



DISCUSSION GUIDE for EMPLOYERS, LABOR LEADERS, and COMMUNITY STAKEHOLDERS

WAGING A LIVING Discussion Guide
and community outreach activities
are part of the **Making Connections Media Outreach Initiative.**

www.aecfmediaoutreach.org

Major funding provided by:



The Annie E. Casey Foundation



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WAGING A LIVING, produced by **Public Policy Productions**, is one of the public television programs showcased in the Making Connections Media Outreach Initiative (MCMOI), an outreach project supported by The Annie E. Casey Foundation (AECF). Launched in February 2001, the MCMOI links public television stations to local stakeholders as a means to promote the Foundation's Core Results for strong and connected neighborhoods for children and families.

LETTER FROM FILMMAKER

Dear Colleague,

Like many of my peers, I grew up believing in the American work ethic – the belief that hard work will invariably lead to economic success. Yet, the hard-working low-wage earners we met while making *Waging A Living* felt trapped in poverty by dead-end jobs. Some worried that their earnings were failing to keep up with their bills, while others despaired that they were unable to provide their families with the same standard of living that they enjoyed growing up. They all believed in the American dream but discovered that the ladder out of poverty was steeper than they imagined.

Virtually all of the twenty-five films I've made for PBS have taken viewers inside the lives of people grappling with problems associated with poverty. A few years ago, when I produced *Ending Welfare As We Know It*, I discovered that most of the people that moved from welfare to work were unable to find jobs that paid a living wage. Welfare reform succeeded in getting millions of Americans out of the welfare system without getting them out of poverty. The daily struggles of these working poor families became the inspiration for *Waging A Living*.

The percentage of workers trapped in poverty rose 50 percent between 1979 and 2000. Today thirty million Americans – one out of four workers – earn less than the federal poverty level for a family of four. Even more unsettling, most economists believe that families need to earn about twice the federal poverty level to be self-sufficient. One of the most disturbing trends is the rapid growth in income inequality. Between 1997 and 2000, incomes for the top 20 percent of wage earners rose 33 percent, while incomes for the bottom 20 percent fell nine percent. It is a sad irony that a growing number of full time workers are unable to provide the basics for a decent life in a society that supposedly values and rewards hard work.

In *Waging A Living*, I wanted viewers to understand what it's like to work hard, play by the rules, and still not be able to support a family. All of us benefit from the hard work of the janitors and security guards in the offices where we work, the waiters and bus boys in restaurants where we dine, the maids and porters in the hotels where we sleep, and cashiers and clerks in the stores where we shop, but we seldom get to know much about the private lives of these workers whom we take for granted. I wanted to bring viewers inside the daily grind of the nameless people we encounter every day who struggle to survive from paycheck to paycheck. I chose a cinema verité style that enables viewers to experience vicariously the aspirations, achievements, and frustrations of four low-wage earners in the Northeast and California. I hope believe that the audience will come away with a deeper appreciation and respect for the people who cook our food, bag our groceries, and take care of our children and elderly. My goal is for viewers to take a new look at the prevailing American assumption that hard work alone can overcome poverty.

-- Roger Weisberg, Public Policy Productions

INTRODUCTION

The Film

WAGING A LIVING chronicles the day-to-day struggles of four low-wage earners. This compelling documentary offers a sobering view of the elusive American dream as seen through the eyes of the working poor. Viewers will be impressed by the determination of these workers striving to lift their families out of poverty, but they will also come to understand how complex and frustrating this process can be, even for full-time workers. Shot over a three-year period, *Waging A Living* shows what life is like for the more than 30 million Americans (one in four workers) who are stuck in low-wage jobs



Outreach Campaign Issues

Because *Waging A Living* presents an unvarnished look at the barriers that low-wage workers must overcome to escape poverty, it is an excellent tool to help community leaders consider how they might help this growing segment of America's population improve their circumstances. Neighborhood residents may use the documentary to address their priorities for action related to helping families build strong financial futures.

The focus of the outreach campaign is on two Core Results – Families have increased earnings and income and Families have increased levels of assets. Complex issues facing families include employment, health insurance, education/training, money management, housing, government assistance, and community resources, which have an impact on family stability and the ability to build assets.

Target Audience / Potential Partners

The stories in *Waging A Living* will be familiar to most low-wage workers. For them, viewing the film may provide a sense of belonging and the knowledge that they are not alone in their struggles.

To support community use of the documentary, discussion questions and outreach activities have been crafted for employers, labor leaders, and community stakeholders, as well as neighborhood residents.

We hope that the following stakeholders, and others, will be engaged in the outreach campaign in order to increase opportunities and provide resources and supports for low-wage workers and their families:

- Employers
- Labor leaders

- Members of business groups (e.g., Chamber of Commerce)
- Members of civic organizations (e.g., Rotary, Lions Club, neighborhood associations)
- Elected officials and their staffs

To form a coalition that would be most effective in addressing the issues raised in *Waging A Living*, you may also want to include:

- Social service providers, including health and mental health specialists
- Public assistance case workers and supervisors
- Members of economic justice organizations
- Researchers and professors who focus on economic, labor, human resource, and public policy issues
- Clergy
- Representatives from community colleges or other educational institutions that provide training for low-wage workers
- Neighborhood residents.
- Low-wage workers.

Rationale: WAGING A LIVING

Support for *Waging A Living* grew out of The Annie E. Casey Foundation’s Jobs Initiative (JI), an eight-year effort in six cities to connect inner-city young women and men to jobs that pay enough to support their families. Helping individuals obtain and remain in their jobs was not enough. If families were to make real economic gains, they needed a career pathway and support in navigating a myriad of barriers. By providing the right resources and support, many of the obstacles faced by working families could be overcome.

At a national conference on career advancement in 1999 sponsored by The Annie E. Casey Foundation, the Ford Foundation, Jobs for the Future, and others, a consensus emerged that policymakers and the public needed a better understanding of working families and their struggles to get ahead. One solution was to create a documentary that would show the challenges facing families and some of the strategies that seem to work.

