THE WORKING POOR IN AMERICA

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Abstract

From January through March of 2016, twenty-six boys, aged between 17 and 18 years old in the Form VI class of The Browning School engaged in a course on global citizenship that focused on poverty in America. The boys read from *The Working Poor: Invisible in America* (David K. Shipler, Vintage, 2005), and participated in a similarly-titled project where they attempted to work within the budget of a single mother with two young children. The boys' reflections and analyses were captured through class discussions, papers, presentations of the Working Poor Project, and recorded exit interviews. The qualitative data showed that the boys recognized that poverty has many causes (and correspondingly requires a multi-faceted approach in seeking a solution), and is a real issue in the United States. The boys' responses also demonstrated increasing amounts of empathy as they wrestled with the course material. Several boys were able to see, by varying degrees, their roles as global citizens.

Introduction

Even in a city as dynamic and diverse as New York, it is easy to slip into a comfortable realm from which to operate. We surround ourselves with people like us and the world's (or even just the city's) problems seem distant. It is safe and it is easy, though it unfortunately leaves us in a place where we are out of touch with reality. The boys at Browning are not exempt from insulating themselves from social issues, whether it pertains to the city or the world. As their teachers, we have a responsibility to teach them through the lens of global citizenship. How can we help our students see their role beyond their safe and immediate surroundings? What does it mean to participate in the global community and engage with global issues? Why should our students even care?

It was important to me to engage the boys in this conversation on global citizenship by leading with the facts. One way to start was to examine concerns that are present within the country and city in which they live. To that end, the boys were asked to read and discuss excerpts from *The*

Working Poor: Invisible in America (Shipler, 2005). The boys then engaged in a project where they took on a profile of a single mother working a minimum-wage job, and were asked to work out different aspects of her budget for living in New York City under those constraints. My hope was that the boys would eventually see that it is not easy to "just get a job" and survive.

The research question driving this project was: *How can participation in the Working Poor Project develop the awareness of poverty in Form VI boys?*

Literature Review

Global citizenship as a notion is not new and seems self-explanatory. Coming up with a working definition, however, particularly one that resonates within the structure of a school community, can be difficult. Ron Israel (2011), Executive Director of The Global Citizens' Initiative, defines a global citizen as "someone who identifies with being part of an emerging world community and whose actions contribute to building this community's values and practices." Oxfam, an international group of organizations working against hunger and poverty, posits that a global citizen is one who is "aware of the wider world and has a sense of their own role as a world citizen, respects and values diversity, has an understanding of how the world works, is outraged by social injustice, participates in the community at a range of levels from the local to the global, is willing to act to make the world a more equitable and sustainable place, [and] takes responsibility for their actions" (2006). The combination of these two definitions of global citizenship set the context in which this action research project was developed.

For many educators, teaching global citizenship feels like a moral obligation for us as educators. Pashby (2008) asserts that global citizenship education allows students not only to understand globalization, but to also examine their personal responsibility in creating and perpetuating local and global problems. Students can also "recognize and use their political agency towards effecting change and promoting social and environmental justice" (Eidoo, Ingram, MacDonald, Nabavi, Pashby & Stille, 2011). While the focus of my action research project dealt with the UN Sustainable Development Goal of eliminating poverty, examining poverty at a local level engaged the boys in recognizing that they are not only a part of the problem, but that they can also be a part of the change.

The boys at Browning are not unaware of the plight of people in less wealthy or developing nations. However, having a vague comprehension of global poverty rarely brings home the point of how poverty can impact a person, and what survival might mean for him or her. In 2010, 15.1 percent of Americans were living below the poverty line, "an increase of approximately 15 million people since the start of the century" (Abramsky 2013). Kathryn J. While on a journey of understanding poverty in the United States, Edin and Shaefer (2015) discovered that the number of families surviving on $2.00 per person, per day is, at 1.5 million, astonishing. As of 2011, they note, "more than 4 percent of all households with children in the world's wealthiest nation were living in a poverty so deep that most Americans don't believe it even exists in this country" (p. xiii).

