

2009 Buffalo Poverty Challenge



June 1st – June 3rd, 2009

Poverty Challenge Participant Manual and Journal

*“Learn What It Means,
Demand That It Ends.”*



A Project of the Homeless Alliance of WNY

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*“Poverty is the worst form
of violence.”
-Mahatma Gandhi*

The 2009 Buffalo Poverty Challenge

What is it?

The Poverty Challenge is a 3-day consciousness-raising event about poverty in the greater Buffalo region. Those involved will attempt to keep to a poverty budget, making choices each day about food, personal care, transportation, and related costs on a limited budget to show solidarity with those in poverty who struggle with these choices every day.

What is to be gained from doing this Poverty Challenge?

First of all, this is not a way of “playing poor” for a few days. The experience of poverty can be frightening, particularly when one doesn’t know when it will end. It is the hope of those organizing and participating in the Poverty Challenge that this effort will raise awareness about how poverty affects the day-to-day life of many in our community, help those of us who are not in poverty begin to realize the resources and networks we have as a result of having a higher income, and inspire us all to take a stand against the persistence of poverty in Western New York.

In Buffalo, 36% of families with children under the age of 18 live in poverty¹.

And this may be a gross underestimate of the number of families who are struggling to make ends meet. Research indicates that an updated “basic needs budget” (at \$49,314 for a family of four) may actually be more than double the federal poverty line (\$16,705 for that same family), which would make the number of families struggling to get by much higher². Approximately 2,000 men, women, and children in Erie County experience poverty that is so extreme that they cannot even afford their own shelter and the situation is worsening³. This past January the unemployment rate in Buffalo jumped to 9%, the highest level in 20 years.⁴ Additionally, the United States Census Bureau named Buffalo the third poorest large city in the United States, with approximately one-third of its adult population living below the poverty line (about twice the national average)⁵. The already dire situation in Buffalo is deteriorating every day, making the task of understanding and ending poverty extremely critical.

Poverty is not a new phenomenon in Buffalo.

However, the current level of poverty is shamefully high and as the current economic crisis worsens, we can only expect the number of people living in poverty to increase. Now more than ever urgent action is needed to address the poverty that pervades our community; yet, that urgent action cannot begin until dialogue about the issue of poverty comes to the forefront among community leaders and policy makers. With that in mind, the Homeless Alliance is coordinating the second annual 2009 Poverty Challenge.

Why is the Homeless Alliance coordinating this event?

“What does homelessness have to do with poverty?” you may ask. It is not uncommon for many to think that homelessness and poverty are not immediately related. Often, homelessness gets attributed to the individual, boiled down to a person’s choices such as “drug addiction”, “laziness”, “mental illness”, or mismanagement of money. But...

1 US Census, American Factfinder

2 <http://www.buffalonews.com/cityregion/buffaloerie/story/489287.html>

3 Homeless Alliance of Western New York, Annual Homelessness Profile

4 <http://www.buffalonews.com/home/story/598908.html>

5 US Census, American Factfinder

People become homeless because of poverty.

We may all know someone who has suffered from drug addiction. We may know someone who is lazy or is not careful with his or her money. Yet, not all of them are homeless. In the end, the difference between someone who is homeless and someone who is housed is poverty. Someone who is homeless no longer has the resources or a support network of friends or family to sustain them in stable housing. The difference, then, is poverty.

If you are pregnant or have any health concerns, please seek medical guidance prior to participating in the Poverty Challenge.

“A true revolution of values will soon cause us to question the fairness and justice of many of our past and present policies. On the one hand we are called to play the Good Samaritan on life's roadside; but that will be only an initial act. One day we must come to see that the whole Jericho road must be transformed so that men and women will not be constantly beaten and robbed as they make their journey on life's highway.”

-Martin Luther King Jr.

2009 Buffalo Poverty Challenge

Agenda

Monday, June 1st

Eat normally and record the cost of your food and any extras
Think about the things you may have to give up
Write in your journal and document your experience

Tuesday, June 2nd

First day of eating/spending on the poverty budget!!!
Be conscious of what you can and can't spend
Record your food costs in the journal and document your experience

Wednesday, June 3rd

Last day of eating/spending on the poverty budget
Be conscious of what you can and can't spend
Record your food costs in the journal and document your thoughts

Thursday, June 4th

Talk about your experience with the Poverty Challenge!