In late 2004, the Annie E. Casey (AECF), Ford, and Rockefeller foundations released a major national report, *Working Hard, Falling Short: America’s Working Families and the Pursuit of American Economic Security*. As the report notes, more than one out of four American working families now earns wages so low that they have difficulty surviving financially. These are families with responsible, hard working breadwinners who want to get ahead but hold low-paying jobs with inadequate benefits and little hope for advancement.

The documentary *Waging A Living* conveys important lessons, challenges, and opportunities that can inform the broader public while creating momentum and direction for local community action. Among its lessons:

- Work is essential, but it is not enough. Families need access to work supports as they obtain and retain jobs and move ahead in the labor market.
- Moving ahead has costs for families – increased wages may result in decreased benefits including rent subsidies and health care.
- Moving ahead is a long-term process with ups and downs.
- Good public policy is needed to help working families obtain the education and training needed to reach family self-sufficiency.

Waging A Living is an important tool to help communities galvanize interest and investment in workforce development and economic opportunity strategies by public, private, and philanthropic stakeholders. Every city needs to put together a comprehensive strategy to help working families move ahead. This effort should include improving access to quality education, training, health care, affordable housing, childcare, affordable goods and services, and opportunities for savings, asset accumulation, and home ownership. Families must be supported in their communities by friends, family, employers, and community institutions, while being able to access trusted and appropriate services to help them obtain and retain meaningful employment.

USING WAGING A LIVING

This discussion guide is designed to help the working poor, service providers, and labor leaders, gain visibility, inform, and engage employers, civic leaders, and elected officials. The goal of the activities is to spark collaborative strategic planning to bring a wide range of resources together to help families build economic stability for themselves and their neighborhoods. Strategies may include workforce development, family economic support, and community investment initiatives. The design assumes that the audience is a coalition of representatives from the groups listed under “Target Audience / Potential Partners.”

The activities can be used individually or in any combination, and in any order. Select those that seem most appropriate for your goals and your group.

Briefly, the activities are:

Option 1: View and Discuss

Discussion prompts are provided to help the group consider the implications of the experiences of the people featured in the film. Sets of questions are provided for (1) employers, labor leaders, and community stakeholders, and (2) neighborhood residents.

Option 2: Creating Solutions

A specially designed grid for note taking can help people distinguish between systemic issues and circumstances resulting primarily from personal choices.

Option 3: Calculating a Living Wage

Determining basic living costs in your community can help put wage levels in perspective.

Option 4: Community Survey

This activity can help make clear what services already exist in your community and where resources are most needed.

Option 5: Creative Assistance

A brainstorming exercise can help people find solutions that they can implement immediately and for the long-term.

Many of these activities require people to have very specific information about their community. You can address this need by:

- Letting participants know ahead of time what information you will be looking for and asking them to bring relevant data to the screening; or
- Planning a follow-up event to the screening so people can view the film, have time to gather needed information, and then re-convene to share what they found;
- Asking event conveners to research the answers ahead of time and be prepared to provide the needed information at the event; or
- Inviting people to your event who will know the answers (e.g., political staffers, researchers, policy analysts) and asking them to share what they know.

PLANNING & FACILITATION

Things to Consider as You Plan

Who Should Facilitate? – Because the film raises multiple, complex issues, you may want to have a facilitator who is experienced and who has (or who can easily develop) a trusting relationship with and among group members. If you are trying to bring together diverse representatives of segments of your community, you may decide to have a facilitator that will be seen as credible by everyone involved.

Panel Discussion – Your discussion event could incorporate a panel discussion, led by a facilitator, which could include employers, labor leaders, community stakeholders, and policy analysts, neighborhood residents, and others. Neighborhood residents could provide parallel stories to help localize the issues presented.

Goals – Be realistic about what you hope to accomplish. Obtain suggestions from the group on the outcomes they envision. If you are looking for major change, you may want to consider convening a series of meetings rather than a single event.

Time Frame – Based on the time available, and how you want to structure your event, decide whether you want to show the full 90-minute *Waging A Living* documentary, or whether you want to screen the 22-minute individual stories (video shorts) of the four people featured in film. The individual stories could be screened at four separate meetings.

Involving Stakeholders – Based on the topics/issues you wish to discuss and the goals you seek to attain, make sure that the various stakeholders are present to contribute to the discussion and decision making.

Be Prepared to Facilitate – Check the background information and resources so you have enough factual knowledge to keep people on track. Most importantly, review the film or video shorts and other materials prior to your event.

Preparing the Group

Do introductions. If group members do not already know one another, take some time for everyone to introduce himself or herself. (If you're using a panel, ask members of the panel to introduce themselves.)

Role of facilitator: The facilitator should keep the discussion on track and pose alternatives that may resolve differences. Rather than advocating a point of view, the facilitator should assume a neutral position.

Set ground rules for discussion. Involve the group in setting some basic rules that will support consensus building. Consider the following:

1. Open communication – Be open to each others’ ideas and feelings, and honestly try to accommodate them. Give people the opportunity to speak and actively listen to what they are saying.
2. Different viewpoints – Encourage sharing all viewpoints and discuss viewpoints and ideas in an atmosphere of respect.
3. Taking turns – Make sure that everyone who wishes to speak can do so, and that one person or a few individuals do not dominate the discussion. When you speak, be brief and to the point—and say it only once.
4. Work toward a solution – Be attentive to areas of agreement and disagreement within the group. Be committed to forging solutions that represent the consensus of the group.

Remind participants that everyone sees through the lens of their own experience.

Because who we are influences how we interpret what we see, everyone in the group may have a different view about the content and meaning of the film, and all of them may be accurate. If there are disagreements, ask people to be clear about the evidence they are using to reach their conclusions.

Be aware of harmful value judgments. Money can be a divisive topic. Discussing how people spend and save money, what their priorities are, and how astute they are with financial literacy can engender value judgments by others that create barriers to discussion and decision making.

