



Welcome to

In Their Shoes: Perspectives on Spending Decisions Made by Americans Living in Poverty

Corporation for
**NATIONAL &
COMMUNITY
SERVICE** 

 **VISTA**
Volunteers In Service To America

Dial:

Passcode:

Session Goals

By the end of this webinar, you should be able to:

- Describe how the spending patterns of SNAP households compare to those of other households
- Look at decisions from the perspectives of people living in poverty and see how certain choices may make sense given available options
- Connect the perspectives of people living in poverty to anti-poverty programming
- Identify ways you can provide better support and service in your VISTA project

Today's Speakers



Stephen Pimpare
Author & Lecturer
University of
New Hampshire
@stephenpimpare



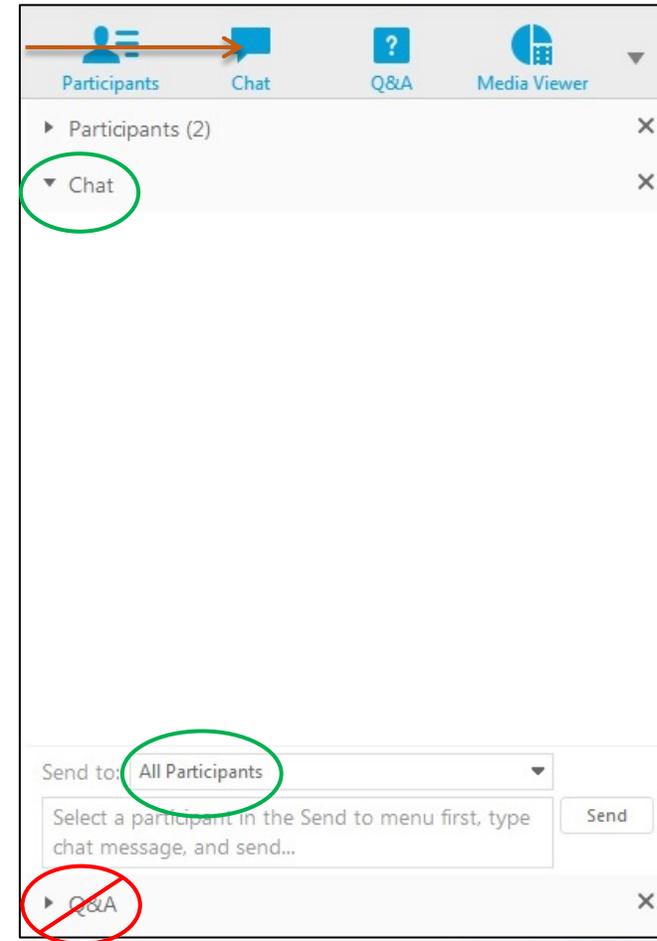
Linda Tirado
Author & Speaker
@KillerMartinis

Chat Question

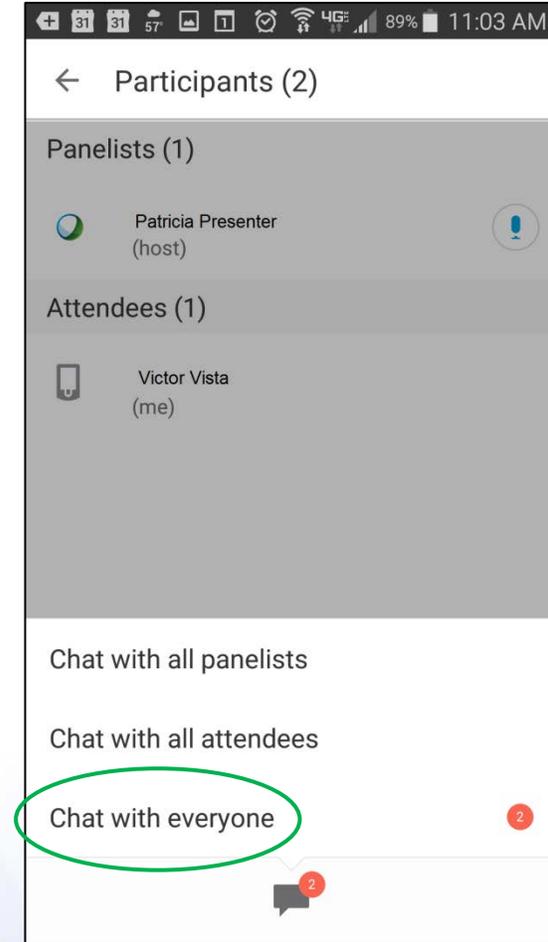
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- What have you seen people living in poverty do that you think is unwise or irresponsible?
- Or, what behaviors have you heard or read about?

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In the Shopping Cart of a Food Stamp Household: Lots of Soda

By ANAHAD O'CONNOR JAN. 13, 2017



NY Bill: Food Stamps Can't Be Used for Lobster, Steak, Energy Drinks

Sen. Chris McDaniel
@senatormcdaniel

Welfare (EBT) should be for basic needs, not steaks and escargot. Time for reform.