*"Overcoming poverty is not a gesture of
charity. It is an act of justice."
- Nelson Mandela*

Explaining the Poverty Budget Costs and Benefits

Methodology:

- 1) Costs that are determined annually are divided by 365 (days).
- 2) Costs that are determined monthly are divided by 30 (days)
- 3) When available, costs from research provided for the annual income of the federal poverty guideline (over \$10,000 and no more than \$14,999) are used to determine daily cost.
- 4) Whenever possible, local costs are used.

Housing:

The United States Department of Housing and Urban Development (HUD) estimates the "Fair Market Rent" for regions around the country. Fair Market Rent is HUD's way of determining the average rent and utilities combined in Buffalo. For a one-bedroom apartment in 2009, this cost was **\$602** a month.

<http://www.nlihc.org/oor/oor2009/data.cfm?getstate=on&getmsa=on&msa=1944&state=NY>

Automobile:

According to the Bureau of Labor Statistics in 2007 (last available study), a household with 1 vehicle with an annual income between \$10,000 and \$14,999 spent \$3236 annually (on average) for transportation (vehicle, gas, and related expenses). Divide \$3236 by 365 days = **\$8.87** a day

<http://data.bls.gov/PDQ/outside.jsp?survey=cu>

Public Transportation:

An All-Zones Bus/Rail Pass for one month through Niagara-Frontier Transportation Authority costs \$77.

Divide \$77 by 30days = **\$2.57** a day

<http://www.nfta.com/metro/Fares.asp>

Health Care:

In 2008, the Kaiser Family Foundation released a report which found that in 2008 the average employee sponsored individual health care plan cost a worker \$721 a year with a \$3,983 employer match for a total of \$4,704. Family health care plans - on average - cost the worker \$3,354 a year with a \$9,325 employer match for a total of \$12,680.

$\$721/365 \text{ days} = \mathbf{\$1.98}$ a day for an individual health care plan

$\$3,354/365 \text{ days} = \mathbf{\$9.19}$ a day for a family health care plan

<http://ehbs.kff.org/pdf/7790.pdf>

Cable TV:

The New York Times reported in May 2008 that cable customers typically pay at least \$60.00/month.

Divide \$60 by 30 days = **\$2.00** a day

<http://www.nytimes.com/2008/05/24/technology/24cable.html>

Cell Phone Bill:

JD Power and Associates released a report in November 2007 which found that the average monthly cell phone service bill came to \$63.00 a month.

Divide \$63.00 by 30 days = **\$2.10** a day

<http://www.idpower.com/corporate/news/releases/pdf/2007271.pdf>

Internet:

The Pew Internet and American Life Project reports that the average internet bill for broadband internet users was \$34.50 a month in 2008.

Divide \$34.50 by 30 days = **\$1.15** a day

http://www.pewinternet.org/pdfs/PIP_Broadband_2008.pdf

Apparel:

According to the Bureau of Labor Statistics in 2007, someone making between \$10,000 and \$14,999 spent \$779 on apparel a year.

Divide \$779 by 365 days = **\$2.13** a day

<http://data.bls.gov/PDQ/outside.jsp?survey=cu>

Pets:

According to numbers from the American Society for the Prevention of Cruelty to Animals, an individual spends about \$500 a year on supplies for a dog or cat.

Divide \$500 by 365 days = **\$1.37** a day

<http://www.aspca.org/>

Food Stamps:

The Food Nutrition Service of the Federal Government determines that a single individual with earned income at the poverty level would receive approximately \$24.

Divide \$24 by 30 days = **\$.80** a day

HEAP (Home Energy Assistance Program):

Based on numbers from the New York State Office of Temporary and Disability Assistance, the average HEAP benefit for someone at the poverty level is \$457.50.

Divide \$457.50 by 365 days = **\$1.25** a day

EITC (Earned Income Tax Credit)

Based on the Internal Revenue Service and New York State Tax Code, the combined Federal and New York State EITC for an individual would be \$195.

