



Module 7: Understanding Poverty in the United States

Summary

The purpose of this training module is to provide counties with the resources necessary to provide an introductory training on poverty.

This module includes:

- A downloadable link to the 10-minute “Understanding Poverty in the United States” video,
- A lesson plan outline/agenda for conducting a training,
- A written overview “Understanding Poverty in the United States”, upon which the video is based, that includes links to data and online resources, and
- A Learning Guide designed to be used by a facilitator working with one or more learners to reinforce the training content and enhance the learning experience. Though designed to be used by a facilitator, the Learning Guide can be easily adapted to be used by individual learners.

How to use this training module:

These materials may be incorporated into an existing employee orientation or induction training, as a component of an expanded Foundations of Human Services training series, or as a stand-alone training.

The 10-minute Understanding Poverty in the United States video may be downloaded into the agency’s learning management system, or be streamed online using the internet, and may be used as part of a classroom-based training or viewed by individual learners at their desk.

The written overview serves as the basis for the training video and provides more in-depth information along with examples to illustrate key concepts. For each key theme discussed, there are links to online resources such as interactive websites, videos and documentaries, and data sources. It may serve as a resource for a trainer or facilitator or be provided directly to the learner.

The Learning Guide is designed to support and enhance the learning experience. Whether used by a trainer in a classroom setting, a supervisor meeting one-on-one with an employee, or a facilitator to guide a group discussion, the Learning Guide offers discussion prompts, suggests considerations for self-reflection, and provides ideas for the learner to enhance their practice.

Link to Downloadable Video: <https://vimeo.com/271192862> (Password: MA)

A Bay Area Social Services Consortium Project

Developed by Evelyn Hengeveld-Bidmon – BASSC Consultant, in collaboration with the Bay Area Human Resources Committee and the Mack Center on Nonprofit and Public Sector Management in the Human Services, School of Social Welfare, University of California, Berkeley

Module 7: Understanding Poverty in the United States

Overview

Introduction

The American Dream is a concept deeply rooted in our collective psyche. However, for many, that dream seems out of reach - just covering basic human needs such as food, shelter, and access to health care and an education proves challenging. In fact, for over 41 million Americans, the official number of people living at or below the federal poverty level in 2016, the ability to meet basic needs may seem nearly unattainable. Many millions more are one financial blow or piece of bad luck away from falling into poverty. In fact, some experts calculate that number to be up to 50% of all Americans. And, research indicates that fully 54% of Americans will experience poverty or near poverty at least once between the ages of 25 and 60.

The purpose of this e-learning program is to explore the topic of poverty to gain a deeper understanding of what it means to be poor in order to inform the work we do as human services professionals.

What is poverty?

We can consider poverty through a variety of lenses. There are the official measures: the Federal Poverty Line and the Supplemental Poverty Measure.

The “Poverty Line” measure is a specific federal income calculation, but one that doesn’t take variables such as geography, cost of living, cost of housing, or other related factors into consideration. In 2017, the poverty line for a single adult was \$15,060 per year. For a family of three that number was \$25,520.

In 2011, the US Census bureau and the Bureau of Labor Statistics began publishing an additional measure. The “Supplemental Poverty Measure”, or SPM, calculation considers additional factors beyond those used for the “Poverty Line” measure, including resources provided through government assistance programs. While it may enhance the understanding of the economic well-being of Americans, it still represents a limited way of defining poverty.

Given the limitations of these two measures, other ways to think about poverty have been identified. They include concepts such as:

- *Asset Poverty*, which is most easily understood as an individual’s or family’s inability to access resources sufficient to provide for basic needs for a period of three months. This means that if a person loses a job, or has their income reduced due to sickness or reduced work hours, they won’t be able to cover basic living expenses.
- *Relative Poverty* is a situation in which a person lacks the minimum amount of income necessary to achieve an average standard of living in the society or place they live. For example, a certain level of income might be more than enough to live comfortably in the rural Midwest, but the same amount would be inadequate to meet basic needs in a coastal California city like San Francisco or Los Angeles. And,
- *Subjective Poverty*. There are two ways to consider subjective poverty. One is a condition in which a person perceives his or her own deprivation. The second is one in which an observer might generally consider someone to be poor. Either of these may occur where noticeable inequalities exist in living environments, earnings, or ability to access resources.