Establish a time-out mechanism. Have a pre-planned strategy for what to do if the intensity level rises. Agree on a signal that anyone can use to pause the discussion. Let everyone take a deep breath before moving on to deal with the situation.

Remind participants that it is more productive to find solutions than to assess blame. It is important to identify the cause or source of problems, but if that is done in the form of blame, it tends to produce defensiveness (which shuts people down) rather than action (which can lead to solutions). So encourage group members to emphasize what they can do from this point forward rather than focus on past grievances.

ACTIVITIES

OPTION 1: View and Discuss

Discussing the film can be a good way for group members to recognize the diversity of opinion as well as the common ground in the room. It can also help deepen people's understanding of the issues and clarify priorities. Discussion will be most productive if it is followed by a commitment to act.

There are a variety of questions in this section related to employment, housing, health insurance, education, government assistance, and money management. Rather than trying to work your way through all of them, choose a few that best fit your goals and group. Questions are presented for each of the four individuals in the *Waging A Living* to support discussion of the full documentary or the four separate video shorts.

In addition to the questions in this section, you may want to use the statistics cited in the film (page 29) as discussion prompts. If you need reminders of the specifics of each person's circumstance (e.g., what they earn vs. what they pay in rent), see the extended biographies in the Background section.

Audience: Employers, Labor Leaders, and Community Stakeholders

General Questions

- Did the film challenge any of your ideas about people who live in poverty, who accept welfare or other types of government assistance, or about people who work with or for you?
- According to Jean, *"If you say you need help, people in social services tend to think, 'Well, if you would get up off your lazy butt, you wouldn't have to worry about getting help from the government.'"* She went on to say: *"I'm not lazy. I work every day of my life."*
Do you agree with Jean that social service professionals need to change their attitudes toward their clients and potential clients? What can be done to improve services to people in need?
- Barbara says, *"In order to be self-sufficient, I have to get the Bachelor's Degree."* Mary comments, *"There used to be a time that you could get by on just labor, but it's not that kind of world anymore. That doesn't pay the bills."*
What are your views on both of these statements? How does education affect employment in your community? How does it affect the ability of families to become self-sufficient?

- Jean said, *“I’ve worked hard my whole life and I’m still stuck. Things have changed somewhere along the line and I feel cheated out of the American dream. I just don’t get ahead. There is no American dream anymore.”* Jerry also talked about the American dream. *“My dreams will come true if I work hard enough for them. But it’s just some people’s dreams get torn down.”*
What would you say to Jean or Jerry who are clearly working hard, but are far from achieving their dreams? In your view, what should they do differently? Or, what should the community (employers, labor leaders, and community stakeholders) do differently to enable low-wage workers to get ahead?
- Summarize the key employment and family support issues presented in each person’s story – Jean, Jerry, Mary, and Barbara. What commonalities do you see? What changes in employment, social welfare, or health care/insurance practices and/or policies could make a difference in their lives and the lives of others in similar situations?

Jean Reynolds’ Story

- Jean said, *“I feel bad that I can’t do what my parents did for me.”*
What has changed for this generation that has made many full-time workers less well off than their parents? What is happening to families in your community? What are – or should – you as an employer, community stakeholder, or policy leader do about this situation?
- Jean says that she would rather live on the street with her family than expose her grandchildren to the situations she thinks she would find in a homeless shelter. What concerns you about conditions in homeless shelters in your community? What can be done about it?
- Jean talked about her economic circumstances: *“I make \$11 an hour after 14 years. It’s sinful. I work 11 at night to 7 in the morning. I bring home a little over \$600 every two weeks [to support a family of 8]. I pay \$1200 a month for my rent. If I don’t work overtime, forget about it. Four weeks pay just covers my rent. The only way we make it is by me doing extra time, extra work, and cutting corners where I can.”*
What solutions would you offer to Jean to help her support her family and *“elevate [her] salary to a normal livable wage.”*
- Jean helped to lead the SEIU’s fight for better employee benefits. Jean [to fellow employees]: *“Your contract is expiring March 30th of this year. We [SEIU] represent 6,000 people in New Jersey. We’re hoping we’ll get a better contract this time for everybody.”* Jean and the SEIU Political Action Committee wrote letters to Senator Joseph M. Kyrillos, Jr., New Jersey State Legislator, and to then Senator Carol Moseley Braun, asking for their help in getting workers “a piece of the American dream.”

How effective do you think this letter writing campaign might have been? What additional strategies/approaches could Jean and the union have tried in order to get the attention of policy leaders? What should they ask for?

- Robert Kasziner (Jean's boss) advised her: *"Somebody younger, younger than you starting out in the CNA, the best recommendation that I can give them is just to continue to study, to become an LPN, RN."*
As her employer, how would you counsel Jean (age 51) who feels concerned about her salary and "what's going to happen to me in the future here.?"
- Jean described her frustration in obtaining benefits for her family: *"I had gone back and forth to social services asking these people to help, and it just seemed like nobody was hearing me. I went and I explained that I was in dire straits. I needed a place to live. And they told me, 'Well, this isn't a real estate office.' And I just looked dumbfounded, I said, 'You don't understand, I can't afford to live in the house anymore.'" On this visit, social worker Christine Muessig advised her: "There might be a few different programs that maybe you weren't told about. Maybe you won't be eligible for some, but because Bridget [very ill daughter] is in the household, okay, I'm going to take an application like it would be for her. If she is approved for a full TANF grant, that will be \$552 more in the household. But you do have to go through the application process."*
What were your thoughts when you heard about Jean's plight? What procedures could help Jean and people like her to be "heard"? What recommendations would you offer to social service providers?
- Jean is relieved to learn that her daughter Bridget will receive benefits (financial aid, food stamps, medical insurance including coverage for prescriptions) that will help to relieve the burden that Jean has been carrying. Eight months later, Jean is still earning \$11 an hour. She says, *"I work as many hours as I can. I don't have time to go for training between working and taking care of the kids. I mean, I can't go back to nursing school or anything like that. I'm at a dead end right this minute. I had a lot of hopes but here I am."*
What advice would you offer to Jean at this point in her life (age 51)?

