



The Stack of the Deck

An Illustration of the Root Causes of Poverty



Adapted Script for Large Groups of Youth:

This is an example of an educational activity that uses three volunteers and a series of guided exchanges of playing cards to illustrate how a person’s background, experiences, and choices can impact his or her opportunities and economic status. This version is adapted for large youth groups.

Materials Needed:

- 3 decks of cards
- dry erase board or flipchart
- markers
- copies of pages 11-12

Illustration Instructions:

Choose three volunteers from the group and invite two of them to stand at the front of the room facing the group. The third volunteer should sit between them with a calculator that you have provided to him or her. The third version is the “Banker.” Ask the other volunteers their names. Give each of them a deck of cards. Give the third deck of cards to the banker. [Note: You may want to pre-sort the cards in each deck so that they are in order, beginning with 2s and ending with Aces.]

Leader: What is contained in each person’s deck represents his or her earning potential, which is affected by his or her background, experiences, choices, and opportunities in life.

One of our volunteers [Person 1 in the text below] has been born into a low-income, working class family in a poor neighborhood. The other volunteer has been born into an affluent, white-collar family in a nice, suburban neighborhood.

We will now accompany our two volunteers as they go through life, with various factors that affect them symbolized by exchanges of playing cards from each of their decks.

Environment

Person 1

You live in a dangerous environment. Your neighborhood is plagued by gang violence and your parents are afraid to let you play outside. You don’t get much exercise and as a child, you develop some risk factors for obesity. Since physical activity, health, and exercise stimulate mental activity, **please give the Bank your Aces and you will get back sevens.**

Person 2

You live in a safe environment with clean air and safe playgrounds. From an early age, you join Little League baseball or softball and get a lot of fresh air just running around outside the house. Since physical activity, health, and exercise stimulate mental activity, **please give the Bank your twos and the Bank will give you nines for them.**

Education

Person 1

Children who live in poverty are less likely to attend preschool, less likely to read at home and learn basic skills, and they often enter the educational system behind other students. Also, you live in a poor urban area where the schools are bad. When you start school, there will be large class sizes and students have to share text books. **Give the Bank the Kings from your deck and the Bank will give you back sixes.**

Person 2

You started pre-school at the age of three and you picked up numbers and the alphabet really fast. Your parents also practiced with you at home. You enter grade school one step ahead. You live in a wealthy suburb and the schools are well-funded through taxes. You'll have everything you need. **Please trade in your threes and the Bank will give you tens.**

Nutrition

Person 1

Your family struggles to get by on a minimum wage income and is on and off of food stamps. However, food stamps don't always last until the end of the month and you sometimes are forced to come to school without breakfast. It is difficult to concentrate on school when you are hungry. **Please give the Bank your Queens and the Bank will give you fives for them.**

Person 2

You always have three meals a day, usually with nutritious snacks in between, and you always know where the next meal will come from.

Please give the Bank your 4 fours and the Bank will give you 4 Jacks.

Parenting

Person 1

Your parents become separated and your dad disappears from the scene for a while. During this time, finances are really difficult. Child support is required by law, but your mom isn't sure how to navigate the system to try to force your dad to pay it. Besides, you aren't even sure where dad is living. Since on average, women's earnings tend to lag behind men, and almost 43 percent of single mothers live below the poverty line, **please give the Bank your Jacks and the Bank will give you fours.**

Person 2

You have a happy family, but even if your parents were to separate, there's never a question as to whether you will always have access to financial resources from both of them.

Give the Bank your fives and the Bank will give you Queens.



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College

Person 1

You want to go to college, and there is some financial aid offered for low-income students. But even with that, college is really, really expensive. Besides, even though your dad is now back, mom got laid off from her cleaning job. You decide to go full-time at the job you had through high school, a fast food joint, and to put off college for now.

Please give the Bank your tens and you'll get back twos.

Person 2

It has always been assumed that you will go to college, as will almost everyone in your high school. You take a SAT-prep course and are enrolled in AP classes in the hopes of starting off with some extra credits. Deciding where to go to college is a tough decision; you apply to your favorite places, get in to some of them, make college visits, and finally, you choose one that feels like the best fit for you. **Please give the Bank your sixes and the Bank will give you Queens.**

Discrimination

Person 1

We haven't mentioned your race yet. It turns out that some minority groups are twice as likely to live in poverty as Caucasians. Part of the reason for this is that poverty is cyclical and passed down through generations. But segregation, discrimination and other racial injustices also play a role. In your case, you happen to be African American. There was a promotion you were hoping for at the fast food joint. But you didn't get it. You suspect that race might have something to do with it—you've overheard one of the managers say some racist things, but they've never been directed at you and you're not sure you could prove anything. **You lose two nines for your race and the other two because you didn't get the promotion. The Bank will give you back threes.**

Person 2

You were born to a Caucasian family. You can't deny that your race has allowed you many privileges. **Give the Bank your sevens and you'll get back Aces.**

Leader: Let's see how our two volunteers are doing. (To audience) How do you think the first person's deck is doing? The second person's deck?

