



AND THE RICH GET RICHER

This workshop is filled with interactive exercises that break down economics in an easy-to-understand way. The activities are based on the participants' daily experiences, and include an understanding of how wealth is distributed in the United States, and how economic inequality happens.

GOALS:

- ✦ To understand how economics relates to our lives
- ✦ To understand the economic system in this country, including who benefits from it and who does not
- ✦ To begin to think of ways we can fight back and get justice for our communities who live under this system

AGENDA:

- ✦ Introductions, Check Ins and Welcome
- ✦ Setting Agreements
- ✦ What Does Economics Have To Do With Us?
- ✦ Why are People Poor? (*optional activity*)
- ✦ Wage Exploitation
- ✦ 10 Chairs of Inequality
- ✦ What Does This System Do To Our Communities?
- ✦ Fighting Back
- ✦ Conclusion, Check Outs and Evaluations

CREDITS:

This training is based on exercises developed by SOUL and United for a Better Economy.

INTRODUCTIONS, CHECK INS AND WELCOME

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OBJECTIVES:

- To get to know each other
- To welcome everyone to the circle together
- To review the agenda and the goals

TIME NEEDED:

20 minutes

MATERIALS NEEDED:

Markers
Tape

HANDOUTS NEEDED:

None

BUTCHER PAPER NEEDED:

Check in questions (Optional)
Agenda
Goals

EXERCISE

- ☞ We want to start the day off by introducing the School of Unity and Liberation, SOUL. SOUL is an organizer and political education training center. We run many programs to train people on how to fight for justice in their communities.
- ☞ One of the biggest programs is the program that we are here with today-a program in which we run political education workshops for people.
- ✎ *Facilitator(s) should introduce him/herself.*
- ☞ Now we will hear everyone's voice. When it is your turn, please share your name, and if you think money plays a positive or negative role in your life. Each person has 1 minute to share.
- ✎ *Facilitator should start with one person and make your way around the circle.*
- ☞ We are going to review the agenda and the goals for today. This agenda and goals will be a road map for us so we can be aware of where we have been and where we are going in the training.
- ✎ *Review Agenda and Goals.*
- ✎ *Facilitator should handle any logistical details (bathrooms, food, etc.).*

SETTING AGREEMENTS

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OBJECTIVES:

To agree on what we can all uphold to have a productive time together

TIME NEEDED:

10 minutes

MATERIALS NEEDED:

Markers

Tape

HANDOUTS NEEDED:

None

BUTCHER PAPER NEEDED:

Blank butcher for agreements

EXERCISE

☞ We are going to create some agreements now. Why do we set agreements?

✎ *Facilitator should take 1-2 responses.*

☞ These agreements will be standards/behaviors that we all agree to uphold, in ourselves and in each other, so that we can have productive time together.

☞ What are some agreements we should have? Just throw them out there, and I'll write them up.

✎ *Facilitator should record everyone's ideas.*

☞ Does anyone need clarification on any of these? Can we all agree to what is written up here?

✎ *Whole group agrees to agreements.*

✎ *Note to facilitator: Leave the list of agreements up throughout the training in a visible but not central place. Throughout the training, refer back to the agreements if any individual or the group as a whole is not upholding the agreement. This helps keep the group accountable not just to the facilitator but also to the agreements that the entire group generated.*

WHAT DOES ECONOMICS HAVE TO DO WITH US? ... AND THE RICH GET RICHER

OBJECTIVES:

To discuss our experiences with economics

TIME NEEDED:

15 minutes

MATERIALS NEEDED:

None

HANDOUTS NEEDED:

None

BUTCHER PAPER NEEDED:

None

EXERCISE

- 🗨️ Now, we're going to talk about the role of economics in our lives.

- 🗨️ I will read out a statement and if the statement is true for you, then stand up. If it's not, then you can stay seated. I'll tell you to be seated after each statement, if you're standing.