RETWEETS 182 LIKES 312

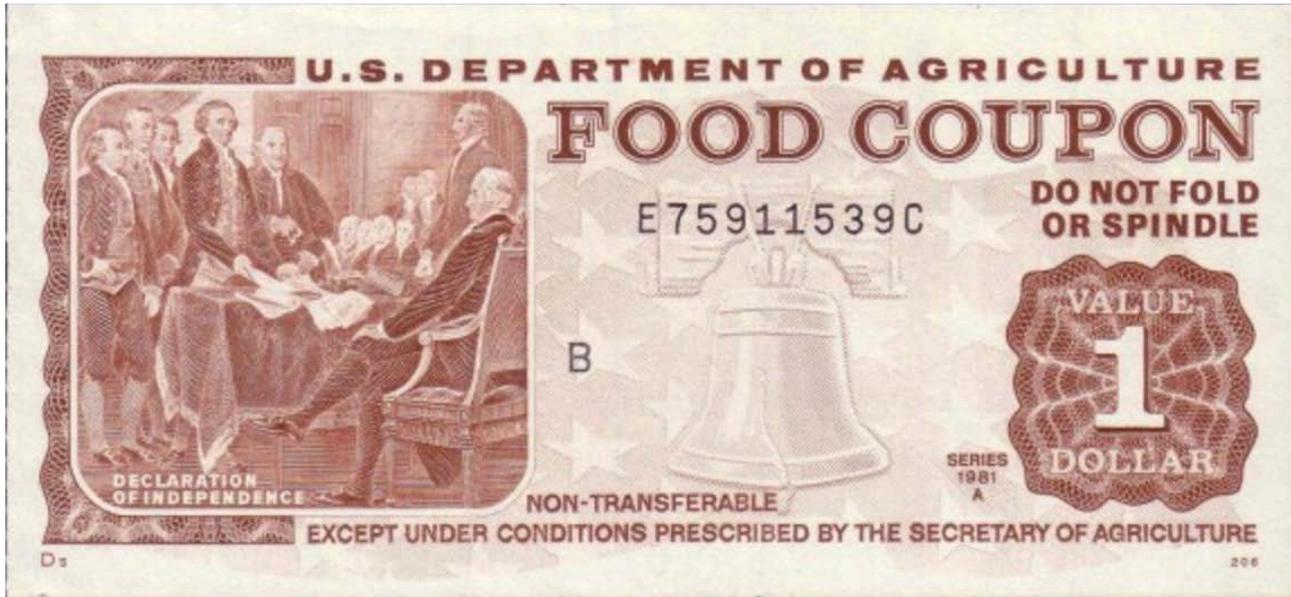
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THE BUZZ

How These US States Ensure Welfare Dollars Aren't Used for Alcohol, Lottery Tickets

Food Stamp Coupon and EBT Card



Food Stamp/SNAP Eligibility

Household Size	Gross monthly income (130% of poverty)	Net monthly income (100% of poverty)
1	\$1,287	\$990
2	\$1,736	\$1,335
3	\$2,184	\$1,680
4	\$2,633	\$2,025

Food Stamp Maximum Allotment

Household Size	Maximum Monthly Allotment
1	\$194
2	\$357
3	\$511
4	\$649

Food Stamp Restrictions on Purchases



Households CAN use SNAP benefits to buy:

- Foods for the household to eat, such as:
 - Breads and cereals;
 - Fruits and vegetables;
 - Meats, fish and poultry; and
 - Dairy products
- Seeds and plants which produce food for the household to eat

Households CANNOT use SNAP benefits to buy:

- Beer, wine, liquor, cigarettes or tobacco
- Any nonfood item, such as:
 - Pet foods
 - Soaps, paper products
 - Household supplies
 - Vitamins and medicines
- Foods that will be eaten in the store
- Hot foods

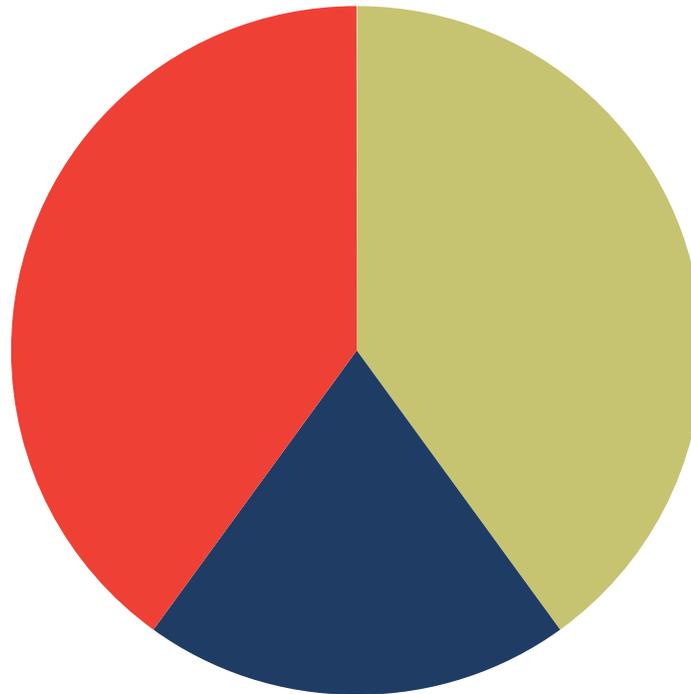
SNAP/Non-SNAP Spending Compared

Item	SNAP Household Expenditure rank	Non-SNAP household expenditure rank
Meat, Poultry and Seafood	1	1
Sweetened Beverages	2	5
Vegetables	3	2
Frozen Prepared Food	4	8
Prepared Desserts	5	6
High Fat Dairy/Cheese	6	3
Bread and Crackers	7	7
Fruits	8	4
Milk	9	9
Salty Snacks	10	10

How are SNAP benefits spent?

