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Poverty Through Simulation: Examining Concerns with Affordable Housing in Relation to the Cycle of Poverty

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Abstract

This social justice-based project used evaluated the level of understanding that students of Endicott College had regarding poverty within the United States. This project provided a space for students to communicate with each other using discussion questions about poverty to guide the conversations. All students were given the chance to participate in an online simulation during class that provided them with an opportunity to live in someone else's shoes for thirty days, after losing their housing. This project was conducted with one traditional class setting while the other was conducted completely online using an online platform provided by Endicott. The evaluation data obtained through this work found that students had a basic understanding of poverty. Data collected through post-event surveys showed students struggled with certain topics that were discussed and battled stereotypes they may have had regarding others living in poverty.

Executive Summary

The social justice-based project allows students to view poverty through a situational framework. This project gives opportunity for students to discuss prominent issues that people and families living in poverty currently face. This works gives students a basis to not only learn but be able to express what they have learned. The project will allow students to share perspectives that other students may not have been open to before. Knowledge that is shared may push others to seek institutional change.

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Poverty Through Simulation: Examining Concerns with Affordable Housing in Relation to the Cycle of Poverty

As of 2016, the poverty rate in the United States was listed at 12.7% (Center for American Progress, 2018); this statistic translates into 40.6 million Americans living under the poverty line. For a family of four, that poverty line translates into an income of less than $24,340 (Center for American Progress, 2018). Throughout 2017 things have only gotten worse with the poverty rate rising to 13.5%. Not only is this a higher number of people living below the poverty line, but studies show that families headed by women are more likely to fall into poverty. Families headed by single women have a 14.8% overall poverty rate (Dean, 2017).

The effects of poverty among families are absolutely crippling. Poverty in the United States determines your living situation, your highest level of education, where and what you are eating, and can take effect on your entire life. Moreover, affordable housing is currently at a standstill across the country. As another article by Kyle Jaeger states, “For every 100 families who fall into the ‘extreme low income’ category, only 31 affordable units are available on average, a new report from the National Low Income Housing Coalition found” (Jaeger, 2016). In Worcester County, Massachusetts the median area income is $66,700 (Massachusetts Mortgage Limits. 2016) and to attain affordable housing one cannot earn more than 80% of the median area income (Commonwealth of Massachusetts, 2018). The median area income as defined by the U.S. Census Bureau is as follows,

> “*Median income is the amount which divides the income distribution into two equal groups, half having income above that amount, and half having income below that amount. Mean income (average) is the amount obtained by dividing the total aggregate*

income of a group by the number of units in that group. The means and medians for households and families are based on all households and families. Means and medians for people are based on people 15 years old and over with income" (Massachusetts Mortgage Limits. 2016).

Median income is calculated based on a four-person family. This does not take into account the amount of money a family makes post-tax. Median income is generally calculated based on a family of four; however, this is not inclusive of families that do not fit that general basis. This means for a single person unit that individual cannot make more than $46,000, for a two-family unit no more than $52,000, and for three it is no more than $59,150 (Massachusetts Mortgage, 2016). For example, a single mom with two kids would not be allowed to make more than about $60,000 a year in order to qualify for affordable housing. This amount seems like a lot until you start to take into account taxes, as well as food, clothing, heat, electrical, water, school supplies, and all other basic necessities.

As a whole, the United States is failing to offer affordable housing to low-income families. Jaeger's article continues to inform us that 20 states fall below the national average for affordable housing while California, Alaska, and Arizona offer 21 affordable units per 100 families (Jaeger, 2016). Affordable housing is the safety net that stops low-income families from becoming completely homeless. Families living in poverty lack the resources to be able to pull themselves out of poverty, due to basic expenses that come with surviving such as trying to keep a roof over their own heads. Housing has the ability to completely alter someone's life: it allows them safety from the elements, improves mental health, has physical health benefits, and gives structure and stability to their daily lives. This single amenity is capable of opening opportunities that would not exist otherwise.

This social justice-based project will have a focus on educating students of Endicott what it looks and feels like to live in poverty. For this voluntary project I will be using to groups of students. The first group of students will be freshman and sophomore students, and the class will be conducted in person. The second group of students I will be using will be junior to seniors and this group will be completely conducted online. Students will be given the chance to have open discussions amongst each other about topics pertaining to low income families, as well as stereotypes about those living in poverty. Discussion questions will include topics such as, “What does poverty look like? Who does poverty affect the most? What is governmental assistance?”. Students that are in the second group will be answering all discussions questions via an online homework system provided by Endicott college. All of their answers will be made available to myself and the instructor of the course. After students have been given the chance to discuss these topics, they will move on to participating in an online simulation. The simulation activity is known as “SPENT” and can be found on a website known as “Games for Change”. Students in the first group will be given the opportunity to complete the simulation independently or in pairs. Each student will only have up to two attempts at the simulation. The Spent simulation takes the students through the life of someone that has recently lost their housing and living for one month on their last $1,000. The goal of using this activity is to give students the opportunity to be exposed to a situation that they have not been exposed to before. The entire simulation takes the students through the daily life of an individual living in poverty. The Spent simulation requires tough decision to be made such as: choosing what minimum wage job they will be working, how far away from work they will live, what activities they can afford to allow their kids to participate in and which bills they are able to afford. Every choice that is made in the game effects their financial situation as well as how they will be able to react to their next question. The hope of this event is that students walk away recognizing that poverty is not always the fault of the individual.

Literature Review

Poverty in the United States is unlike what most people would think. Simply put poverty does not look the same for everyone and each individual's personal experience shapes their story of poverty. As an article from Forbes Magazine explains, there is a huge difference in measurement of poverty even amongst states. New Mexico currently holds the highest poverty rate at 21.8%, while New Hampshire holds the lowest at 6.6% (DeVore, 2017). That alone is a major difference between two states, but, to make the issue even more complex, the article goes on to say that those statistics only come from the "official definition" of poverty in America. The article continues with, "But a newer, more comprehensive measure of poverty by the U.S. Census Bureau tells a different story, with California having the highest poverty rate among the states at 20.6 percent" (DeVore, 2017). There is no universal measurement being used in order to define poverty across the United States.

Currently the United States is still basing their idea of poverty off of the U.S. Department of Agriculture Food Consumption survey, which was conducted over fifty years ago. This survey assumes that one third of "the poor's" total income is used on food. However, it does not take into account the comparative inflation that happens. For example, it is much more expensive to live in California than it is to live in a place like Georgia. The article offers this example as well,

> "*The average annual wage for food preparers and servers was $27,380 in California, $3,130 above the poverty line. But the cost of living in California is about 13 percent higher than the national average, according to the U.S. Bureau of Economic Analysis.*

This means that the average food service worker makes an effective annual wage of $24,145 in California—below the poverty line for a family of four." (DeVore, 2017).

This is not enough to be able to sustain a family of four. California is a high price area to live. It is possible that family might live in a two or three-bedroom apartment, without enough space for everyone. This creates an incredible amount of stress on individuals as well as families.

Supplemental Poverty Measure

Congress has been aware of the need to change the methodology of the Official Poverty Measure since 1974 (DeVore, 2017). However, it was not until 1995 that recommendations to change this methodology were made and it still took until 2010 for the Supplemental Poverty Measure (SPM) to be created (Devore, 2017). The differences between the Official Poverty Measure and SPM include: SPM accounting for the cost of living, SPM including the value of non-cash assistance to the poor (i.e. Section 8 Housing vouchers, SNAP, and Food Stamps), SPM calculating expenses for those working (i.e. transportation, childcare and out-of-pocket medical costs). SPM is a relative measure of poverty, based on the 33rd percentile of national expenditures on necessity items vs. an absolute measure of poverty (DeVore, 2017). The new methodology is not perfect, but clearly has a more defined measure of what specific characteristics are measured. The highlight of this new focus is that it actually does take into account outside factors and other expenses that families face.

Poverty and Intersectionality of Gender, Race, and Ethnicity

Throughout the academic article Rags to Rags: Poverty and Mobility in the United States Corcoran discusses the work of Blau and Duncan. Using their framework Corcoran revisits the research that a child's adult status is dependent on the parents (Corcoran, 1995). Within this research Corcoran touches on a survey conducted in 1962 titled Occupational Changes in a

Generation Survey. However, this survey only included prime age men. The results yielded that there was only moderate relation to occupation status among sons (Corcoran, 1995). This excluded females and people of color. By excluding females and people of color they are creating data that is not inclusive of many individuals and family. The data concluded by the research is unable to relate to particular families and should not be counted as whole representation of society.

