is far less than the market-rate housing. Your father struggled with drug addiction for many years and left the family just after Jessica was born. You have had no contact with him for over five years.

INCOME:

- Your mother is not able to work this month, but the check from the state's temporary cash assistance program was \$565.

EXPENSES:

- **Rent:** \$400 per month
- **Transportation:** Your mother does not own a car, but bus fees cost about \$15 per month.
- **Utilities:** Your mother usually loses phone and utilities in the months when she does not have to work.
- **Miscellaneous expenses:** including paper products, laundry and cleaning supplies, personal hygiene items, school supplies totals \$95 per month.

BANK ACCOUNT: You do not have a bank account.

You are . . .

JESSICA HOLT

AGE: 8, IN SECOND GRADE

RESIDENCE: ONE-BEDROOM APARTMENT WITH YOUR MOTHER, LINEA, AND BROTHER, BRANDON

CALORIES NEEDED PER DAY: LINEA 2000, BRANDON 1200, JESSICA 1200

BACKGROUND:

Two years ago your mom was diagnosed with multiple sclerosis, a degenerative neurological disease that causes bouts of fatigue, weakness and poor coordination. Her symptoms are intermittent and it is impossible to predict how long they will last. Consequently she is only able to work for short periods of time and generally unable to work when the symptoms of the disease appear.

After two years of trying to find work that she could do given her illness, she signed up with a temporary worker agency. Through this agency she is able to find temporary office jobs when she is feeling healthy enough to work. When she is unable to work she enrolls the family in the state's temporary cash assistance program. This month is not a good one, and your family is receiving the maximum amount of money the program will provide. In times like these expenses are significantly limited. You and your sister qualify for the free school lunch program, and lunch at school is usually your favorite meal each day. Your mom is enrolled in a federally funded program that provides assistance for her medical care because of the disease.

When your mom is not feeling well her physical movement is limited, making it difficult to leave the house or do basic household tasks like grocery shopping or cooking and cleaning. When this happens the workload falls to you and your sister. Your mom tries to assure you that she is able to take care of you, but you see the toll this takes on her when her symptoms flair up.

Your family has been in the same apartment since you were born. The neighborhood has rent-control ordinances so rent is far less than the market-rate housing. Your father struggled with drug addiction for many years and left the family just after Jessica was born. You have had no contact with him for over five years.

INCOME:

- Your mother is not able to work this month, but the check from the state's temporary cash assistance program was \$565.

EXPENSES:

- **Rent:** \$400 per month
- **Transportation:** Your mother does not own a car, but bus fees cost about \$15 per month.
- **Utilities:** Your mother usually loses phone and utilities in the months when she does not have to work.
- **Miscellaneous expenses:** including paper products, laundry and cleaning supplies, personal hygiene items, school supplies totals \$95 per month.

BANK ACCOUNT: You do not have a bank account.

You are . . .

LUIS MENDOZA

AGE: 35

MARITAL STATUS: MARRIED TO TERESA, 32

CHILDREN: NONE, BUT PLANNING FOR THE FUTURE

RESIDENCE: ONE-BEDROOM APARTMENT

CALORIES NEEDED PER DAY: LUIS 2400, TERESA 2000

BACKGROUND:

You emigrated from Mexico City to the United States with Teresa six years ago. You hoped to work, save money, and start a family – with the belief that you would be able to provide a better life for your children here. Right now, your plans to have children are on hold because you cannot afford to support a family. You have struggled to make ends meet ever since you moved to the States. During your first few years here, you stayed with friends and relatives until you were able to save enough money for a security deposit and first and last months' rent on an apartment.

Both you and your wife have held a number of jobs since you moved here, but you have not always been able to get full-time work. Currently, you work approximately 20 hours a week as a stock handler at a wholesale grocery store. Teresa recently joined a housekeeping agency, where she works full time as a maid. Neither of your employers provides sick days or health care, but you have enrolled in a basic health insurance plan.

This month, you faced a serious crisis when your 1999 Honda broke down. Because you both rely on the car to get to and from work, you had no choice but to pay for major repairs to the engine and brakes.

INCOME:

- You work 20 hours a week and make \$10.25 per hour as a stock handler.
- Teresa works full-time as a maid and makes \$9 an hour.
- Your net monthly income after taxes is \$2260

EXPENSES:

- **Rent:** \$783 per month
- **Transportation:** \$739 for insurance and gas
- **Health insurance:** Both of you are in good health and carry basic health insurance coverage for \$359 a month.
- **Miscellaneous expenses:** including paper products, cleaning supplies, personal hygiene items, uniforms for work, and telephone are \$289 a month

BANK ACCOUNT: You have an account at Bank of America.

You are . . .

TERESA MENDOZA

AGE: 32

MARITAL STATUS: MARRIED TO LUIS, 35

CHILDREN: NONE, BUT PLANNING FOR THE FUTURE

RESIDENCE: ONE-BEDROOM APARTMENT

CALORIES NEEDED PER DAY: LUIS 2400, TERESA 2000

BACKGROUND:

You immigrated to the United States with Luis six years ago from Mexico City. You hoped to work, save money, and start a family – with the belief that you would be able to provide a better life for your children here. Right now, your plans to have children are on hold because you cannot afford to support a family. You have struggled to make ends meet ever since you moved to the States. During your first few years here, you stayed with friends and relatives until you were able to save enough money for a security deposit and first and last months' rent on an apartment.