Statistics tell us that our first volunteer, who hasn't gone to college, is likely to make \$20,000 a year less than his or her counterpart who has finished college.

We're going to see what effect each person's background, experiences, choices, and opportunities in life had on the earning potential of each of the volunteers.

(To Persons 1 and 2) Please shuffle your decks.

Now, take the top four cards from the deck and show us what they are.



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Let's **add up the numbers** on the cards to see what your earning potential is, using this table below and on PowerPoint slide.

Exit the View Slideshow mode of PowerPoint and fill in “Deck 1 Earning Potential” (adding three zeros) and “Deck 2 Earning Potential” on the slide. Alternately, you can write these numbers on butcher paper.

(Note: Based on the cards left in Person 1’s deck, his or her four cards will add up to anywhere between \$8,000 and \$36,000. Person 2’s cards will add up to anywhere between \$36,000 and \$100,000.)

Explain that there is some flexibility in these numbers and that this calculus **can change due to the choices that a person makes as an individual**. Deciding to stay in school is a personal choice that can affect a person’s future.

However, it should be clear that the “deck is stacked against” Person 1 and in favor of Person 2, based on many factors he or she cannot control.

We sometimes hear about “rags-to-riches” stories where a person escapes from dire poverty to become the CEO of a company, but we should recognize that **these cases are too rare**. For many people, the factors we described related to poverty really can impact a person’s opportunities.

Fill in each PowerPoint slide to reflect the calculations done by the volunteers with calculators, or you can write these numbers on butcher paper.

- **How much is this person earning per month?** (Divide the salary by 12). Write this number on the board.
- **How much is this person making per hour?** Divide the salary by 52 weeks/year. Then divide again by 40 hrs/wk. This will tell you how much the person is earning per hour.
- **What type of job might this person have?** (Use the chart at the end of this resource for some examples of jobs that earn different amounts.)
- **Is Person 1 making more or less than a minimum wage job?** (Federal minimum wage is currently \$7.25/hr. Have students multiply \$7.25 by 40 hrs/wk x 52 wks/year. A minimum wage job pays \$15,080/yr.)
 - **What might cause a person to learn less than minimum wage?** (Maybe he or she is only working part time or temporarily, or perhaps he or she is undocumented.)
 - **How does Person 1’s earnings compare with the federal poverty line?**



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Now ask some questions about Person 2's salary:

- What is his or her annual income? What type of job might he or she work at?
- How much does he or she earn per month?
- How much per hour?

Sample Salaries

\$15,000-\$20,000: Cashier, Waiter/waitress, Home care nurses, Parking lots attendants, Maids, Child Care Workers

\$25,000: Ambulance drivers, Janitors, Taxi Drivers, Telemarketers, Retail, Receptionists, Security Guards

\$30-35,000: Bus driver, Butcher, Truck driver, Office administrative support, Dental assistant, Highway maintenance

\$40-\$48: Flight attendants, health technicians, social worker, reporter, graphic designer

\$55-\$60: Elementary school teacher, School counselor, real estate agent, librarian, editor, public relations

\$65-70: Registered nurse, accountant, occupational therapist, post-secondary teacher, computer programmer

\$85-\$90: Electrical engineer, biochemist, veterinarian, economist, manager

\$100: Pharmacist, Upper management, Airline pilot, lawyer

Source: United States Department of Labor Bureau of Labor Statistics, "May 2008 Occupational Employment and Wage Estimates: National Cross-Industry Estimates," http://www.bls.gov/oes/oes_dl.htm

How easy (or difficult) will it be for Person 1 or Person 2 to survive?

On the PowerPoint slide, fill in the annual earnings of Person 1 and Person 2. Or write this on butcher paper.

Have the Bank volunteer help you determine how much income that amounts to per month (by dividing annual earnings by 12) and fill in that amount on the next line.

Explain that we are going to see how far the annual earnings of Person 1 and Person 2 go – to see if they can survive on their earnings.

Mention the below expenses and ask the volunteers to subtract these amounts from the monthly income for Person filling in the balance left over at the end of the month for each person.

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	Deck 1	Deck 2
Annual earnings	\$	\$
Monthly paycheck	\$	\$
Housing	- \$530	- \$530
Food	- \$334	- \$334
Utilities	- \$250	- \$250
Childcare	- \$210	- \$210
Used car	- \$343	- \$343
Health care	- \$221	- \$221
How much is left?		

You can also subtract additional potential costs not mentioned in the above list:

- Field trip - \$25
- Cleaning supplies - \$10
- Toiletries - \$20
- Haircuts - \$48
- Vacation
- Recreation - \$50
- Birthday gifts - \$50
- New pair of shoes and a coat - \$150
- Doctor's office co-pay - \$15
- Prescription medicine - \$20
- Fix heater - \$300