

# Breaking the Cycle Simulation

## Facilitator's Guide

Living paycheck-to-paycheck is the real-life reality for 1 in 3 families in South Hampton Roads. It is not a game. The family in this simulation is living under the Federal Poverty Level (\$26,200 per year for a family of four), yet a growing number of households in our community work hard and earn more than the official FPL, but less than the basic cost of living. These families are considered ALICE (Asset Limited, Income Constrained, Employed) – they make too much to qualify for most government assistance yet struggle to afford life's essentials. Typically, ALICE is one life changing event away from falling into poverty.

### Facilitation questions:

- How did this simulation make you feel?
- What struck you as you were completing the simulation?
- Which sacrifices did you have to make?
- Which choices were the hardest? Why?
- Did you feel like you had power over your decisions?
- Were the situations that came up in between months realistic?
- Did you learn anything from this short simulation?

### The truth about South Hampton Roads:

- More than half of renters spend 30% or more of their income on rent.
- 1 in 10 adults do not have health insurance.
- The average commute is 24 minutes – if you do not have a reliable vehicle it is hard to get and keep a good job. In Norfolk, over 10,000 adults have no access to a car at all.
- 17% of children live below the poverty level.

**United Way of South Hampton Roads invests in resources across our Bridge to Self-Sufficiency to make sure families have the holistic supports they need to succeed, such as:**

South Hampton Roads Bridge to Self-Sufficiency



- Childcare options for working parents to help subsidize costs and ensure quality.
- Youth success programs to help children thrive and keep them on track for high school graduation.
- Programs that support the physical and mental health, like free health clinics and no cost counseling, so that those without insurance can get the help they need.
- Essential services like emergency food for when there is nothing left in the monthly budget to go to the grocery store.
- Providing long-term, intensive coaching to women to support them in actually breaking the cycle with the Aspire partnership.