<http://apps.irs.gov/app/eitc2008/SetLanguage.do?lang=en>

Divide \$195 by 365 = **\$.53** a day

*"He who gives to the poor will lack nothing,
but he who closes his eyes to them receives
many curses."
-Proverbs 28:27*

2009 Buffalo Poverty Challenge

Five Rules for Participants

- 1. Be Conscious of the Purchases You Make. If Possible, Record These Purchases in the Journal.**

The point of the Poverty Challenge is to be aware of the choices we make that we may take for granted, not necessarily live within the budget each day (though, if you feel you can, you are encouraged to try to live within the budget and record that experience).
- 2. Your Goal is to Fall into as Little Debt as Possible.**

Most folks living in poverty are just one or two steps away from being homeless because they are unable to meet all the expenses they have. You, as well, will most likely be unable to stay within the budget. That is fine, but you should try to avoid debt as much as possible by reducing your expenses in any way you can.
- 3. You Should Give Up *Something*.**

Whether it is cable TV, using the internet at home, your car, or even just coffee drinks that you buy during the day, it is important to show solidarity with those who can't make the choice of purchasing such luxuries.
- 4. Reflect on Your Experience.**

Each day, guiding questions are provided for you to think about. If you choose to do so, please write some of your thoughts. If you would like to have your thoughts about the poverty budget available for the community, e-mail them to munier@wnyhomeless.org. **Talk to Others about Your Experience.** Let them know you are taking part in this experience. Talk to them about what you are learning from it.

"If we had believed that poverty is unacceptable to us, and that it should not belong to a civilized society, we would have created appropriate institutions and policies to create a poverty-free world."

-- Muhammad Yunus

Frequently Asked Questions

1. Why only a single individual? Why not include families?

When discussing the Poverty Challenge with some participants in the early planning stages, many asked if they had to include their families/children in the Poverty Challenge. Many were hesitant about wanting to do so. This only underscores how powerful and frightening the experience of poverty can be, not only for an individual, but for an entire family.

2. Why are there separate budgets for each day?

You are given the option of changing your budget on either of the days that you live on the poverty budget. You could choose to give up cable TV for the first day, and then have it the second day but give up internet at home. You could choose to take public transportation for only one day, as well.

3. Do I have to do the Poverty Budget for both days?

The Poverty Challenge is meant to be a consciousness-raising effort. If for any reason you do not feel that you can live on the poverty budget for two days, you can participate for one day. You should, however, be mindful of what you do spend for those days and reflect on the things you may take for granted that others may not be able to spend. You can still feel free to write in the journal provided.

4. I went through the budget for today and I have a negative number. Does this mean I can't eat or spend anything?

It is very possible that you can end up with a negative number after going through the budget. If that's the case, then you should remember the rules of the Poverty Challenge (see page 6): You should give up something, and you should try to fall into as little debt as possible. The point is that it is virtually impossible to live on this amount of money, yet, many in our community are forced to do so.

5. I have to buy food, put gas in my car, pay a bill, etc., during the Poverty Challenge and this will put me over budget today. What should I do?

You may have to go to the grocery store to get food for the challenge. If so, this should not count for the budget. What you *should* count, however, is the approximate cost of the meals you eat. If you choose to drive your car during the poverty challenge, if you put gas in your car during either of the days, this does not count against your budget as these costs are already pre-determined when you choose to drive your car. The same goes with paying bills. What you are keeping track of is the cost of your meals and the "extras" that you spend money on every day without thinking much about them.

6. How do I determine the approximate cost of a meal?

First of all, don't worry if your math is not exact. The best way to determine the cost of your meals is by dividing the cost of each item you use by the amount of the item you use. For example, a loaf of bread may have cost you \$2.50, let's say there are 10 pieces of bread in the loaf. If you use two pieces of bread for a sandwich, then the cost of your bread that day is 50 cents ($2.50/10 = .25 \times 2 = .50$).

7. I bought food last week/yesterday that I am using for meals during the Poverty Challenge today. Do I count that food in my budget?

If you use any of that food for your meals during the poverty challenge, then yes, count the cost of that food.

Day 1 – Monday, June 1st

Today, you can eat regularly and spend regularly, but record what you eat and what “extras” you spend money on below.

Breakfast _____

Lunch _____

Dinner _____

Extras _____

Total Expenses for Day 1: _____

Think About It...

Tomorrow, you will begin living on a poverty budget. What do you think will be the hardest thing to give up? How do you think your meals will change? What daily routines may change? If you want to tonight, put together your budget for tomorrow.

Remember:

Tomorrow you will start the first day of the poverty budget.

Good Luck and Be Conscious of What You Spend!

Day 2 – Tuesday, June 2nd

Budget Worksheet for Day 2

The federal poverty guideline for a single individual is **\$903**.