Therefore, to understand poverty more broadly we must take into account not only how much income and other resources an individual or family must have to be able to secure shelter, food, clothing, and other essentials, but also their ability to weather financial, health or other crises without losing their ability to meet these basic needs, and to keep in mind what is generally accepted as a reasonable standard of living.

Section II Resources and Interactive Tools

Audio and Video Resources:

<https://www.npr.org/2014/01/13/261393781/poverty-as-a-social-condition>

https://www.youtube.com/watch?time_continue=2106&v=7a4mn8I4RbE

Interactive Tool:

<https://confrontingpoverty.org/poverty-risk-calculator/>

Further Reading on Poverty and Living Wage

<https://www.census.gov/content/dam/Census/library/publications/2017/demo/P60-259.pdf>

<http://www.epi.org/publication/poor-people-work-a-majority-of-poor-people-who-can-work-do/>

<http://journals.plos.org/plosone/article?id=10.1371/journal.pone.0133513>

What does it mean to live in poverty, or to be poor, in the United States?

With an understanding of what poverty is, let's explore what it means to live in poverty - what it means for individuals and families who experience it.

Those who are poor experience a daily challenge to make ends meet. Earning low wages or being unemployed results in a person struggling to keep a roof over their head, put food on the table, and cover other essentials. They may lapse into homelessness – sometimes temporary, other times for longer periods. They may forego meals. And, often, even if they qualify for government assistance, find themselves without the resources needed to cover expenses. This often results in families having to choose between which basic needs they will cover. Will they purchase food for dinner, or take a sick child to the doctor? Will they pay to keep the electricity or the water turned on? These are some of the real choices someone living in poverty must make.

Consider one of our most basic needs: food. According to Feeding America, the nation's largest hunger relief organization, one in seven Americans experiences hunger. And, USDA statistics indicate that over 42 million people in the US were "food insecure" at some point in 2016, meaning they had limited access to a sufficient quantity of nutritious, affordable food.

Fortunately, the federal Supplemental Nutrition Assistance Program, or SNAP, known by many as food stamps, and the Women Infant and Children or WIC food program, as well as non-profit organizations such as Second Harvest, Meals on Wheels, and other nutrition-assistance programs, exist to help bridge the food gap for many families in poverty.

According to USDA data, in November 2017, over 40 million individuals in nearly 21 million households nationwide participated in SNAP and almost 7.3 million participating in WIC.

The extent to which these programs help the poor are related to the rate at which they are used, and the policies that govern eligibility. Non-profit, community-based nutrition services may be easier to access for many of our nation's hungry.

Families and individuals living in poverty also experience less stable housing. According to Family Promise, a nationwide, interfaith non-profit dedicated to ending family homelessness, the three most cited reasons for family homelessness are lack of affordable housing, unemployment, and poverty. In its 2016 Annual Homeless Assessment Report, the US Department of Housing and Urban Development reported that more than 500,000 people were homeless that year, 35% of them persons with families, with one-quarter of the homeless population being children.

There are few good alternatives for someone who has lost their housing. Affordable temporary and longer-term housing options are very limited resulting in people living in cars, homeless shelters, motels, abandoned buildings, outdoor encampments, or staying with friends or family members. While these resources may prevent an individual or family from sleeping unsheltered, they are only short-term solutions to a long-term challenge. Resources such as federally funded Section 8 housing vouchers, as well as state funded programs administered through counties, help qualifying families secure housing, but are limited and unable to address the need. In fact, according to the Congressional Budget Office, only one-quarter of those eligible to receive federal housing assistance receive help, due to a lack of funding (Source: <https://www.cbo.gov/publication/50782>).

Lack of stable housing and good nutrition, while problems in their own right, also affect other areas of life for people who are poor. They may impact a person's ability to access and achieve an adequate education and a level of health necessary to move beyond poverty. This, in turn, may lead to the perpetuation of poverty into the next generation.

What are some of the impacts poverty has on those who are poor?