For students in New York City to understand poverty, they do not need to look further than their own city. According to the Coalition for the Homeless, an average of 58,270 people stayed in New York City homeless shelters in July 2015. Robin Hood (an organization that studies and combats poverty in New York), in conjunction with the Columbia Population Research Center (CPRC), discovered that 1.9 million people (23 percent) within the City live below the poverty line.

In order for the boys to see the relevance of poverty, it was important for them to see their own role in perpetuating the problem. Action research, "a systematic approach to investigation that enables people to find effective solutions to problems they confront" (Stringer, 2014, p. 1), affords the time and space for students to not only gain awareness of the issue of poverty, but also to work actively towards a solution. Stringer also describes the process of action research as involving both the participants and the researcher as *stakeholders*. This is an important notion as it empowers all parties when working through the action research process. Within the context of this action research project, the process involved all parties as stakeholders in the issue of poverty. This meant that our boys should be able to come to see how the issue of poverty is relevant to them. Shipler (2005) describes poverty in America not just by looking at numbers. Instead, he talks about the complexity of poverty as having many causes:

> If problems are interlocking, then so must solutions be. A job alone is not enough. Medical insurance alone is not enough. Good housing alone is not enough. Reliable transportation, careful family budgeting, effective parenting, effective schooling are not enough when each is achieved in isolation from the rest. There is no single variable that can be altered to help working people move away from the edge of

poverty. Only where the full array of factors is attacked can America fulfill its promise (p. 11).

Shipler brings home the point that the solution to overcoming poverty is not "just get a job," or "do better in school". In fact, there is no simple solution unless we target all the societal issues, in which we are all stakeholders, that make poverty an issue. Therefore, this brings the onus back on all citizens; the burden lies with us to create or alter the course of poverty—local and worldwide—so that the basic dignity of living a human life is available to everyone. This is what it means to be global citizens.

Research Context

Founded in 1888, The Browning School is an all-boys' college preparatory school serving four hundred boys between the ages of five and eighteen years old. It is located on the Upper East Side of New York City and draws students from four out of five boroughs. The School is committed to serving students and families from a wide socioeconomic and racial background in its financial aid policies. Browning's tuition is comparable to our peer schools in the city. The 2015-16 tuition was USD44,500. The median income in New York City is USD50,711. At Browning, approximately 17% of families receive tuition financial assistance. According to Tuition and Data Services (a financial aid calculation tool), a two-parent/two-child household (assuming both children attend tuition-charging schools) needs to have a minimum taxable income of USD250,000 to be able to afford tuition at Browning.

The participants in my action research project were twenty-six boys in Form VI who were about to graduate and leave the relative comforts of their secondary school in order to be launched into colleges and universities where, one hopes, even more conversations about social issues await them. The boys were enrolled in a course I taught from January through March 2016. While the Form VI boys hailed from a wide range of socioeconomic backgrounds, the context of the conversation on the working poor was couched from the perspective of the privileged position of the boys at Browning. The Form VI boys and their parents were informed of the course being a part of my action research project. Both the boys and their parents were asked to sign permission letters, allowing me to collect their responses without identifying any participant by name.

The Action

Due, in large part, to the fact that the class only began meeting in January 2016 and met only once a week, the process of preparing the boys for the Working Poor Project took longer than originally planned. Further, based on a few initial comments from the boys, it became clear that they needed some scaffolding and warm-up activities prior to being able to tackle the project. First, the class developed a working definition of poverty in America. The boys were then assigned to read various chapters from *The Working Poor* (Shipler, 2005). Class discussions and the writing of reflection papers followed each reading assignment. I then asked the boys to research minimum wages (federal and state) and calculate gross income based on a variety of locations. We discussed the concept of a living wage, an alternative to the minimum wage.