This same study continued to be non-inclusive by solely looking at parents schooling and occupations. This manifested into parents without a higher education degree being excluded from this study, this includes their family and children, creating unrepresented population. Excluding parents without a higher education perpetuates the idea that with a higher education parents would be in a higher occupation, which would boost their salary as well. Further research was later conducted by Sewell and Hauser adding more variables to the study. To which their study was able to highlight something that Blau and Duncan had not looked at. Sewell and Hauser focused on parental income and were able to find that, "…higher levels of parental income (a four-year measure from tax records) was associated with higher earnings of young adults, in a sample of male high school graduates, even after controlling for schooling and test scores" (Corcoran, 1995). However, this study continued to exclude women and people of color.

In 1968 Duncan continued studies with a focus on people of color. Through his research Duncan was able to reveal that there was in fact less prestige on occupational status of non-whites than among whites. Race-based status continued to be persistent even with the control of background and schooling (Corcoran, 1995). Through all of the studies conducted and mentioned throughout this research, there was a lack of diversity among the data collected. Each study was focused on primarily white middle-aged men. The data is not depictive of females, the jobless, people of color, and other differential factors (Corcoran, 1995). Most all of this research was based on mobility as a whole, through society. Although it can be seen in the data that for some families there is intergenerational poverty, that is consistent throughout the years (Corcoran, 1995). Poverty is continually described as cyclical, which makes intergenerational poverty something that is very real for families. Based on this research, a child's income once they become an adult is reflective of how much their parents made. This does not take into consideration inflation, the lack of increased minimum wage, and the continued increase of over all living expenses. It should be noted that the outcomes for families of color and for women will also be different based on problems they face within society. This could include the wage gap for women, as well as for people of color.

Residential Mobility

Residential mobility focuses on the amount of time that families move. It does not refer to their socioeconomic class and upward mobility through the economic system. It solely focuses on where and why families are electing to pick up and move. Research shows that changes in marital status, work and housing are three main factors in influencing a family to move residentially (Kull, 2016). A census survey conducted in 1998 revealed that "housing conditions accounted for 46% of families' motivation to move, while only 17% of moves were motivated by job" (Kull, 2016). Residents are more likely to up and leave depending on their housing situation.

Other studies have been conducted that reveal differences in mobility based on family size and dynamics. The study shows that younger families are more apt to move than older families (Kull, 2016). Although the study continued and found that single or divorced mothers moved more frequently than married mothers (Kull, 2016). Families that had fewer children were much more likely to move than families that had more children (Kull, 2016). Included within this study research showed that human capital characteristics were able to be linked to disadvantaged families (Cutts et al., 2011; Phinney et al., 2007; Schacter, 2001; Simpson & Fowler, 1994). This was true as well for families of different ethnicities and racial backgrounds (Kull, 2016). Ethnicity, race, education, and economic standing all play a role on families and mobility. Each of these factors can contribute to the amount that families are moving. More importantly we need to take a look at where families are moving too. Although mobility sounds like a good thing, that is not always the case. This is especially true when we discuss families that are low income and living in poverty. Conditions that families are forced to move into may be less than ideal for human habitation. This can include living situations that are unsanitary or unhealthy for human habitation, as well as spaces that are two small and cause overcrowding.

Intergenerational Poverty

Corcoran (1995) continued to discuss the dependency on welfare dependency and intergenerational transmission of income status. These studies continued in the same way as the previous one taking focus on structure, culture, community, and economic structure. However, three focus driven points were included in the following studies. Corcoran goes on to explain that the new studies have: a better focus on which parental and neighborhood disadvantages restrict children's opportunities, discuss changes in labor market demand conditions, and how industrial reconstructing affects low-skill workers, and explains how cultural arguments view government social policies as deviating from cultural values (Corcoran, 1995).

Theory one depicts poverty as being individual. Poverty is caused by individuals choice or misfortune and it is no fault but their own. The individual argument is focused on material items as well as the capital of children within a family; this research is based on Becker. Parents acquire income based on consumption but also the investment in their children. Living in poverty does not allow for investing too much within one's children (Corcoran, 1995). Instead time is spent solely trying to make ends meet to survive with basic necessity. There is a lack of time, money, energy and need to invest within their children's capital (Corcoran, 1995). Along with this set back, most people living in poverty in fact are not home owners, which relates back to the material lack of resources. Lack of money pushes low income families into impoverished neighborhoods. These neighborhoods also face a lack of funding, time, and energy on state levels as well as community levels. The school systems within these areas are lower funded and lack luster. The neighborhoods themselves lack job networks, social control, and can be overrun with teenage gangs and higher crime rates (Corcoran, 1995). Corcoran goes on to discuss the importance of having low income families buy into "better neighborhoods" as a means of combating this lack of material resources. As well Corcoran discuss the need for more external resources for low income families. For example, through this structure if an individual lives in a low-income neighborhood it is because they chose to do so. It is that individuals fault that they live in the area that they do, and if they did not want to live there then they should be able to just move. However, this does not take into account problems that are out of individual control.

Theory two treats poverty as a structural issue. There are certain economic or physical situations that families find themselves falling into. The second argument focuses on the lack of education that parents have. This minimal education poses a disadvantage to the children of low income parents, as it pertains to building their child's capital. Corcoran goes on to explain, "…poor families are more likely to be headed by a female than are non-poor families. Holding income and poverty status constant, children raised in families headed by a woman have higher rates of high school dropout, teen pregnancy and joblessness" (Corcoran, 1995). There is a multitude of factors that could lead children to be headed solely by one parent. Corcoran goes on to explain that there should be a real focus on school and the education system surrounding low income neighborhoods. This theory also creates the notion that a family's intelligence is passed on from parent to child. If the parent has a low intelligence, then the child will in turn have a low intelligence due to lack of good education, resources, and investment from the parent. This creates a cyclical form of poverty based on intelligence (Corcoran, 1995).

The third argument is based in the theory of dependency, often thought of as "welfare culture". The argument plays close attention to attitudes, and behaviors that surround the governmental welfare system as a whole (Corcoran, 1995). The theory suggests that when a family or community relies heavily on the welfare system the stigma associated with it begins to dissipate. Community and families begin to adopt defeating attitudes, and lower their self-esteem (Corcoran, 1995). Ultimately creating a culture where there is no other choice, but to be dependent on governmental help. As with the other theories this type of behavior is then passed onto children and continues to go against the model of a nuclear family.

General Affordable Housing Challenges

Owning a house has always been a part of the American dream. That dream is sold to you from the moment you enter America whether you were born into it or immigrated here. That white picket fence is what you strive for. However, being a homeowner is not as simple as it seems and proves to be a very costly experience. In 1949 the Housing Act was passed into law, which states, "..."realization as soon as feasible of the goal of a decent home and suitable living environment for every American family" (Lance, 2002). To this day that act has gone unfulfilled due to our rising number of homeless families. In order to build adequate housing a certain level of building codes and regulations must be met. If these codes and regulations are not met, then the housing unit is considered uninhabitable by humans (Lance, 2002). The cost of meeting these regulations drives the prices of housing up due to time, labor, and materials. In the end the housing unit becomes too costly for most low-income families or even individuals to afford. Housing units that low-income families can afford are usually not new (Lance, 2002). They are the fixer upper homes or run-down apartments with no upgraded appliances. These homes usually fall below the required standards. In apartment living this means that landlords are faced with fixing up the unit to meet regulation, and in turn can cause the price to increase to the point where low-income families find it just out of their reach again (Lance, 2002).

Affordability of housing is capable of affecting all domains of life. High rent for families means that there is less money for other basic necessities. This includes food, water, electric, doctors' visits, and school clothes for kids, extracurricular activities and the list just continues. When there is an entire building of low income families that cannot afford basic healthcare and doctors' visits that building is prone to illness (Lance, 2002). This is a major health risk for kids, and elders. However, on the opposite spectrum if the housing unit is a little more affordable it means there is usually a negative reason. This could be that there is inadequate heating, plumbing, water mains, or even electricity. These types of inadequacies also prove to be health risks. As Lance goes on to state,

> "*For example, recent surveys of housing stock indicate that approximately 7% of all households and 15% of all low-income renter households live in units with severe or moderate physical problems (defined as malfunctioning plumbing, heating, or electrical systems, dilapidated public areas, or inadequate maintenance).' Moreover, some of these physical deficiencies have serious health consequences, most notably, lead paint poisoning and exposure to pathogens stemming from pests*." (Lance, 2002).