Jerry Longoria's Story

- Jerry says that he loves his job, but *"I just want to be paid the right amount that I deserve."*
What is the right amount that hard working people in the U.S. deserve? What kinds of employment benefits should be provided to workers and their families?
- Jerry pays \$530/month for one room in a single room occupancy hotel.
What kind of housing could he find for that amount in your community? Would the housing be close to places of employment, or would someone have to incur extra expenses to commute?

- Jerry budgets \$50/month because he believes it's important to be able to go to a gym *"especially because I don't have health benefits."* He says that he can't afford health insurance because his company doubled the cost to secure it. Jerry goes on to say, *"If I pay for insurance, then I wouldn't have a place to live."* What would you advise Jerry about affordable health care options that might be available to him? What would you advise families that have to choose between an adequate place to live and health insurance? The inability of individuals to pay for health insurance is a systemic problem. What suggestions do you have? What can you do about it?
- Jerry struggles with managing his basic living expenses on an income of \$12/hour, which he compares to \$6.50 in other cities. What is the value of Jerry's \$12/hour in your community? Does it provide a living wage? Would \$6.50 be considered a living wage in your community? If not, what services and supports are available to assist low-wage earners like Jerry – so they can increase their income or earnings or increase their assets?
- Jerry lives from paycheck to paycheck. Yet he feels responsible for others. His daily routine includes greeting a couple of homeless people in the street and giving them a few dollars, and sending \$200/month to his children. He volunteers to *"work with a group that helps the homeless and the needy."* He explains: *"I've been there and so I'm happy about doing this."* How does Jerry's spirit of giving affect your perceptions of low-wage workers?
- Jerry appears before a meeting of the City Commissioners, stating: *"I would just like to state a few things, why I'm here today. I do have a full time job, but it's not enough to pay for a decent place to live. The cost of living in this city is ... the highest of any other city I've ever lived in. This really concerns me and makes me wonder why."* What do you recommend that government agencies do to help low-wage workers such as Jerry?
- Union Representative: *"Okay, on health insurance, starting January 1st, '04, you will pay 20 percent of your insurance out of pocket. And as of January 1st '07, for your coverage, you will pay nothing out of pocket. (Cheers) Fully paid employee only coverage. Okay, for the first time ever, there are guaranteed regular pay increases. Everybody will get a raise of 25 cents."* (Applause)
Discuss this new contract that was negotiated for Jerry's union. Do you think this agreement was a "good deal" for the union members? What is the status of unions in your community? What strategies would increase income and assets for low-wage workers?

Mary Venitelli's Story

- How has divorce changed Mary's financial circumstances? What advice would you give to Mary to help her provide more resources for her family?

- Mary finds herself earning less at her job when the restaurant’s ownership changes and the new owners ask her to train inexperienced new workers, and bring in additional staff to work the tables.
What should Mary do about her lower wages? What could the owners have done to ensure that Mary’s income was not diminished by the situation?
- Mary’s son Quinn is acting out, behavior not uncommon in divorce situations. What solutions are available in your community to help people like Mary obtain mental health counseling or other family supports that their children and family need?
- Mary has \$15,000 in credit card debt, yet she received another credit card solicitation in the mail and applied for more credit. She commented, *“My debt is growing because I’m relying on credit cards to get me the things that I need in life. For instance, clothing for the children, school supplies.”*
What, if anything, can employers, labor leaders, and community stakeholders do to advise people about credit card debt?

Barbara Brooks’ Story

- Barbara loves her job working with juveniles in detention, but she can’t make enough money to support her family of six.
What do the jobs of those caring for children or the elderly pay in your community? What additional pressures are placed on the social welfare system by employers compensating people at less than a living wage? What is the effect of low wages on finding and retaining qualified employees? What do you think should be done about this situation?
- In addition to Barbara’s earnings of \$8.25 per hour, her family receives Medicaid, food stamps, child care subsidies, utility assistance, Section 8 rental assistance, and occasionally \$100 per week in child support.
How does Barbara’s pay raise from \$8.25/hour to \$11/hour hurt rather than help her? Is this a common situation in your community? What can be done about it?
- Barbara describes her family as “borderline poverty.” She justifies it by saying, *“It would have to be because every month you have to be concerned about which bill you’re going to pay, or who you’re going to send half here and half there. It’s never like the bill is paid in full.”*
What do you think about Barbara’s definition of “borderline poverty”? What do you think about her strategy of paying her bills? What happens to families who are never able to pay their bills in full? Where in your community can families find out how to manage their finances? What would you advise families who consider themselves “borderline poverty.”

- Barbara explained that her son Dave has problems with his breathing. Barbara: *“I called the doctor for a prescription and he said they would have to get approved from Medicaid, that he would call me back, and he hasn't called me back yet.”* The pharmacist told her the costs of the two medicines Dave needs: *“Flonase is \$74.99 and Claritin is \$111.99.”* At another time, Barbara complained, *“And then I got papers in the mail from Medicaid, no more Medicaid. And believe it or not, [my] job isn't going to provide benefits for my kids.”* Barbara was confronted with the high costs of medicines, the loss of Medicaid benefits, and no health insurance for her children through her employment.

What are the major health care concerns facing low-wage workers and their families in your community? What solutions can be offered by employers, labor leaders, community stakeholders, and policy leaders?
- Every year Barbara’s rental subsidy comes up for review. **Barbara:** *“I got a small raise in my income and I'm concerned that my rent is going up. Each small raise I get, they take away my Medicaid. They took my food stamps. They took my kids off day care. Any increase that I get in anything I have to pay more. It's designed to keep you down.”* **Diaz** (social worker): *“It's not really designed to keep you down. They do want working people off their system. It's a very unfair system because they see you progressing, so instead of helping you to progress...they cut you off. For rent, you're paying \$253. Let me do a quick calculation to know how much it's changed.”* **Barbara:** *“So the rent is going up \$125, which is more than the raise itself.”* **Diaz:** *“No, it goes up more: \$149. It's a shame your payment goes up for a little bit of a raise.”*

What would you say to Barbara about the system being designed to keep people down? What are your concerns about how eligibility for benefits is determined in the social welfare system? What changes would you recommend? How can these changes be achieved?