The ultimate action was the Working Poor Project (see Appendix A). The boys were given the profile of a single mother with two young children earning an income on minimum wage, supplemented by tax credits and food stamps. The boys were divided into groups and each group tackled a different area of the project: housing, budgeting, food allocation, and future opportunities. After the boys presented on the project, they filmed video interviews on whether, and how, their understanding of poverty was transformed as a result of the project. Earlier in the fall, the Browning community heard from Bryan Stevenson (a lawyer and activist) about his book *Just Mercy.* One of the things Mr. Stevenson encouraged us to do was to gain proximity to the issues that plague our society in order to understand them. I decided, therefore, to take the boys on a field trip to Henry Street Settlement, a nonprofit organization providing social services to New Yorkers, in an attempt to make a tangible connection for the boys.

Data Collection

For too many educators, students are considered "blank slates," empty vessels into which we can pour wisdom. In reality, students arrive in our classrooms with some information and, in the case of this project, opinion, on the topic at hand. The first few class sessions were therefore dedicated to determining the boys' impressions and ideas of poverty. Described by Stringer (2014) as the "Look phase," the aim of this step in the process is "to gather information that enables researchers to extend their understanding of the experience of stakeholders… in order to work toward a viable solution in which people will invest their time and energies" (p. 101). Further, the way in which

all the questions, from the preliminary survey to the exit interview, are phrased must also be considered carefully, as "sensitive questioning processes enable [participants] to tell stories of their own questions" (p. 107). After reading assignments from Shipler (2015), the boys were asked to submit one- to two-page reflection papers. I made copies of these papers as they helped to track each boy's progress and understanding of the issue. After each class discussion, comments that had been recorded on the board were transcribed, and demonstrated the boys' prior knowledge and how they grappled with the readings and discussions. The final task was the Working Poor Project (see Appendix A), where the boys developed Google Presentations and presented these in class. Their presentations were recorded and transcribed. Lastly, the boys were asked to respond on a video recording that they submitted electronically. The recordings were transcribed and categorized by student and theme the old-fashioned way: with a pencil and colored highlighters. I had the support of several colleagues through the research and writing process. Two colleagues were kind enough to read through first drafts of my final paper and offered helpful feedback.

Data Analysis

Consistent with the properties of action research, the analysis of qualitative data involved decoding. According to Stringer (2014), "the major aim in analysis is to identify information that clearly represents the perspective and experience of stakeholding participants" (p. 139). All participants were renamed to preserve anonymity (e.g. Boy "A", Boy "B", etc.), and to better allow for identifying whether each individual was affected by the project and class discussions. The video interviews and class recordings were transcribed, coded, and analyzed. Student reflection papers were similarly coded and analyzed.

The research question driving this project was: *How can participation in the Working Poor Project develop the awareness of poverty in Form VI boys?* As I sorted through the qualitative data, I sought to answer the question in three ways:

1. How was the boys' understanding of poverty transformed?
2. How did the boys express understanding that poverty is "a constellation of problems" (Shipler, 2005, p. 285)?
3. How did the boys respond to the call of being global citizens?

As I decoded the data, I looked for indications of any evolution in the boys' ideology, the conviction with which they spoke and wrote on the issue of poverty, and whether, and how, the boys developed characteristics of global citizenship.

Discussion of Results

Determining Prior Conceptions

When the class first met, the boys were asked to define poverty, discuss how one might fall into poverty, and how one gets out of poverty and enters the middle class. The boys did not have difficulty defining poverty, agreeing that being in poverty meant that someone might "not have enough money for food, clothing, shelter." In their discussion on how a person becomes poor in America, the boys agreed that it was a combination of factors, such as bad luck, lack of education, addiction, poor financial decisions, and/or having a disability, that might cause poverty. This demonstrated that they understood Shipler's (2005) point that poverty is "a constellation of problems" (p. 285).