- 🗨️ If...
 - 🗨️ Someone in your family has lost their job in the past five years, stand up.
 - 🗨️ You know somebody who has had to go without basic things like electricity, food, and heat because they couldn't afford it, stand up.
 - 🗨️ You or somebody you know hasn't been to the doctor or dentist in over a year, stand up.
 - 🗨️ You know somebody who cannot find affordable housing in the Bay Area, stand up
 - 🗨️ You or your family knows what it feels like to always be worrying about the bills, stand up.
 - 🗨️ You have ever been embarrassed because your family did not have enough money to buy you the most popular and trendy things, stand up.
 - 🗨️ You or anybody you know has ever not had enough money for groceries, stand up.
 - 🗨️ You know somebody who sells drugs because they need the money and believe there is no other way, stand up.
 - 🗨️ Your family has ever had to worry about not being able to make the rent, stand up.
 - 🗨️ You know what it feels like to be scared about money, stand up.
 - 🗨️ You or somebody you know has been homeless because they did not have enough money to pay rent, stand up.

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- ☛ You or somebody you know has had to do sex work in order to make ends meet, stand up.
- ☛ What do all of these statements have to do with?
 - ☛ *Facilitator should take responses. Possible answers: being poor, struggling with money, etc.*
- ☛ At SOUL, we believe that the economic system in this country hurts the majority of the people who live under it. The number of times people stood up and the many people that stood up proves this fact. This exercise shows us that even though “economics” may seem like some sort of far away concept, it actually is something that we deal with everyday.
- ☛ The rest of this workshop is going to look at how and why this happens.

WAGE EXPLOITATION

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OBJECTIVES:

To define Capitalism
To understand Capitalism and Wage Exploitation

TIME NEEDED:

40 minutes

MATERIALS NEEDED:

Markers
Tape

HANDOUTS NEEDED:

CEO sign
Workers Sign
Contracts
Play money/hamburgers

BUTCHER PAPER NEEDED:

Definition of "Capitalism"
Definition of "Wage Exploitation"
Workers Pay Chart
Living Wage Chart

EXERCISE

- ☞ As the previous exercise showed, many of us have difficulty under this system. The economic system that we live under in this country is called "Capitalism". What is Capitalism?
- ✎ *Facilitator should take a few responses, then have a participant read the definition:*
 - ☞ Capitalism: the economic system we live under where rich people get profit and power from the exploitation and oppression of working class and poor people.
- ☞ It is okay if this definition does not completely make sense right now, that's what we are going to go through today. This exercise will show the way that this system works, and how it is unfair. We're going to see this by using an example of what happens in a fast food restaurant.
- ☞ I need 10 volunteers.
- ✎ *Facilitator should choose 10 participants, and have them line up at the front of the room.*

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✎ *Facilitator should hand each participant an envelope with 1) a contract 2) \$64 bills of play money (32 \$2 bills) and 3) a sign that says “worker”.*

✎ *The other participants who are not at the front of the room should play unemployed workers who are eager to replace one of the contracted workers at the front of the room, if they were to quit or be fired.*

☞ *Now I need 1 worker to read and sign the contract.*

✎ *Facilitator should choose 1 worker to read the contract.*

☞ *And just so you know if any of you workers do not want to sign the contract, you do not take the job, and you will not be able to survive. I assure you there are many others who are willing to take the job.*

✎ *Once the workers sign the contract, instruct them to put on the “worker” sign.*

☞ *I am the CEO of Capitalist Corporation of America, Inc.*

✎ *Facilitator should put on the sign that says “owner”.*

✎ *Put up “The Workers’ Pay Chart”, and have a participant read it:*

☞ *Each worker works for \$8/hour.*

☞ *Each worker works 8 hours/day.*

☞ *So, each worker takes home \$64/day.*

☞ *Each worker produces 50 hamburgers/hour.*

☞ *So, each worker produces 400 hamburgers in one day of work.*

☞ *Each hamburger is sold on the market for \$2 each.*

✎ *Note to facilitator: This section can be done as a math exercise if the group would benefit.*

✎ *Does everyone understand these numbers? This is very important. The rest of the activity is based on an understanding of these numbers.*

✎ *Facilitator should make sure group understands.*

☞ *If each worker produces 400 hamburgers per day, each which sell for \$2 that equals \$800. I want each worker should count out \$800.*