Both you and your husband have held a number of jobs since you moved here, but Luis has not always been able to get full-time work. Currently, he works, approximately 20 hours a week as a stock handler at a wholesale grocery store. You recently joined a housekeeping agency, where you work full-time as a maid. Neither of your employers provides sick days or health care, but you have enrolled in a basic health insurance plan.

This month, you faced a serious crisis when your 1999 Honda broke down. Because you both rely on the car to get to and from work, you had no choice but to pay for major repairs to the engine and brakes.

INCOME:

- Luis works 20 hours a week and makes \$10.25 per hour as a stock handler.
- You work full-time as a maid and makes \$9 an hour.
- Your net monthly income after taxes is \$2260

EXPENSES:

- **Rent:** \$783 per month
- **Transportation:** \$739 for insurance and gas
- **Health insurance:** Both of you are in good health and carry basic health insurance coverage for \$359 a month.
- **Miscellaneous expenses:** including paper products, cleaning supplies, personal hygiene items, uniforms for work, and telephone are \$289 a month

BANK ACCOUNT: You have an account at Bank of America.

You are . . .

MANUEL GUTIERREZ

AGE: 36

MARITAL STATUS: MARRIED TO FLORA, 33

CHILDREN: JAIME, 12; ANGELA, 9; DESIREE, 4

RESIDENCE: THREE-BEDROOM DUPLEX

**CALORIES NEEDED PER DAY: MANUEL 2000, FLORA 2000, JAIME 1600, ANGELA 1400,
DESIREE 1200**

BACKGROUND:

You were born in Guatemala, but you came to the United States as a child with your family who were farm laborers. You grew up in southern California and met Flora in the small farming community where she was born. The two of you were married shortly after she graduated from high school. At first you moved around quite a bit, since your family relied on finding seasonal work. Flora wanted more stability, so eventually you settled down six years ago, but the rest of your family kept moving.

You still work in the fields during harvest season, but struggle to find a job in one place year-round. You currently work at a food processing plant, but because of recent budget cutbacks, you are only able to work 20 hours a week. Because you are part-time you receive no benefits. Flora has been working as a receptionist at a local office building for the past two years. She is able to receive benefits through her work, including health insurance that covers the entire family.

Your family has lived in a few apartment complexes in the past, but now that the children are getting older, you sensed the need for more space and moved into the duplex. Flora's work hours complement the children's school schedule, but you do have to pay for Desiree's day care when you both are working. You have one family car, which you usually keep during the day.

INCOME:

- You work 20 hours a week at a local processing plant for \$9.10 an hour.
- Flora's receptionist position earns \$12.15 an hour.
- Your family's monthly income after taxes is \$2,142

EXPENSES:

- **Rent:** \$1000 per month (including utilities) for a three-bedroom duplex
- **Transportation:** The monthly car payment is \$200 plus \$100 for insurance, registration and gas for a total of \$300 per month
- **Health insurance:** Flora pays a \$225 premium each month to cover the family under her employer's insurance plan.
- **Day care:** \$300 a month for 4-year-old Desiree
- **Miscellaneous expenses:** including paper products, laundry, cleaning supplies, clothing and personal hygiene, phone and school supplies, you spend approximately \$180 per month.

BANK ACCOUNT: You and Flora share an account at U.S. Bank.

You are . . .

FLORA GUTIERREZ

AGE: 33

MARITAL STATUS: MARRIED TO MANUEL, 36

CHILDREN: JAIME, 12; ANGELA, 9; DESIREE, 4

RESIDENCE: THREE-BEDROOM DUPLEX

**CALORIES NEEDED PER DAY: MANUEL 2000, FLORA 2000, JAIME 1600, ANGELA 1400,
DESIREE 1200**

BACKGROUND:

You grew up in a farming community in southern California where you met Manuel, who came to the United States with his family from Guatemala. The two of you were married shortly after you graduated from high school. At first you moved around quite a bit, since he was from a family of migrant laborers who relied on finding seasonal work. You wanted more stability, so eventually you settled down six years ago, but the rest of his family kept moving.

Manuel still works in the fields during harvest season, but struggles to find a job in one place year-round. He currently works at a food processing plant, but because of recent budget cutbacks, he is only able to work 20 hours a week. Because he is part-time he receives no benefits. But you have been working as a receptionist at a local office building for the past two years. You are able to receive benefits through your work, including health insurance that covers the entire family.

Your family has lived in a few apartment complexes in the past, but now that the children are getting older, you sensed the need for more space and moved into the duplex. Your work hours complement the children's school schedule, but you do have to pay for Desiree's day care when you and Manuel are working. You have one family car, which Manuel usually keeps during the day.

INCOME:

- Your receptionist position earns \$12.15 an hour.
- Manuel works 20 hours a week at a local processing plant for \$9.10 an hour.
- Your family's monthly income after taxes is \$2,142

EXPENSES:

- **Rent:** \$1000 per month (including utilities) for a three-bedroom duplex
- **Transportation:** The monthly car payment is \$200 plus \$100 for insurance, registration and gas for a total of \$300 per month
- **Health insurance:** Flora pays a \$225 premium each month to cover the family under her employer's insurance plan.
- **Day care:** \$300 a month for 4-year-old Desiree
- **Miscellaneous expenses:** including paper products, laundry, cleaning supplies, clothing and personal hygiene, phone and school supplies, you spend approximately \$180 per month.