By far, the conversation on how one might escape poverty was the most revealing of the boys' attitude towards the poor. Many boys felt that the poor needed to work hard (by this they implied, "work harder"), and get an education (or a better one), in order to extricate themselves from their circumstances. Two boys had a particularly difficult time with the discussion. Boy Z remarked, with some dissent from his classmates, "I don't think anyone living in America can be poor…. Well, I mean, there are social programs like welfare, food stamps and public housing." Boy V then chimed in, "One thing that rubs me the wrong way is that people who are [uses air quotes] poor have a lot of self-pity." Boy Z's comment very likely stemmed from a lack of knowledge of the way existing social programs worked in America. Boy V, in using air quotes around the word "poor,' seemed to indicate that he did not believe that the poor were truly poor, and if they were, they probably did something to deserve it and were therefore not worthy of our sympathy. However, many boys seemed to understand that for the very wealthy, it can be difficult to relate to the plight of the working poor. Boy I wrote in a reflection paper, "It is a very difficult task for the upper class to relate to the true poverty of our society." Similarly, Boy F wrote, "The vicious cycle seems so far away from Browning. In fact, the people described in the book are in polar financial standings with most families in Browning. For that reason, it sometimes is difficult to

empathize or even comprehend the people who are poor." Boy A effectively summed up this notion by saying, "Living in one of the wealthier areas of Manhattan, poverty can easily go unnoticed."

The Transformation of the Boys' Notions of Poverty

The reading and discussion of chapters revealed a gradual change in the boys' understanding and attitudes towards poverty. Boy J wrote in a reflection paper, "When you have to live making sure that no dollar is put to waste must be a very stressful way of living," while Boy G observed that "having a job doesn't always mean that the individual can sufficiently sustain a healthy lifestyle for themselves and the people they provide for." Several other boys, in their reflection papers, showed a basic understanding that having a job does not guarantee the absence of poverty.

Another aspect that revealed an evolution of thought was based on what the boys learned about the unforgiving nature of the welfare system in America. Shipler (2005) describes how one individual who took time off work in order to file for benefits at her local welfare office (thereby not earning any money in the time spent while not at work), was treated with some disdain by the caseworker, while another woman started at a slightly better paying job only to have her benefits slashed without a grace period (p. 41). The unfairness in the plight of these women appealed strongly to the boys' innate sense of justice. Boy F wrote, "Escaping poverty is not as easy as working harder. If someone chooses not seek out welfare, it's also a means of avoiding humiliation and holding onto any bit of pride they can." More significantly, Boys Z and V seemed to recant what they said in the first class. Boy Z wrote, "I had assumed that, more or less, the attainment of a job coincided with financial stability and placement in the middle class… this is not always the case. Another aspect of poverty that I better appreciate now is the mental and emotional hurdles that come with receiving welfare." A similar change in tone came through in Boy V's reflection: "Sometimes, even working to the best of your ability is not enough to escape poverty. The struggle to make ends meet was a struggle previously unbeknownst to me. …There is a need to focus more on the poor in our country, especially to make it easier for poor people to get access to education."

While presenting on the Working Poor Project, the boys also demonstrated empathy simply from the exercise of trying to work within the parameters of the family's budget. The groups that were assigned to budgeting for food found that they could not plan meals that they themselves would want to eat while keeping it within the budget. Boy T tried to apply coupons at the grocery store

and was frustrated that it did not bring down the grocery total by much. An extended debate on one group's decision to add a packaged juice drink to the food budget lasted for approximately ten minutes. Boy Z, who initially did not believe there were poor people in America, was adamant in including the juice drink, saying, "This is one of those examples, where even the poor have to live. I mean, you can say, oh the poor only need to drink water, but maybe the parents want to treat their kids to juice every now and then." Boy I summed it up best by saying, "that's how families of this income have to work, they need to use everything, they have to be resourceful," understanding, perhaps, that he himself has not choice restriction at a grocery store, a privilege in and of itself.