- There **were no major differences** in the expenditure patterns of **SNAP and non-SNAP households**, no matter how the data were categorized.

Cents on the Dollar



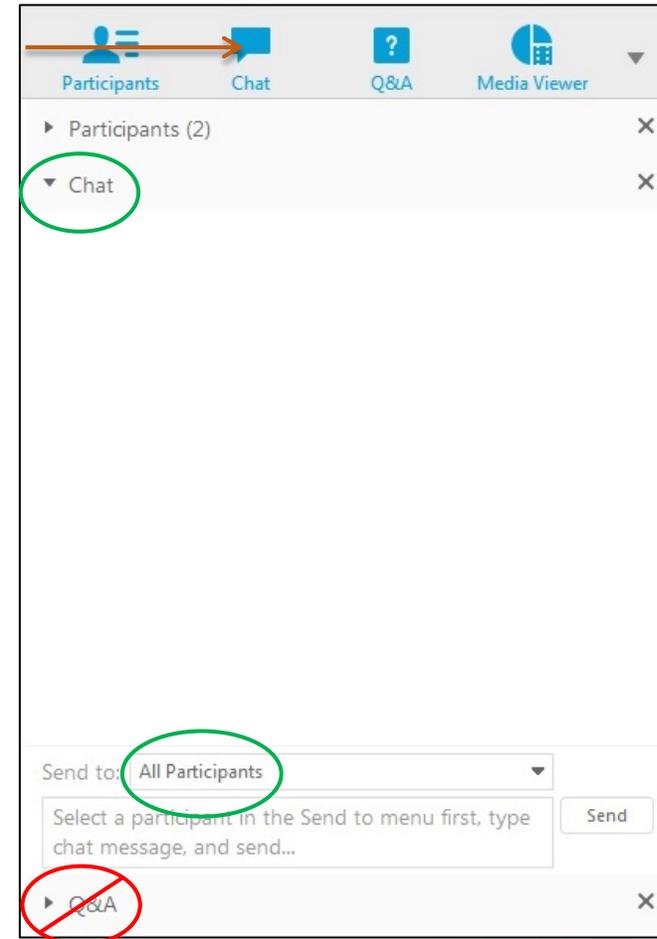
- meat, fruits, vegetables, milk, eggs, and bread
- sweetened beverages, desserts, salty snacks, candy and sugar
- cereal, prepared food, dairy products, rice and beans

Chat Question

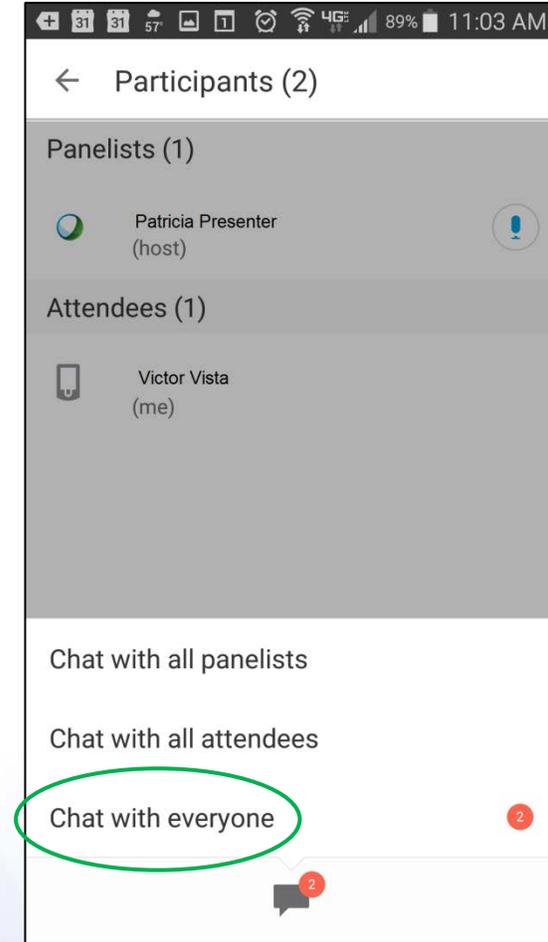
Why would people with scarce resources spend any money at all on unhealthy, nutrition-poor foods like soda or junk food?

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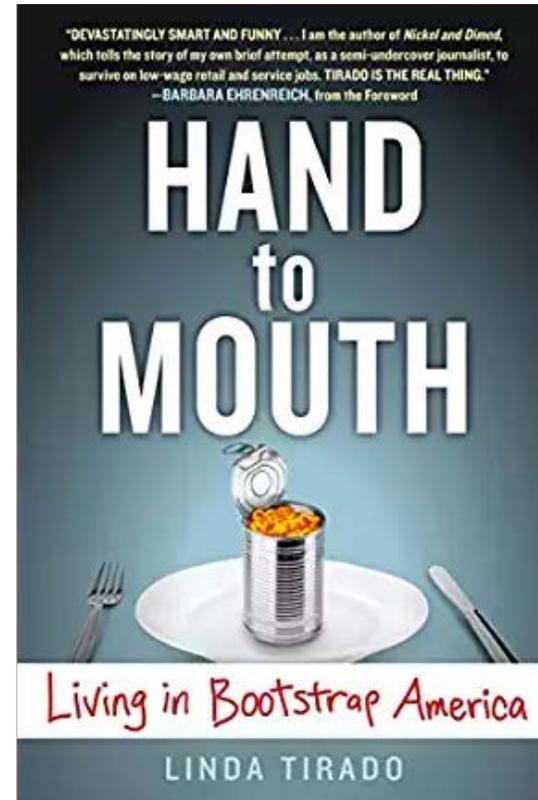


Restriction on Benefits: What do you think?

