

How Much Do You Really Know About Poverty?

How much does it cost to make ends meet in your community? How much does child poverty cost our economy every year? How many people did unemployment insurance keep out of poverty last year?

Take the quiz below and find out!

1. The federal minimum wage is \$7.25 an hour. Assuming full-time, year-round employment, how much would a parent have to earn to rent a modest, two-bedroom apartment at fair market rent without spending more than 30 percent of their income on housing ([the conventional standard for affordable housing](#))?

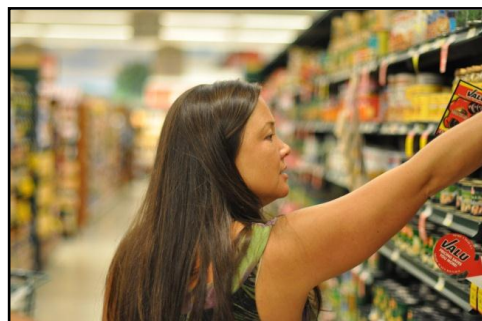


(flickr/freya.gefn)

- a. \$7.25 per hour, \$15,080 per year
- b. \$10.78 per hour, \$22,422 per year
- c. \$15.22 per hour, \$31,657 per year
- d. \$18.44 per hour, \$38,360 per year

2. [More than 40 million people received food stamp or SNAP benefits in 2009](#). What was the average daily benefit per *household* in 2009?

- a. \$30
- b. \$21
- c. \$15
- d. \$9



(flickr/Bruce Stockwell)



3. You can see how much it takes to make ends meet for your area and family type [here](#). In rural Illinois, for example, a single parent with two preschool-age children would need more than \$46,000 to pay for necessities like rent, food, and child care. What is the federal poverty line for a family of four?



(flickr / Kristen Jennings)

- a. \$18,050
- b. \$22,050
- c. \$40,050
- d. \$60,050

4. How many children live in households struggling with hunger?

- a. One in six
- b. One in five
- c. One in four
- d. One in three



(flickr/Peter Bulthuis)

5. How much does child poverty cost our economy every year?

- a. \$400 million
- b. \$500 billion
- c. \$600 million
- d. \$700 billion



(flickr/Brooke Bocast)

6. Which racial-ethnic group has the largest number of people living in poverty?



(flickr/Krish Subramaniam)

- a. White/Caucasian
- b. African American
- c. Asian American
- d. Latino

7. True or false: The number of poor people in the United States is greater than the population of Canada.

- a. True
- b. False



(flickr/Scott Fleming)

8. In which geographic area are numbers of poor residents rising fastest?

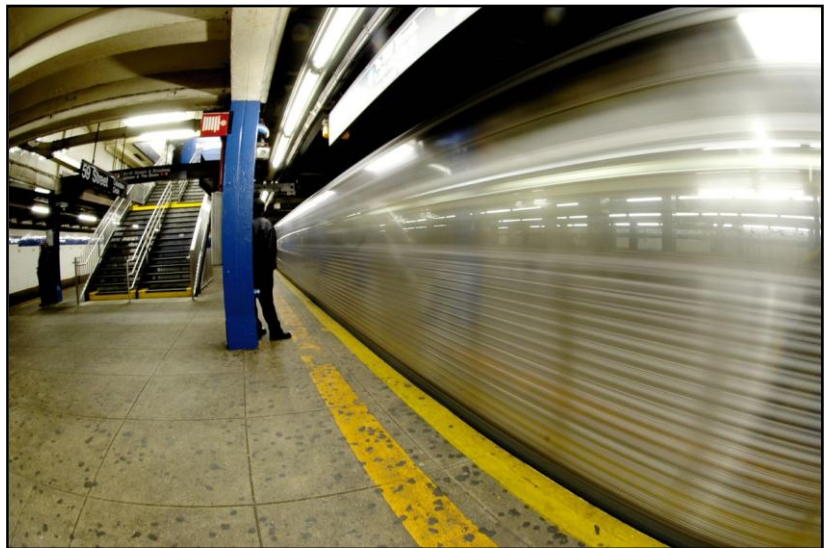


(flickr/Michael Huey)

- a. Urban
- b. Suburban
- c. Rural

9. The gap in median earnings between NY-14, the nation's wealthiest congressional district, and NY-16, one of the country's poorest districts (which is just a few subway stops away), is around...

