



UNIVERSITY OF
**CENTRAL
ARKANSAS™**

CENTER FOR COMMUNITY &
ECONOMIC DEVELOPMENT

Poverty Survival Skills

Adapted from Communication Across Barriers

The following list is composed of skills that many individuals living in poverty may need to acquire to survive. How would you do? Place a check by the questions you can confidently answer:

- ☐ You have no money. How would you get by for three weeks while waiting for your first paycheck?
- ☐ How would you get food stamps or welfare assistance?
- ☐ Where can you get a check cashed without any identification? How much will that cost?
- ☐ Where can you get a loan on your car title? How much will that cost?
- ☐ How can you get returnable cans or bottles, newspaper, and cardboard to sell at recycling centers? Where can you sell these items? How much would you get?
- ☐ What would it take for you to move out of your house and find a new home with only seventy-two hours' notice?
- ☐ What would you do if you were evicted and had no money to move?
- ☐ How would you survive extreme cold without heat? What about extreme heat without air conditioning?
- ☐ Where would you go for help if your utilities were being shut off?
- ☐ How would you go several days without food?
- ☐ How do you keep food cold without a refrigerator?
- ☐ How would you prepare a meal without owning a stove? What kind of meals would you prepare?
- ☐ How could you get your car fixed without any money for parts or a mechanic to help?
- ☐ How would you feel if you had to drive with no license or insurance?
- ☐ Describe how to get free prescription drug samples at an emergency room if you are sick.
- ☐ How would you deal with waiting for hours for health or social services in a room filled with people who are hungry, homeless, sick, and desperate?
- ☐ Which churches and agencies have free clothes that you would be comfortable wearing day-to-day?
- ☐ How can you find out what jail your relative has been taken to and the court dates?
- ☐ What are the rules for visiting someone in prison?
- ☐ Where would you find a bail bondsman to get a relative out of jail?
- ☐ Describe how to smoothly change the subject to avoid answering humiliating questions.
- ☐ Would you still be able to laugh and enjoy yourself if you were hungry, being evicted, or had nowhere to go?
- ☐ How would you entertain a group of friends with no food, drinks, money, or transportation?



UNIVERSITY OF
**CENTRAL
ARKANSAS™**

CENTER FOR COMMUNITY &
ECONOMIC DEVELOPMENT

Living Picture

Adapted from Communication Across Barriers

This is an anonymous activity. Do NOT put your name on this paper.

Please answer each question with either a Yes or No. When finished, crumble your paper into a ball and throw it to the front of the room.

| Question | Yes | No |
|---|-----|----|
| Did your parents (or guardians) graduate from college? | | |
| Have your utilities at home ever been shut off? | | |
| Is English your first language? | | |
| Has anyone in your immediate family been arrested? | | |
| Have you ever felt unsafe walking alone at night? | | |
| Do you attend private school? | | |
| Have you ever traveled out of the state? | | |
| Have you ever traveled out of the country? | | |
| Did you ever not have access to heating/AC growing up? | | |
| Did you have your own bedroom growing up? | | |
| Did you travel on an airplane as a child? | | |
| Did your family have health insurance? | | |
| Did your family own a car? | | |
| Are one or both of your parents (or guardians) disabled? | | |
| Did you ever worry about safety growing up? | | |
| Did you have access to a phone or TV growing up? | | |
| Did you always know where your next meal would come from? | | |
| Did you come from a supportive environment at home? | | |
| Did your family migrate due to poverty or conflict? | | |
| Were you ever homeless as a child? | | |
| Did your family own a boat for recreation? | | |
| Have you or your family ever been evicted from your home? | | |
| Did you have both parents at your home growing up? | | |
| Did you ever have to skip a meal because you had little or no food? | | |
| Did you have more than 50 books in your house growing up? | | |
| Were one or both of your parents unemployed or laid off, not by choice? | | |
| Did your family own a summer home or second house? | | |
| Have you ever had a teacher that you felt really cared about you? | | |
| Have you always been able to go to school every day? | | |



UNIVERSITY OF
**CENTRAL
ARKANSAS™**

CENTER FOR COMMUNITY &
ECONOMIC DEVELOPMENT

Paying the Bills

Adapted from Communication Across Barriers

You are the sole supporter of your family, which includes a five-year old (in Kindergarten) and an infant. You work 40 hours per week, making \$16.00 per hour (\$5 more than Arkansas minimum wage). Because you have no high school education and limited skills, this is the best job you have had in years.

Take a look at the list of bills and expenses for this month (**which total \$3,396**) and decide how you will spend your monthly income (**\$2,132 after taxes**). In the “Pay” column, indicate which bills you will pay by writing in the amount you will pay. In the “Comment” column, write any additional explanations about other ways you might handle this (cancel service, sell items to come up with the money, pay half this month/half next, etc.).

NOTE: Because you own too many assets, you do not qualify for any federal or state assistance.

| Item/Service | Cost | Paid | Comment |
|---|----------------|------|---------|
| Rent | \$750 | | |
| Birthday party gift (your child is invited to a friend’s party) | \$10 | | |
| Internet service | \$40 | | |
| Streaming services (Netflix, etc.) | \$60 | | |
| Car insurance (final notice) | \$150 | | |
| Daycare for an infant | \$400 | | |
| Diapers | \$30 | | |
| Electric bill (final notice) | \$250 | | |
| Field trip (activity fee and sack lunch for your child) | \$10 | | |
| Gasoline | \$100 | | |
| Groceries | \$400 | | |
| Garbage service | \$40 | | |
| Health insurance | \$900 | | |
| Laundromat (you don’t own a working washer or dryer) | \$30 | | |
| Phone bill | \$50 | | |
| Rent-to-own furniture payment | \$25 | | |
| Shampoo, soap, and toilet paper | \$15 | | |
| Shoes (your child has outgrown theirs) | \$20 | | |
| Snacks for school (your child’s week to supply store bought snacks for their class) | \$40 | | |
| Water bill (final notice) | \$90 | | |
| TOTAL: | \$3,396 | | |



UNIVERSITY OF
CENTRAL
ARKANSAS™

CENTER FOR COMMUNITY &
ECONOMIC DEVELOPMENT

Test Your Knowledge of Poverty in America

Adapted from Communication Across Barriers

Please respond True or False to the following questions:

- | | |
|--|--------------|
| 1. Inequality of incomes has improved in the last 25 years. | TRUE FALSE |
| 2. Many careers that engage with people in poverty or make decisions on behalf of people in poverty regularly are not trained on the history of poverty | TRUE FALSE |
| 3. People earning minimum wage are able to afford a modest, two-bedroom apartment in America. | TRUE FALSE |
| 4. The Federal Poverty Guideline is an accurate indicator of how many people live in poverty in America. | TRUE FALSE |
| 5. The majority of Americans believe poverty is caused by people's behavior and bad choices. | TRUE FALSE |
| 6. Prison is a cost-effective tool to solve poverty related problems. | TRUE FALSE |
| 7. Poverty is measured by estimating the amount of money needed to provide basic housing, clothing, food, and utilities, adjusted by the consumer price index and accounting for the number in the family. | TRUE FALSE |
| 8. Currently, the elderly poverty rate in the United States is higher than the child poverty rate; this is also true for Arkansas. | TRUE FALSE |
| 9. As of 2021, 20% of Arkansas households were considered ALICE or living at or below the poverty line. | TRUE FALSE |
| 10. The average annual percentage rate (APR) on a payday loan is 200%. | TRUE FALSE |

For answers to this quiz please visit www.uca.edu/povertystudies/poverty-workshop