**Further
Restrict
how SNAP
benefits
can be
used**

**Remove
restrictions
on how
SNAP
benefits can
be used**

Perspective from the front line



A Behavioral Economics View of Poverty

Bertrand, Mullainathan, and Shafir 2004

- Poor financial decisions might be due to **scarcity** – being in a constant state of **cognitive load**.

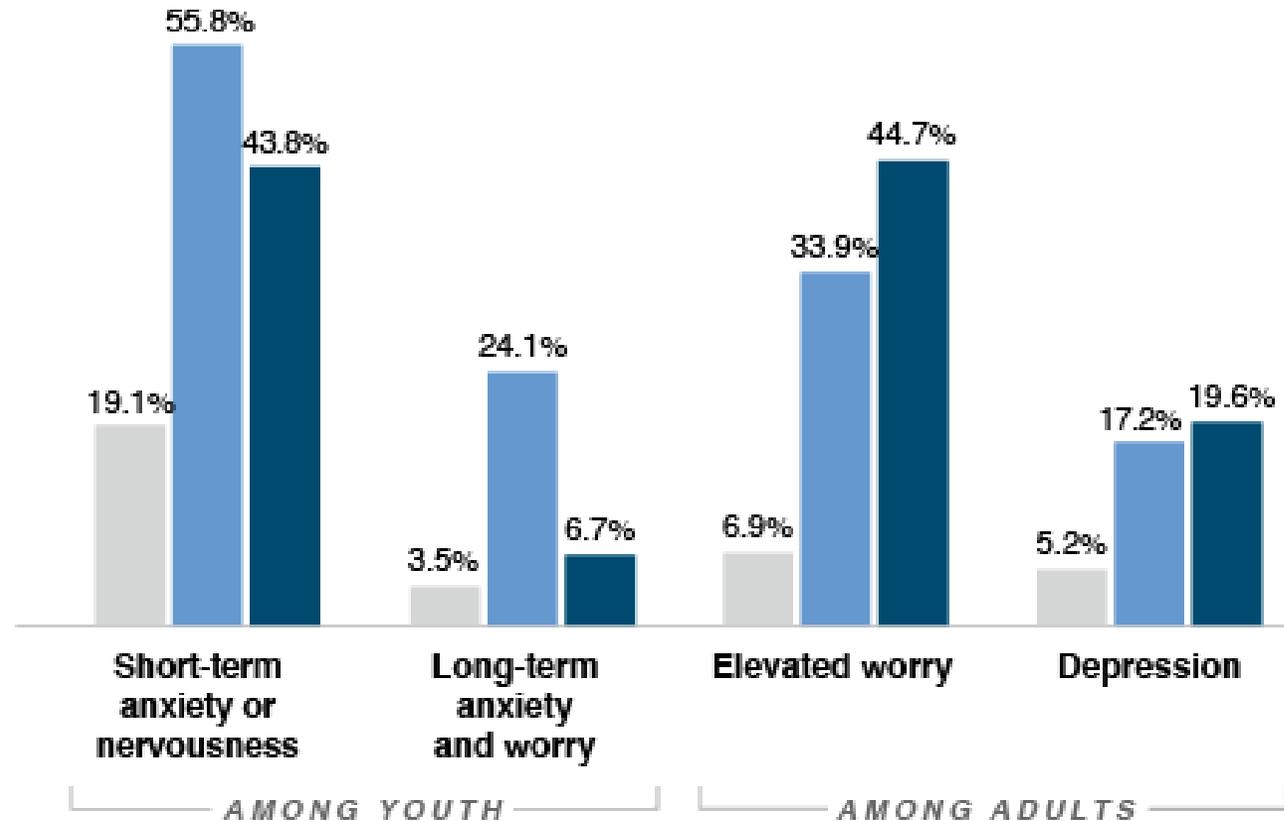
Poverty and Mental Health

Mental Health Issues

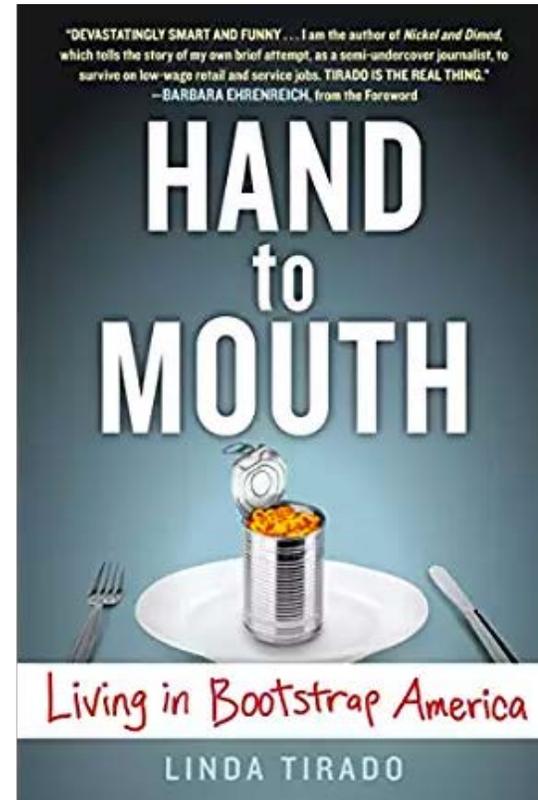
Mental health issues among HOST participants in Chicago and Portland versus general U.S. population