The groups seeking affordable housing valiantly tried to make the case for the apartments they found, all of which were above the budget they were given, and none of them ideal in terms of location or set up. Boy E remarked as he defended his group's choice, "One of the hardest things about living in New York City is being able to afford the rent. When you're poor, a compromise is necessary." The groups assigned with seeking future opportunities to improve the family's situations also had some difficulty with the task. In trying to sum up his group's grasping-of-straws, Boy X remarked, "Not many jobs pay enough to keep the family comfortable, or keep the family going. It'd be really hard considering her lack of education. There are immense odds against this family getting better-paying jobs." What was particularly interesting to me was that while the boys were defensive of their decisions, not one of them tried to blame the assignment. They all understood that the calculation of wages was an accurate reflection of what someone could be making based on the current minimum wage. While the family in the project was hypothetical, the family's situation represented real life.

During their exit interviews, the boys showed overall transformation in their understanding of the issue of poverty. Boy C said, "When a person is struggling at the poverty line, it is hard to see the good things in life." Boy V, who initially felt that the poor were self-pitying, said, "I didn't really realize that it was so prevalent in America, and I also didn't realize that sometimes how hard you work doesn't always affect poverty, like, sometimes people just can't get out. It's something that the Working Poor Project helped me realize… that sometimes you just can't do anything about it."

Poverty as a Constellation of Problems and Notions of Global Citizenship

There was no shortage of indications that the boys understood the magnitude of poverty as a problem with many causes. Boy N's group for the Working Poor Project had included processed and fast food items in their budget because these were cheaper. He observed, "Those types of foods that are highly processed, and not necessarily fresh or nutritious, [and] could present health challenges in the future and cost money in the future." Boy I added, "I have fast food all the time, but we still find a way to bounce back because we can." Here, the boys demonstrated that they understood the interconnectedness of problems that the poor have, and recognized their own privilege of having a wider margin of error in their own lives.

Boy B, whose group researched housing options, said during their presentation, "This shows a lot of the problems with poverty, especially in the New York area, where you've got to pick and choose. What am I going to take that's beneficial to me, and what is just gonna suck? It's not as easy as it could or should be." One group that researched future opportunities for the single mother in the Working Poor Project had outlined a few ways in which the family could work themselves out of poverty, namely the single mother's need to improve her education, work part-time in other jobs to build her résumé, and develop contacts so she can further her opportunities, but they realized these things are easy to list but difficult to execute.

The more difficult outcome to ascertain in the qualitative data was determining whether the boys saw themselves as stakeholders, and subsequently active change agents in seeking solutions. While most of them recognized that poverty was a problem, few made it about themselves. Those who did attempted to verbalize the connection between caring about the poor and global citizenship. Boy Q reflected that "many people view the problem of poor people in America as a problem that does not affect them. …Society, as a whole, should do more to help these social issues because it eventually affects all of us." Boy R added that "Helping poverty benefits our society as a whole; as Bryan Stevenson said, the true measure of our character is how we treat our poor," echoing the speaker who had come to Browning in the fall. Most significantly, Boy Z, whose transformational arc was, in my view, one of the greatest in the class, reflected that:

> The first [and most important] step that one must take to combat poverty is to attain an understanding of the problems that underprivileged people face. In other words, one must be able to place himself (or herself) in the shoes of the individuals he is trying to help before he can help them. Global citizenship education classes are one

forum where students can realize the scope of the problems that those in poverty face, as well as their role in bringing about solutions.

Conclusion

On the whole, many boys demonstrated a transformed view on, and a greater awareness of, poverty. In his exit interview, Boy B said, "My notions of poverty before we began the class were more abstract. It wasn't something as visible, as tangible. The more we went into it, the more we studied it, the more I realized that even if you're doing everything right, it's not always enough." Boy Y connected his new understanding of poverty to the idea of global citizenship, saying, "As someone interested in politics, it's important for every citizen to be aware of why people are poor or rich, because it helps inform your decisions politically and just in your every day life." Here, it seems that Boy Y understood that one way to help the poor is to motivate them to vote for leaders who will fight for their cause.

In terms of global citizenship, Boy B said:

> I think it starts with starting small and getting bigger. We focused mostly on local poverty in the New York area, and that is the first step towards being aware of your society. You start with your backyard, then you move to your neighbor's backyard, then to the guy across the street, then the guy the next town over. It's not just how many people can we help today, it's how many people can you convince, how many people's outlook can you change, that's where real difference comes from. …Frankly, just be nicer to each other.