Audience: Neighborhood Residents

General Questions

- What were your thoughts and feelings about the individuals and their stories in *Waging A Living*? What is the same and what is different about the families who live in your community?
- Was there one character with whom you felt particular empathy? Who was that? What did you find compelling about his/her situation? What would you advise him/her to do to improve his/her economic situation?
- Jean’s daughter Bridget said: *“No matter what we need, when we need it, Mom gets it. No matter what. She is the one reason why I'm still here [in recovery from cancer]. If I wasn't sick, I'd want to be just like her.”*

Was there one character you particularly admired? What did you admire about him/her? Is that something you would like to do with you life? If so, how might you go about it?

- Jean said, *“I’ve worked hard my whole life and I’m still stuck. Things have changed somewhere along the line and I feel cheated out of the American dream. I just don’t get ahead. There is no American Dream anymore.”* Jerry also talked about the American dream. *“My dreams will come true if I work hard enough for them. But it’s just some people’s dreams get torn down.”*
What does the American dream mean to you? What would you say to Jean or Jerry who are clearly working hard but are still not achieving their dreams? In your view, what should they do differently? Or, what should the community or government do differently?
- If you had the opportunity to advise employers, labor leaders, or community stakeholders in your neighborhood, what would you ask these groups to do to help low-wage workers and their struggling families? You may want to focus on employment issues, health care, affordable housing, education, or helping families build financial assets.

Employers: _____

Labor Leaders: _____

Community Stakeholders: _____

Jean Reynolds’ Story

- Jean says, *“I feel bad that I can’t do what my parents did for me.”*
What has changed for this generation that has made many full-time workers less well off than their parents? What is happening to families in your neighborhood? What is – or should – your neighborhood do about this situation?
- Jean says that she would rather live on the street with her family than expose her grandchildren to the situations she would find in a homeless shelter.
What concerns you about conditions in similar shelters in your community? What can be done about it?
- Jean described her frustration in obtaining benefits for her family: *“I had gone back and forth to social services asking these people to help, and it just seemed like nobody was hearing me. I went and I explained that I was in dire straits. I needed a place to live. And they told me, ‘Well, this isn’t a real estate office.’ And I just looked dumbfounded, I said, ‘You don’t understand, I can’t afford to live in the house anymore.’”*
What were your thoughts when you heard about Jean’s plight, and the response of the social workers? What would you advise Jean to do to obtain the help she

needed? If this happened in your community, what should be done to improve social services for those in need?

Jerry Longoria's Story

- Jerry says that one of his fears is being homeless. *“I've been homeless before and that's hard. I can manage to hold ten dollars in the bank so I won't lose my account and that's what I have right now is ten dollars in the bank. I probably got about thirty dollars in my pocket. And I don't get paid until Friday, four days away. So it's living paycheck to paycheck.”*
What concerns you the most about dealing with the banks in your community? What types of services should they offer that would help families manage their money better or help them build financial assets?
- Jerry pays \$530/month for one room in a single room occupancy hotel.
What kind of housing could Jerry find for that amount in your community? Would the housing be close to places of employment, or would someone have to pay extra money to commute to his/her job? What do you think your community should do to provide affordable housing for low-wage workers?
- After speaking in a public meeting with the City Commissioners, Jerry comments on why he did it. *“It takes practice, man. I used to try not to confront problems, but now when I'm speaking up for something that I believe in, I feel better and I'm prouder of myself.”*
What employment or community problems concern you the most? What have you done to confront these problems and find solutions? What do you think about what Jerry did? Why did speaking out help him feel better?
- Jerry had been volunteering for a nonprofit organization, SOMACAN (South of Market Community Action Network). When they offered to pay him \$400 a month, Jerry started a savings account. *“I'm going to start saving because my goal is to visit my children in North Carolina whom I haven't seen in nine years.”*
What do you think of Jerry's plan to use the money to visit his children? What would be your purpose in starting a savings account? What would help you start a savings account?
- Jerry is concerned that his union will call for a walkout. *“I mean, we live paycheck to paycheck. We have to make this certain amount to pay our rent, to pay our bills, send money to our children and stuff like that. Missing one day, man, you know, that would really take a piece of the check. If it's a strike, I don't know if we could do that.”*
Have you or someone you know had to deal with a walkout or strike? What was the effect on your family and community? What would you advise Jerry to do?

Mary Venitelli's Story

- How has divorce changed Mary financial circumstances? What advice would you give to Mary to help her provide more resources for her family?
- Mary finds herself earning less at her job when the restaurant's ownership changes and the new owners reduce the number of tables she serves. What should Mary do about her lower wages? What advice would you offer about how she could increase her earnings?
- Mary complains that *"It's really been hard to make ends meet."* What hurts more is the effect Mary's changed circumstances are having on her three children. Mary said, *"I could take it, but if it's starting to affect them that breaks me and that breaks my spirit, to be honest with you."* What advice would you offer Mary to help her rebuild her spirit and offer her children the support they need? What services and support structures are available in your community to help rebuild families following divorce or other economic hardships?
- Mary has \$15,000 in credit card debt, yet she received another credit card solicitation in the mail and applied for more credit. She commented, *"My debt is growing because I'm relying on credit cards to get me the things that I need in life. For instance, clothing for the children, school supplies."* What would you advise Mary to do about her credit card debt? What services are available in your community – or needed in your community – to help families manage credit card debt?