■ US*
■ Chicago
■ Portland

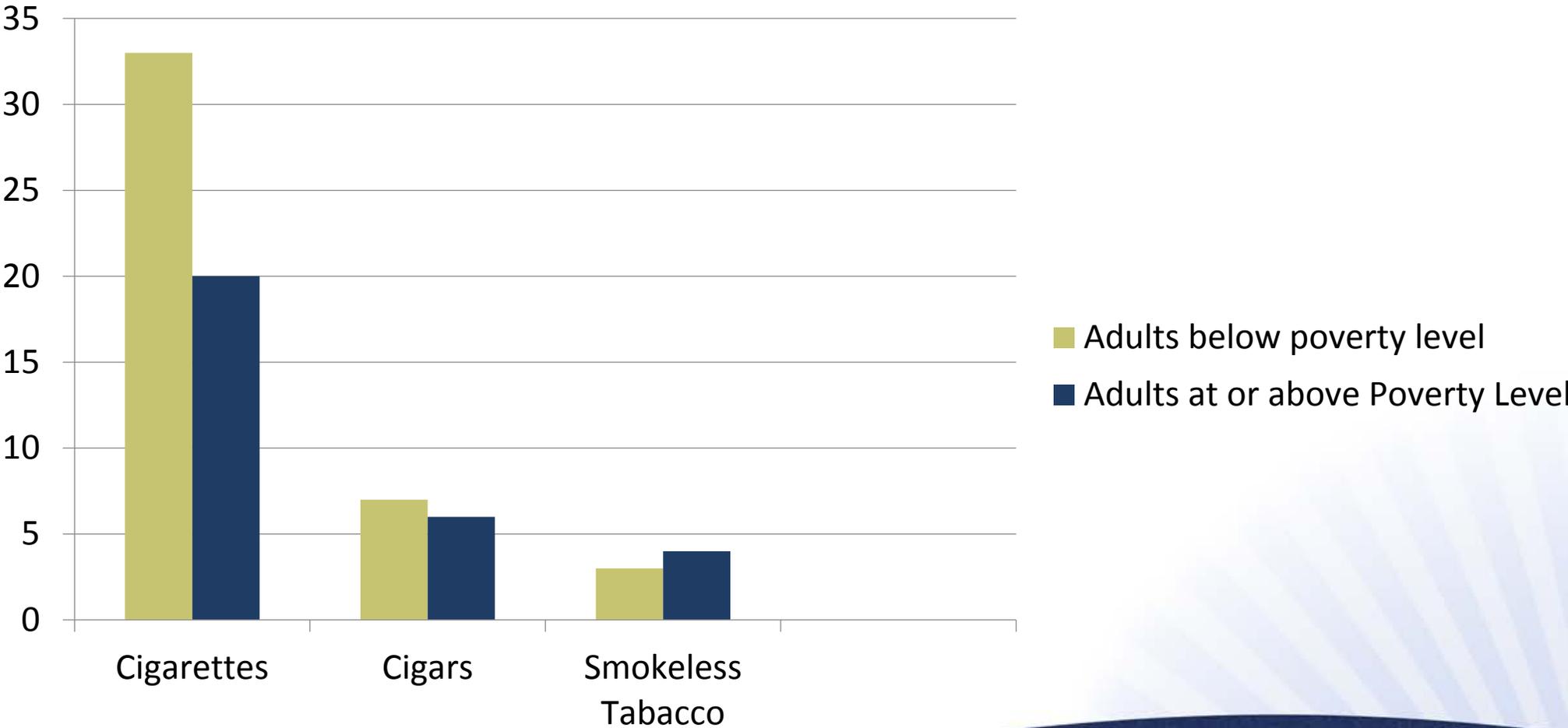
Note: National youth comparisons are from the 2004 National Comorbidity Survey Replication Adolescent Supplement (NCS-A). National adult data are from the 1999 National Health Interview Survey. Chicago and Portland statistics calculated by the Urban Institute using data from the HOST Baseline Survey.