First, consider the impacts of poverty on health. With the passage of the Affordable Care Act, as well as Medicaid health insurance, many millions of Americans are able to access health care. However, while access to insurance may ensure better preventative health care for the poor and near poor, the increased stress someone living in poverty experiences has a direct effect on their physical and mental health. Data from the 2011 Gallup-Healthways Well-Being Index indicates that poor Americans have an increased likelihood of suffering from a variety of chronic physical and psychological health problems. According to the Index, nearly 31% of those living in poverty experience depression as compared with just under 16% of those who aren't poor. They experience asthma, obesity, diabetes, high blood pressure, and heart attacks at greater rates than those in a higher socioeconomic status. A 2012 fact sheet from the Institute for Research on Poverty at the University of Wisconsin at Madison, reports that socioeconomic status is a major determinant of health. In fact, its research shows that as family income increases, the number of families reporting poor health decreases. The report also notes that children are especially vulnerable to the negative health effects of poverty and are likely experience its impacts well into adulthood. It states that "Birth to age 5 is critical for physical and cognitive development; just a few years of poverty may negatively affect a child's life course." The American Academy of Pediatrics policy statement on Poverty and Child Health in the United State asserts that "Children who experience poverty, particularly during early life or for an extended period, are at risk of a host of adverse health and developmental outcomes through their life course."

The stress of living in poverty, the potential economic limitations to adequate nutrition and physical environments such as substandard or overcrowded housing or living in areas impacted by agricultural or industrial pollutants, all impact health and well-being. While potentially profound, these health impacts are not the only effects of poverty.

Education and educational outcomes are also often related to socio-economic status. With limited access to free early childhood education programs or preschools, many poor children arrive in kindergarten with limited school readiness skills. Poor children may also come to school less prepared to learn physically, socially, emotionally, and cognitively than their more affluent counterparts due to challenges related to health, nutrition, cognitively stimulating home environments, and access to outdoor physical activity such as playgrounds. Additional factors including homelessness, housing instability, and transportation issues may result in poor children being unable to maintain regular school attendance. These conditions, combined with schools that may be underperforming or overcrowded, result in children living in low-income or impoverished communities being educationally disadvantaged compared to their peers from higher income households. (Source: http://www.nccp.org/publications/pub_909.html)

Given the health, developmental, and educational impacts of children who live in poverty for extended periods of time, it is not surprising that intergenerational poverty, or a lack of income mobility, affects many poor children. According to Columbia University's National Center for Children in Poverty 2009 report, *Childhood and Intergenerational Poverty*, "individuals with greater exposure to poverty during childhood are likely to have more difficulty escaping poverty as adults. Moreover, the chances of being poor in early adulthood increase sharply as the time spent living in poverty during childhood increases." (Source: http://www.nccp.org/publications/pub_909.html)

Section III and IV Resources and Interactive Tools

Audio and Video Resources:

Poverty: <https://www.youtube.com/watch?v=OXHzJVY1nOU>

Hotel Walmart: https://www.youtube.com/watch?v=h1AWLo_fk1U

Living in Poverty (personal account podcast):

<https://soundcloud.com/timone-brown/living-in-poverty-podcast-audio>

What does living in Poverty Really Mean? (NPR broadcast):

<https://www.npr.org/2014/01/13/261393781/poverty-as-a-social-condition>

Working and Homeless: <https://www.youtube.com/watch?v=MdbHEZp0WPA>

On the Edge: Family Homeless in America: https://www.youtube.com/watch?v=vo_14qhrx9A

Interactive Tools:

National Center for Children in Poverty - NCCP (demographics by state):

<https://www.nccp.org/early-childhood-profiles/>

Further Reading and Resources:

Working Poor (HuffPost):

https://www.huffingtonpost.com/2014/05/19/working-poor-stories_n_5297694.html

https://www.fhfh.org/hunger-in-america.html?gclid=CjwKCAiA9f7QBRBpEiwApLGUiiJgeHow9HhWkvrB-jlhOGxluKmvYj9hFvhBKJPVdQJslhLRqt8qxoCT-wQAvD_BwE

<https://www.hudexchange.info/resources/documents/2016-AHAR-Part-1.pdf>

<https://www.census.gov/library/publications/2025/demo/p60-287.html>

<https://www.cbo.gov/publication/50782>

http://www.nccp.org/publications/pub_911.html

http://pediatrics.aappublications.org/content/early/2016/03/07/peds.2016-0339?utm_source=TrendMD&utm_medium=TrendMD&utm_campaign=Pediatrics_TrendMD_1

Who is poor?

The official measure of poverty is determined by the US Census Bureau. It's a federal calculation that was developed in 1963. It is used to determine the "Poverty Line," and is based on the cost of food. This calculation continues to be used today, adjusted each year to keep up with inflation. There is no variation in the calculation for different geographic areas regardless of cost of living or housing

Because the only measure of who is poor that is regularly assessed is the poverty line data collected by the US Census bureau, the complete picture of how many Americans who have earnings above the poverty line are still poor, or lack enough income to make ends meet is unknown. And, there is no tracking of those who may be just one paycheck away from falling below the poverty line.

