

WDT Poverty Simulation: The Chen Family's Experience

By Julie Oberlander

June 29, 2018

Like most people in America, I didn't grow up "rich." Not financially-speaking, anyway. My father owned and operated a small print shop in Deadwood. My mom helped him when needed, volunteered for school functions on a regular basis and coached the local swim team – again, as a volunteer. I never knew how much money they earned. I knew we were not wealthy, but we had everything we needed and many things we wanted.

After high school, I went on to Colorado State University where I studied broadcast journalism. During one of my many media classes there, a professor stated very early in the semester that television news reporters were the lowest-paid of all first-year journalists – with an annual starting salary of something like \$18,500 at the time. I won't share *exactly* how much money I made in 2003 during my first year as a general assignment reporter in Rapid City, but I would have been pretty excited if I'd cracked \$18K. I did not. Not even close.

Was I poor? By many Americans' standards? Absolutely! Was I *really* poor, as in "living in poverty"? No, not even close. I was well above the federal poverty line for a single adult with no children.

Still, my paychecks left a lot to be desired. I lived in a basement apartment with no computer or cable television. I kept track of how many minutes I talked on my cell phone because – 15 years ago – every extra minute over one's limit was costly. I was on a very tight budget. But I liked my job. What it lacked in pay, it made up for in experiences, and – thanks to my academic scholarships and very generous family members – I had no student loans to repay. Most of what I earned as a "poor reporter," I kept. Eventually, I was promoted and earned more.

So, while I've lived without some of the "extras" that are nice to have in life, I've never really lived *in* poverty.

Recently, I went from "Julie Oberlander, RCCI Director of Communications, wife of a professional firefighter/EMT with two kids and a three-bedroom home" to "Chad Chen, 8-year-old boy in Realville whose family struggles to pay their bills and put food on the table."

I was one of about 50 people to take part in the four-hour poverty simulation hosted by Western Dakota Tech on June 21. Most participants are part of "families." Mine, the Chen family, included my "father" Charles, a 42-year-old computer programmer who had been laid off four months earlier from his job of 20 years and whose unemployment compensation had ended; my "mother" Cindy, a 39-year-old who worked full-time as a hospital receptionist for \$9 per hour; Connie, my 16-year-old "sister" with a promising academic future who was also seven-months pregnant; and my 10-year-old "brother" Carl, who had to look after me often because



my teen sister liked to hang out with her boyfriend.

Life in Realville

The morning began with a quick explanation of where the “housing complexes,” “businesses” and “service organizations” were located on the WDT campus, a.k.a. “Realville.” We also learned how time passes in Realville: each 25-minute session represented a “week,” and four of those sessions made up the “month” of the simulation. Certain activities had to be accomplished before the month was over for an individual or family unit to succeed in making ends meet. Most families were home on the weekends; mine would use those 10-minute periods to regroup and start planning for the following week.

As a child in the Chen family, my role was fairly simple. My siblings and I went to school three out of the four weeks. During the first week, my sister was told she needed eyeglasses at a cost of \$50, my brother needed \$5 for a fieldtrip, and I needed \$3 for school supplies. (If you’re a parent, you know *exactly* how realistic this is.)

While in school, we learned real lessons about poverty in our state and nation. For example, do you know how poverty is measured? I thought it was determined by using an estimate of the amount of money needed to provide basic housing, food, etc., for a household. Nope. In reality, it is determined by taking the amount of money needed to buy the lowest-cost, nutritionally-adequate diet identified by the U.S. Department of Agriculture and multiplying that number by three. The formula hasn’t changed for decades.

Meanwhile, the adults in the Chen family were scrambling to get to work or look for work, pay bills and feed the family. They had to make sure they had transportation passes, which were \$1 each, everywhere they went. Getting several passes was a top priority. If you didn’t have a way to get to work or a business, the employer or staff there wouldn’t help you.