Barbara Brooks' Story

- Barbara loves her job working with young people, but she can't make enough money to support her family of six. What do jobs of those caring for children or the elderly pay in your community? What can be done to improve wages and benefits so families earn a living wage?
- How does Barbara's pay raise from \$8.25/hour to \$11/hour hurt rather than help her? Barbara decides to reduce her employment to part-time and return to school to work on a Bachelor's Degree. What do you think about Barbara's decision? Is this a strategy that might work for all low-wage workers? Why or why not? What advice would you give to someone in your community in a similar situation?
- Barbara wanted to return to school to improve her opportunities to obtain a higher paying job. She said: *I'll be more marketable when I finish my education. I'll be a better asset."*

Were you surprised by her use of the words “marketable” and “asset” in relationship to herself? Why or why not? What do you think she meant? What other skills can make people more marketable?

- Barbara used the phrase “hustling backwards” to describe her situation. What does it mean to “hustle backwards”? Does that happen to low-wage workers in your community? What changes in government policy might make a difference for families trying to increase earnings and assets?
- Barbara: *“One of my previous workers told me about this new job, so I made the phone call to the lady. I told her a little about me and how wonderful I was, and that, you know, I just finished up at Nassau and had the Associate's Degree. And then she said, ‘Oh, so you have an Associate's Degree?’ I'm like, ‘Yeah.’ She said, ‘Well, maybe I can offer you something better.’ So when I got there, immediately we just clicked.”* Barbara was offered a job at \$12.10/hour at the Huntington Hills Center for Health and Rehabilitation. Discuss all the strategies Barbara used to secure a higher paying job? Which of these strategies could be used by other low-wage workers? What other strategies could help workers find higher paying employment?
- Barbara’s supervisor, Doreen, conducted a 90-day review of her job performance as a new employee. She said, *“There are certain areas that we look for, your attendance, your dependability, your independence where it comes to doing a program.”* Doreen particularly praised Barbara for always being on time and for her *“wonderful way with your residents. You're always willing to work with them and to give them the very best of you.”* What do you think she meant by giving the residents “the very best of you”? What are the expectations for your job performance? How can your job performance and your supervisor help you move ahead in your job?

OPTION 2: CREATING SOLUTIONS

Background

How we view the causes of poverty significantly influences what we consider to be appropriate or potentially effective solutions, so it is important to be clear about how we define the problem.

The United States has a long history of blaming poverty on moral failings (e.g., people on welfare are just lazy) or a lack of ability (if they were smarter they could get better jobs). Yet, as *Waging A Living* makes clear, many Americans who work full-time, even at skilled jobs, are still unable to support their families.

To help your group take into account the complexities of this issue, the following activity can help viewers identify which outcomes are the result of individual choices (and therefore the responsibility of the individual) and which are systemic or institutional problems (meaning we are all responsible for them).

Instructions

1. Prior to viewing *Waging A Living*, reproduce and distribute the grid on the following page so that everyone has a copy.
2. Briefly summarize the introduction above, making sure that everyone understands the difference between individual choice (e.g., a choice to work part-time or to drop out of school) and institutional or systemic policies (e.g., the level of the minimum wage or a shortage of affordable housing).
3. As people view the film, have them jot down in the appropriate column (individual or systemic) the challenges faced by each of the featured individuals. After viewing, invite participants to share what they wrote in each column. Encourage them to explain their answers and discuss any differences of opinion that arise.
4. After the discussion, review the answers box-by-box, taking time to brainstorm about possible solutions and write those ideas in the corresponding box.
5. Finally, ask the group to review the solutions and choose one or two solutions to implement. If there is consensus in the group, use those issues as a basis for action planning and future meetings. If there is not consensus, you can ask people to rank the issues, each assigning between 0 and 5 points to every issue (0 means not important; 5 means top priority). Tally the points and take the top two vote-getters as the basis for action planning.
6. Make sure everyone leaves the meeting knowing what the next step will be and what tasks they are expected to complete.

CREATING SOLUTIONS

	Individual Responsibility		Systemic Responsibility	
	<i>Challenge</i>	<i>Solution</i>	<i>Challenge</i>	<i>Solution</i>
JEAN REYNOLDS certified nursing assistant				
JERRY LONGORIA security guard				
BARBARA BROOKS student, recreational therapist				
MARY VENITELLI waitress, going through divorce				

WAGING A LIVING, produced by Public Policy Productions, will be broadcast on PBS.

The *WAGING A LIVING* media outreach campaign is funded by a generous grant from The Annie E. Casey Foundation, Ford Foundation, The David & Lucile Packard Foundation, and the Corporation for Public Broadcasting,

OPTION 3: CALCULATING A LIVING WAGE

As we see in *Waging A Living*, whether or not a wage is adequate depends a lot on where you live. **How much does it really cost to live in your community?**

There are many ways to calculate a “Living Wage,” i.e., the wage needed for someone to be self-sufficient in your community. For calculating formulas, you might visit the Web sites listed in the Resources section of this guide.

For a simple version, fill in the grid below with the average cost for each item. To facilitate discussion, you might reproduce, project, or draw the grid on a flip chart so everyone can see it.

CALCULATE A LIVING WAGE FOR YOUR COMMUNITY		
	Single Person	Family of Four
Food		
Housing (furnished rental)		
Health Care		
Transportation		
Child Care		
Taxes		
Other essentials*		
TOTAL		

*Examples: education – including fees and supplies for children in public school, clothing, banking, utilities, telephone, bedding and other household items, appliances & furniture not provided by furnished rental properties.

When the grid is complete, compare your results to

The minimum wage in your community. Note: the Federal minimum wage is \$5.15/hour, but several states have passed their own legislation raising this amount.

The wages of currently available jobs in your community.

The wages of the largest employer(s) or in particular industry sectors.

You may also want to compare your results to the total that a full-time minimum wage worker earns and to national and local poverty levels. The Economic Policy Institute offers an online, state-by-state basic family budget calculator that makes such comparisons easy: http://www.epinet.org/content.cfm/datazone_fambud_budget . You can check U.S. government determinations of poverty levels at: <http://aspe.hhs.gov/poverty/04poverty.shtml>

When you have compiled all the numbers, assess whether or not low-wage workers in your community are being paid enough to cover the basic costs of living. If not, brainstorm about ways to address the situation.