According to the US Census Bureau:

- In 2016, 12.7% of the population, or 40.6 million people lived at or below the poverty line. The percentage has not changed much in the past 20 years. While it peaked during a recession period in the 1990s and again during the Great Recession, it has varied only a handful of percentage points during the past two decades.
- To provide context to the numbers, the current population of those living in poverty is larger than the populations of Texas, New Mexico, Kansas, Colorado, Utah, Wyoming, Nevada, and Nebraska... combined.
- Between 2009 and 2012, during the Great Recession – the most recent period of time for which this longitudinal data exists, more than one out of every three people in the United States (or 34.5% of the population) lived in poverty for two or more consecutive months.
- Chronic poverty over the same four-year period, however, was relatively uncommon, with less than 3% of the population living in poverty the full 48 months. This data confirms that poverty is a condition that people move in and out of, with a full third of Americans dipping into poverty at some point.

Poverty does not impact all ages, genders, and ethnic groups equally. There are disparities in poverty by age, with the greatest percentage of the poor being children under the age of 18. Nearly one in every five children, or 18% of all children, in the United States lived in poverty in 2016. Two-thirds of have working parents. Nearly one-third have parents who work full-time. (Source: http://www.census.gov/hhes/www/cpstables/032014/pov/pov13_100_1.xls)

Disparities also exist by race and ethnicity. The 2016 Census reports that non-Hispanic white Americans are the group least likely to live in poverty with a rate of 9% as compared to 10% of Asians, 19% of Hispanics of all races, and 22% of blacks. While percentages of those in all racial and ethnic groups who live in poverty has been decreasing since their peak during the Great Recession, disparities across groups have remained relatively constant.

Additionally, gender plays a role in who lives in poverty. 11% males of all ages are poor, while the percentage for females is 14%. When removing children under 18 years of age from the calculation the difference is greater, with women of working age, 18 – 64 experiencing poverty at a rate of 13.4% as compared to men at 9.7%. When considering household composition, the percentage is much higher, where 26.6% of families with a single female head of households living in poverty, twice as many as those headed by men.

By far, however, with their limited opportunities for employment, the group most impacted by poverty are people with disabilities, with nearly 27% of them living in poverty.

Another way to understand poverty is to look at who is poor. Of all those who live in poverty, 39% are children with another 30% being elderly. Blacks comprise 45% of the nation's poor, whites 27%, and Hispanics, both black and white, account for 45%.

Regional differences also exist. California's poverty rate is comparable to that of the national rate, with 14.3% of Californians, or over 5.6 million residents, living at or below the federal poverty line. However, using the Supplemental Poverty Measure, which factors in the cost of living in California, amongst the highest in the nation, the percentage of Californians living in poverty in 2016 increases to an estimated 20.4% or 8 million people.

Narrowing the lens to the Bay Area, the average rate of poverty is 9.8%, with the more rural counties of Santa Cruz, Monterey, and Solano having the highest level of poverty at 13.4%, 12.9%, and 11.4% respectively. Counties with the lowest rates include San Mateo at 6.6% and Marin and Napa at 7.8 and 7.9 percent.

As with the rest of the country, women, children, people of color and people with disabilities are disproportionately poor. Many of California's poor simply cannot afford to live in the Bay Area.

Section V Resources and Interactive Tools

Audio and Video Resources:

https://www.youtube.com/watch?time_continue=125&v=EmX83oaCgUk

[Poverty in America: https://www.youtube.com/watch?v=YIQA3qFzw18](https://www.youtube.com/watch?v=YIQA3qFzw18)

[Growing up Poor in America](#)

Interactive Tools:

US Census Historical Poverty Rates by County tool:

<https://census.gov/library/visualizations/time-series/demo/census-poverty-tool.html>

US Census (search site for statistics on cities and counties):

<https://census.gov/search-results.html?page=1&stateGeo=&searchtype=web&cssp=SERP&q=california+bay+area&search.x=0&search.y=0&search=submit>

Further Reading and Resources:

US Census: <https://census.gov/content/dam/Census/library/publications/2017/demo/P60-259.pdf>

Why Does California Have the Nation's Highest Poverty Rate (Forbes.com):

<https://www.forbes.com/sites/chuckdevore/2016/09/28/why-does-california-have-the-nations-highest-poverty-rate/#3d8946b12d98>

<https://ww2.kqed.org/lowdown/2017/04/04/how-many-americans-live-in-poverty-and-what-does-that-actually-mean-with-lesson-plan/>

What are the causes of poverty?