BANK ACCOUNT: You and Manuel share an account at U.S. Bank.

You are . . .

MARY READER

AGE: 37

MARITAL STATUS: DIVORCED

CHILDREN: DUSTIN, 12; LUKE, 8

RESIDENCE: THREE-BEDROOM HOUSE

CALORIES NEEDED PER DAY: MARY 2000, DUSTIN 1600, LUKE 1400

BACKGROUND:

You moved to the area when Dustin was two and now consider it your home. After high school you went to a two-year college to get your associates degree in accounting. You met Mark during school and got married when you were 22. A couple years later you had Dustin and tried to continue working, but eventually decided to stay home. Five years ago your marriage ended in divorce and your husband left town. You suddenly had to find a job and support your sons, despite not having been in the workforce for a significant period of time. You started working at a local plant just to pay the bills and three years ago you found a job as an office manager at a local insurance office. You like your boss, work environment, and the fact that your schedule fits well with the boys' school schedule.

You still live in the three-bedroom house you and Mark bought when you moved here, but you have to buy out your ex-husband's share in addition to the regular mortgage payment. There is not reliable public transportation, so you have to have a car. You nearly have your Ford Escort paid off. You receive health insurance through your job and pay a monthly premium.

INCOME:

- You make \$9.00 an hour as an office manager.
- After taxes, your family's net monthly income is \$1,467.

EXPENSES:

- **Mortgage:** \$650 per month
- **Utilities:** \$125 per month
- **Transportation:** For the car payment you pay \$212 per month. Gas and insurance cost \$140 a month
- **Health insurance:** You have insurance through your job and you pay a \$60 premium each month for your family.
- **Miscellaneous expenses:** including paper products, laundry, cleaning supplies, clothing for the boys and personal hygiene, phone and school supplies, you spend approximately \$140 per month.

BANK ACCOUNT: You have an account at Bank of America.

You are . . .

DUSTIN READER

AGE: 12

RESIDENCE: THREE-BEDROOM HOUSE WITH YOUR MOTHER, MARY, 37 AND BROTHER, LUKE, 8

CALORIES NEEDED PER DAY: MARY 2000, DUSTIN 1600, LUKE 1400

BACKGROUND:

Your parents moved to the area when you were 2 years old and it is the only home you really know. After high school your mother went to a two-year college where she met your father; they eventually got married. Your mother tried to work for a bit after she gave birth to you, but eventually decided to stay home. Five years ago your parents got divorced and your father left town. You hardly ever see him and you miss him a lot. After your father left, your mother tried to find work to support you and your brother. She has an associate's degree in accounting, but she has not had recent work experience. At first she started working at a local plant just to pay the bills and three years ago she found a job as an office manager at a local insurance office. She likes her boss, work environment, and the fact that her schedule fits well with your school schedule. She gets off work at 4:30, so you and your brother usually play at school or go to a friend's house until she gets home from work.

You still live in the three-bedroom house your parents bought when they moved here, and even though your parents are divorced, your mother is completely responsible for the full mortgage payment. There is not reliable public transportation, so your mom drives her own vehicle, a Ford Escort, which she has nearly paid off. Your mom gets health insurance for the family through her work and pays a monthly premium.

INCOME:

- Your mom makes \$9.00 an hour as an office manager.
- After taxes, your family's net monthly income is \$1467.

EXPENSES:

- **Mortgage:** \$650 per month
- **Utilities:** \$125 per month
- **Transportation:** For the car payment your mom pays \$212 per month. Gas and insurance cost \$140 a month
- **Health insurance:** Your mom's job gives you and your brother coverage and she pays \$60 premium each month for everyone in your family.
- **Miscellaneous expenses:** including paper products, laundry, cleaning supplies, clothing for you and your brother and personal hygiene, phone and school supplies, your mom spends approximately \$140 per month.

BANK ACCOUNT: You do not have a bank account.

You are . . .

LUKE READER

AGE: 8

RESIDENCE: THREE-BEDROOM HOUSE WITH YOUR MOTHER, MARY, 37 AND BROTHER, DUSTIN, 12

CALORIES NEEDED PER DAY: MARY 2000, DUSTIN 1600, LUKE 1400

BACKGROUND:

Your parents moved to the area when you were 2 years old and it is the only home you really know. After high school your mother went to a two-year college where she met your father; they eventually got married. Your mother tried to work for a bit after she gave birth to you, but eventually decided to stay home. Five years ago your parents got divorced and your father left town. You hardly ever see him and you miss him a lot. After your father left, your mother tried to find work to support you and your brother. She has an associate's degree in accounting, but she has not had recent work experience. At first she started working at a local plant just to pay the bills and three years ago she found a job as an office manager at a local insurance office. She likes her boss, work environment, and the fact that her schedule fits well with your school schedule. She gets off work at 4:30, so you and your brother usually play at school or go to a friend's house until she gets home from work.

You still live in the three-bedroom house your parents bought when they moved here, and even though your parents are divorced, your mother is completely responsible for the full mortgage payment. There is not reliable public transportation, so your mom drives her own vehicle, a Ford Escort, which she has nearly paid off. Your mom gets health insurance for the family through her work and pays a monthly premium.