✎ *Facilitator should make sure workers count out money.*

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- ☞ You as individual workers produce \$800 of value in one day of work. This is what you're holding in your hands—the money that their work produces in one day.
- ☞ However, the money does not go straight into your pockets.
 - ✎ *The facilitator should then move around and collect the money each worker is holding in his or her hands. At each person, the facilitator should thank him or her for their work, smile, and move on.*
- ☞ Remember workers that your day's wages are \$64 — with \$8 per hour for 8 hours per day.
 - ✎ *Facilitator should then move around the room again and hand each worker \$64—their wages for the day.*
- ☞ Now I spend about \$2,400 per month in rent, supplies, and other expenses. That equals about \$80 per day.
 - ✎ *Facilitator should take \$80 of the owners' stack of money and put it aside.*
- ☞ Now workers, what are your lives like? What's it like to live on a wage of \$64 per day?
 - ✎ *Facilitator should take several responses. Possible answers include worrying, living paycheck to paycheck, not being able to pay the rent, going without basic necessities, etc.*
- ☞ How do you think that I'm living with my stack of money as the owner? Remember this is how much money I, the owner, am going home with after just one day with only ten employees. Imagine how much money the owner would take home if I had hundreds or thousands of workers (like many do).
 - ✎ *Facilitator should take several comments.*
- ☞ Ok, thank you everyone for participating. Workers, you can go back to your seats. Jobless, starving workers you can return to being participants.
 - ✎ *Facilitator should allow participants to be seated, and collect signs and money.*
- ☞ What you all just demonstrated is called Wage Exploitation — the owner exploits the labor of the worker. The owner makes money by paying the worker much less than s/he gets from the sale of the items the workers produce. The owner takes home this money as profit. This is the way that capitalism works — it is based on

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this system of wage exploitation.

✎ *Facilitator should hang up definition, then have someone read it:*

✎ *Wage Exploitation: the owner exploits the labor of the worker. The owner makes money by paying the worker much less than s/he gets from the sale of the items the workers produce. The owner takes home this money as profit.*

💬 Does anyone need clarification?

✎ *Facilitator should take any questions.*

💬 What are people's reactions to this concept?

✎ *Facilitator should take reactions from the group on this.*

✎ *Note to facilitator: Some guiding questions may be: Is this fair? Why or why not?*

💬 Workers throughout history have fought back against bad wage exploitation and bad working conditions. What do you think these workers demanded from the owner?

✎ *Facilitator should take several responses. Possible ideas include higher wages, benefits, safe working conditions, etc.*

💬 These struggles are very important, and really can change the way that people live.

💬 We are going to look at the example of the Living Wage—something that many communities are currently fighting for.

✎ *Facilitator should put up the “Living Wage Pay Chart” and have a participant read it:*

- ✎ Each worker works for \$15/hour.
- ✎ Each worker works 8 hours/day.
- ✎ So, each worker takes home \$120/day.

💬 Now, workers how would your lives would be different if you were taking home \$120 each day rather than \$64?

✎ *Facilitator should take several answers. Possible answers include being able to pay rent, not worrying about affording childcare, and eating out once in awhile.*

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🗨️ A living wage rather than the minimum wage would make a real difference in people's lives. However, the question still remains: Is the relationship between the owner and the workers any different?

👉 *Facilitator should take responses from the group.*

🗨️ The relationship between the owner and the worker has not changed. The owner is still going home with a huge wad of money. It has gotten a little more tolerable, maybe, but it has not changed because the owner is still exploiting the work of the workers so that s/he can benefit. This is at the foundation of capitalism — a small group of people get richer off of the work of the majority of people.

🗨️ Next, we are going to look at exactly how wealth is distributed in our society.

🗨️ Does anyone have any questions before we move on?

👉 *Facilitator should take any questions.*

10 CHAIRS OF INEQUALITY

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OBJECTIVES:

To define and understand Wealth
To begin to what unequal wealth distribution looks like in the United States

TIME NEEDED:

30 minutes

MATERIALS NEEDED:

Markers
Tape
10 Chairs

HANDOUTS NEEDED:

None

BUTCHER PAPER NEEDED:

Definition of “Wealth”

EXERCISE

- ☞ Now that we have a working understanding of the way that capitalism works, this exercise will show us the way that wealth is distributed among people in the United States, so we can see how many of us are really suffering under the system of capitalism.
- ☞ Again, I need ten volunteers. I encourage people who weren't in the front of the room for the last activity to volunteer for this activity. These volunteers should come and sit on the ten chairs – one person in each chair.
- ✎ *Facilitator should have 10 chairs set up in the front of the room, and allow volunteers to sit in the chairs.*
- ✎ *Note to facilitator: Chairs without arms are best.*
- ☞ Before we begin, who can define “Wealth” for me?
- ✎ *Facilitator should take responses, then have a participant read the definition:*
- ☞ Wealth: what you own.
- ☞ This means the money that you have in the bank, but it is also broader than that. For instance, if you have a \$20,000 car, but you only have \$4,000 paid off, then you have \$4,000 worth of wealth. If you have credit card debt that you have not paid off, you have negative wealth.