Though a thorough exploration of the causes of poverty would reveal a multiplicity of factors, they may be understood as arising at three levels: the macro, community, and individual level.

Macro factors, including economic cycles, government policies, historical inequities, and racial and other social inequalities all play a role in the distribution of wealth and impacts who is poor and who is not.

Economic Cycles and Policy Impacts

While economic cycles move from relative prosperity to recession and back again, there has always been a percentage of Americans who live in poverty. However, poverty rates climb during times of recession. In 2006 the national poverty rate was 12.3%, but at the height of the Great Recession it had climbed to 15.1%, and stayed above 14% until it began to drop again in 2015 as the economy rebounded.

Race and Racism

Issues related to historical and ongoing racism and social inequalities also play a significant role in who is poor. Historical discrimination in housing, employment, and lending practices have disproportionately affected people of color. These practices have impacted social mobility over decades and generations within families. The result of these factors, along with other impacts, have, according to the Urban Institutes report "Child Poverty and Adult Success", resulted in fully three-quarters, 75%, of black children having lived at least one year in poverty before reaching the age of 18. That number is 30% for white children. Furthermore, while only 1 in 10 white children will live in persistent poverty, being poor for over half their childhood, but 4 out of 10 black children will have.

Income Inequality

Any discussion about poverty must consider the role of rising income inequality in the United States. There are many thoughts regarding the causes of income inequality, and the topic has received significant coverage in the press in recent years. While there is no definitive explanation for what causes income inequality, there has been research and much public discourse about it.

There are also a range of theories regarding the causes of income inequality. A study from Ohio State University found that since the 1980s, presidential administrations “have favored employers over workers and this has driven income inequality”. The National Bureau of Economic Research (paper on Trade, Income Inequality, and Government Policies) points to trade with low-cost countries being at least partially responsible for the rising wage gap between high and low-skilled workers.

While there may be differing opinions about the causes of income inequality, there is agreement among researchers that it has a profound impact on the lowest wage workers.

There are also conditions at the community level that play a role in poverty and who is poor. These include things such as a lack of access to resources like a quality education, including early childhood education and educational supports for children who are struggling academically, affordable housing, high-quality fresh food, and affordable health care. In communities where these essentials are in short supply, or perhaps non-existent, individuals and families are at greater risk of falling into poverty.

Finally, conditions that exist at the individual and family level may contribute to who lives in poverty. These include variables such as:

- Educational level. The 2016 Census data reveals that people who do not possess a high school diploma are almost twice as likely to live in poverty than those who have earned one – 24.8% compared to 13.3%. Greater educational attainment correlates to reduced poverty rates with only 9.4% of those with some college and 4.5% of those with a bachelor’s degree or higher living in poverty.
- Family composition also plays a significant role in who is poor. Single-parent households, particularly those headed by women are at far greater risk of living in poverty. In 2016, the poverty rate for married-couple families was 5.1%, compared to household headed by a single male at 13.3% and female headed households at 26.6%.
- People with a physical or cognitive disability are also more frequently unemployed or underemployed often resulting in living at or below the poverty line. According to US Census data, in 2016, 26.8% of people aged 18 – 64 who had a disability lived at or below the poverty line. Of 18 – 64-year-olds without disability the poverty rate was only 10.3%. While there are no Census statistics for people who have mental health or substance abuse issues, these conditions are considered to be risk factors for experiencing poverty.

Section VI Resources and Interactive Tools

Audio and Video Resources:

History of Poverty: <https://www.youtube.com/watch?v=TxbmjDngois>

Intergenerational Poverty: https://www.youtube.com/watch?v=Q_RBulW2lug

Poverty in America: <https://www.youtube.com/watch?v=5H673Ugkxjs>

Born Poor, Stay Poor: <https://www.youtube.com/watch?v=wtca2-T4CBo>

Interactive Tools:

Living Wage Calculator: <http://livingwage.mit.edu/>

Further Reading and Resources:

Child Poverty - Children's Defense Fund:

<https://www.childrensdefense.org/tools-and-resources/the-state-of-americas-children/soac-child-poverty/>

Causes of Poverty (Institute for Research on Poverty, UW Madison):

<https://www.irp.wisc.edu/newsevents/workshops/teachingpoverty101/participants/Presentations/Haveman-CausesofPoverty1.pdf>

Child Poverty and Adult Success (Urban Institute):

<https://www.urban.org/sites/default/files/publication/65766/2000369-Child-Poverty-and-Adult-Success.pdf>

Income and Poverty, 2016 (US Census Report):

<https://census.gov/content/dam/Census/library/publications/2017/demo/P60-259.pdf>

<https://ww2.kqed.org/lowdown/2017/04/04/how-many-americans-live-in-poverty-and-what-does-that-actually-mean-with-lesson-plan/>

How can the causes of poverty be addressed?