No human being should have to live in these conditions just to maintain a roof over their head. However, for many families this is the reality of what their lives are like. Even so these low-income areas are usually extremely overcrowded which not only contributes to physical health conditions, but also mental health conditions. This lack of personal space from others creates a lot of mental stress for families and individuals (Lance, 2002).

Overview of Affordable Housing in New England

Comprehensive research published by the New England Public Policy Center Working Papers and The Federal Reserve Bank of Boston released a document measuring the size of the affordable housing crises throughout New England. The research highlights that during the mid-2000's New England's median gross monthly income was 14% higher than the national median, while among the states Massachusetts was roughly 20% higher than the national median (Sasser, Zhao & Saas, 2007). Vermont and Maine both had the least expensive rental housing within the region. This research takes into account that rent does fluctuate between metropolitan areas across New England, but clearly shows that housing prices in New England have increased rapidly, while housing stock has fallen short (Sasser et al., 2007).

When measuring housing affordability across New England researchers took into account the following characteristics: the ability of the "household" to bear the cost of rent (not just the individual); in owner-occupied housing costs are measured (on a pre-tax basis) as the principal and interest on the primary mortgage, monthly real estate taxes, and monthly insurance premiums for fire, hazard, and flood; for renters costs consist of "gross rent" equal to contract rent plus utilities (Sasser et al., 2007). Research was then limited to households that were headed by someone above the age of twenty-five and not enrolled in higher education, as well as excluding owner households without a mortgage (Sasser, et al. 2007). Using those measures their indicators were as follows: Housing burden ratio, the ratio of the costs of owning or renting a home to household income; Housing income adequacy ratio, the ratio of median household income to the minimum income needed to afford the median-priced rental or owner-occupied unit; Housing availability ratio, the ratio of the number of affordable units available to the number of households within a given income range (Sasser et al., 2017).

Housing burden ratio was conducted by calculating the percentage of income that was being spent on housing. The data that was collected showed that not only is affordability of housing a concern for low-income households that are spending a majority of their pay on rent, but middle-income households are spending large amounts of their incomes on housing, as well (Sasser et al., 2017). The researchers go on to state, “Our evidence also shows that young and highly educated homeowners, as well as those working in service occupations, 13 are experiencing difficulty in finding affordable housing in some parts of the region, especially Massachusetts and Rhode Island” (Sasser et al., 2007).

Housing income adequacy ratio compares the distribution of household income to the distribution of incomes needed to afford various prices of houses our rentals (Sasser et al., 2007). For example, households sometimes choose to pay a higher rent or mortgage to be in a neighborhood with better schools or more job opportunity. Measuring costs in this way allows researchers to see if a household of median income is actually able to afford a median house. Researchers used the basis that no more than 30% of their annual income was being used to rent a median apartment, based on geographic location. The data showed that renting rather than owning was more affordable for middle-income households. The researchers go on to state,

> “*However, median-income households in every New England state were not able to qualify for a traditional 30-year fixed rate mortgage (with 20 percent down) to purchase*

the median-priced house in their state. In fact, potential first-time homebuyers at the middle-income level in Connecticut, Massachusetts, and Rhode Island would have had to more than double their incomes in order to be able to afford the median-priced starter house in their states." (Sasser et al., 2007).

In order to double the income of a household to afford a "starter house" in Massachusetts would require a lot of sacrifice. This could be the option of not having kids, or moving to an area with higher paying jobs, this could lead individuals in the family to seek higher education. However, doubling household income is not a task that can be tackled overnight, and can be seen as completely unrealistic due to the unexpected hardships that life offers. Owning a home is out of reach for low-income households.

The ability to own a home, even if the home is not owned "outright", meaning that a family is still paying a mortgage on the house, creates a large asset for the owners. Assets are important when it comes to taxes, as well attaining loans and building credit. There are a couple different ways that credit can be built such as through credit cards, student loans, auto loans, and the length of time a credit has been in an individual's name. If a family is unable to mortgage a home, they usually end up renting an apartment. However, rent is different than a mortgage in the sense that none of the money a family is paying into rent, is going into buying them an asset. Rent is paid to the landlord. Families are unable to earn credit on renting an apartment. A good credit score is usually over a 700. This credit score defines your credit history and takes time to build up, but only a couple undesirable choices, or mistakes to drop. For example, families that face hardships like in 2008 when the economy turned for the worst, were unable to hold onto their assets and this included homes. Many became delinquent on their payments and had to foreclose. This in turn decreased their credit score and continued a spiral into poverty. Although this is not the case for many it is very clear that poverty can become cyclical.

It is important to highlight that while measuring housing availability ratio units that were occupied by higher-income households were excluded (Sasser et al., 2007). The researchers explain that measure one is used to indicate if there is sufficient supply of housing units affordable (given the number of households in each income group), while the second measure indicates if the units are actually available or taken by those of a higher-income household. Higher-income households take units that are affordable to lower-income households when the supply of units is constrained (Sasser et al., 2007). In 2005 although the number of affordable units in New England were twice as large as the number of middle-income households, half the units were already occupied by higher-income households. Massachusetts again ranked lower nationwide and the share of affordable had been decreasing since 2003 (Sasser et al., 2007).

After college many students are stuck with debt that they do not fully understand. Many will face the challenges of figuring out how to pay them off. At the same time students are now being faced with creating a stable environment for themselves. At this point in life things seem confusing, stressful, constantly changing and surprising to some extent. Mistakes can and will be made in this process, which is why I find it so important for students to be exposed to the effects that poverty can have on others. Although though this simulation is not specifically geared to deal with debt management and paying off loans, it will be an eye opener to students about budgeting and understanding choices. By the time students leave school some of the new decisions they will be looking to make include working towards buying new assets such as houses, cars, motorcycles and more. The project that I am imposing will be looking at poverty through a situational framework. The SPENT simulation puts individuals into a different scenario based on the choices that they make. This is not to say that poverty is caused solely by choices or that it is caused by the individual. However, the simulation merely picks paths for you based on the choices to show the individual how easy it is to fall into unfortunate situations and being faced with difficult situations. Using this framework may relate to college student better, because college students are often thrown into uncharted water and faced with constant change. Taking a situational framework may convey the educational piece of the project better and allow for better discussion on perspectives.

Project Plan

The project plan is to provide students with an environment to discuss poverty with each other in order to expand their knowledge on poverty in the USA. The discussion they have will be facilitated and lead into topics regarding governmental assistance. All students will participate in an online simulation that allows them to see firsthand how poverty affects individuals, families and communities. This will make students aware of issues that communities and families face in their everyday lives and hopefully push them to combat these issues.

Situation Statement

The current median household income rate for Lawrence, Massachusetts is $34,852 with a poverty rate of 28.4%. In 2015, 28.3% of the housing units in Lawrence, MA were occupied by which is lower than the national average of 63.9% (DataUSA, 2017). This means that 71.7% of people are renters. According to "The GAP" which is research produced by the National Low Income Housing Coalition, "The U.S. has a shortage of 7.4 million affordable rental homes available to ELI (Extremely Low Income) renter households, resulting in 35 affordable and available units for every 100 ELI renter households" (2017). This research excludes people and families experiencing homelessness, because they do not include those who cannot provide an address or are living in group homes. This research also highlights the issues that of the 7.5 million rental homes affordable to ELI renters 3.5 million of them are already taken by those of higher income (National Low Income Housing Coalition, 2017).

Attempting a simulation such as this one may give students a chance to prepare for some of the difficult decisions that they will be faced with in the future. This simulation will be an interactive session where students of Endicott College will have the opportunity to engage in open discussion about poverty, and then move on to the simulation. The focus will be to have participants put themselves in “someone else’s shoes” in order to teach participants the challenges that come with living in poverty in the United States. The data that I will be collecting through this event will be qualitative information. In order to reach a particular range of students I have chosen to use different courses to present to. The first is a Human Services 101 class; this class has mainly freshman and sophomore students and they were just beginning the topic of poverty, when I presented. This will be an in-person class, where I will collect responses from their activity and will get the chance to interact with them myself. The second class that I presented to was entirely online; these students were mainly upperclassmen and had already taken the Human Services 101 class in the past. The ideal outcome for this simulation would be to have participants that are willing to continue understanding the needs for affordable housing and advocate for those needs as well.