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💬 Does anyone have any questions about this?

✋ *Facilitator should take any questions.*

💬 Ok, now let's get into the activity. Each chair represents 10% of the wealth in the United States. Each person represents 10% of the population. So, when the 10 people are evenly spread out among the 10 chairs, this means that the wealth is evenly distributed.

✋ *Note to facilitator: Make sure everybody understands the numbers. It is critical that they understand, or else the rest of the exercise will not make sense.*

💬 Do people think this is the way things are? Does everybody have an equal share of the wealth?

✋ *Facilitator should take 1-2 responses.*

💬 Now I need 1 volunteer who is already on the chairs to represent the wealthiest 10% of the population.

✋ *Facilitator should take 1 volunteer, and ask for their name. Facilitator should continue using their name throughout the exercise, referring directly to them. The example we will use here is Angela: Angela represents the wealthiest 10% of the population.*

💬 In 1976, Angela owned 50% of the wealth in the United States. That means that Angela gets to occupy 5 chairs.

✋ *Facilitator should encourage Angela to stretch out on her five chairs.*

💬 This means that the people occupying 4 chairs need to get up and squeeze onto one of the other chairs with people already sitting on them. This will mean that you need to sit on laps, scrunch on, etc.

✋ *Facilitator should make sure the participants are scrunched onto the chairs while Angela is spread out.*

💬 That's not all, because with skyrocketing stocks and tax breaks, Angela is getting richer. Today, Angela has 7 chairs – 70% of the wealth. That means that everyone else needs to be on the last three chairs.

✋ *Facilitator should encourage Angela to lie down and spread out. Ask her if she would like a little snack or a drink of water or anything.*

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- 💬 So, the nine people on the three chairs how are you feeling? What are your lives like?
 - ✋ *Facilitator should take several responses. Possible answers include being crowded, not having enough room, etc. Affirm those comments and push further.*
- 💬 How do you think daily life is like for those people squashed onto the 3 chairs?
 - ✋ *Facilitator should take several responses. Possible answers might include: they work all day, they are tired, worn out, etc.*
- 💬 Angela how are you living? What is your life like?
 - ✋ *Facilitator should take Angela's comment. Her answers will contrast with the previous answers.*
- 💬 Oh, there's more. Angela, hold up your left arm.
 - ✋ *Facilitator should wait for Angela to hold up her arm.*
- 💬 I want everyone to look at her arm. Her arm represents the richest 1% of the population in the United States. In 1976, Angela's arm has two chairs all to itself. And in 1998, Angela's arm itself – the wealthiest 1% - has three chairs, 30% of the wealth.
 - ✋ *Facilitator should invite Angela to stretch her arm over three chairs.*
- 💬 Remember, Angela's arm represents only 1% of the population. This means that 1% of the people in the United States have 30% of the wealth.
- 💬 So, I have a question for the volunteers left on the three chairs: Why did you let this happen? Why did you allow things to be distributed so unevenly?
 - ✋ *Facilitator should take several answers. Possible answers include I'm too busy to fight back, I come home from work too tired all the time, and I have to fight with these other people which keeps me from realizing that there are other people to blame.*
- 💬 In this exercise we direct our anger at Angela – the top 10%, but in reality, what often happens in our communities is that Angela is invisible to us and we fight with each other. We all blame and battle each other for more space on the few remaining chairs.