Ever since the first social programs for the poor, dating back to the settlement houses of the late 1800s, Americans have sought to support and lift people out of poverty. Governmental programs implemented under the New Deal in the 1930s and the War on Poverty of the 1960s have had significant impacts of the number of people who are poor. Known as the Safety Net, programs such as Medicaid, Social Security, SNAP, TANF, and the Earned Income Tax Credit known as EITC, the Children's Health Insurance Program (CHIP), and subsidies for housing, jobs and child care, as well as student grant and loan programs have all served to move people out of poverty. According to the 2015 Children's Defense Fund report "Ending Child Poverty Now", programs such as these were instrumental in decreasing child poverty rates by one-third from 1967 to 2012. Without such programs, it estimates that the child poverty rate would have been 68% higher than it was in 2013. Continued implementation of these federal programs is critical to addressing poverty across the nation.

Beyond assuring continued implementation of these federal programs, economic and social science experts have proposed further steps to reduce poverty in the United States. These include expanding existing federal programs such as the EITC, SNAP, and Medicaid, raising the minimum wage, supporting pay equity between men and women, supporting skill development for low-skill, low-wage workers, and investing in high-quality childcare and early education, among others.

What are the opportunities for a promising future?

Though the challenges of addressing poverty in the United States are numerous, they are not insurmountable. Some of the reasons to be optimistic include:

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Developed by Evelyn Hengeveld-Bidmon – BASSC Consultant, in collaboration with the Bay Area Human Resources Committee and the Mack Center on Nonprofit and Public Sector Management in the Human Services, School of Social Welfare, University of California, Berkeley

- the demonstrated strengths, resilience, and coping skills of people who experience poverty,
- the commitment of human service staff to the ongoing refinement of programs designed to improve opportunities for the poor,
- the dedication of communal institutions – governmental, the nonprofit sector, and universities – to increasing our understanding of poverty and the social policies needed to address it.

The strength and resilience of individuals who are poor is evidenced not only by their ability to seek assistance, but to also navigate often complex systems, and meet requirements of program participation necessary to receive aid. Consider the mother of three, or the homeless veteran, or the disabled individual who have sought help. Each of them has overcome obstacles in order to access assistance – finding transportation, making appointments, obtaining relevant documentation necessary to apply for aid, completing paperwork, and participating in required program activities to name a few. Since the early years of social services, many of those experiencing poverty have been able to access resources - formal and informal, external and internal - in ways that have led them out of poverty.

Enhancement in services designed to help the poor are also cause for optimism. Human service professionals in both public and non-profit organizations work to refine program services to improve outcomes for the individuals they serve. In recent years, California counties have implemented of more comprehensive support services for families who have multiple barriers to achieving self-sufficiency, provided housing subsidies, offered more integrated, holistic services, and improved collaboration across agencies. One such example is San Francisco's Project 500 that serves qualifying CalWORKs families. Understanding that families striving to move out of poverty face multiple challenges, the program offers services that reflect the complexity of the circumstances surrounding families who live in poverty. With multiple desired long-term outcomes including living wage employment, decreased debt and increased savings, Project 500 focuses on coordination of services and collaboration among service partners. Program participants access support such as visiting nurses, mental health supports, housing assistance, and financial planning. In addition, program participants work with a Mobility Mentor. Mobility Mentors provide individualized assistance with goal setting, access to services, and coaching to build patterns of behavior and ways of thinking to enhance success, among other supports. This type of comprehensive, individualized, coordinated support increases the likelihood of success for those working toward self-sufficiency. Programs such as Project 500 offer innovative approaches that rethink the way services are delivered and may ultimately provide roadmaps for lifting families out of poverty.

Lastly, universities and foundations have conducted research to identify what works to help lift individuals and families out of poverty. This work has resulted in shifting welfare policies. Implementing such research-informed policy changes at the federal, state and local levels have proven to provide more effective service delivery strategies.