INCOME:

- Your mom makes \$9.00 an hour as an office manager.
- After taxes, your family's net monthly income is \$1467.

EXPENSES:

- **Mortgage:** \$650 per month
- **Utilities:** \$125 per month
- **Transportation:** For the car payment your mom pays \$212 per month. Gas and insurance cost \$140 a month
- **Health insurance:** Your mom's job gives you and your brother coverage and she pays \$60 premium each month for everyone in your family.
- **Miscellaneous expenses:** including paper products, laundry, cleaning supplies, clothing for you and your brother and personal hygiene, phone and school supplies, your mom spends approximately \$140 per month.

BANK ACCOUNT: You do not have a bank account.

You are . . .

MICHELLE JAMES

AGE: 27

MARITAL STATUS: SINGLE, LIVING WITH BOYFRIEND, ANTON, 28

CHILDREN: JORDAN, 3; MICHAEL, 2; AND ASHLEIGH, 7 MONTHS

RESIDENCE: TWO-BEDROOM APARTMENT

**CALORIES NEEDED PER DAY: MICHELLE 2000, ANTON 2000, JORDAN 1000, MICHAEL 1000,
ASHLEIGH 600**

BACKGROUND:

You moved to town about four years ago, when your boyfriend Anton moved here to be near his family. Shortly after that he took a job as a mechanic. Things were going well for a few years, but shortly after Ashleigh was born Anton was in an accident at work which disabled him and left him unable to work.

The loss of his income has been acutely realized in the past few months. He receives a monthly disability check and you've applied to receive funds through the state family investment plan (through Temporary Assistance to Needy Families). You must find a job within six months in order to be in compliance with this plan. Until now you have been the primary caregiver for the children. Because of the accident, Anton is now unable to lift more than 20 pounds and cannot care for the children adequately on his own. Anton's sister helps watch the children occasionally, but because of her job she can't commit to watching them full-time. Since you have to find work within the next few months you are looking for a job that would give you the flexibility to allow you to care for the children when you can't find coverage.

Meanwhile the expenses continue to add up. You have a car but the battery died and you can't afford to replace it. Nor can you continue to afford the insurance. For transportation you usually walk, get rides from Anton's family, or use the bus. You do not have health insurance, and usually rely on over-the-counter medicine for treatment. Anton has been trying to limit pain medication for his injury to keep expenses in check, but this, along with miscellaneous expenses for the children, has started to add up.

INCOME:

- Anton receives a disability check for \$550 each month.
- You receive \$374 each month from the state family investment plan.
- Your family's monthly income after taxes is \$924.

EXPENSES:

- **Rent:** \$545 per month (including utilities) for a two-bedroom apartment
- **Transportation:** You pay \$18 per month to take the bus.
- **Medical costs:** You pay about \$110 per month for over-the-counter medication
- **Miscellaneous expenses:** including paper products, laundry, diapers, clothing and personal hygiene for you and your family amounts to approximately \$145 per month.

BANK ACCOUNT: You have an account at U.S. Bank.

You are . . .

ANTON KING

AGE: 28

MARITAL STATUS: SINGLE, LIVING WITH GIRLFRIEND, MICHELLE, 27

CHILDREN: JORDAN, 3; MICHAEL, 2; AND ASHLEIGH, 7 MONTHS

RESIDENCE: TWO-BEDROOM APARTMENT

**CALORIES NEEDED PER DAY: MICHELLE 2000, ANTON 2000, JORDAN 1000, MICHAEL 1000,
ASHLEIGH 600**

BACKGROUND:

You moved back to your hometown about four years ago to be near your family, and your girlfriend Michelle moved with you. Shortly after arriving you took a job as a mechanic. You and Michelle had two boys and things were going well for a few years, but shortly after Ashleigh was born you were in an accident at work which left you disabled and unable to work.

The loss of your income has been acutely realized in the past few months. You receive a monthly disability check and Michelle applied to receive funds through the state family investment plan (through Temporary Assistance to Needy Families). She must find a job within six months in order to be in compliance with this plan. Until now she has been the primary caregiver for the children. Because of the accident, you are now unable to lift more than 20 pounds and cannot care for the children adequately on your own. Your sister helps watch the children occasionally, but because of her job she can't commit to watching them full-time. Since she has to find work within the next few months, she is looking for a job that would give her the flexibility to allow her to care for the children when she can't find coverage.

Meanwhile the expenses continue to add up. You have a car but the battery died and you can't afford to replace it. Nor can you continue to afford the insurance. For transportation Michelle usually walks, gets rides from your family, or uses the bus. No one in the family has health insurance, and you usually rely on over-the-counter medicine for treatment. You have been trying to limit pain medication for your injury to keep expenses in check, but this, along with miscellaneous expenses for the children, has started to add up.

INCOME:

- You receive a disability check for \$550 each month.
- Michelle receives \$374 each month from the state family investment plan.
- Your family's monthly income after taxes is \$924.

EXPENSES:

- **Rent:** \$545 per month (including utilities) for a two-bedroom apartment
- **Transportation:** Michelle pays \$18 per month to take the bus.
- **Medical costs:** You pay about \$110 per month for over-the-counter medication
- **Miscellaneous expenses:** including paper products, laundry, diapers, clothing and personal hygiene for you and your family amounts to approximately \$145 per month.