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- ☞ Now, Angela how do you justify your unequal share of the wealth?
 - ✎ *Facilitator should allow Angela to answer. Make sure she mentions things like that she works hard, she is smarter, etc. (Things that are used to justify the wealth gap.)*
- ☞ Thank you volunteers; you can go back to your seats now.
 - ✎ *Facilitator should allow volunteers to be seated.*
- ☞ If we took all of the wealth in the United States, and put it in a pot and distributed an equal amount to each family, how much wealth do you think each family would have?
 - ✎ *Facilitator should take different guesses.*
- ☞ The answer is \$250,000 in wealth. Imagine what it would be like for your family to have a \$150,000 home, a \$20,000 car, and \$80,000 in the bank. How would your families' lives be different?
 - ✎ *Facilitator should take any thoughts.*
- ☞ In the next activity, we're going to take more about how this unequal wealth distribution affects our families.

WHAT DOES THIS SYSTEM DO TO OUR COMMUNITIES? ... AND THE RICH GET RICHER

OBJECTIVES:

To discuss the impacts of capitalism on our communities

TIME NEEDED:

25 Minutes

MATERIALS NEEDED:

Markers

Tape

Pens

Paper

HANDOUTS NEEDED:

None

BUTCHER PAPER NEEDED:

Small group questions

EXERCISE

☞ Now we're going to split into several smaller groups. Each group will discuss the effects that this economic system has on poor people. When doing this activity, I want everyone to think about his or her own life experiences.

✎ *Facilitator should split the large group into small groups and put up the questions:*

- ☞ What is the effect that this has on people who are the workers (from the 1st example) and the 9 people lumped onto the 3 chairs (from the 2nd example)?
- ☞ What effect does capitalism have on the people who are the workers at Capitalist Corporation of America, and the 9 people lumped onto the chairs?
- ☞ What effect does this have on their family life?
- ☞ What effect does this have on their emotional health?
- ☞ What effect does this have on their physical health?
- ☞ Do you think this system of capitalism is fair? Why or why not?

✎ *Facilitator should bring the group back together.*

☞ Would anyone like to put out thoughts that came up in their small group?

✎ *Facilitator should take any responses.*

☞ It is important to not only understand how the system works, but also to understand what effects the system has on our communities.



FIGHTING BACK

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OBJECTIVES:

To discuss our resistance to capitalism

TIME NEEDED:

15 Minutes

MATERIALS NEEDED:

Markers

Tape

Pens

Paper

HANDOUTS NEEDED:

None

BUTCHER PAPER NEEDED:

Small group questions

EXERCISE

- ☞ Now, we are going to talk about fighting back. We think this is very important because sometimes things feel really bad but we don't know how to change them. People around the world have historically, and are currently, challenging capitalism and instead trying to build a society that is based on justice, not exploitation.

- ☞ Now everyone should pair up with one other person. In these pairs, everyone should think of ways that we can fight this system on three levels:
 - ☞ How can we as individuals fight capitalism?
 - ☞ How can we as a group/school/community fight capitalism?
 - ☞ What are some ways we could make sure our communities and families are getting what they need?

- ✎ *Facilitator should bring the group back.*

- ☞ Does anyone want to share his/ her responses?

- ✎ *Facilitator should take any responses.*

CONCLUSION, CHECK OUTS AND EVALUATIONS

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OBJECTIVES:

- To recap main points
- To check out and discuss 1-thing participants learned
- To evaluate the workshop

TIME NEEDED:

15 Minutes

MATERIALS NEEDED:

- Markers (Optional)
- Tape (Optional)
- Pens

HANDOUTS NEEDED:

Evaluation sheets

BUTCHER PAPER NEEDED:

Check out questions (Optional)

EXERCISE

- ☞ So for the closing we are going to recap the main points that we covered today.
- ☞ The economic system we live under affects our lives every day.
- ☞ The economic system we live under benefits certain groups of people at the expense of other groups of people – the system is set up to make poor people poorer and rich people richer.
- ☞ We believe the solution is not to try to be the one person stretched out on all the chairs. We are a part of entire communities who suffer under this system and we need to work for justice for our entire communities. This can only happen if we change the whole system – otherwise, we are just becoming the exploiter.
- ☞ It is the people who suffer the most under this system that need to take the lead in changing it. We are all responsible change-makers.
- ☞ Next, we are going to answer a check out question: What is 1 thing you learned today, and how are you going to use that information?
- ✎ *Facilitator should do a group go around.*
- ☞ Thank you all for participating. Lastly, we're going to hand out evaluation sheets.