We had a miniscule \$200 in savings, and our family’s monthly expenses included nearly \$900 for housing and utilities, a \$250 car payment, \$150 to cover the minimum payments on maxed-out credit cards, \$100 student loan payments and \$40 for clothes. We were supposed to buy \$110 in groceries each week to ensure good health for our family of five; however, logistically, we failed in this particular area two weeks in a row – meaning we would have been very hungry for half the month.

Our mother brought home a paycheck for \$331 each week from the hospital. While Mom was working, Dad was looking for work and also looking for opportunities to sign up for assistance programs. He had some luck, but not the first week. That’s the week we completely missed out on food – because Dad initially didn’t have the cash to buy groceries, and by the time he got cash, the store had closed. The second week, he managed to get only \$50 worth of food and applied for food stamps, which gave us an extra \$200 for the month.

Pretty early on in the simulation, Mom pawned several “luxury” items in our home and opted to drop phone coverage for the first half of the month. This gave us some wiggle room. Dad got a job at the restaurant before the third week started. After spending his required time there, he went straight to the store for groceries. He was able to pay the required grocery bill for the last two weeks of the month, including an additional \$15 each week to cover a cousin who, unexpectedly, came to stay with us while looking for work in Realville.



The third week of the month, my siblings and I were on break from school. Initially, we just hung out at home – figuring we were old enough to stay alone – but we soon decided that wasn't much fun and headed to the park. Fortunately, we didn't run into any authority figures to question why we weren't supervised, as we had once before, and it wasn't long before Dad showed up after completing his shift at the restaurant. We ran into Mom a short time later on her way to pay several bills and tagged along on her errands. I got bored waiting in line, and my mom got *really* tired of answering my questions: "Are we done yet?" followed by "Can I have a treat?" and – to the ladies behind the desk – "Do you guys have any suckers?" (Can you tell I've had some real-world experience waiting in line with small children?) They didn't have any suckers, by the way, which was *super* disappointing to this 8-year-old boy.

When all was said and done, the Chen family was money ahead. Not much ahead, but ahead.

Lessons Learned

Participants learned during the debrief that some businesses had purposefully ripped people off during the simulation. The pawn shop employee, for example, had told one woman her items were worth \$40. It wasn't until after that participant left the shop that she realized she didn't have \$40 in her hand.

Barb Garcia, the manager of Rapid City's Community Development Block Grant Division and the facilitator for the poverty simulation at WDT, said her office gets calls often from people who complain about being short-changed by businesses, or who are accused by their landlords of not paying the rent when a paper trail isn't tied to their cash payments. Garcia said many people living in poverty do not have checking accounts or credit cards; they pay for goods and services in cash or with money orders. If they don't ask for a receipt or some other documentation, proof of payment is difficult. This particular population is especially vulnerable to scams and similar crimes.

Sometimes circumstances that are just an annoyance to the average person are devastating to a person in poverty. One participant said her family was just getting ahead in the simulation when they got a card saying their car broke down, putting them right back in the red. At one point, someone left a little food at their house for them, but food wasn't what they needed at that time; they needed money for rent.

My mother in the simulation had a co-worker who kept getting shorted in her paycheck. That participant quickly noticed and complained, but the employer blamed a glitch in the system and told her it would get straightened out later. Imagine if, in real life, your financial situation were such that you *could not wait* for this type of error to be "straightened out later." How stressful!

One of the hardest parts of a simulation like this, though, is – no matter how well you play your part – you know it is just a simulation. For millions of people in our country and thousands in our own community, there is no opportunity to walk out of the building, get into a car and drive back to a different life. For those people, the challenges are very real and the challenges are every day.

Let's continue to work together to improve life for our neighbors in need.

**Special thanks to my fellow "Chen" family members (Scott Hultgren-Cindy, Sarah Crawford-Charles, Kristin Colhoff-Connie and Michelle Schuelke-Carl) for being a great team and sharing the experience with me, and thanks also to Barb Garcia, Western Dakota Tech and the many volunteers who did their best to make "Realville" as real as possible.*



605-791-3034

803. ST. JOSEPH STREET, PO BOX 231, RAPID CITY, SD 57709

RCCIMPACT.ORG

