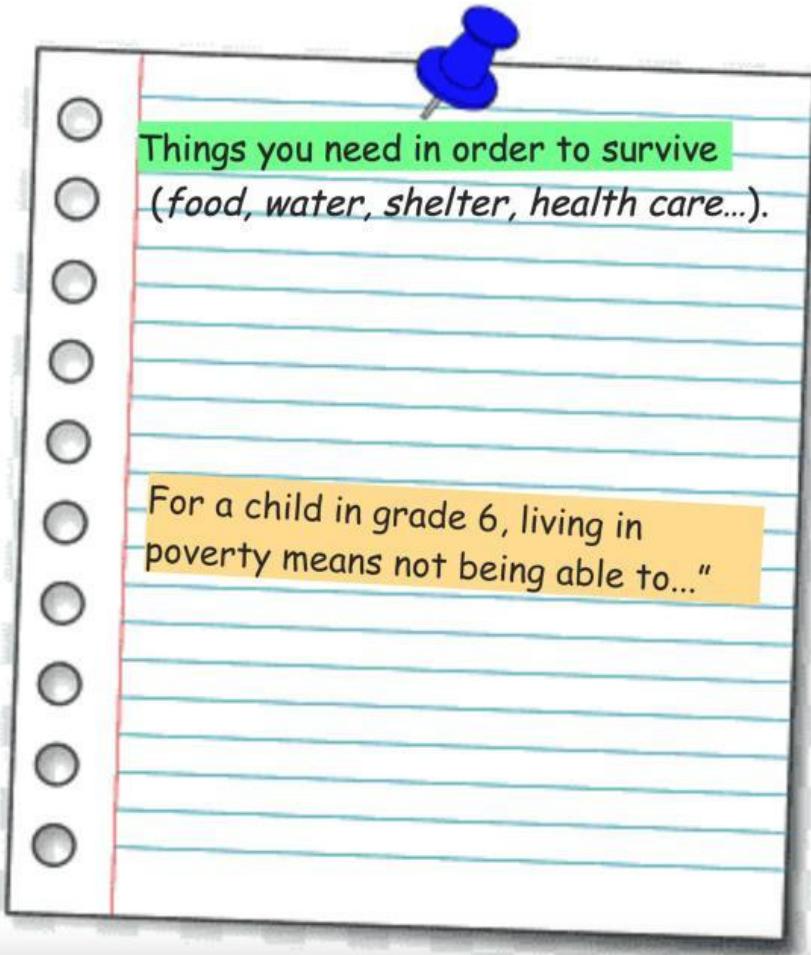


# THE 10 ESSENTIALS



# VOCABULARY

**1. Inequality**

**2. Underemployment**

**3. Assets**

**4. Breadline**

**5. Outskirts**

**6. Segregated**

**7. Upward mobility**

- A. Resources or valuable possessions that provide financial security.
- B. Areas located at the edge of a city, often with fewer services and lower population density.
- C. The ability to move to a higher social or economic position.
- D. A state of having insufficient work or not being fully utilized in one's job.
- E. A system or condition that separates people based on characteristics such as income or ethnicity.
- F. The minimum level of income needed to cover basic needs, often associated with poverty.
- G. Lack of equality, especially in opportunities, income, or rights.

Living on the breadline is a common phrase used to describe those who are barely making ends meet and struggling with the impacts of poverty. Poverty is a complex issue influenced by various factors, and understanding its causes, effects, and potential solutions is essential in addressing it.

### Causes of Poverty

- 1. Inequality:** Inequality in access to education, healthcare, and job opportunities often results in systemic barriers that make it difficult for certain groups to achieve financial stability. People living in segregated areas or the inner city may experience fewer job opportunities or lower-quality education, which can perpetuate cycles of poverty.
- 2. Low Wages and Underemployment:** Many people find themselves underpaid, working long hours for minimal compensation. Despite having a job, these individuals often lack sufficient income to support a household. This situation is exacerbated in areas with high living costs, leaving workers close to the breadline.
- 3. Lack of Assets:** For many, assets such as property, savings, or investments provide a safety net. Those without these resources are vulnerable to economic shocks, such as sudden illness or job loss, which can push them into poverty. Without assets, it's challenging to break the cycle of poverty and achieve financial security.

### Challenges Faced by People in Poverty

People facing poverty deal with numerous hardships. They often live in areas on the outskirts of cities, far from essential services like hospitals, schools, and quality grocery stores. Additionally, poverty leads to health problems due to inadequate nutrition and limited access to healthcare. Social isolation is another common problem, as poverty can segregate individuals from wealthier communities, reinforcing feelings of exclusion and reducing opportunities for upward mobility.

### Techniques to Avoid Poverty

Although poverty is a systemic issue, certain strategies can help mitigate its effects. Education is one of the most powerful tools for escaping poverty. By gaining specialized skills, individuals increase their chances of finding well-paying jobs. Additionally, saving and building small assets, even if only incrementally, can provide a buffer in times of need. Finally, advocating for fair wages and pushing for policies that reduce inequality are crucial steps to helping those on the breadline improve their economic situation.

Living in poverty is challenging, but by understanding its root causes and advocating for change, society can work towards reducing poverty and giving everyone a fair chance at a better future.

## What are the Causes and Consequences of Poverty?

If you didn't have enough money,  
what problems would you face?

How Can We Reduce Poverty?

**"If you had only enough to meet your needs, how would you balance this with your wants?" (imagine you had to live with 1.9 dollars daily)**

<b>My Needs</b>	<b>Cost of my Needs</b>	<b>My Wants</b>	<b>Cost of my Wants</b>
Food		Clothing of choice	
Housing		Phone/Internet	
Utilities (water, heat, electricity)		Recreational Activities/Entertainment	
Transportation		Travel	
Other		Other	