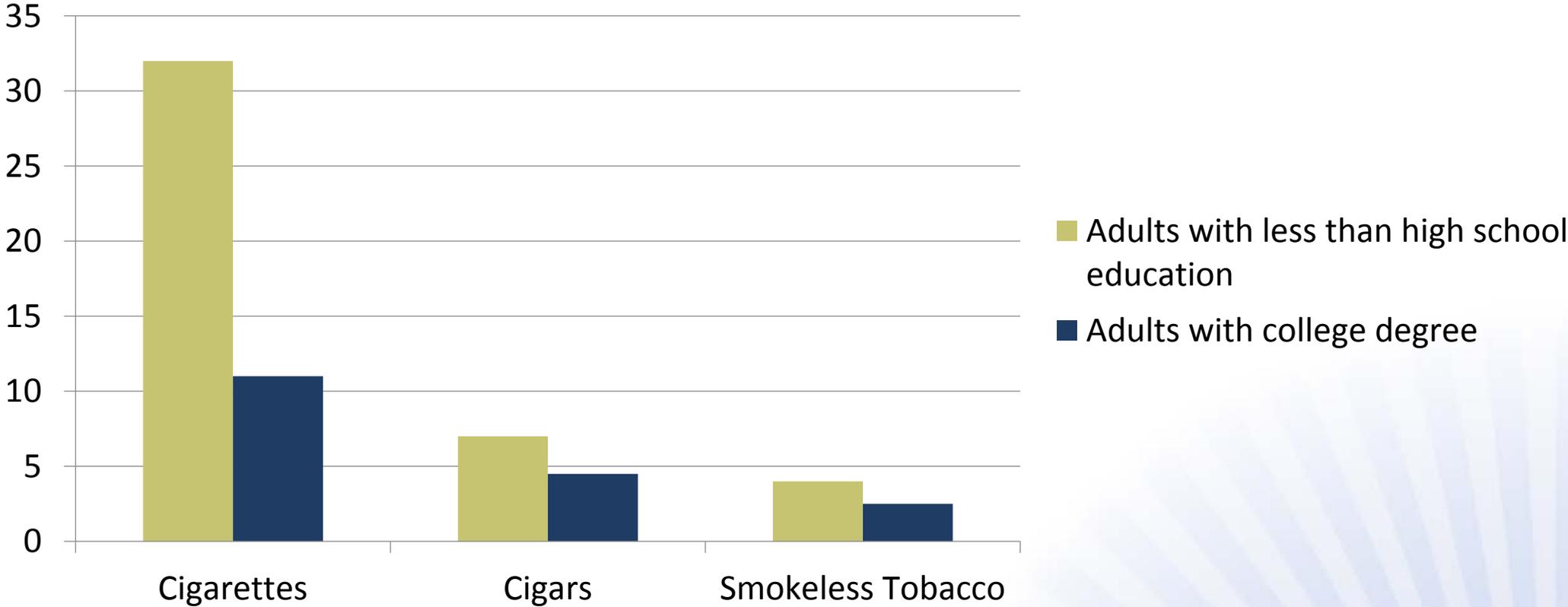
Perspective from the front line



Smoking (percentage by income)



Smoking (percentage by education)



Patterns of Cigarette Smoking

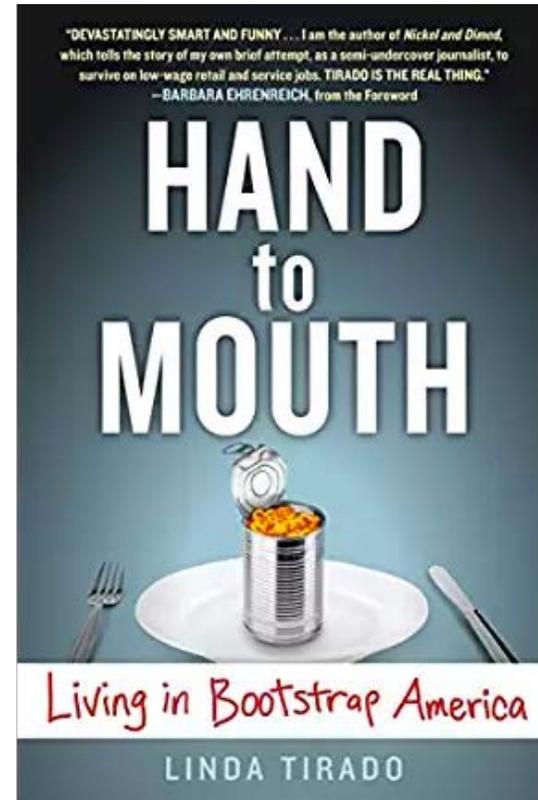
People with low SES tend to smoke cigarettes more heavily.

- Duration of nearly twice as many years
- People with **high school education** smoke cigarettes for a duration of more than **twice as many years** as people with at least a bachelor's degree
- Blue-collar workers are more likely to start smoking cigarettes at a younger age and to smoke more heavily than white-collar workers

Lottery Tickets

- The poorest third of households buy half of all lottery tickets
- People living in the poorest counties buy the most tickets
- Lotteries are advertised most aggressively in poorer neighborhoods.