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These sheets will help us for the next time that we do this workshop. We are really open to feedback so please don't be shy when filling it out.

- ☞ Facilitator should hand out evaluation sheets, and allow participants a few minutes to complete them.
- ☞ Facilitator should collect sheets when they are completed.

WORKER CONTRACT

I agree to work full time for Capitalist Corporations of America, Inc. for the wage of \$8 per hour.

Signature_____

I agree to work full time for Capitalist Corporations of America, Inc. for the wage of \$8 per hour.

Signature_____

I agree to work full time for Capitalist Corporations of America, Inc. for the wage of \$8 per hour.

Signature_____

SIGNS

WORKER

OWNER



WHY ARE PEOPLE POOR? (OPTIONAL)

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OBJECTIVES:

To discuss our beliefs about poverty
To break down stereotypes of low income and working class people

TIME NEEDED:

20 Minutes

MATERIALS NEEDED:

Pens
Paper

HANDOUTS NEEDED:

Character Scenarios

BUTCHER PAPER NEEDED:

Blank butcher to record reportback

EXERCISE

✎ *Note to facilitator: This activity is best done between What Does Economics Have to Do With Us? and the Wage Exploitation Activity, and not necessarily as a substitution.*

💬 This activity is about understanding the factors that cause people to live in poverty.

💬 What are stereotypes of poor people?

✎ *Facilitator should take several responses.*

💬 We are usually taught to believe that poor people are responsible for their situation. We are going to look at the lives of a few people who live in poverty, and look at some of the key factors that cause this poverty.

✎ *Facilitator should break the large group into smaller groups of about 4-6 people per group, hand out character scenarios to each group, and allow for small group work.*

✎ *Facilitator should bring groups back together for reportback. As the groups report back, record each group's answer to question number 3 on butcher paper.*

💬 What does this teach us about why people live in poverty?

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✎ *Facilitator should open the space up for comments and discussion.*

- Although we are often taught that poor people are solely responsible for being poor, we can see that there are many other factors that cause people to live in poverty. It is easy for us to think that all poor people are “lazy” / “drunks” / “stupid” / “have made bad decisions” and are poor as a result of that. But as this exercise shows us, the factors that cause people to live in poverty are much more often about who has access to resources.

CHARACTER SCENARIOS

Lin is a single mother raising one child. Lin was enrolled in community college, but when she became pregnant, she needed to work full time in order to provide for her child. Lin now works a minimum wage job at a coffee shop near her house. She leaves her son with her mom during the day, and works a 10-hour shift at the coffee shop. Lin lives in San Francisco, where the rents are really high. Her job has no benefits, and she has to pay for health insurance for her son because he has asthma. Lin finds herself deeper and deeper in debt, because she is buying things like food, household items, and other necessities.

- ☉ Describe Lin's economic situation.
- ☉ What effect do you think her economic situation has on her life?
- ☉ What is causing economic difficulty for Lin?

Francisco came to the United States as a migrant worker only a few months ago. Francisco is a 19-year old farm worker in the Central Valley. He picks strawberries, and gets paid a few dollars per crate. He takes home barely enough to survive, and does not think that he can find a better paying job because he does not speak English, and because he is not a legal resident.

- ☉ Describe Francisco's economic situation.
- ☉ What effect do you think his economic situation has on his life?
- ☉ What is causing economic difficulty for Francisco?

Marielena is a 40-year-old woman living in Oakland. She recently had an accident that caused her to be in a wheelchair. Her medical expenses from the accident wiped out all the savings she had, and she is unable to find work because of her injury. Marielena does not have family, and she must figure out a way to survive, which is getting harder and harder because she has no money coming in. She is living off of her credit cards.

- ☉ Describe Marielena's economic situation.
- ☉ What effect do you think her economic situation has on her life?
- ☉ What is causing economic difficulty for Marielena?

Cliff just got out of prison. He was incarcerated for selling drugs, which he was in doing in order to help make ends meet. Now that he has a prison record, Cliff is finding it nearly impossible to find a job. Cliff is determined to not have to sell drugs again, but is getting desperate for a way to make money so he can pay the bills.

- ☉ Describe Cliff's economic situation.
- ☉ What effect do you think his economic situation his on her life?
- ☉ What is causing economic difficulty for Cliff?