The Fair Market Rent for a 1-bedroom apartment as determined by the US Department of Housing and Urban Development for the greater Buffalo region is **\$602**. This covers cost of rent, utilities, and repairs.

This leaves you with **\$301**/month. When divided by 30 days, this leaves you with **\$10.03**/day. The cost of clothing/apparel is also pre-determined for you, which amounts to **\$2.16**/day. Thus, you are left with **\$7.87**.

Starting Daily Allotment: \$7.87

- If you plan to drive a car, take out **\$8.87** _____
- If you take public transportation only, subtract **\$2.57** _____
- If you watch cable TV at home, subtract **\$2.00** _____
- If you use a cell phone, subtract **\$2.10** _____
- If you use the internet at home, subtract **\$1.15** _____
- If you choose to have an individual health care plan subtract **\$1.98** _____
- If you choose to have a family health care plan subtract **\$9.19** _____
- If you have a dog or cat subtract **\$1.37** _____

Extras

_____	_____
_____	_____
_____	_____
_____	_____

Income Enhancements

- If you choose to access Food Stamps add **\$0.80** _____
- If you choose to access HEAP add **\$1.25** _____
- If you choose to choose to access an EITC add **\$0.53** _____

Total Budget for Day 2: _____

Expenses for Day 2

Approx. Cost

Breakfast _____	_____
Lunch _____	_____
Dinner _____	_____
Extras _____	_____

Total Expenses for Day 2: _____

DAY 2 - Think About It...

Insert here a story about something that was challenging for you because of a lack of money today. What was difficult about it? What would have made it easier? How did you feel because you didn't have the money to address this?

Did You Know?

The Self-Sufficiency Standard for Western New York states that a single parent with a child must earn a wage of \$11.58/hour to be considered self-sufficient⁶. Yet, in Buffalo and Erie County, the average wage earner makes \$9.91/hour⁷, and the NYS minimum wage is \$7.15. It is not uncommon for low-income single parents in Western New York to have to make choices between paying for food and paying for shelter, leaving many at the brink of homelessness. Food Stamps provide added income support to those making insufficient wages, making the choices between paying for food and paying for shelter easier.

Imagine...

What do you think would happen if you had to budget for health care emergencies? If your car broke down? If you were sick and missed some days of work (leaving you with less money)? How do you think these kinds of situations could erode your ability to meet your basic needs?

“Anyone who has struggled with poverty knows how extremely expensive it is to be poor.”

-James Baldwin

⁶ University at Buffalo Regional Institute “State of the Region Report”. <http://regional-institute.buffalo.edu/sotr/Indicator.cfm?Indicator=46b1fa1f-fc89-402d-bd5d-b5ba3f823826>. Published February 2005.

⁷ National Low Income Housing Coalition “Out of Reach: New York State”.

<http://www.nlihc.org/oor/oor2008/data.cfm?getstate=on&getmsa=on&msa=789&state=NY>. Published 2008.

Day 3 – Wednesday, June 3rd

The federal poverty guideline for a single individual is **\$903**.

The Fair Market Rent for a 1-bedroom apartment as determined by the US Department of Housing and Urban Development for the greater Buffalo region is **\$602**. This covers cost of rent, utilities, and repairs.

This leaves you with **\$301**/month. When divided by 30 days, this leaves you with **\$10.03**/day. The cost of clothing/apparel is also pre-determined for you, which amounts to **\$2.16**/day. Thus, you are left with **\$7.87**.

Starting Daily Allotment: \$7.87

- If you plan to drive a car, take out **\$8.87** _____
- If you take public transportation only, subtract **\$2.57** _____
- If you watch cable TV at home, subtract **\$2.00** _____
- If you use a cell phone, subtract **\$2.10** _____
- If you use the internet at home, subtract **\$1.15** _____
- If you choose to have an individual health care plan subtract **\$1.98** _____
- If you choose to have a family health care plan subtract **\$9.19** _____
- If you have a dog or cat subtract **\$1.37** _____

Extras

_____	_____
_____	_____
_____	_____

Income Enhancements

- If you choose to access Food Stamps add **\$0.80** _____
- If you choose to access HEAP add **\$1.25** _____
- If you choose to choose to access an EITC add **\$0.53** _____

Total Budget for Day 3: _____

<u>Expenses for Day 3</u>	<u>Approx. Cost</u>
Breakfast _____	_____
Lunch _____	_____
Dinner _____	_____
Extras _____	_____

Total Expenses for Day 3: _____

Think About It...