As a group, select one or two items from the brainstorm list to implement. If there is no consensus, you can ask people to rank each of the issues, assigning between 0 and 5 points to every issue (0 means not important; 5 means top priority). Tally the points and take the top two vote-getters as the basis for action planning.

Before leaving, review next steps and what actions each member of the group is expected to take.

As a follow-up, you might also want to investigate:

What types of people earn a minimum wage in your community and how do they use their earnings?

1. Survey employers to find out the average age of their minimum wage employees.
 2. Survey workers to determine their expenses and whether they head a household.
- Do your findings confirm the notion that minimum wage jobs are held by students or people earning “extra” money, or are minimum wage earners providing basic support for themselves or their families?
 - What do your findings suggest about the need for a living wage in your community?

OPTION 4: COMMUNITY SURVEY

Note: If your neighborhood has already completed a mapping survey, brainstorm about ways that you can use *Waging A Living* to bring greater visibility to your mapping survey and decide which issues you want to prioritize for public action.

In *Waging A Living*, we see people forced to rely on various sources of assistance, both public and private. Before deciding what kind of action to take, it is important to know what already exists. In the grid below, under “Need,” estimate the number of people in your community who need each service. In the “Capacity” column, fill in the maximum number of people that can be served by existing providers. Finally, grade the quality of the service (A-F). Are they doing an excellent job (A), an adequate job, or a poor job?

LOCAL SERVICES ASSESSMENT			
Service	Need	Capacity	Grade
Medicaid			
Food stamps			
Child care subsidies			
Utility assistance			
Section 8 housing assistance			
Free or reduced school breakfast or lunch			
Transportation assistance			
Social Security Assistance			
Legal Aid			
Free Clinic			
Shelters for homeless families			
Shelters for homeless individuals			
Shelters for those escaping from family violence			
Free mental health services, including drug and alcohol treatment			
Free social service counselors or liaisons (to help connect clients to benefits for which they are eligible)			
Food pantries			
Other:			
Other:			

Give everyone time to look at the numbers. Then answer the following questions:

- Where is the greatest need? How can we make sure that need is/continues to be met?
- Where is the greatest discrepancy between need and capacity? How might we help close that gap?
- Which services are doing a great job? How might they share their methods with others?
- Which services are not doing well enough? What might we do to help improve them?

After you have had a chance to discuss these questions, help the group come to consensus about which issues need work. Plan action steps and assign tasks that will address the issue(s) that the group endorses.

OPTION 5: CREATIVE ASSISTANCE

Communities can respond on many levels to the needs of low-wage workers. Brainstorm about the categories listed below. Then choose at least one item your group commits itself to work on. Plan action on that item.

I. Legislative Issues

Some issues, like minimum wage levels, social service benefits, housing subsidies, or unemployment insurance coverage can only be changed through the legislative process. What legislation could you propose that would improve the lives of the working poor in your community?

II. Individual Solutions

You might prepare for considering the needs in your own community by brainstorming about ways that you could immediately help each of the people featured in the film. For example, Jerry pays to go to a gym. What if a gym were available in the building in which he works to which he could be given free access?

In order to find out what people might need in your community, you will need to ask. Brainstorm about ways that you might respectfully ask people what they need. What kind of language could you use? How could you invite people to tell their stories without increasing their vulnerability?

Once you have identified needs, brainstorm about available resources in your community and how to connect people respectfully to those resources. Be creative. For some people, it might be as simple as arranging a car pool so they don't have to spend money on public transportation. For others, it might necessitate creating a free after-school program so they don't have to pay for babysitters. The only limits to the possibilities are imagination, ingenuity, and a willingness to act.

MORE ABOUT THE PRODUCTION

The People Featured in **WAGING A LIVING**

Jean Reynolds is a 51-year-old certified nursing assistant in Keansburg, NJ, who is supporting her three children and two grandchildren. She leads her union's successful struggle to increase wages, but since she's been at the same job for over 15 years, she earns the maximum wage of \$11 per hour and does not qualify for a salary increase. Jean's oldest daughter has cancer and Jean struggles to pay her medical bills along with the other household expenses. When Jean takes emergency custody of two more grandchildren, her wages no longer stretch to cover the needs of her family of eight. She falls behind on her bills and is evicted from her home. As the family faces the prospect of living in homeless shelters, Jean reluctantly turns to public assistance. Although the authorities have consistently rejected her applications in the past, they discover that Jean's sick daughter now qualifies for help. With emergency public assistance, Jean manages to find a place for her family to live, but still struggles to make ends meet. Ultimately, Jean feels trapped in a dead-end job and cheated out of the American Dream.



Jerry Longoria is a 42-year-old security guard whose \$12 per hour job barely covers his modest living expenses and his rent in a single room occupancy hotel in a blighted neighborhood in San Francisco. Five years ago, Jerry was homeless and fighting a losing battle with alcoholism. Today, he is sober and manages to send his children regular child support payments. Jerry's real passion is his work for his union. He leads rallies, speaks at city council meetings, and helps organize a successful campaign to improve wages and benefits for security guards. Jerry's biggest goal is to visit his two children whom he hasn't seen in nine years. Eventually, he is able to save enough to make an emotional journey to North Carolina, but shortly after he returns, he has a disagreement with his boss and is fired. With the help of his union, Jerry finds a new job, but it pays 20 percent less than his old one. Jerry worries that it will take him years to advance to his previous salary and that his plans for future reunions with his children will have to be placed on hold.