Learning Goals

1. Participants will walk away with a better understanding of what poverty in the United States looks like.
2. Participants will actively engage in decision making independently or in groups throughout the simulation.

3. Participants will actively engage in discussions about poverty and its effects.

Target Audience and Stakeholders

Freshman and Sophomore of Endicott college will be the target for this event. As well I will also be target Juniors and Seniors. I am looking to compare answers between the year range as well as how effective each teaching method is. Stakeholders for this process would be the Professors as they are allowing me to use their class time and test their students' knowledge.

Crafting a Clear Message

By allowing me to provide a space for students to discuss topics regarding poverty in the USA as well as governmental assistance programs, students will be able to walk away with a better understanding of what poverty actually looks like.

Incentives for Engagement

Stakeholder (Internal): Endicott College

The interactive simulation and presentation that I am running is a low risk activity. It does not involve participants leaving the classroom setting. Instead being in the classroom provides a safe and controlled space for students to discuss the matters or poverty with the presenter, as well as other students. The only foreseen is having participants feel uncomfortable or become targeted with in discussion. However, in an effort to combat this from happening, I have created a basic set of rules that students will be required to follow if they are going to participate. Failure to maintain these rules, means they will be asked to leave the activity. Endicott will be allowed to obtain my data after everything is completed, if they choose too.

Incentive: The Incentive for this event is that the Professors will not have to come up with a lesson plan themselves, nor will they have to present to the class. Both Professor will be allowed to participate if they are willing to. Their role is to observe their own class and how they interact with me. It gives the Professors a sense of what the class is actually obtaining and opens opportunities for a different learning style.

Stakeholder (External): Merrimack College

Incentive: Merrimack College is founded on Augustinian values. These values are the focus on service trips, through donor retention, and philanthropic work. This simulation as an in-class workshop poses a learning opportunity for students in a social justice issue. Dependent on the success of the event this is a workshop that can be brought back to the Merrimack College Campus. This type of presentation and planning also poses a great opportunity for students in the Higher Education Programs across Merrimack Campus and has the ability to strengthen connections with Endicott College.!

Outreach Methods

In an effort to maximize participation I will be utilizing both internal and external resources. Outreach will include reaching Professors on the Endicott Campus. I will be using the network that I know at Endicott College in order to find classrooms that will allow me to use their students for this project. I will have a set explanation on what my plan is, as well as what goals I am trying to reach during this Presentation. I plan on asking Professors if they would allow me to attend their class and do a small demonstration using SPENT to invite students to join. The incentive to allow for maximum student participation would be asking Professors to allow extra credit for the event. That would have to be up to the Professor discretion however.

College Professors check their e-mail on a daily basis. This will be a very simple and effective way to spread the word about this simulation. My information will be included within the email for those who are interested in participating in the simulation to get in contact with me.

The community service department coordinates service projects for students across the Endicott College Campus. They would be able to contact Professors that they feel would be willing to participate in this simulation.

Responsibilities Chart

NAME	ORGANIZATION OR AFFILIATION	RESPONSIBILITIES	CONTACT INFORMATION
Professor Model	Endicott College	• Edit/Approve Lesson Plan • Provide Classroom space • Collaborate on date to present • Provide students with advance notice of my presentation • E-mail out the reflection sheet to students (have them completely due by April 18th)	Phone Number E-mail Address
Emily (Me)	Fellow	• Contact two Professors willing to allow me to present to students • Create lesson plan for in person classroom presentation	Phone Number E-mail Address

		• Create second plan for online platform • Create a reflection form through Google Forms • Provide both Professors with accessible link to Google Forms • Get supplies for the "Sticky Note Activity"	
Professor Rhoades	Endicott College	• Edit/Approve Lesson Plan • Provide Classroom space • Choose a week to allow the online discussion to take place. • Provide students with advance notice of my presentation • Post the pre-activity discussion questions to the class and give them 1 full week to reply.	Phone Number E-mail Address

		• E-mail out the reflection sheet to students (have them completely due by April 18th) • Give Emily access to obtain the Discussion Board responses	
Students (In Person)	Endicott College	• Must Bring laptop • Encouraged to participate in open discussion with the Sticky Note Activity • Participate in Simulation • Complete Google Form Reflection (by April 18th)	No direct contact with students out of the classroom activity.
Students (Online)	Endicott College	• Answers discussion questions • Participate in the Simulation • Complete Google Form Reflection (by April 18th)	No direct contact with students.

Tools/Measures to Assess Progress

Measure	Tool
Communication with Professors	E-mail, phone/ text message, and shared google documents
Reflections distributed	Track reflections through Google Forms, Close the Reflections on April 18th, Transfer the Data into Excel
Discussion Board	Access discussion board via the online platform provided by Professor Rhoades, Create an Excel Spread Sheet and code the information from the discussion, create themes and categories for responses.

Target	Measures	Tools
Students	● Google Form reflection sheet ● Active communication in class and with each other through online platform	Google form reflection Sticky note activity Online Discussion platform
Professors	● Frequent email communication/ phone communication ● Phone meeting before presentation ● Editing and compromising on Lesson plan	Note Taking Organization

Implementation Timeline

January 2018	● Pick event date ● Create event detail sheet ● Contact Endicott College ● Decide how many classes you will be using
February 2018	● Spend time going through the SPENT Simulation ● Come up with Learning Goals for Students ● Pick out themes from your paper as well as from the Simulation that allow your to create questions for students. ● Have two classes picked by the end of the month
March 2018	● Finalize classes that will be used ● Pick dates for the event ● Create evaluation materials on Google Form ● Create a rough draft lesson plan ● Phone call with both Professors to Discuss the Lesson Plan ● Create rough draft open discussion questions
April 2018	● Contact Professors the week of the event ● Finalize Google Form Reflection/ Finalize the lesson plan ● Make sure Professor Rhoades opens the discussion board the week of April 9th- 13th ● Professors will send out evaluation ● All responses will be closed by April 18th ● Collect all data ● Create Spreadsheets ● Code all qualitative data

Logical Framework

The logical framework that will be used for this event will be situational poverty. As stated in research produced by Dr. Ruby K. Payne, “Situational poverty exists for a shorter time is caused by circumstances like death, illness, or divorce. This framework is based on patterns. All patterns have exceptions" (Payne. 2003). This framework differs from generational poverty as generational poverty consist of two or more generations. Situational poverty consists of having fewer resources and usually being able to make it back into the middle class. This framework will work well with showing students how easy it is to fall into poverty, as the simulation takes place after the individual has lost their stable housing. From there the individual has to live off the last one thousand dollars they have.

Methodology

This project will be completed using students of Endicott College in a simulation-based learning environment. Students will be allowed to stop the simulation and disengage participation if they choose to do so throughout the activity.

Participants

Professor Dana's Human Service 101 are upper middle-class students, distant from poverty. This class is mainly Freshman (scattered Juniors). The class is currently learning about Human Services in the clinical field (final section is Poverty). Students are looking to enter fields such as Sociology, EMT, Psychology, and Criminal Justice.

Professor Drea's Social Policy 300 are upper middle-class students, distant from poverty. This class is mainly Juniors and Seniors (not more than three Sophomores). The class has been exposed to education regarding core concepts of poverty. This class takes place entirely online with all assignments being completed through an online platform provided by Endicott College.

Materials

Professor Dana Models's Human Service 101 is located at Endicott College, Library Room 206. Materials Needed: Computer with internet access, Projector/ Projection screen, students need laptops, sticky notes (assorted), sharpies or pens (assorted).

Professor Drea Rhoade's Social Policy 300 is located online (via Canvas). Materials Needed: All materials, questions, and responses will be submitted through blackboard. All reflection materials will be completed online and sent back to me.

Procedure

When attempting to pick my focus group classes, I attempted to pick schools that were private, and moderately middle to upper class populated. Two classes from Endicott College are being used in order to complete this presentation and simulation. The first class is an introduction to Human Resources class and was specifically chosen due to the topic of the course. I felt that the work students would be covering throughout the course would tie in well to the main concepts that I was trying to teach. My presentation took place as the class was beginning to cover the topic of poverty. Due to it being an intro class the students taking the courses are mainly freshman, which was a goal of mine. I feel that exposing younger generations to poverty issues early on is beneficial in the long run.

