



Teaching Leaflet

Understanding Poverty

Lesson Three: If They'd Just Get A Job, They Wouldn't Need Help

“Do The Math!”

According to the federal government, a family of four earning less than \$21,027 a year is living in poverty. Can this family survive on this income? Complete this chart, subtracting for each expense. Are you over or under budget and by how much? Try budgeting the money differently. What would you leave out and where would you spend the money?

Expenses	Income = \$21,027	Explanation
Housing	-\$6,456	This family of four living at the poverty line will spend, on average, \$6,456 per year on basic shelter.
Remaining Amount		
Utilities	-\$2,748	The average expenses for a family of four for utilities and public services are \$2,748.
Remaining Amount		
Transportation	-\$4,559	This family will spend \$4,559 per year to maintain a used car, and fill it with the gas and oil needed to get to work, childcare, and to do necessary shopping.
Remaining Amount		
Food	-\$4,071	Even with assistance like food stamps, families living at the poverty line will spend \$4,071 on food.
Remaining Amount		
Health Care	-\$2,481	Even with an employer contributing to the cost of health insurance, a family of four living at the poverty line will spend \$2,481 on health and medical expenses. If this family did not have health insurance, the costs of health-care would be devastating.
Remaining Amount		
Child Care	-\$2,740	Even with child care assistance, families living at the poverty line with two small children will pay an average of \$2,740 for childcare.
Total Remaining Amount		How much are you over/under budget? _____ What about other expenses (household needs, education, school supplies, clothes, gifts, recreation costs, etc.)?

¹United States Conference of Catholic Bishops, Catholic Campaign for Human Development. *Poverty USA*. <http://www.povertyusa.org>.