Perspective from the front line



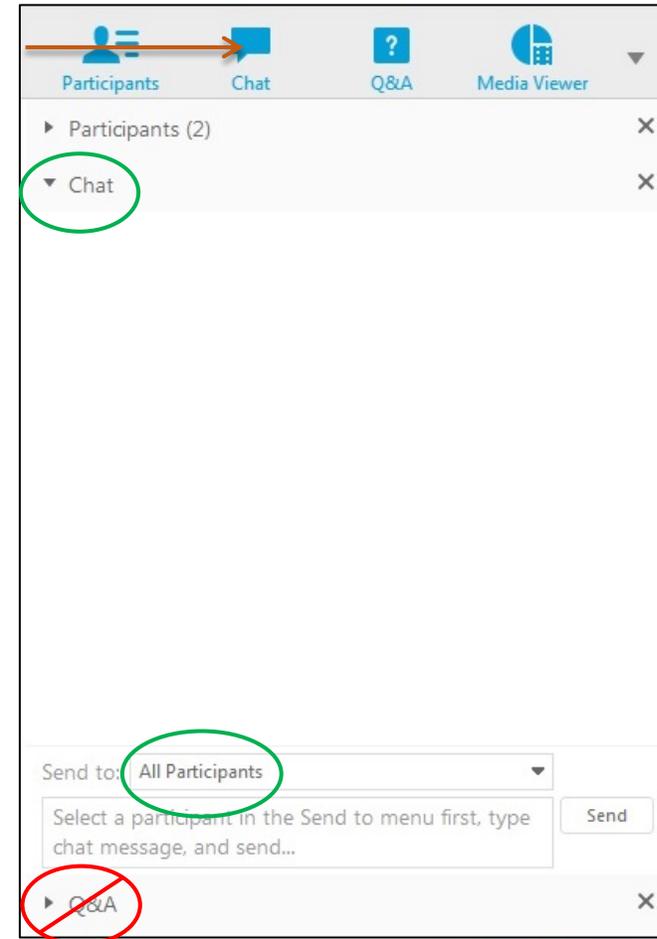
Chat Questions

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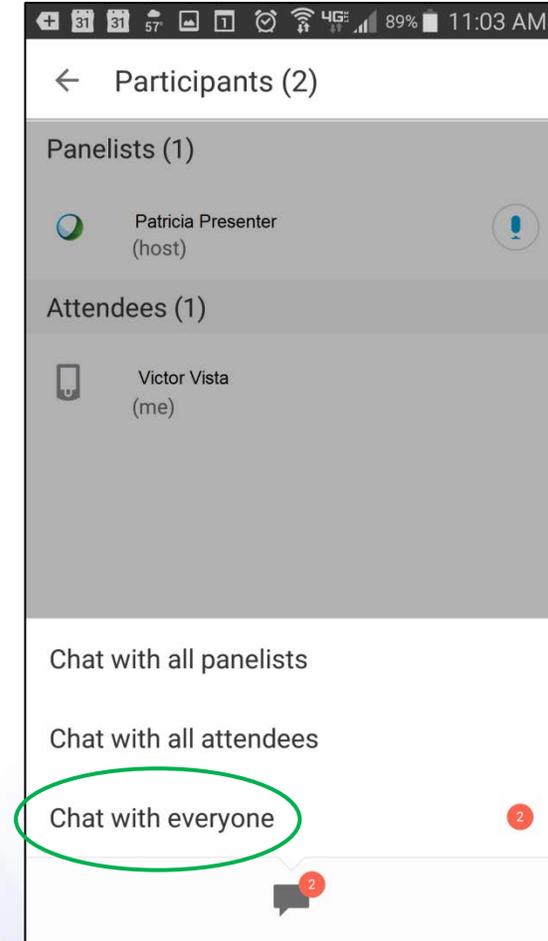
You are all living on a poverty-level stipend. Do you ever make choices that others might think are unwise?

If “Yes”, why do you think you do so?

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References and Resources

[Living hand to mouth with author Linda Tirado](#) (August 18, 2015). *WHYY Radio*.

Tirado, Linda (September 22, 2013). [This Is Why Poor People's Bad Decisions Make Perfect Sense](#). *The Huffington Post*.

Pimpare, Stephen (October 15, 2014). [The Hard Work of Poverty: Linda Tirado's Hand to Mouth](#). *Talk Poverty*.

Center on Budget and Policy Priorities (March 24, 2016). [Policy Basics: Introduction to the Supplemental Nutrition Assistance Program](#). DC: CBPP.

Blattman, Christopher (June 29, 2014). [Let Them Eat Cash](#). *New York Times*.

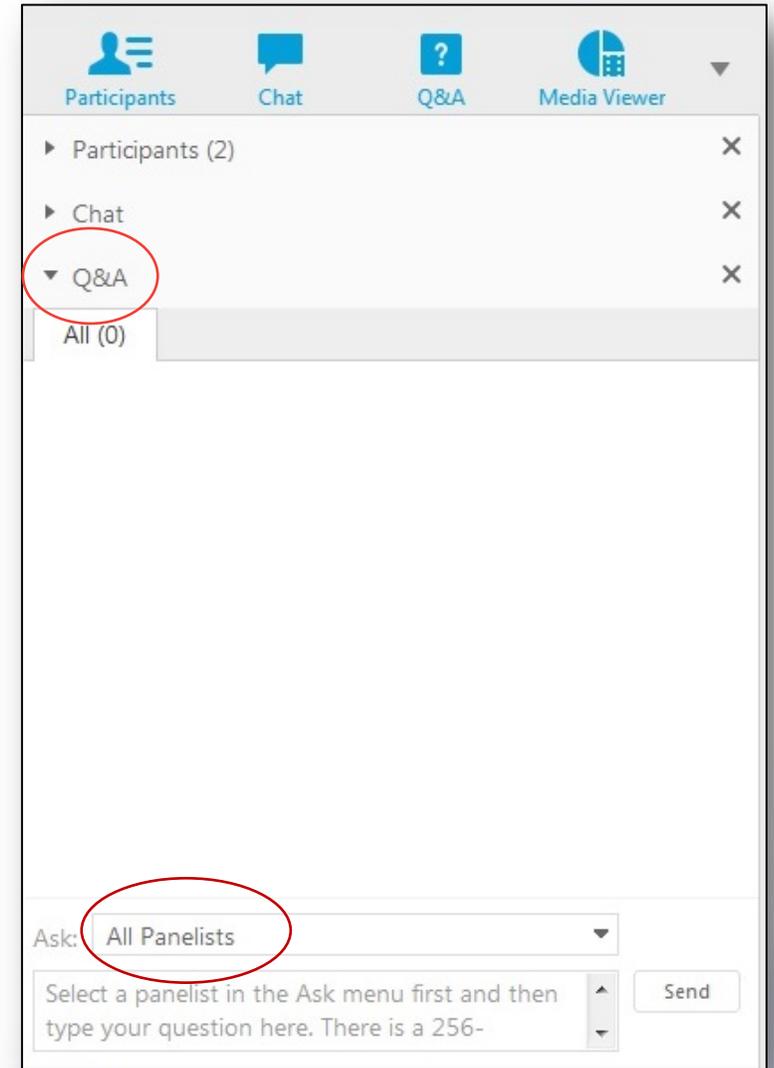
Hausofer, Johannes and Fehr, Ernst (May 2014). [On the psychology of poverty](#). *Science* 344, no. 6186.