The introduction will begin with an ice breaker that will take approximately five minutes to complete. The ice breaker will consist of me having all students go around the room and state their name, major and their favorite concert. From there I will openly ask them to share some of the topics they have covered within the class. After they have shared with me I will explain who I am and what my capstone is about. They will get a brief outline of how the class will go from there on. Rules of respect will be laid out immediately for the class. These rules include being respectful, not attacking anyone's opinions, and none of the personal information shared with the class will be allowed to leave the class. Anyone not willing to follow these guidelines will be asked to leave the class. This explanation piece should not take more than five minutes.

The “Sticky Note Activity” will be the open discussion portion of the class. Sticky notes will be passed out to all students as well as different writing utensils. Students will be asked the following questions: What is poverty? What does poverty look like too you? How does someone fall into poverty? Who is affected by poverty the most? How is poverty cyclical? These questions will be asked one at a time allowing for discussion between each. After a question is asked students will be given the opportunity to write down their answers. Once they have completed their answer students can walk up to the white board and leave their sticky notes scattered across the board. Viewing their answers, I will be able to pick out themes and lead an open discussion about those topics, asking students to elaborate more on what the themes mean or how they feel. This activity should only take about 15 minutes in total.

After the discussion is closed, students will turn their attention to the screen projector. I will show a short clip called “Tour Poverty USA” located on the website YouTube (United States Conference of Catholic Bishops, 2015). Students will have a chance to discuss their initial reactions to the video, but it will be brief due to time constraints. After this discussion students will be introduced to the simulation. Students will be given the option to play as individuals or in pairs. They will have two attempts in total to be able to complete the full thirty days, but they will have no more than two attempts. If they choose to proceed in pairs, then all students must make their choices together. Students may choose to stop at any time if they feel uncomfortable or would not like to continue. The simulation should take no more than twenty minutes in total.

After the time is completed students will begin a debrief on their experience with the simulation. I will initially ask them to describe how they feel in one word and will put the words on the board. From this discussion I will move into discussion questions regarding Governmental assistance. These discussion questions are as follows: How do you feel government assistance could be utilized? As a system do you feel government assistance is working and how? Students will be given the chance to discuss with each other. From this point I will show the second video "This is life on $7.50 an hour" also found on YouTube (CNNMoney, 2015). This video will only be shown if time permits it. If there is not enough time to show the video in class, students will be sent the link by their Professor to watch on their own time if they choose. Students will be asked to fill out reflection form. The google form will be sent to them via e-mail, by their Professor. The students will then have until April 18th to fill out the reflection sheet.

The second class was chosen due to its online presence, as well as the course material. Students in this course are given a topic every week, and then are required to answer questions and reflect about their findings. Some of the topics that had been covered before my presentation were public assistance, SNAP benefits, Welfare, Taxes, and more. Since the course is a higher-level course the students are mainly juniors and seniors. I thought it would be interesting to see the reflections I get from an in-person class as well as an online class, but to view if there are differences between the age groups. All of the students that are taking this course have had to take the Human Resources 101 course, or something similar in a Sociology Course. The class size is about 25 students. I did have to alter the procedure process due to time restraints, as well experience.

During the week of April 2nd-6th student will be sent a small blurb of who I am, what I study, and why I am using this class for my capstone project. Their open discussion assignment will be sent to them via Canvas. Their discussion questions will lead as follows: What is poverty and please explain what it looks like? How does someone fall into poverty and who is affected by poverty the most? How is poverty cyclical? How does governmental assistance benefit communities and families living in poverty? Does governmental assistance impact families and communities negatively? Please explain why. For the week of April 9th-13th, students will be asked to complete the online simulation “SPENT”. They will then have a second open discussion assignment to complete for that week. The discussion questions will lead as follows: How have your answers changed to the question posed last week? How could governmental assistance improve these situations? After students have submitted their answers the Professor will send out a link to the google form in order to get all responses in by April 18th.

Professor Dana Model’s class was a fifty-minute Human Services 101 class. The students arrived at class for the most part on time and were not too talkative. Professor Model introduced myself as the presenter and allowed me to do my own introduction. The lesson plan was stuck to closely, but due to the class period being short there were small changes that had to be made. After concluding my own introduction and the Ice breaker, the classed was moved on to ground rules, and the discussions began from that point. All students participated in the Sticky Note Activity. The class was presented with one questions at a time, given an opportunity to jot down their thoughts on the sticky note, and allowed to put them on the whiteboard. From those sticky notes I was able to pick out recurring themes and offer students the chance to discuss why some of the themes were appearing. The students actively answered questions, and after each person spoke another would raise their hand to continue the conversation. The last two discussion questions had to be combined in order to save time. Students reacted well to the first video and then were given the chance to play independently or in a group dynamic for the SPENT simulation. After about fifteen minutes students were asked to describe what they felt during the experience. They were then led into a brief conversation about Governmental Assistance. After that discussion came to a close the class was over, the students were thanked and told about the reflection forms that need to be completed by the middle of the following week.

Professor Drea Rhoades class was a completely virtual class. The way the class is structured is that students obtain their assignments of the beginning of every week. They are required to read through the materials or watch videos if necessary. After completing the required materials students are given discussion questions that they must reply to by the end of the week. Students are required to answer all questions to the best of their ability and also reply to at least one other student in the discussion board. Endicott College uses the Canva system. Professor Rhoads received all the material from me ahead of time and was able to post everything at the begging of the week. The responses that I obtained back from these students were thoughtful and lengthy, but I had no personal interaction with the students for this virtual class. Throughout this activity there was no chance for anonymity due to the virtual classroom allowing identification for each response. This was a dynamic that posted a small risk, but I chose to continue knowing this.

Results

The coding for the reflections was split into sections. From each of the sections the information is broken down into themes of positive or negative experience. This information is based of thirty-five responses to the Google Reflections Form.

The sections brown down as follows: Section 1 - Overall how would you rate this workshop?; Section 2 - Prior to this workshop, had you attended any classes, seminars or workshops on poverty or about individuals living in poverty?; Section 3 - The goals of the workshop were clear to me.; Section 4 - The open discussion prior to the online game was helpful to start talking about poverty.; Section 5 - This workshop changed my thinking about poverty and its impacts on people's lives.; Section 6 - This workshop increased my understanding of how people can fall into poverty.; and Section 7- This workshop helped me realize that poverty is more than just personal choices.

Table 1: Coding in Class Workshop Results

	Section 1	Section 2	Section 3	Section 4	Section 5	Section 6	Section 7
Positive Reaction	34	21	35	34	34	34	35
Negative Reaction	1	14	0	1	1	1	0

Table 1 specifically deals with questions regarding the success of running the presentation. This information was need primarily to review for logistical challenges. Participants were asked questions based on how much they felt they were able to take away from the workshop while it was being run. It is important to obtain this feedback, as it shows that the way the workshop was run had a positive effect on the participants learning experience.

The coding done for the open answer reflections are coded by themes. The themes are based upon the questions and what is being asked of the student. The results of coding for these themes are discussed more in depth later on through the paper. This information is based of thirty-five responses to the Google Reflections Form. These questions included, 1) What were the most valuable things you learned from today's workshop? 2) How would you explain poverty to a friend after attending this workshop? And 3) How could the workshop be improved?