BANK ACCOUNT: You have an account at U.S. Bank.

You are . . .

TOM MANNING

AGE: 60

MARITAL STATUS: MARRIED TO HEATHER, 61

CHILDREN: SAM, 29 AND SHEILA, 31 (BOTH LIVE ON THEIR OWN ACROSS THE COUNTRY)

RESIDENCE: A THREE-BEDROOM HOME THAT HEATHER'S FATHER BUILT

CALORIES NEEDED PER DAY: TOM 2000, HEATHER 2000

BACKGROUND:

Since you and Heather have been married for 34 years and you are both from the area, you were glad you could bring your children up with a lot of family nearby. You spent 34 years in law enforcement, and Heather worked as a beautician. About 10 years ago Heather's mother, the last remaining of both your parents, passed away. Having both children out of the house made it easy to move into Heather's family's house.

You had been looking forward to retirement, but the economic downturn slashed your pension. Between that and a few bad investments, you were suddenly facing an economic uncertainty that was previously foreign to you. On top of that, you injured your back a year ago, which significantly limits your ability to work. Heather doesn't make much as a beautician, but it helps. This past year you've been frustrated by the situation and angry about past decisions you've made. You once took pride in the fact that you always provided for your family, but feel humbled by your current situation.

Two months ago Heather brought home a brochure from a recruiter, who works to sign participants up for food stamps (now SNAP). You didn't want to apply at first, but eventually realized this would be a lifeline for you and Heather. You completed the application and started receiving benefits this month, immediately noticing the difference this makes. Because you already have benefits you don't need to visit the Human Services office during the simulation.

INCOME:

- You get a pension check for \$624 each month.
- Heather makes \$8.50 an hour as a beautician, working 25 hours a week.
- Your monthly SNAP benefit is \$132.
- Your total monthly income is \$1606.

EXPENSES:

- **Mortgage:** \$650 per month
- **Utilities:** \$180 per month
- **Transportation:** Your car is paid off. Gas and insurance cost \$160 a month.
- **Health insurance:** You pay \$120 a month for health insurance.
- **Miscellaneous expenses:** including paper products, laundry, cleaning supplies, phone, and over-the-counter medication you spend approximately \$170 per month.

BANK ACCOUNT: You have an account at U.S. Bank.

You are . . .

HEATHER MANNING

AGE: 61

MARITAL STATUS: MARRIED TO TOM, 60

CHILDREN: SAM, 29 AND SHEILA, 31 (BOTH LIVE ON THEIR OWN ACROSS THE COUNTRY)

RESIDENCE: A THREE-BEDROOM HOME THAT HEATHER'S FATHER BUILT

CALORIES NEEDED PER DAY: TOM 2000, HEATHER 2000

BACKGROUND:

Since you and Tom have been married for 34 years and you are both from the area, you were glad you could bring your children up with a lot of family nearby. Tom spent 34 years in law enforcement, and you worked as a beautician. About 10 years ago your mother, the last remaining of both your parents, passed away. Having both children out of the house made it easy to move into your family's house.

Tom had been looking forward to retirement, but the economic downturn slashed his pension. Between that and a few bad investments, he was suddenly facing an economic uncertainty that was previously foreign to you both. On top of that, he injured his back a year ago, which significantly limits his ability to work. You don't make much as a beautician, but it helps. This past year Tom has been frustrated by the situation and angry about past decisions he's made. He once took pride in the fact that he always provided for his family, but feels humbled by the current situation.

Two months ago you brought home a brochure from a recruiter, who works to sign participants up for food stamps (now SNAP). Tom didn't want to apply at first, but you eventually helped him realize this would be a lifeline. You completed the application and started receiving benefits this month, immediately noticing the difference this makes. Because you already have benefits you don't need to visit the Human Services office during the simulation.

INCOME:

- Tom gets a pension check for \$624 each month.
- You make \$8.50 an hour as a beautician, working 25 hours a week.
- Your monthly SNAP benefit is \$132.
- Your total monthly income is \$1606.

EXPENSES:

- **Mortgage:** \$650 per month
- **Utilities:** \$180 per month
- **Transportation:** Your car is paid off. Gas and insurance cost \$160 a month.
- **Health insurance:** You pay \$120 a month for health insurance.
- **Miscellaneous expenses:** including paper products, laundry, cleaning supplies, phone, and over-the-counter medication you spend approximately \$170 per month.

BANK ACCOUNT: You have an account at U.S. Bank.

SECTION D:

FOOD CARDS FOR GROCERY STORE

GREEN BEANS



Calories per can: **125**
Servings per can: 5
Calories per serving: 25
Cost: \$2.69

PASTA



Calories per box: **3,200**
Servings per box: 16
Calories per serving: 200
Cost: \$2.39

SAUCE



Calories per jar: **420**
Servings per jar: 6
Calories per serving: 70
Cost: \$3.69

BEANS



Calories per can: **280**
Servings per can: 3.5
Calories per serving: 80
Cost: \$0.89

CHEESE



Calories per block: **1,000**
Servings per block: 5
Calories per serving: 200
Cost: \$2.20

CHIPS



Calories per bag: **560**
Servings per bag: 1
Calories per serving: 560
Cost: \$2.99