His reflection fulfilled one of my goals for the project, which was that the boys' study of poverty on the local level would help in their understanding of poverty across the world.

The exit interviews showed that many of the boys were able to make connections between the Working Poor Project and the themes of global citizenship. What was less evident was how they planned to be change agents. Boy Q said, "The Working Poor (project) made me think more critically about poverty and how I can contribute to a solution to this problem. Poverty is an issue that affects all of us, because we live in the same community. We as a society are defined by our weakest links." These were admirable sentiments, but Boy Q's comments did not address how he might be able to effect change. Eidoo, et al (2011) wrote that "student participation in 'the global' needs to go beyond charity."

It was not clear from the boys' responses that they saw how they could participate in the fight against poverty other than by being charitable to organizations doing that work, such as the Henry Street Settlement. That said, it must be noted that Boy B chose to volunteer as an overnight host at a men's homeless shelter for his Senior Project (Form VI boys are required to participate in three weeks of community service prior to graduation.) His experience seemed to have had a profound impact. He not only spoke movingly on his work at the homeless shelter but also touched on a point of empathy:

> The work I did felt helpful in a small way. I didn't know what to expect going into it. It's not very glamorous, it's not physical, but just being there really helps. Some of these guys are down on their luck, some of them have made bad choices, and some of them are working to make things better. To just show them that basic human kindness and respect and show them that you care makes a difference.

Of course, the boys themselves are not going to single-handedly tackle poverty and create a more equitable society for all, so perhaps my expectation that they would have clear goals on how to move forward may have been an unrealistic one. There is, however, the hope that the boys will continue on in their lives as they graduate from Browning in a mindful way—that they will be thinking about how they can be good citizens and serve the common good.

Implications for Future Practice

As I sorted through the qualitative data, it seemed to me that the part of the course that really transformed the boys' notions of poverty was the readings and class discussions. The boys entered the Working Poor Project more or less primed to pay attention to the difficulties of the poor. While this approach had its merits, I wondered what the outcomes might have been if I had reversed the order: start with the Working Poor Project, and then supplement the course with readings and discussions, and cement this with an immersive experience at a soup kitchen or partnering with an organization like the Henry Street Settlement. Would the boys come away with similar conclusions? One hopes so, but it would be interesting to find out when I teach the course again next year.

There is some interest within the Diversity Committee (of which I am a member) to expand the Working Poor Project into the Upper School by way of the Advisory program. We were thinking of having Advisors lead discussions on excerpts from the book, and then each Advisory group would be asked to tackle an area (be it housing, budgeting, food allocation, or seeking future

opportunities), much like the way the boys had done in my class. We would then plan an extended assembly (about 1.5 hours) so that each Advisory can share what they discovered/learned. It would be thrilling if this project becomes a bigger part of the fabric of the Upper School, as the lessons learned will hopefully be even more far-reaching.

I had asked two colleagues to read through a draft of this paper. One colleague wondered how we could begin a conversation on global citizenship with the younger boys at our school. We believe that we can begin instilling a sense of responsibility to the broader community in the boys at a very young age. Bringing the Lower School teachers to this discussion is another opportunity I would like to explore moving forward.

Reflection Statement

The course I taught to Form VI was partly implemented for the purpose of carrying out this action research project. There were many moments in the spring term when the senior boys were difficult to corral (they tell me it was because they had "senioritis"). It came as a surprise (and a gratifying one at that) when a few boys in Form V came up to me asking about the course (I am assuming because they heard the Form VI boys talk about it) and expressing eager interest and anticipation in taking it next year. These boys felt that it should continue to be a mandatory class; otherwise, we would only have the "choir" in the room (that is, if the class is offered as an elective, only the boys who already understand that poverty is an issue—versus those who need to see for themselves the extent of the problem—will sign up).