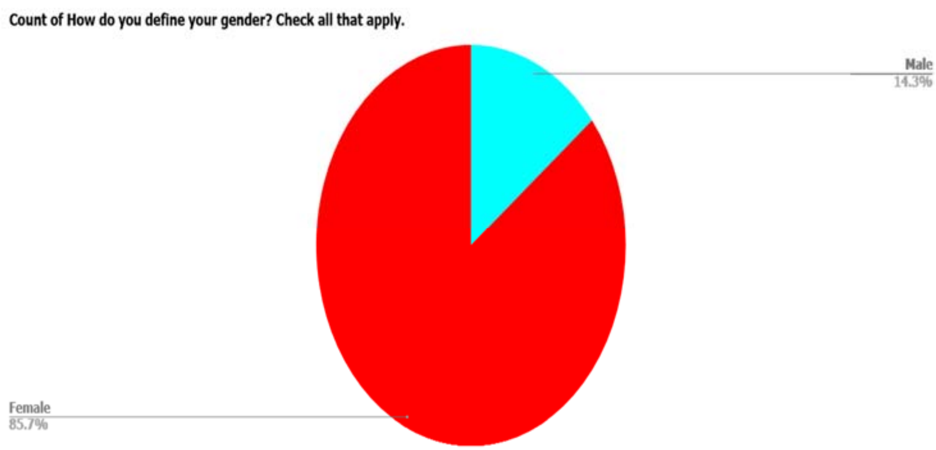
Table 2: Theme Frequency for Questions 1 and 2

THEMES	Question 1: What were the most valuable things you learned from today's workshop?	Question 2: How would you explain poverty to a friend after attending this workshop?
Reflect on themselves / emotions	10	3
Identify with other in poverty / show empathy	6	1
Rethink a stereotype	4	1
Concern for children and families	5	1
Need government assistance	2	2
Make hard choices / face difficulties	6	5
Financial economic status / cycle of poverty	2	18
Identifies poverty can happen to anyone	6	10

Table 2 specifically deals with themes that were coming up throughout the open discussion based on the student's answers. As it can be seen some of the largest themes students were talking about were financial and economic status (poverty being cyclical), identifying that poverty can happen to anyone, and reflecting on one's own life and expressing emotions. Between the two questions there were only a few that were mentioned once. It can be seen that questions two in relation to financial economic status and the cycle of poverty was the major theme of the discussion.

The majority of participants in the online platform and in person workshop were women. Although I had no personal interaction with the virtual classroom, I was able to have personal interaction with the in-person classroom. Before attending the class, the Professor Dana Model had mentioned that there were one or two males in the class. However, on the day of the presentation there were no identifying males present for the workshops. For future workshops it would be helpful to have a more even demographic, adding another level to the results of this project.

Figure 1: Gender of Class Participants



As seen in figure 2 overwhelmingly the participants in this study were not of Hispanic, Latino/Latina, or Spanish background. Throughout the study only 2.9% or participants actually identified in this category. Endicott as a whole is a wealthy community with a minimal minority enrollment.

Figure 2: Ethnicity of Class Participants

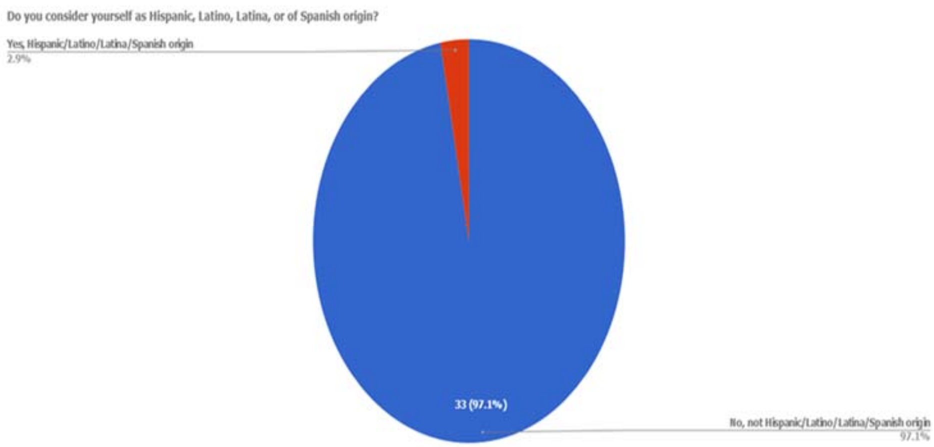
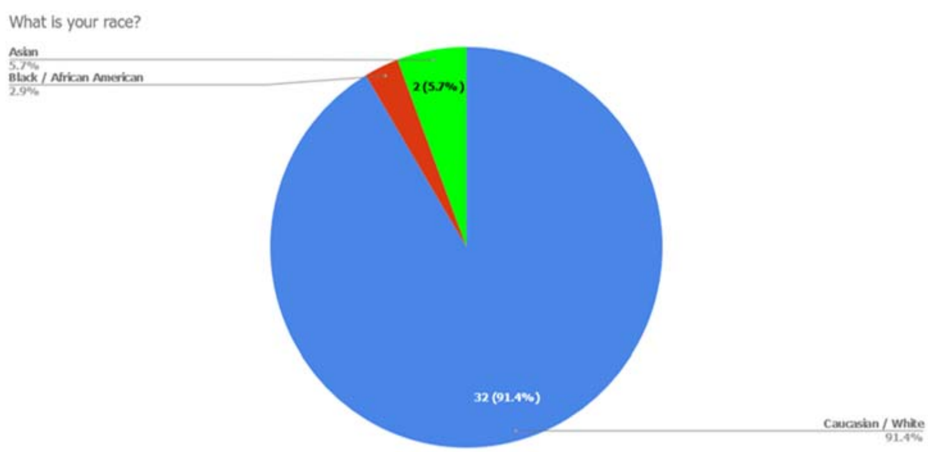


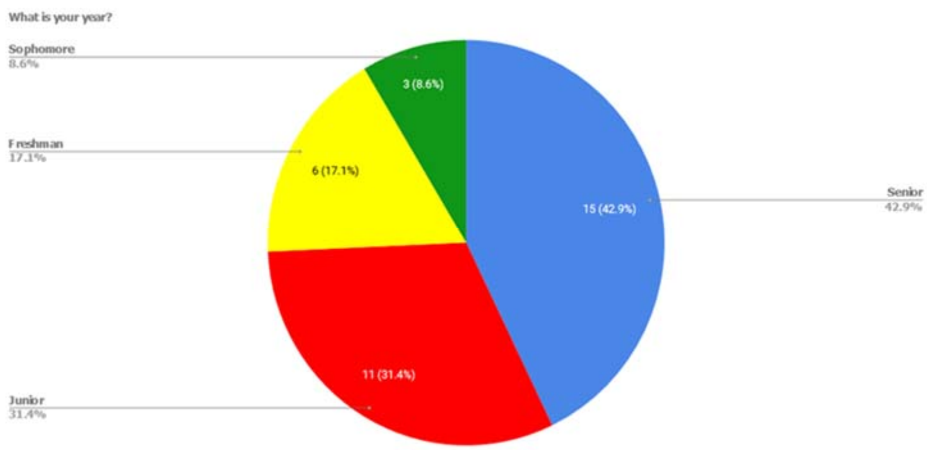
Figure 3 identifies the race of each participant. As it can be seen that the majority of students that participated in this study were Caucasian/ White at 91.4%. The second largest group identified as Asian at 5.7%. The remaining participants identified as Black/ African American and made up 2.9% of participants.

Figure 3: Race of Class Participants



Students that participated in both the in-person workshop and the virtual classroom platform were a mix of grade levels. Originally the focus audience was going to be on freshman solely. However, later on in the process Seniors and Juniors were added into the mix. It is beneficial to have multiple grade levels involved in this case study in order to examine the difference in depth when it comes to the discussion portion of the workshop. Seniors and Junior were able to give in depth and lengthy responses to the discussion via the online platform Canvas. They then continued to respond to each other's posts and discuss the topics further while interacting with each other. This is the type of dialogue I anticipated more form the in-person workshop than I did from the online.

Figure 4: Academic Year of Participant



Students in the online class were asked the same discussion questions as the classroom in person. There were a couple of differences between the lesson plan for both the class. The online class was not able to do an in-person activity. All of their discussion relied solely with each other, and completely online. The professor for this class asked students to also talk about how it related to some of the readings they were doing in class at the time. While looking through the responses it became clear that their discussions were more in depth than the in-person class workshop. The responses that were given to the six discussion questions were broken down into themes.