FISH



Calories per fish: **300**
Servings per fish: 2
Calories per serving: 150
Cost: \$4.61

MILK



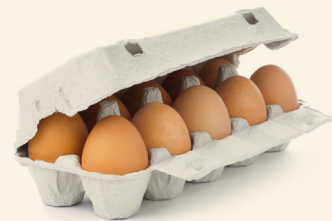
Calories per carton: **1,040**
Servings per carton: 8
Calories per serving: 130
Cost: \$1.59

RICE



Calories per bag: **4,000**
Servings per bag: 25
Calories per serving: 160
Cost: \$2.09

EGGS



Calories per box: **1,080**
Servings per box: 12
Calories per serving: 90
Cost: \$1.15

APPLE



Total Calories: **130**
Servings: 1
Calories per serving: 130
Cost: \$1.30

BREAD



Calories per loaf: **1,680**
Servings per loaf: 24
Calories per serving: 70
Cost: \$2.12

CHICKEN



Total calories: **2,160**
Servings: 6
Calories per serving: 360
Cost: \$9.81

COOKIES



Calories per box: **880**
Servings per box: 8
Calories per serving: 110
Cost: \$2.59

SECTION E:

FOOD CARDS FOR PANTRY

GREEN BEANS



Calories per can: 125
Servings per can: 5
Calories per serving: 25

PASTA



Calories per box: 3,200
Servings per box: 16
Calories per serving: 200

SAUCE



Calories per jar: 420
Servings per jar: 6
Calories per serving: 70

BEANS



Calories per can: 280
Servings per can: 3.5
Calories per serving: 80

PEANUT BUTTER



Calories per jar: 3,200
Servings per jar: 16
Calories per serving: 200

JAM



Calories per jar: 2,250
Servings per jar: 45
Calories per serving: 50

CANNED TUNA



Calories per can: 186
Servings per can: 5
Calories per serving: 37

DRIED CEREAL



Calories per box: 1,840
Servings per box: 8
Calories per serving: 230

RICE



Calories per bag: 4,000
Servings per bag: 25
Calories per serving: 160

CARTON OF RAISINS



Calories per carton: 2,210
Servings per carton: 17
Calories per serving: 130

APPLE SAUCE



Total Calories per jar: 450
Servings: 5
Calories per serving: 90

BREAD



Calories per loaf: 1,680
Servings per loaf: 24
Calories per serving: 70

CANNED CHILI



Total calories: 746
Servings: 2
Calories per serving: 373

PUDDING CUPS



Calories per packet: 440
Servings per packet: 4
Calories per serving: 110

SECTION F:

DEBIT CARDS



Monthly income: \$1187

Monthly food budget: \$60

Weekly food budget: \$15

BORIS IVANOVSKA

Monthly income: \$1187

Monthly food budget: \$60

Weekly food budget: \$15

BORIS IVANOVSKA

Monthly income: \$1274

Monthly food budget: \$170

Weekly food budget: \$42.5

BRENDA KILMER

Monthly income: \$1274

Monthly food budget: \$170

Weekly food budget: \$42.5

BRENDA KILMER

Monthly income: \$2992

Monthly food budget: \$120

Weekly food budget: \$30

BRIAN CARLSON

Monthly income: \$2992

Monthly food budget: \$120

Weekly food budget: \$30

BRIAN CARLSON

Monthly income: \$2992

Monthly food budget: \$120

Weekly food budget: \$30

JENNY CARLSON

Monthly income: \$2992

Monthly food budget: \$120

Weekly food budget: \$30

JENNY CARLSON



Monthly income: \$825
Monthly food budget: \$80
Weekly food budget: \$20

CLARA PARKER

Monthly income: \$825
Monthly food budget: \$80
Weekly food budget: \$20

CLARA PARKER

Monthly income: \$570
Monthly food budget: \$82
Weekly food budget: \$20.5

DWAYNE TAYLOR

Monthly income: \$570
Monthly food budget: \$82
Weekly food budget: \$20.5

DWAYNE TAYLOR

Monthly income: \$1640
Monthly food budget: \$180
Weekly food budget: \$45

EMILIO PEREZ

Monthly income: \$1640
Monthly food budget: \$180
Weekly food budget: \$45

EMILIO PEREZ

Monthly income: \$1248
Monthly food budget: \$120
Weekly food budget: \$30

KAYLA THORPE

Monthly income: \$1248
Monthly food budget: \$120
Weekly food budget: \$30

KAYLA THORPE



Monthly income: \$565
Monthly food budget: \$55
Weekly food budget: \$13.75

LINEA HOLT

Monthly income: \$565
Monthly food budget: \$55
Weekly food budget: \$13.75

LINEA HOLT

Monthly income: \$2260
Monthly food budget: \$90
Weekly food budget: \$22.5

LUIS MENDOZA

Monthly income: \$2260
Monthly food budget: \$90
Weekly food budget: \$22.5

LUIS MENDOZA

Monthly income: \$2040
Monthly food budget: \$137
Weekly food budget: \$34.25

MANUEL GUTIERREZ

Monthly income: \$2040
Monthly food budget: \$137
Weekly food budget: \$34.25

MANUEL GUTIERREZ

Monthly income: \$1467
Monthly food budget: \$194
Weekly food budget: \$48.5

MARY READER

Monthly income: \$1467
Monthly food budget: \$194
Weekly food budget: \$48.5

MARY READER



Monthly income: \$924

Monthly food budget: \$106

Weekly food budget: \$26.5

MICHELLE JAMES

Monthly income: \$924

Monthly food budget: \$106

Weekly food budget: \$26.5

MICHELLE JAMES

Monthly income: \$1606

Monthly food budget: \$326

Weekly food budget: \$81.5

TOM MANNING

Monthly income: \$1606

Monthly food budget: \$326

Weekly food budget: \$81.5

TOM MANNING

SECTION G:

MEAL PLANNING GUIDE

FOOD FOR A WEEK: MEAL PLANNING

Now that you have purchased and gathered your food, it is time for you to plan your meals for the week. To begin the process, take the total number of calories that you need in a day, and divide that number by three (for every meal that you will have that day). Your task is to put together a meal plan that will ensure that you receive enough calories for each meal. Use the table below to organize a meal plan:

Total calories needed per week: _____ Total calories needed per day: _____ Total calories needed per meal: _____

MEAL	FOOD	QUANTITY	TOTAL CALORIES
Monday	Example: eggs	2	180 calories
Breakfast	_____		_____
Lunch	_____		_____
Dinner	_____		_____
			Total calories: _____
			Total calories needed: _____
Tuesday			
Breakfast	_____		_____
Lunch	_____		_____
Dinner	_____		_____
			Total calories: _____
			Total calories needed: _____
Wednesday			
Breakfast	_____		_____
Lunch	_____		_____
Dinner	_____		_____
			Total calories: _____
			Total calories needed: _____

Thursday			
Breakfast	_____		_____
	_____		_____
Lunch	_____		_____
	_____		_____
Dinner	_____		_____
	_____		_____
			Total calories: _____
			Total calories needed: _____
Friday			
Breakfast	_____		_____
	_____		_____
Lunch	_____		_____
	_____		_____
Dinner	_____		_____
	_____		_____
			Total calories: _____
			Total calories needed: _____
Saturday			
Breakfast	_____		_____
	_____		_____
Lunch	_____		_____
	_____		_____
Dinner	_____		_____
	_____		_____
			Total calories: _____
			Total calories needed: _____
Sunday			
Breakfast	_____		_____
	_____		_____
Lunch	_____		_____
	_____		_____
Dinner	_____		_____
	_____		_____
			Total calories: _____
			Total calories needed: _____

SECTION H:

STATE WEBSITES FOR BENEFIT (SNAP)

APPLICATIONS

STATE WEBSITES FOR BENEFIT (SNAP) APPLICATIONS

This section contains links to the department in each state that oversees the SNAP application process. From here you should be able to access state SNAP applications. Links are active as of January 2014. If links are broken a web search for SNAP and your state, should yield the information you are looking for. A helpful overview can also be found from the Center on Budget and Policy Priorities: <http://www.cbpp.org/cms/?fa=view&id=618>.

STATE/TERRITORY	SNAP APPLICATION
Alabama	Department of Human Resources http://www.dhr.alabama.gov/
Alaska	Department of Health and Social Services http://dhss.alaska.gov/Pages/default.aspx
Arizona	Department of Economic Security https://www.azdes.gov/
Arkansas	Department of Human Services http://humanservices.arkansas.gov/Pages/default.aspx
California	http://www.calfresh.ca.gov/
Colorado	http://www.colorado.gov/cs/Satellite/CDHS-SelfSuff/CBON/1251580884676
Connecticut	Department of Social Services http://www.ct.gov/dss/site/default.asp
Delaware	Division of Social Services https://assist.dhss.delaware.gov/
District of Columbia	Department of Human Services http://dhs.dc.gov/
Florida	Florida Department of Children and Families http://www.myflfamilies.com/service-programs/access-florida-food-medical-assistance-cash
Georgia	Department of Human Services https://dhs.georgia.gov/
Guam	Department of Public Health and Social Services http://www.dphss.guam.gov/
Hawaii	Department of Human Services http://humanservices.hawaii.gov/
Idaho	Department of Health and Welfare http://healthandwelfare.idaho.gov/

Illinois	Illinois Department of Human Services http://www.dhs.state.il.us/page.aspx?
Indiana	Family and Social Services Administration http://www.in.gov/fssa/dfr/2691.htm
Iowa	Iowa Department of Human Services http://www.dhs.state.ia.us/
Kansas	Department for Children and Families http://www.dcf.ks.gov/Pages/default.aspx
Kentucky	Cabinet for Health and Family Services http://chfs.ky.gov/
Louisiana	Department of Children and Family Services http://www.dss.louisiana.gov/
Maine	Department of Health and Human Services http://www.dss.louisiana.gov/
Maryland	Department of Human Resources http://www.dhr.state.md.us/blog/
Massachusetts	Health and Human Services http://www.mass.gov/eohhs/
Michigan	Department of Human Services http://www.michigan.gov/dhs/
Minnesota	Department of Human Services http://mn.gov/dhs/
Mississippi	Department of Human Services http://www.mdhs.state.ms.us/
Missouri	Department of Social Services http://www.dss.mo.gov/
Montana	Public Health and Human Services http://www.dphhs.mt.gov/
Nebraska	Health and Human Services http://dhhs.ne.gov/Pages/default.aspx
Nevada	Division of Welfare and Support Services https://dwss.nv.gov/
New Hampshire	Department of Health and Human Services http://www.dhhs.state.nh.us/