The experience of conducting action research was one of the most meaningful professional development experiences in my career. Conducting action research provided a layer of accountability in how I structured the classes, discussions, and the project itself in a way that allowed me to track the boys' progress and seek for signs of transformation. This approach of active reflection ought to be engaged by teachers of all subjects—it is only in reflecting on our teaching that we can improve how we reach the boys. Browning is a small school where many of us wear many hats. It seems unusual that I would engage the boys in a class that is beyond the boundaries of my job description as one of the directors of admission. I am also not a trained sociologist and so I was really learning alongside the boys themselves. At the end of the day, those of us who work in schools are doing so to impact young minds and guide them into becoming

responsible adults. Being a faculty member in the classroom, while seeming incongruous with my role in the admission office, helped me feel that I was contributing to making Browning a stronger school.

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APPENDIX A: THE WORKING POOR PROJECT

I. Situation:

You are a 25-year old, single parent of two children, ages 7 and 5. Although you were forced onto the welfare rolls a year ago, you were recently able to land a minimum-wage janitorial job at LaGuardia Airport. You are working the daytime shift, six days a week, from 9 a.m. to 5 p.m. Since the minimum wage in New York, for full-time workers, is currently $9.00 per hour, your financial expectations are as follows:

- Earnings   +$22,464.00
- Earned Income Tax Credit   +$1,078.00
- SNAP Benefits (food stamps)   +$1,343.00[1]
- Estimated Tax Burden   -$641.00[2]

- Disposable Income $24,244.00

As a result of your "employed" status, you have lost all Medicaid coverage (but your children *may* be covered under the Child Health Plus plan), and must move within one month from your welfare-subsidized public housing. Consequently, you must budget your limited resources and prepare to move your family into an apartment within commuting distance of the airport. Even though you have very few possessions (beds/sheets, kitchen table, couch, coffee table, plates, eating utensils, cooking pots, microwave) and have made arrangements for moving through a friend, the move alone will cost $150. Of course, once you have found a suitable apartment, you must also anticipate having to pay a:

- "Security" deposit (equivalent to one and one-half month's rent)
- $260 deposit to Con Edison (unless all utilities are included in your rent)

Additionally, you do not have any money saved.

II. Project Overview:

The project is divided into four parts, each with groups assigned:

- Housing
- Budget

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[1] Using SNAP calculator tool from http://benefitsplus.cssny.org/benefit-tool/benefits-plus-snap-calculator

[2] Using tax calculator tool from https://smartasset.com/taxes/

- Food Allocation
- Future Opportunities

Each group will produce a Google Presentation for presentation in class on **Thursday, March 17, 2016**. Please share this Google Presentation with me before class on that day.

A few report details:

- Footnote source
- You are encouraged to glean the following from these resources: contextual information, creative ideas for making your budget work, and provocative statistics and facts for your analysis.
- It is important to remember that you are NOT being evaluated on whether or not your budget mathematically works. Ideally, you will want to stay out of debt as best as possible. What is more meaningful, however, is your **record of findings, dilemmas, solutions, socio-economic statistics, and thoughts throughout this complex journey as a member of the working poor.**

Housing

Your first order of business is to find a suitable apartment. Start with the *Queens Chronicle* (www.qchron.com). Click on the "classifieds" section and look for the real estate section. You are welcome to explore other sources, just make a note of that in the footnotes.

- Insert a photo of the ad into your presentation.
- Include a map demonstrating where you are in relation to work, school, etc.

It is usually recommended that housing expenses should be roughly 25% of income (not exceeding 30%), which in terms of your income translates to $505 per month.

As soon as you have selected an apartment, you must do some research on the neighborhood in which your apartment is located. It is important for you to know something about the:

- Accessible public transportation (including the cost to and from LaGuardia Airport)
- Quality of education provided
- Health care services available

- Childcare programs (which would be available to your children during after-school hours, as well as vacation days and summers)
- Other quality of life factors, such as: crime rate, poverty rate, housing stock, etc.