While going through all of the discussion data that was received throughout this project I picked on particular themes that were being discussed by multiple students. In order to get a better understanding of what students found to be important I coded all the discussions for these particular themes. The first theme looked at was **Government Assistance impacts communities positively**. Anytime this theme was brought up it showed students were describing the effect of governmental assistance on communities. Student discussed assistance as being a system that can positively affect the community financially, socially and physically. The second theme that I looked at was **Government Assistance impacts community negatively**. This theme is used to specifically show when students discussed governmental assistance in a negative manner. Students discussed certain assistance programs being set up in a way that actually ends up harming individuals or communities while keeping them in poverty. The third theme used was, **the number of government programs that are named**. This theme specifically showed which programs students were most familiar with. Throughout the discussion a handful of particular programs continued to show up in discussion. These programs centered around WIC, EBT, Food Stamp, and SNAP programs. The fourth theme used was, **the number of times governmental assistance reform is mentioned**. This theme specifically showed when students mentioned that certain programs were in "need of change" or referred to as being broken systems. This shows that they do not necessarily believe the system cannot work, but they realize that work needs to be put into the systems in order to make them more efficient. The fifth theme used was, **the number of times job loss / unemployment / job stability is mentioned**. This theme specifically showed when students mentioned financial stability as being a lead caused of poverty. The themed continued to show that students directly related poverty with job stability, unemployment and minimum wage paying jobs. The sixth them used was, **how many times a stereotype such**

as addiction, substance abuse, or poor life choices was mentioned. This theme centered around students actively discussing some of the most common stereotypes and misconceptions that surround poverty. I also used this one to see if they had possibly changed their way of thinking in regard to these particular stereotypes. The last theme was, **how many times participants recognize their own privilege growing up**. This has to be the most important theme that was apparent through discussion. The theme specifically showed students would relate their own personal experiences to some of the emotions that they may have felt while participating in discussion and the simulation.

Table 4: Discussion Themes

Positive impact	Negative impact	Gov't Program is named	Gov't reform is suggested	Job loss/ job stability	Stereotype	Recognize their own privilege
9	6	20	5	8	9	7

These results are based off of some class ten students. The demographic for these students was upperclassmen which included a majority of juniors and seniors. The discussions that resulted from online discussion. The surprising results which are not included in the table above were the number of students that mentioned that before entering this class and doing this workshop, had a different perspective of poverty. It was seen multiple times in the discussion that students mention they were unaware of struggles that others living in poverty were facing on an everyday basis.

Discussion

The information in Table 1 will be helpful in the future if a workshop such as this one, is to be run again. This information will allow for critical changes to be made in order for participants to gain a better experience from the workshop as a whole. As it can be seen there were more positive reviews regarding this section of questions, than there were negative reviews. One suggestion that could be made would be that students be exposed to lessons in poverty, before this workshop is offered to them.

The information in Table 2 showed interesting responses between the two questions. While coding I found that there were answers that cover more than just one theme. Many answers that talked about family and children mentioned something along the lines of financial and economic status. What was surprising is that there were not many responses that talked about governmental assistance programs. This is not the type of response that I was anticipating and topic that I would have liked to delve into more if the class had more time to spare.

As it can be seen in Figures 3 and 4, there was very little minority participation. This is due to the demographic of the college that was chosen for this study. Endicott College is an affluent wealthy, and majority white campus. This was the reason Endicott was chosen to participate in the workshop. In order to get a better understanding of what participants know about poverty I found it would be more helpful to attempt this case study in an area where one would not normally find those of low-income status. This is not the case for all Endicott Students, but only for the majority.

Discussion Responses

As mentioned earlier the online class discussion answers were more in depth and well documented than the in-person class discussion. Throughout the discussion responses I chose segments of replies that illustrated well thought out answers, and demonstrates students change in perspective regarding these topics. All of the replies have not been included in the following segment but are still some of the most powerful discussion answers attained through this project. After being given the question, "How does someone fall into poverty and who is affected by poverty the most?" students gave the most in depth conversation to this particular question. Students were able to recognize their own privilege and experiences, while answering this question. One of the responses obtained was,

> "*The most affected would be children because they have to deal with a lot of "left overs" and non-brand prices to get by while they get laughed at while at school because they don't have the nicest things or get free lunch. I did not have the same idea coming into the assignment because at least from where I grew up kind of "sheltered", not saying I had all the name brands but I was not in an inner city and was not exposed to it. It makes sense though, that's why I believe children are the ones who need to be taken care of the most to get out of this poverty*."

This student was able to not only discuss how their perspective was different when they first walked into the class, but how they reflected on their own life experience to help make this connection. Allowing a student to have some sort of personal connection with the material they are learning about allows for a deeper understanding of what they are learning. Another example of a discussion response such as this was,

> "*My idea of people that fall into poverty has drastically changed due to this class. Before this class, I believed that many people in poverty did not try hard enough to get themselves out of their situations. However, I was horribly mistaken, and I am grateful*

this class opened my eyes to my naïve perspective. In reality, anyone can be affected by poverty at any time in their lives."

This student again was able to take a powerful step and openly admit that their thinking from beginning to end had changed. This type of response is one of the ones I was looking for and sometimes can more openly be admitted through text submission than in person. One student was able to identify some causes of poverty in their response as well. Their response was as follows,

"*Before the class I figured that people fall into poverty due to past choices, whatever they may be. This is not the case though, sometimes people are just dealt a tough hand from the start of their lives and must deal with the problems they face. I also felt that immigrants who come into the country were most affected by poverty*."

This student identified that poverty does not merely come from "bad choices" but goes along with the situational framework that was used throughout this activity. As it can be seen students discussed children being affected the most by poverty. Students appeared to have an emotional connection when discussing this topic, between the online class and the in-person class. Throughout the in-person class students discussed how they felt "privileged, sheltered, and well off". Both the in-person class and online class appeared to have similar reactions when it came to this topic, and thoroughly took the time to think about how their lives would have been different if they had not grown up this way.

The second question that attained a lot of heartfelt reactions was in response to, "Does governmental assistance impact families and communities negatively? Please explain why.". The answers that I got for this discussion question were not what I was expecting. I hypothesized that most students would discuss the positive aspects of governmental assistance and not the negatives, due to lack of understanding or education on the topic. However, I was pleasantly surprised with the response that I obtained from students. One of the responses that I was most pleased with was,

> "*Before this class and assignment, I assumed that governmental benefits really helped people if they were eligible. I thought people relied too much on governmental assistance but now I know that this is far from the case. While government assistance may provide some help for those that qualify, I think the current governmental assistance programs are more negative than positive*."

This was an important response to the question, because it highlights the stereotype that others rely too much on governmental assistance. Again, this student was able to change their mind, while also recognizing that in order to be on certain benefits families have to qualify. Many times, it is just assumed that families can go on assistance at any time. However, this is not the case for most all families and individuals. These qualifications only allow certain families to attain assistance and continue to force people into staying in poverty. This was highlighted again in another student's response when they went on to say,

> "*I believe it is negative towards communities and families who are living in poverty by not having the highest standards for giving help. I had this idea in my head before this class assignment because I have always believed even though the government provides assistance it does not fully cover everything someone in poverty needs which allows for the cycling to continue*."

The student highlights the cycle of poverty that can be perpetuated by governmental assistance programs. For example, if a family has to meet a certain salary requirement to stay on a food assistance program such as "SNAP", then that family will continue to stay within that salary range. This means making any more than the maximum requirement would kick them off the program and take away their assistance for feeding their families. A family could earn a little more than the qualification, but still need to be on the program due to outside circumstance that can have effects on them. These qualifications although necessary in some ways create larger barriers for getting out of the cycle of poverty. The next response highlights this concept and asks for more information by stating,

> "*Nowadays many of the government assistance programs have requirements to meet in order to qualify. This results in a lot of stress for people who are already struggling to get by. Although these requirements are in place to prevent the abuse of such programs they also cause negative impacts within families. I was not aware of negative impacts due to government assistance programs and continue to have a lack of knowledge. if anybody could comment specifically on this part that would be great!*"

What I found most intriguing about this response is specifically that the student looked to peers to help them answer the question. This student no only felt comfortable reaching out to their peers, but also was looking to further their education regarding the topic. This shows the students as eager to learn and interested in the way this subject is being presented to them, which can be helpful to keep students engaged in future projects.

Government assistance programs being positive was not discussed as much than when referring to them as negative. However, there were a few responses that highlighted these programs as being positive to families and communities. The following response highlights the positive of assistance but raises a great question by saying,

> "*I believe government assistance needs to take a look at insurance for those who are in poverty. It is wonderful that children get the benefit of low or free insurance however if*

that family is struggling how are they going to pay $200-300 on insurance for themselves?"

This student makes an argument for the families utilizing these programs and showing that the system is still flawed. It is important to understand that assistance programs are not universal and there is no "one size fits all" when dealing with families and situational circumstances. Although these programs due their best to benefit a majority of families there will still be ones that fall through the cracks due to loopholes, restrictions and barriers. As one student goes on to say, "Before this class I thought that these governmental policies were just all about food and water... I have also learned that as society changes, the social policies must continue to change in order for them to work successfully." Many assistance programs need to be revisited and reformed as time goes on to be able to come up with best practices and hopefully benefit even more families.