Section VII and VIII Resources and Interactive Tools

Audio and Video Resources:

NPR Report on Minimum Wage:

<https://www.npr.org/2017/07/18/537901833/as-cities-raise-minimum-wages-many-states-are-rolling-them-back>

ABC Video on Minimum Wage: <http://abcnews.go.com/US/video/history-us-minimum-wage-38315824>

Addressing America's Poverty Crisis (Framing remarks for conference on poverty):

<https://www.youtube.com/watch?v=-rf31nNiCUY>

Further Reading and Resources:

Top 10 Solutions to Cut Poverty and Grow the Middle Class:

<https://www.americanprogress.org/issues/poverty/news/2014/09/17/97287/the-top-10-solutions-to-cut-poverty-and-grow-the-middle-class/>

Resources for case managers: <http://calworksnextgen.org/category/resource-library/> and

<https://developingchild.harvard.edu/resources/three-early-childhood-development-principles-improve-child-family-outcomes/>

Policies to Address Poverty in America:

http://www.hamiltonproject.org/assets/files/policies_address_poverty_in_america_full_book.pdf

Conclusion

This introduction to poverty in the United States serves as an overview of a topic that is complex and multi-faceted. Resources to further your understanding are provided in your Learner's Guide.

Further Resources and Interactive Tools

Audio and Video Resources:

TED Talk:

https://www.ted.com/talks/rutger_bregman_poverty_isn_t_a_lack_of_character_it_s_a_lack_of_cash

The Quest to End poverty (series of TED Talks): https://www.ted.com/playlists/67/the_quest_to_end_poverty

TED Talk: https://www.ted.com/talks/mia_birdsong_the_story_we_tell_about_poverty_isn_t_true

Poor Us: A History of Poverty (historical causes): <https://www.youtube.com/watch?v=TxbmjDngois>

Module 7: Understanding Poverty in the United States

Lesson Plan for Classroom-Based Training

Training: Understanding Poverty in the United States

Time: 2.5 - 3 hours

Objectives:

Participants will have a basic understanding of the following:

1. The different ways to define 'poverty',
2. What it means to live in poverty in the US,
3. The impacts of poverty on those who are poor,
4. The demographics of poverty – who is poor
5. The causes of poverty
6. Ways to address poverty
7. How the work they do impacts poverty

| Time | Activity | How |
|----------------|--|--|
| 10 minutes | Introduce topic, objectives, and why this training matters to participants' work | Present |
| 5 minutes | Provide introduction (with brief synopsis) to video | Present |
| 10 minutes | View video | View video |
| 25 minutes | Debrief video using selected questions from Learning Guide | Facilitate discussion using facilitator prompts (questions) in the "Personal Reactions" and "Challenges of Defining Poverty" sections of the Learning Guide. |
| 5 – 20 minutes | (OPTIONAL) View supplemental video | Select one of the videos in the Learning Guide to view with the group. (See "Resources for Further Information" section below for options) |
| 20 minutes | Debrief supplemental video using selected questions from Learning Guide | Facilitate full group discussion, or break into smaller groups and give discussion prompts |
| 15 minutes | Present options for online interactive tools | Divide the class into groups and assign a different interactive tool for each group to use based on what is most relevant to the |

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| | | audience. (See “Resources for Further Information” section below for options) |
| 15 minutes | Debrief experience with online interactive tools | Have each group share what they learned from/thought of the interactive tool. |
| 30 – 45 minutes | Group discussion | Facilitate group discussion based on selected questions/facilitator prompts. |
| 10 minutes | Summarize and Options for further information | Wrap up discussion and review internal, online, and other resources for participants to gain further information (see Learning Guide) |

Module 7: Understanding Poverty in the United States

Learning Guide

This learning guide is designed to be used by a by a facilitator (supervisor, trainer or other designated staff) as a tool to guide a one-on-one discussion/debrief with a single employee, or as the basis of a discussion with a group of employees who participated in the learning experience/online training, or to direct learners to further resources.

Discussion Questions:

Facilitator Prompt: *“Thinking about what you saw/heard in the Understanding Poverty in the United States video, let’s talk about what it means to your work by considering what you learned about poverty”.*

Personal reactions

- What, if any, of the information contained in the video or associated resources was new to you? How does this new information affect your understanding of poverty?
- Did any of your beliefs, thoughts, or assumptions about poverty, or those who live in poverty, change based on the information in this video or training?
- What myths or stereotypes about poverty do you see expressed in the workplace or in your community? In what ways does that impact you?
- What were your key takeaways from this video/training?