- a. \$40,000
- b. \$30,000
- c. \$20,000
- d. \$10,000



(flickr/Dan Dilworth)

10. Unemployment benefits kept how many Americans out of poverty in 2009?



(AP Photo/Jim Prisching)

- a. 1.3 million
- b. 2.3 million
- c. 3.3 million
- d. 4.3 million

11. The TANF Emergency Fund is a \$5 billion fund designed to help states respond to the increased need for services during the recession and create jobs for low-income families in partnership with the private sector. How many subsidized jobs for low-income workers did the TANF Emergency Fund create prior to its expiration on September 30, 2010?

- a. 250,000
- b. 200,000
- c. 150,000
- d. 100,000



(flickr/Bill Jacobus)

HALF in TEN 10

12. True or false: The U.S. poverty rate has never fallen by more than a third.



(flickr/Francesco Rachello)

- a. True
- b. False

13. How many Americans will experience poverty at some point in their lifetimes?

- a. One in two
- b. One in three
- c. One in four
- d. One in five



(flickr/Jeremy Goldman)

14. After completing this quiz, you're feeling...

- a. Shocked
- b. Sad
- c. Angry
- d. All of the above



ANSWER KEY:

1. The federal minimum wage is \$7.25 an hour. Assuming full-time, year-round employment, how much would a parent have to earn to rent a modest, two-bedroom apartment at fair market rent without spending more than 30 percent of their income on housing ([the conventional standard for affordable housing](#))?

- a. \$7.25 per hour, \$15,080 per year
- b. \$10.78 per hour, \$22,422 per year
- c. \$15.22 per hour, \$31,657 per year
- d. **\$18.44 per hour, \$38,360 per year**

A parent would need to earn [\\$18.44 per hour](#), more than double the federal minimum wage, to afford to rent a modest two-bedroom apartment at a fair market rent without exceeding their housing budget.

2. [More than 40 million people received food stamp or SNAP benefits in 2009](#). What was the average daily benefit per household in 2009?

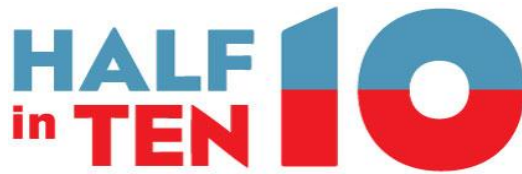
- a. \$30
- b. \$21
- c. \$15
- d. **\$9**

Households receiving SNAP benefits in 2009 only received [about \\$9 per day](#) to meet their hunger and nutrition needs.

3. You can see how much it takes to make ends meet for your area and family type [here](#). In rural Illinois, for example, a single parent with two preschool-age children would need more than \$46,000 to pay for necessities like rent, food, and child care. What is the federal poverty line for a family of four?

- a. \$18,050
- b. **\$22,050**
- c. \$40,050
- d. \$60,050

Millions of families across the country struggle to pay for high-cost necessities like food, rent, and child care, but the poverty line is [only \\$22,050](#) for a family of four. The official statistics showing [43.6 million Americans](#) living in poverty severely underestimate the number of Americans struggling to make ends meet. In fact, 2009 data show that last year [one in three Americans were "low income,"](#) meaning they earned less than twice the poverty level.



4. How many children live in households struggling with hunger?

- a. One in six
- b. One in five
- c. **One in four**
- d. One in three

According to the U.S. Department of Agriculture, nearly one in four children, or [23.3 percent](#), live in households struggling with hunger. [Hunger and food insecurity affect educational performance and health outcomes](#). Undernutrition affects children's ability to learn. Chronic hunger therefore results in persistent learning difficulties, which has long-term impacts on children. Hunger also contributes to many health problems, including obesity.

5. How much does child poverty cost our economy every year?

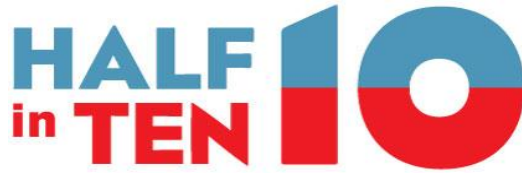
- a. \$400 million
- b. **\$500 billion**
- c. \$600 million
- d. \$700 billion

A recent [Half in Ten-commissioned report by Dr. Harry Holzer](#) found that child poverty costs the economy more than **\$500 billion** a year in lost productivity and increased health care and criminal justice expenditures. Conversely, implementing the principle recommendations from a 2007 CAP report to cut poverty in half in ten years would [cost \\$90 billion a year](#).