In general students had a lot of emotional connection to what they were learning after having done the simulation. Their reaction to the simulation ranged from anger to depression and frustration. Each person reacts differently and were exposed to choices they may or may not have had to make in their life. One reaction I found powerful was,

"*Honestly this assignment scared me; I lost all of my money after 11 days. I knew there is mass poverty and have read statistics, but I really tried to put myself in someone's shoes when doing this assignment and the options are limited and hard to pick. Before taking this class, I was definitely a little more narrow-minded about poverty than I am now*."

This student was able to share their experience with the simulation itself and how it affected their way of thinking. The simulation by no means is easy and purposely made to evoke emotions from others. This response was one of the ones I was hoping to get throughout the discussion, because it is vital in identifying if students made emotional connections throughout this process.

Overall students were able to recognize that governmental assistance can provide benefits, but that does not mean that is a completely positive system. Students recognized that those living in poverty may need governmental assistance, however that the system the way it is now is lacking. They showed that they understood not only do certain programs need reform, but that sometimes these assistance programs can keep people in the cycle of poverty. Students showed that they thought due to this cyclical nature that government assistance programs could actually be more harmful to communities and create negative impacts rather than positive ones. Throughout the in-person class this subject was not discussed as much. Throughout both classes the consensus appeared to be that although government assistance programs do have a system that can benefit particular families, alone they are not enough to truly bring an individual or family out of the cycle of poverty. Students in both classes were able to name certain governmental assistance programs such as EBT, Food Stamps, SNAP and WIC being the programs that came up most frequently. However, programs that did not have to do with providing nutrition or food to the families were not mentioned as often or at all.

Through discussion and simulation, it can be seen that students were able to make emotional, and physical connections through life experience as well as education. Students were well engaged and gave excellent feedback via the google form that was sent to them. In all context both sessions were a success and students were able to walk away having learned about subjects that they might not have fully understood before.

Limitations

Throughout the course of this project limitations were minimal and did not get in the way of completing this project. One of the biggest limitations faces during this project was with both student groups and solely based on the amount of time I was allotted. The class period that I was given was only a fifty-minute period. Although there were a lot of topics within that time period, I felt that certain topics were not able to be elaborated on or discussed as in depth as I had hoped for. The minimal amount of time students was given did not allow them to obtain or question their own thoughts as much as I had wanted. Due to the lack of time while working with students I was unable to use all of the discussion questions and the final video was not able to be seen in class. There were a lot of questions that students wanted to ask, but time did not allow for.

Similarly, with the online class I had originally wanted a two-week period for the students to be able to fill out the discussion question answers. As seen in the project outline on the second week they were supposed to reflect back to the original discussion questions and move forward into a discussion centered around governmental assistance. Due to time being limited as Endicott students were heading into finals for the term the Professor only allowed the first part of the procedure to be used for her online class. Although this was not my original intentions I was pleased with the feedback that I obtained from their discussion questions.

Between the two classes I was able to obtain a lot of diverse feedback. The difference between the classes is that the online class contributed a more in-depth discussion than the class taught in person. This could be due to the second audience consisting of mainly juniors and seniors in comparison to the younger class which was freshman and sophomores. This could also be due to the fact that the second class was required to fully write out and submit their answers online which allowed for more thought to go into them. This gave me actual information to look through and code, whereas the in-person class was all open dialogue with each other. Granted I do have the sticky notes from the sticky note activity to look through, but these answers are all a couple words or a few sentences long.

Throughout this project I did notice that although there was great feedback there was still some things that could have been improved from the discussion. Responses for the discussions were combined between both classes. It is difficult to understand or know if there was a difference in learning experience based on the difference between a virtual platform and an in-person workshop. The most suggested improvement would be to go more in depth of the topic. Some of the responses received from this feedback was that participants wanted to get into intersectional subjects dealing with race, location, and family dynamic. These are topics that would be helpful to explore further with more class time and a more focused lesson plan.

Implications

As it pertains to the in-person class, implementing a three-class session procedure may be beneficial to not only the instructor, but the participants. My suggestion for session one would be to have an open discussion about poverty using questions for a minimum thirty minutes. I believe one hour for this discussion would be ideal. The second session would move the participants on to the actual simulation. However, this time they would have to be in groups of no less than two and no more than four. This dynamic allows students to share the decision making and add a family dynamic to the process. A debrief would take place directly after the simulation and be centered around on how their experience throughout the simulation relates to the discussion questions covered the session prior. Lastly the third session would be an open discussion on government assistance with a heavy focus on affordable housing. It may be helpful to show a short video on affordable housing as a whole during this session. Allow students more time to process and fully understand what is being discussed in class may give the instructor more in-depth results. If I was allotted more time I would have gone through with this process instead of the original.

As it pertains to the fully online class the most helpful piece was having all of their discussion questions written out and documented. There is a lot to be learned from the words that they have written which was not obtained from the in-person class. However, moving forward with a project like this I believe still needs to take place in at least a two-session class. The first week would be the way it was presented originally. Students would get discussion questions and then submit them via the online network provided by the school. However, students would not be completing the simulation within this first session. Instead students should reply to each other's answers throughout the week and participate individually in the simulation during the second session. Similarly, to the in-person class, students would then have a chance to debrief on what their experience was, how it relates to the discussion question from the class before and move into a discussion about governmental assistance. This is how I had originally planned the procedure, but due to time limitations it did not take place this way.

Taking into consideration the feedback that students from both session gave through the google form I would add more context to the history of the SPENT simulation. Some of the students were unaware that I myself, had not actually created the simulation and did not recognize that it was already one that existed on the internet. This is something I would choose to discuss before introducing them to the simulation. As well, many students talked about wanting more in-depth discussion regarding the topics, although a majority believed the session was successful.

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Appendix A: Reflection Questions

Endicott College: Professor Dana's Human Service 101

- Upper middle class students- distant from poverty.
- Mainly Freshman (scattered Juniors)
- Class currently learning about Human Services in the clinical field (Final Section is Poverty)
- Students are looking to enter: Sociology, EMT, Psychology, and CJ.

Location: Endicott College, Library Room 206.

Materials Needed: Computer for presenter, Projector for Presentor, Students need laptops, Obtain parking pass from the Endicott Police Department.

Procedure:

- Introduction/ Ice breaker: 5 minutes
  - Who I am/ Why I am there.
  - Introduction of students, best concert they have been too, major.
- Capstone explanation: 5 minutes
  - Original plan to where I am now.
  - What the outline of the class will look like.
  - Rules of respect and open discussion.
- Open Discussion on Poverty:Sticky Note Activity 15-25 minutes
  - What is poverty?
  - What does poverty look like too you?
  - How does someone fall into poverty?
  - Who is affected by poverty the most?
  - How is poverty cyclical?
- Show video one: https://www.youtube.com/watch?v=g3iRRsoqoMI
- Simulation: 15 minutes
  - Students will be given the option to play as individuals or as pairs.
  - Students may stop after the first attempt, or are given one more option to make it through the month.

- Debrief/ Open discussion on Government Assistance:
    - How do you feel government assistance could be utilized?
    - As a system do you feel government assistance is working and how?
- Show the second video with questions about government assistance to keep in mind: https://www.youtube.com/watch?v=-SCB1t28nDU
- Fill out reflection form.
- Thank the class!

Endicott College: Professor Drea Social Policy 300

- Upper middle class students- distant from poverty.
- Mainly Juniors and Seniors (1-3 Sophomores)
- Class has been exposed to education regarding core concepts of poverty.
- This class is completed online.

Procedure:

- Introduction: Week of April 2nd-6th
    - Small Blurb of who I am, what I study, and why I am using this class for my Capstone
    - Open Discussion Assignment via Blackboard: What is poverty and please explain what it looks like? How does someone fall into poverty and who is affected by poverty the most? How is poverty cyclical? How does governmental assistance benefit communities and families living in poverty? Does governmental assistance impact families and communities negatively? Please explain why.
- Week of 9th-13th
    - Playspent.org
    - Open Discussion Assignment via Blackboard: How have your answers changed to the question posed last week? How could governmental assistance improved these situations?\
    - Fill out reflection form they NEED to be in before APRIL 18th.