Think about some of the perceptions you have heard about those who are poor. Write them down. Then think about these stereotypes. After going through this experience, do you think those perceptions are fair (read "Being Poor Means..." on page 18). Where do these perceptions come from? How can we change them?

Did You Know?

Food Stamps is not public assistance. It is a nutrition program intended to help low-income individuals and families access nutritious food. As you can already tell, without much money, it is difficult for many to find good food to eat. Food Stamps is intended to help those who are having difficulty making choices between paying for housing and transportation expenses or paying for nutritious food. Moreover, Food Stamps helps the local economy by putting money into the hands of low-income families to spend in local corner stores and grocery stores.

Most Food Stamp Recipients are children and the elderly. 49% of food stamps recipients are children and 9% are over the age of 60. Less than a quarter are working age men (14%) and less than a third are working age women (33%).

1.8 million New Yorkers access Food Stamps. However, enrollment rates for New York State are low, with 61% of all eligible Food Stamp households actually accessing benefits. Participation is particularly low among working class households (48%). Reasons for not accessing Food Stamps could include misinformation about the program ("it's welfare"), lack of knowledge about how to access the program, not realizing that one is eligible, lack of time to apply, or feeling ashamed to ask for assistance. Yet, as you are experiencing, this assistance is vital to those living near the poverty line.

Imagine...

This past winter, Buffalo was named the 3rd poorest big city by the US Census Bureau. There is a rising instance of homelessness among families in Buffalo. 36% of families with children under the age of 18 live in poverty. What do you think should be done to address this poverty in our community?

Now where are you?

After living on this budget for two days, how much money do you have to put into savings? _____

Multiply by 182 and this is about how much you will have saved in a year: _____

After living on this budget for two days, how far into debt have you gone? _____

Multiply by 182 and this is about how far you will have gone into debt after one year of living on this budget: _____

What happens if there's an emergency? If you lose your job? Leave your partner? Have a child? Get sick? A family member gets sick? Given your budget what can you do?

One reason we are asking you these questions is to try and show you how stressful it is to live in poverty. Even if you access the income enhancements offered by DSS and the Federal Government, you have probably gone into debt or you are very close to. It is also probably clear that it is going to be impossible to save up a substantial amount of money with a poverty level budget. With little if any money saved up, all it would take is one emergency to send you into severe debt. When you have a poverty level budget, pulling yourself out of a huge debt without any outside assistance is going to take superhuman abilities. And if most of your family is just as poor as you are, than they will probably not be able to offer the financial resources you may need to get out of debt.

To live at the poverty level for more than a couple days you are going to have to figure out how to buy things *as cheaply as possible, all the time*. You are also not going to be able to have any kind of unexpected emergency or partake in any vice/recreation. You will have to be an amazing human being that escapes any kind of bad luck. We all know that this is almost always impossible.

Another reason we are asking you these questions is to get you thinking about the resources and networks you have available to you in case of an emergency. With a higher income you may be able to put money into savings. With some saving you would be able to ride out an extended period of unemployment or cover an unexpected cost without going into debt. You could maintain your credit rating and be able to take out a loan to cover the costs for a car, house, or education. Even if you personally haven't saved very much, your family may have financial resources to help you out. With a higher income you have resources and networks available to you which will keep you from becoming poorer. You will be able to get through life's rough patches much easier than someone who does not have the same set of advantages that you have. To get a better idea the advantages a higher income affords you, let's...

Explore Our Own Assets...

In our 2008 Street Survey, we found that the top reasons for homelessness included: job loss, family problems, substance abuse, and mental health issues (the last two were oftentimes co-occurring). We can begin to explore the assets we may have by asking ourselves what options we have available to us if we were to be confronted with these traumatic experiences, so:⁸

In case of job loss I have these resources and/or networks available to me:

In case of a major family problem, like domestic abuse, I have these resources and/or networks available to me:

In case I experience substance abuse issues I have these resources and/or networks available to me:

In case I experience mental health issues have these resources and/or networks available to me:

⁸ For a more in depth discussion of privileged assets see Peggy McIntosh's article "White Privilege: Unpacking the Invisible Knapsack", which was the inspiration for this exercise. <http://www.nymbp.org/reference/WhitePrivilege.pdf>

Moving Forward

By taking the Poverty Challenge we hope that you have gotten a taste of how difficult it is to live at the poverty level. With only \$7.87 a day to cover all your expenses plus eating, you are always on the brink of falling into enormous levels of debt and are never able to save money to prepare for any emergency. We also hope that you have begun to realize that with a higher income you have the ability to get through the bad luck that hits all of us at some point. Even just having family members that have higher incomes can be a huge help when you are trying to pull yourself up by your boot straps.