Challenges of defining poverty

- Of the five different approaches to defining poverty (Poverty Line, Supplemental Poverty Measure, Asset Poverty, Relative Poverty and Subjective Poverty), which approach do you think represents the best way to understand poverty? Why?
- What are your thoughts about the percentages of people who experience poverty?

Applying an understanding of poverty to everyday work

- How does the information in this video inform the way you think about your work?
- What three things could you do differently in your work based on information learned in this video? What support will you need to make these changes?
- In what ways do you see the services our agency provides support or align with the information you learned? In what ways could services be strengthened or changed to better support/align with what you learned?
- How might a client’s behaviors in the office (anger, frustration, irritation) be related to their experiences of being poor?

Opportunities for impact

- The video and written overview describe opportunities for a promising future. Which opportunities seem the most hopeful – individuals’ strengths and resiliencies, programmatic refinements, policy-level changes? Why?

- If your organization has made changes to programs to improve services for the poor, what have the results been? If you don't know, how can you find out?
- If you provide services directly to clients, what specific programs, services, or activities do you engage in that have the biggest impact on them?
- In what specific ways can you contribute to a promising future for those experiencing poverty?

Expanding your understanding of this complex and interesting topic

- Is there anything else you think is important about this topic that you'd like to discuss?
- Is there anything else about this topic you would like to know? (*Refer employee to the appropriate resources listed below based upon the answer to this question.*)

Applying learning to practice:

Discuss the following list of ways that the employee can enhance their practice based on what was learned from the training. Encourage them to identify one or more actions they might take to incorporate learning into the workplace. Offer your own ideas for ways to apply learning to the workplace.

Self-reflection activities

- List specific activities/actions you can take to make one change to your practice/work based on your learning.
- Identify examples in the work you do, or have seen others do, that relate to impacting poverty and lead a discussion about it in a team meeting, brown bag session, or other group meeting.

Seeking consultation

- Discuss what you've learned with a co-worker who has not participated in this training experience.
- Seek more information from someone in the organization who is well-versed in this topic (see below), or one of the resources below.
- Person(s) in the agency to contact for further information or clarification:

- Current training sessions that build on or support this Poverty module are:

- Other agency resources related to this topic:

Other ways to reinforce learning

- Lead a discussion related to one of the topics in the online training/video that is currently relevant to workers in a team meeting or other group setting.

- Discuss situations/examples of how information contained in the online training/video is evidenced in the work of the organization in a team meeting or other group setting.
- Seek out a subject matter expert in the topic of poverty and have him/her present at a team meeting or other group setting.

Resources for further information:

Videos:

- TED Talk about how income inequality affects society: https://www.ted.com/talks/richard_wilkinson#t-294382 (16:26 min)
- Building Core Capabilities for Life: <https://developingchild.harvard.edu/resources/video-building-core-capabilities-life/> (5:33 min)
- The Line: <https://www.youtube.com/watch?v=zZxjb4gB93A> (43:43 min)
- Invisible Reality - The Working Poor: <https://www.youtube.com/watch?v=806PSngTKgg> (18:46 min)
- “We can end poverty”: <https://www.youtube.com/watch?v=vvlozhvQPJw> (12:48 min)
- “Waging a Living” video on poverty: <https://www.youtube.com/watch?v=OXHzJVY1nOU> (1:26:01 hr)
- On the Edge: Family Homelessness: https://youtube.com/watch?v=vo_14qhrx9A (1:00:21 hr)

Other online resources:

- <https://confrontingpoverty.org/>: Assess your own risk of living in poverty at some future point, and other resources and research
- <https://spotlightonpoverty.org/>: News articles and poverty by state data
- <https://www.census.gov/topics/income-poverty/poverty.html>: Census poverty data and tools
- <http://livingwage.mit.edu/states/06/locations>: California living wage calculator by county

Additional data sources used in video:

- Education and Poverty: http://www.nccp.org/publications/pub_909.html
- Intergenerational Poverty: http://www.nccp.org/publications/pub_909.html
- Health issues in poverty: 2011 Gallup-Healthways Well-Being Index (<http://www.well-beingindex.com/>)
- Ways of understanding poverty: <https://www.debt.org/faqs/americans-in-debt/poverty-united-states/>
- Experiencing relative poverty: <http://journals.plos.org/plosone/article?id=10.1371/journal.pone.0133513>