As long as your information is sufficiently labeled with informative captions and titles, you may use charts, graphs and maps to communicate some of these findings. You are not permitted to simply "cut and paste" the information into your report, however. In addition, you are to analyze the implications of these findings:

- What sort of lifestyle can you realize living in this place?
- What "life chances" will it accord to your children?
- What will it mean to your future happiness and wellbeing and theirs?

Budget

Using the list below as a guide, divide your monthly income into appropriate allotments for each month of the year, beginning with May (assume that your leave on your "new" apartment will run from April 1, 2016 to March 31, 2017). Some budgeting things to anticipate:

- Your expenses will obviously be very high that first month since they will include the moving costs, "security" deposit, ConEd deposit, etc.). Therefore, you might exceed the amount of your grant. In that event, you will probably have to borrow money from a high-risk lender to make ends meet. This loan, plus an exorbitant interest rate of 18%, will have to be factored into subsequent monthly budgets.
- In addition, you can expect to have higher childcare costs during those months in which there are school vacations.
- Your family celebrates Christmas, so there will inevitably be some expenses in December due to gift-giving.

Your presentation should include both (1) a list of the itemized monthly allotments and (2) an explanation of your allocations, especially those that vary month to month.

Monthly Budget Items:

Rent

Heat

Electricity

Phone

Food

Toiletries and medicine

Clothing

Medical/dental

Childcare

Transportation

Personal and household (haircuts, incidental housewares, etc.)

Laundry (at the laundromat)

Recreation

Other (including any loan repayments)

Food Allocation

It is usually recommended that food expenses should be roughly 12 to 15% of income, which in terms of your income translates to approximately $300 per month. (Food stamps have already been factored into this number.)

Using a typical monthly food allocation as a basis, do the following:

1. Compile a shopping list of basic food items you would need to feed your family all needed meals, for an entire week (approximately $75). Remember to include at least a selection of such additionally needed items as toothpaste, soap, toilet paper, vitamins, shampoo, deodorant, cleansers, etc.

2. Also, you are expected to provide realistic menus in your report, specifying reasonable portions to satisfy hungry children, in order to establish that you are purchasing sufficient food for the entire week for 3 people.

3. Once your shopping list is completed, visit a supermarket to determine what the total cost of your weekly order would be (Pioneer or Key are good choices). Actually, it is estimated that inner-city poor pay 35% more for food. If you are not within your budget, you must revise your shopping list accordingly.

Future Opportunities

Naturally, you want very much to find a better-paying job with more advancement possibilities. However, you grew up in a poverty-stricken family in a poor neighborhood. Although you graduated from high school, you were "educated" in overcrowded classrooms in derelict schools buildings. Since by necessity, keeping some semblance of order was always the teacher's priority, there was little learning actually going on. Consequently, as a child you were not able to see much

value in education, and were highly unmotivated. Nonetheless, you have never been in trouble with the law, and as a result of the sense of degradation you experienced from being on welfare, you developed a positive attitude about having and holding a job. You truly want to make something of your life, and those of your children. However, your skills are limited, and you do not have a driver's license.

According to the living wage calculator (http://livingwage.mit.edu/counties/36061), the wage needed to sustain your family comfortably is $35.18/hour.

In this section:
- Use the classifieds and compile a list of jobs for which you think you might apply. Then analyze the reasons why these prospective employers would be reluctant to hire you.
- Explain some of the ways in which you could better your chances of employment. How likely or able are you to take these useful steps? Realistically, what obstacles would prevent you from doing so?

APPENDIX B: THE BROWNING MISSION STATEMENT

Founded in 1888 as a college preparatory school for boys, the Browning School continues in its commitment to the goals of John A. Browning: the pursuit of academic excellence and a lifelong love of learning, the belief in the dignity of the individual, and the development of personal integrity and responsibility to the broader community. The Browning boy develops amid these values. The Browning alumnus is a good citizen, sensitive to the needs of others, and respectful of divergent yet informed opinions. He is, in the best sense of the word, a gentleman.