New Jersey	Department of Human Services http://www.state.nj.us/humanservices/
New Mexico	Human Services Department http://www.hsd.state.nm.us/
New York	Department of Social Services http://www.nyc.gov/html/hra/html/home/home.shtml
North Carolina	Division of Social Services http://www.ncdhhs.gov/dss/foodstamp/index.htm
North Dakota	Department of Human Services http://www.nd.gov/dhs/
Ohio	Department of Job and Family Services http://jfs.ohio.gov/
Oklahoma	Department of Human Services http://www.okdhs.org/
Oregon	Department of Human Services http://www.oregon.gov/dhs/Pages/index.aspx
Pennsylvania	Department of Public Welfare http://www.dpw.state.pa.us/
Rhode Island	Department of Human Services http://www.dhs.ri.gov/
South Carolina	Department of Social Services https://dss.sc.gov/
South Dakota	Department of Social Services http://dss.sd.gov/
Tennessee	Department of Human Services http://www.tn.gov/foodstamps
Texas	Health and Human Services Commission http://www.hhsc.state.tx.us/
Utah	http://jobs.utah.gov/customereducation/services/foodstamps/
Vermont	Department for Children and Families http://dcf.vermont.gov/
Virginia	Department of Social Services http://www.dss.virginia.gov/

Washington	Department of Social and Health Services http://www.dshs.wa.gov/
West Virginia	Health and Human Resources http://www.wvdhhr.org/
Wisconsin	Department of Health Services http://www.dhs.wisconsin.gov/
Wyoming	Department of Family Services http://dfsweb.wyo.gov/home/contact-us
Virgin Islands	http://www.fns.usda.gov/snap/outreach/states/virgin-islands.htm

SECTION I:

SNAP BENEFIT CHART

SNAP BENEFIT CHART

This chart shows the benefit breakdown for each of the family profiles. The weekly amount can be written on the back of the debit card following the completion of the application at the benefits office. This can be added to the weekly food budget amount. The addition of the SNAP benefit and its effects on a family's weekly budget may be an interesting point of discussion after the simulation.

You may wish to review your state SNAP eligibility requirements or the annual updated poverty guidelines² put out by the U.S. Department of Health and Human Services. These guidelines are used to determine eligibility for federal programs. As these guidelines change you may wish to calculate the benefit amount for yourself.

FAMILY	BENEFIT (\$)	WEEKLY BREAKDOWN (\$)
Ivanovska	241	60.25
Kilmer	257	64.25
Carlson	146	36.5
Parker	302	75.5
Taylor	282	70.5
Perez	456	114
Thorpe	260	65
Holt	470	117.5
Mendoza	No benefit	
Gutierrez	607	151.75
Reader	138	54.5
James	602	150.5
Manning	132	33

SECTION J:

LINKS TO ADDITIONAL RESOURCES

LINKS TO ADDITIONAL RESOURCES

United States Department of Agriculture (USDA) Economic Research Service

<http://www.ers.usda.gov/data-products/supplemental-nutrition-assistance-program-%28snap%29-data-system/go-to-the-map.aspx#.UtW3Zp5dWSo>

This page illustrates the number of SNAP recipients in each county. The most current map is based on data from 2011.

Slate's interactive tool for SNAP statistics

http://www.slate.com/articles/news_and_politics/map_of_the_week/2013/04/food_stamp_recipients_by_county_an_interactive_tool_showing_local_snap_data.html

This informative site allows you to search by ZIP code and then details the number of people receiving SNAP benefits, the percentage of the total county population receiving benefits, and the total amount paid out in benefits and the average benefit. It also shows the growth of the percentage of the population receiving benefits.

USDA Food and Nutrition Service Data and Statistics

www.fns.usda.gov/data-and-statistics

Includes breakdowns of SNAP and other food assistance programs into monthly performance reports that include the number of recipients and the average benefit.

Social Security Administration

www.socialsecurity.gov/pubs/EN-05-10101.pdf

Frequently asked questions about who is eligible for SNAP and what the application process entails based on the federal guidelines. Keep in mind that although SNAP is a federally funded program, the benefits and guidelines vary from state to state or even county to county.

USDA Facts About SNAP

www.fns.usda.gov/snap/applicant_recipients/facts.htm

More detailed information about eligibility, application and rights and responsibilities of recipients.

Feeding America - Food Insecurity

<http://feedingamerica.org/hunger-in-america/hunger-studies/map-the-meal-gap.aspx>

What does food insecurity look like where you live? Use this map to see where people have inconsistent access to enough food and learn more about what it means to be food insecure.

USDA's Food Access Research Atlas

www.ers.usda.gov/data-products/food-access-research-atlas.aspx#.UguokZlp_mt

This portal connects to the USDA's new research atlas which is an update of the old "Food Desert Locator." The maps are based on census data and can be layered with different indicators of food access including distance to supermarkets and household vehicle access.

ENDNOTES

¹ Alisha Coleman-Jensen, Mark Nord, Margaret Andrews, Steven Carlson, "Household Food Security in the United States in 2011," USDA Economic Research Report 141, www.ers.usda.gov/media/884525/err141.pdf (2012).

² <http://aspe.hhs.gov/poverty/13poverty.cfm>