Barbara Brooks is a 36-year-old single mother of five living in Freeport, NY. She grew up abused and impoverished, but is determined to break the cycle of domestic violence and poverty. Barbara struggles to balance her responsibilities as a full-time college student, worker, and mother. She makes \$8.25 per hour as a counselor at a juvenile detention facility, but her earnings are insufficient to make ends meet. To supplement her wages, Barbara receives a range of government benefits including Medicaid, food stamps, childcare assistance, utility assistance, and subsidized Section 8 housing. Barbara eventually receives a raise to \$11 per hour, but her increased earnings make her ineligible for most government benefits. She calculates that by earning an additional \$450 a month, she loses almost \$600 a month in government aid. Barbara is convinced that the only way to become self-sufficient is to get a college degree. When she earns her Associate's Degree, she finds a job as a recreational therapist at a nearby nursing home that pays \$15 per hour. She loves her new job with its professional status, increased earnings, and full medical benefits, but she quickly discovers that she is going backwards when her remaining government benefits are eliminated. With a heavy heart, Barbara



resorts to working part-time so that her benefits can be restored while she completes her college education.

Mary Venittelli is a 41-year-old single mother of three living in southern New Jersey. She led a very comfortable middle class life until she started going through a bitter divorce. When Mary enters the workforce to support her family, the only job she finds in her rural community is a waitress position, paying \$2.13 per hour plus tips. Her evening schedule at the restaurant forces Mary to hire babysitters that she can't afford and puts enormous stress on her children. She relies on local food pantries for emergency food, borrows money from friends, and runs up \$15,000 in credit card



debt to pay her household bills. She loses her car and is afraid she will lose her house. Ultimately, her divorce settlement stabilizes her financial predicament, but she realizes that her financial future is not secure. Mary returns to school to acquire new computer skills and begins to build a new life for her family.

Production

WAGING A LIVING is produced and directed by Roger Weisberg, Public Policy Productions, whose twenty-five previous documentaries have won over a hundred awards including Emmy, Peabody, and duPont-Columbia awards. He received an Academy Award® nomination in 2001 for **SOUND AND FURY** and in 2003 for **WHY CAN'T WE BE A FAMILY AGAIN?**. Weisberg's co-producer/co-director in New York is Eddie Rosenstein whose documentaries have aired on PBS, HBO, ABC, The Discovery Channel, American Movie Classics, and MTV. Among his recent credits are **A TICKLE IN THE HEART** and the award winning **THE GOSPEL ACCORDING TO MR. ALLEN**. Weisberg's co-producers/co-directors in California are Frances Reid and Pamela Harris. Their work has received dozens of top honors including Academy Award® nominations for **LONG NIGHTS JOURNEY INTO DAY** and **STRAIGHT FROM THE HEART**.

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WAGING A LIVING FACT SHEET

(Data presented in the documentary)

- Only 37 percent of single mothers receive child support. The average amount of support is \$1,331 per year.
- Over half of those who started the last decade in poverty remained in poverty ten years later.
- In the year following a divorce, a man's standard of living rises ten percent. A woman's standard of living drops 27 percent.
- Workers with an Associate's Degree earn 30 percent more than workers with a high school diploma.
- Since 1979, housing costs have tripled, while real wages for the bottom 20 percent of workers remained static.
- An estimated 18,000 Americans die every year because they lack health insurance.
- 78 percent of low-wage workers in service jobs do not have health insurance.
- Real pay for male low-wage workers is less than it was 30 years ago.
- Working parents with children make up about half of the families using food pantries.
- Families headed by single mothers are five times more likely to be poor than families with two parents.
- Average income based on education:

Some High School	\$18,793
High School Diploma	\$26,795
Bachelor's Degree	\$50,623
Master's Degree	\$63,592

RESOURCES

<http://www.epinet.org> - The Economic Policy Institute's Web site is an excellent starting place for finding background information on the issues raised in *Waging A Living*. It includes a datazone for labor-related statistics, issue guides on living wage, minimum wage, family poverty, Social Security, welfare, unemployment benefits, and much more.

http://www.aecf.org/publications/data/working_hard_new.pdf - This links to a pdf version of the 2004 Annie E. Casey Foundation publication, *Working Hard, Falling Short: America's Working Families and the Pursuit of American Economic Security*, which provides an overview of issues related to the working poor in the United States.

<http://www.livingwagecampaign.org> - This links to a part of ACORN, a grassroots anti-poverty advocacy organization. Resources include a guide on how to craft a local living wage ordinance, a brief history of the living wage movement, links to research on a living wage, and more.

<http://aspe.hhs.gov/poverty/index.shtml> - The U.S. Department of Health and Human Services calculates a poverty line (the threshold of income below which someone is considered to be living in poverty) and compiles statistics on people living in poverty. The Web site also provides links to federally funded university research centers on poverty.

<http://www.americanprogress.org/site/pp.asp?c=biJRJ8OVF&b=137846> - This article, "Can Wal-Mart Families Make Ends Meet?" by Wider Opportunities for Women Director, Joan Kuriansky, includes descriptions of WOW's Self-Sufficiency Standard, an alternative way to calculate living wage levels.

<http://www.financeprojectinfo.org/WIN/wages.asp> - The Welfare Information Network's Web site includes an excellent set of downloadable articles about minimum and living wage issues.

<http://www.efn.org/~fairhous/livingwage/> - An interesting account of a typical family at each stage of going from welfare to a living wage, including the "Catch 22s" they face.

<http://faireconomy.org/> - The Web site of United for a Fair Economy includes information about support for living wage campaigns from business leaders who are members of the Responsible Wealth Project.

Barbara Ehrenreich. *Nickel and Dimed: On (Not) Getting By in America* (Metropolitan Books, 2001) – In this revealing account, a journalist describes her journey as she goes "undercover" to join the ranks of America's working poor.

www.pppdocs.com – Public Policy Productions (producer of *Waging A Living*).

MCMOI campaigns are managed by Outreach Extensions, a national consulting firm that specializes in comprehensive, high-profile educational and community outreach campaigns for media projects. For more information and community-use materials for these important programs, please visit the MCMOI Web site at www.aecfmediaoutreach.org/

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For more information on the **WAGING A LIVING** media outreach campaign, please contact:



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