6. Which racial-ethnic group has the largest number of people living in poverty?

- a. **White/Caucasian**
- b. African American
- c. Asian American
- d. Latino

The White/Caucasian group makes up the [largest racial-ethnic group living in poverty today](#) despite common (and inaccurate) stereotypes about the demographics of those in poverty. Following this group are Latinos, African Americans, and Asian Americans. [African Americans and Latinos, however, suffer disproportionate rates of poverty](#).



7. True or false: The number of poor people in the United States is greater than the population of Canada.

- a. **True**
- b. False

Canada's population is approximately 33.7 million people. The number of people living below the poverty line in the United States is [43.6 million](#), which far surpasses the entire population of Canada.

8. In which geographic area are numbers of poor residents rising fastest?

- a. Urban
- b. **Suburban**
- c. Rural

A [Center for American Progress report](#) reveals that the largest increase of poor residents is in the nation's suburbs.

9. The gap in median earnings between NY-14, the nation's wealthiest congressional district, and NY-16, one of the country's poorest districts (which is just a few subway stops away), is around...

- a. **\$40,000**
- b. \$30,000
- c. \$20,000
- d. \$10,000

According to the 2010-2011 American Human Development Report, the median earnings in one of the wealthiest districts (NY-14) was more than \$60,000 in 2009 while the median earnings in one of the poorest districts (NY-16) was nearly \$18,000 in 2009. The districts are only a few subway stops away from one another, but the gap in median earnings tops \$40,000. In fact, overall income inequality is at its [highest levels since before the Great Depression](#).

10. Unemployment benefits kept how many Americans out of poverty in 2009?

- a. 1.3 million
- b. 2.3 million
- c. **3.3 million**
- d. 4.3 million

Unemployment benefits were instrumental in keeping [3.3 million jobless Americans out of poverty](#) during the Great Recession. Unemployment insurance is also a job creator, boosting demand in the economy and keeping small businesses open. A [new report](#) shows that without the federal unemployment insurance program there would have been 800,000 fewer jobs as of September 2010. Failure to continue providing federal benefits could result in 600,000 fewer jobs by the end of next year.



11. The TANF Emergency Fund is a \$5 billion fund designed to help states respond to the increased need for services during the recession and create jobs for low-income families in partnership with the private sector. How many subsidized jobs for low-income workers did the TANF Emergency Fund create prior to its expiration on September 30, 2010?

- a. **250,000**
- b. 200,000
- c. 150,000
- d. 100,000

The bipartisan job creation engine, the TANF Emergency Fund, [created over 250,000 subsidized jobs](#) for low-income and long-term unemployed workers prior to its expiration. Unfortunately, Congress let this program expire, meaning that several states are now [forced to shut down these successful jobs programs](#). This pushes more people into unemployment.

12. True or false: The U.S. poverty rate has never fallen by more than a third.

- a. True
- b. **False**

Poverty is not intractable despite (inaccurate) common stereotypes. The U.S. poverty rate fell by more than 40 percent between 1964 and 1973. By rebuilding our economy, creating good jobs, investing in families, and ensuring economic security, we can replicate this success and move millions into the middle class. A [2007 CAP report](#) shows that just four public policies would cut the U.S. poverty rate by 26 percent in 10 years.

13. How many Americans will experience poverty at some point in their lifetimes?

- a. One in two
- b. **One in three**
- c. One in four
- d. One in five

Millions of Americans will experience poverty at some point during their lifetimes, according to a [2007 CAP report](#). In fact, over a 13-year period, more than one in three people, or 34 percent of all Americans, lived in poverty.



14. After completing this quiz, you're feeling...

- a. Shocked
- b. Sad
- c. Angry
- d. All of the above

We can relate! It does not have to be this way. Join the Half in Ten campaign and help us cut poverty in half in **10 years. Sign the Half in Ten pledge today.**

*To take this quiz online or to share with your networks, visit <http://halfinten.org/issues/articles/how-much-do-you-really-know-about-poverty>.

1333 H STREET, NW, 10TH FLOOR, WASHINGTON, DC 20005 · HALFINTEN.ORG · INFO@HALFINTEN.ORG · T: 202 682 1611 · F: 202 682 1867