*“If you judge people, you have no time to love them.”
-Mother Teresa*

To end poverty and homelessness we are going to have to concentrate on the parts of our economy and society that keep people from breaking free of poverty. This means that we need to focus on increasing the number of jobs that pay livable wages, increasing the supply of affordable housing, decreasing transportation costs, decreasing health care costs, offering financial support to keep people out of debt, etc. Our focus needs to be on these kinds of structural changes in our society and not solely on the people in poverty. We hope that the Poverty Challenge has helped show you that people working at the poverty level are always one step away from complete financial ruin and being locked into poverty. They cannot be blamed for this. Instead we must move our critical energy towards the structural inequalities in our community that keep people in poverty.

*“True compassion is more than flinging a coin at a beggar; it comes to see that an edifice which produces beggars needs restructuring.”
- Martin Luther King Jr.*

Being Poor Means...

Taken from the blog of novelist John Scalzi (<http://scalzi.com/whatever/003704.html>)

Being poor is knowing exactly how much everything costs.

Being poor is having to keep buying \$800 cars because they're what you can afford, and then having the cars break down on you, because there's not an \$800 car in America that's worth a damn.

Being poor is hoping the toothache goes away.

Being poor is knowing your kid goes to friends' houses but never has friends over to yours.

Being poor is going to the restroom before you get in the school lunch line so your friends will be ahead of you and won't hear you say "I get free lunch" when you get to the cashier.

Being poor is coming back to the car with your children in the back seat, clutching that box of Raisin Bran you just bought and trying to think of a way to make the kids understand that the box has to last.

Being poor is wondering if your well-off sibling is lying when he says he doesn't mind when you ask for help.

Being poor is off-brand toys.

Being poor is a heater in only one room of the house.

Being poor is hoping your kids don't have a growth spurt.

Being poor is Goodwill underwear.

Being poor is not enough space for everyone who lives with you.

Being poor is feeling the glued soles tear off your supermarket shoes when you run around the playground.

Being poor is your kid's school being the one with the 15-year-old textbooks and no air conditioning.

Being poor is thinking \$8 an hour is a really good deal.

Being poor is an overnight shift under florescent lights.

Being poor is a bathtub you have to empty into the toilet.

Being poor is stopping the car to take a lamp from a stranger's trash.

Being poor is people angry at you just for walking around in the mall.

Being poor is not taking the job because you can't find someone you trust to watch your kids.

Being poor is not talking to that girl because she'll probably just laugh at your clothes.

Being poor is hoping you'll be invited for dinner.

Being poor is a sidewalk with lots of brown glass on it.

Being poor is people thinking they know something about you by the way you talk.

Being poor is needing that 35-cent raise.

Being poor is your kid's teacher assuming you don't have any books in your home.

Being poor is crying when you drop the mac and cheese on the floor.

Being poor is knowing you work as hard as anyone, anywhere.

Being poor is people surprised to discover you're not actually stupid.

Being poor is people surprised to discover you're not actually lazy.

Being poor is a six-hour wait in an emergency room with a sick child asleep on your lap.

Being poor is never buying anything someone else hasn't bought first.

Being poor is picking the 10 cent ramen instead of the 12 cent ramen because that's two extra packages for every dollar.

Being poor is getting tired of people wanting you to be grateful.

Being poor is knowing you're being judged.

Being poor is a box of crayons and a \$1 coloring book from a community center Santa.

Being poor is checking the coin return slot of every soda machine you go by.

Being poor is deciding that it's all right to base a relationship on shelter.

Being poor is knowing you really shouldn't spend that buck on a Lotto ticket.

Being poor is a cough that doesn't go away.

Being poor is making sure you don't spill on the couch, just in case you have to give it back before the lease is up.

Being poor is a \$200 paycheck advance from a company that takes \$250 when the paycheck comes in.

Being poor is knowing where the shelter is.

Being poor is people who have never been poor wondering why you choose to be so.

Being poor is knowing how hard it is to stop being poor.

Being poor is seeing how few options you have.

Being poor is running in place.

Being poor is people wondering why you didn't leave.