Evaluation

- Please take a few moments to share your feedback through the quick poll on the right side of the screen.
- How can we improve these sessions? What topics should we include in future webinars?
- Thank you very much for your time and participation!

Join the Conversation

- To join the conversation by phone, call in using the number on this slide and press *1
- To ask a question online, use the Q&A feature located in the bottom right corner of the screen. Please ask “All Panelists”

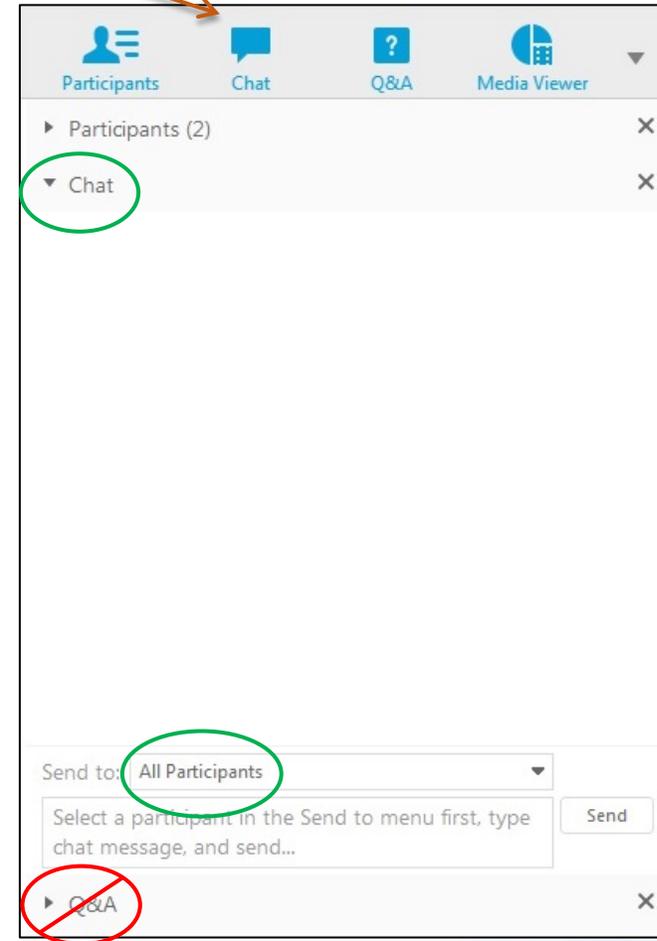


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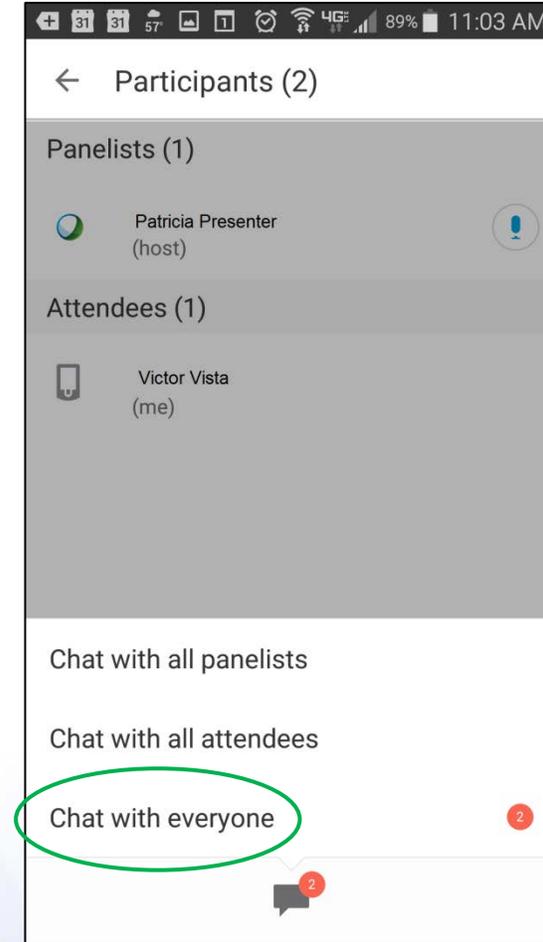
Reflection Questions

- How has your thinking changed?
- Can you apply this new knowledge in your service?
- What can we do? Policy changes?

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Thank You for Your Participation!

If you have further questions or for more information, contact us:
VISTAwebinars@cns.gov

Our next webinars:

Ace Your Next Job Interview – May 11

Demystifying Stakeholder Engagement – May 23

2:00pm Eastern

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