

From Robert Reich,  
former US Secretary of Labor,  
comes an exposé on the nation's widening economic gap.



He's taking this fight to the street.

# INEQUALITY FOR ALL

THE WEINSTEIN COMPANY PRESENTS A RADIUS-TWC RELEASE OF A 72 PRODUCTION "INEQUALITY FOR ALL"  
BASED ON THE BOOK AFTERSHOCK: THE NEXT ECONOMY AND AMERICA'S FUTURE BY ROBERT B. REICH ASSOCIATE EDITOR BENJAMIN LINDENMUTH-McROBIE CO-EDITOR MIRANDA YOUSEF ASSOCIATE PRODUCER SARA DOSA  
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## DISCUSSION GUIDE

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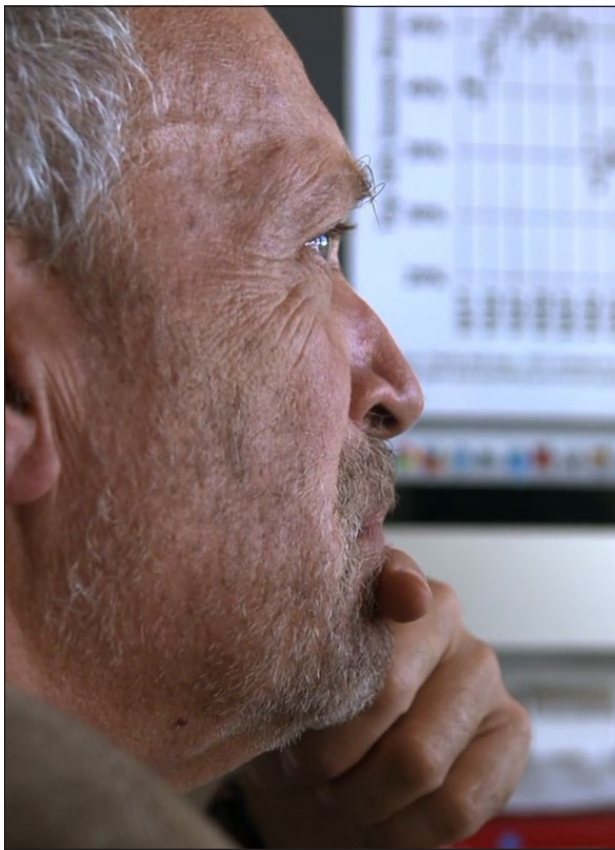
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Based on the best-selling book Aftershock: The Next Economy and America's Future

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## DID YOU KNOW?

### Making Work Pay

While the rich are getting ahead, workers are being left behind. If the minimum wage kept up with inflation, it would be \$10.74 today.

## USING THIS GUIDE

This discussion guide is for screening facilitators and organizers; the purpose is to help you start a substantive dialogue about economic inequality using INEQUALITY FOR ALL as a point of departure. The guide can be used for community or classroom screenings, conferences, workshops, or training sessions. We suggest that you select the content that fits your specific needs and audience make-up.

You'll find five types of tools in this guide:

- 1 **BACKGROUND INFORMATION** – Key statistics and explanations from the film are integrated into discussion prompts and comprehension check-ins. Reviewing these before your event will help you anticipate questions that are likely to be asked after your screening.
- 2 **EVENT PLANNING AND FACILITATION** – The Screening How To's (page 7) and Facilitation Tips (page 9) include strategies for organizing and leading a successful screening.
- 3 **DISCUSSION PROMPTS** – The “Exploring the Issues” (page 12) section provides thought-provoking questions designed to meet the needs of all audiences and screening circumstances. The prompts vary in form and focus to provide a wide range of options for the discussion facilitator. They are not intended to be used in any particular order, nor is there any circumstance in which you would use them all. Instead, choose those that best fit your group. Typically, you'll need only one or two questions to launch a dynamic dialogue, and then group interests will move things along from there. See [inequalityforall.com](http://inequalityforall.com) for additional suggestions, including a previewing activity.
- 4 **IDEAS FOR ACTION** – Proactive audiences might want to brainstorm, choose, and plan their own actions. The “Transforming Talk into Action” (page 22) section provides tips for aiding that effort, as well as a few suggestions for audiences that are eager to take action but need more guidance.
- 5 **RESOURCES** – You don't need to be an expert economist to facilitate a successful screening of INEQUALITY FOR ALL. However, the more you know, the easier it is to guide a discussion, address misconceptions, and help participants to understand one another's positions and think through complex questions. That's why the “Resource” (page 23) section includes background reading, films, and links to organizations working on issues related to the film. These can also help you respond to audience members who ask for ideas about where they can go for more information.

## FILM SYNOPSIS

In the wake of the U.S. economic crisis, the widening gap between the rich and the poor has gained unprecedented public awareness. Our narrator and guide, UC Berkeley professor and noted economic policy expert Robert Reich, helps us understand how the extreme inequality we are now facing has roots in economic and policy changes that began over 30 years ago. Through newly shot and archival footage, as well as innovative graphics, we learn how we got here and where we are headed if we don't act soon. Punctuated by moments that allow us to know Reich personally, we also see his unwavering passion to return our society to one in which the American dream is possible for everyone.

## THE FILM AS AN OUTREACH TOOL

The 400 richest Americans now own more wealth than the bottom 150 million combined. Former Secretary of Labor Robert Reich sees this disparity as a threat to democracy. *INEQUALITY FOR ALL* explains why.

There is no vilifying of the rich here. Instead, *INEQUALITY FOR ALL* investigates how policy changes have stacked the deck against the middle class.

With Prof. Reich as our guide, *INEQUALITY FOR ALL* looks at how those policy changes threaten an economy dependent on middle class spending. The film interweaves economic theory and Reich's explanations with real-world stories of people from across the economic spectrum. These stories help Reich – and the audience – connect the dots between the strength of the middle class and the strength of America.

As Reich takes us through the decades, tech revolutions, and economic scenarios that have mitigated all of the middle class's coping mechanisms, we learn how the economy is inevitably tied to democracy: Tea Party Protests, Occupy images, and angry Americans confused about what's happening chant their way across the screen. Nevertheless, Reich remains optimistic, which is, in part, why the film is such an excellent tool for outreach.

With clear explanations of complex concepts, the film provides a springboard for dialogue that moves past rhetoric around "class warfare" to action. *INEQUALITY FOR ALL* allows viewers to start with little or no understanding of what it means for the U.S. to be economically imbalanced, and walk away with a comprehensive – and significantly deeper – sense of the issues and what can be done about them.

## THE FILMMAKERS



### JACOB KORNBLUTH, DIRECTOR

Jake Kornbluth directed *INEQUALITY FOR ALL* (Sundance 2013 U.S. Documentary Special Jury Award for Achievement in Filmmaking), as well as Sundance Film Festival selections *HAIKU TUNNEL* and *THE BEST THIEF IN THE WORLD*. He has been a fellow in the Sundance Screenwriting and Directing Labs, as well as a North American finalist for the Sundance/NHKNew Filmmakers Award.



### JEN CHAIKEN, PRODUCER

Jen Chaiken is the co-producer of *INEQUALITY FOR ALL* (Sundance 2013 U.S. Documentary Special Jury Award), *AFTERNOON DELIGHT* (Sundance 2013 U.S. Dramatic Directing Award), *MY FLESH AND BLOOD*, *NAKED STATES*, *FAMILY NAME* and *BIG EDEN*. She was chosen for Variety's prestigious "10 Producers to Watch" 2012 list along with producing partner Sebastian Dungan.



### SEBASTIAN DUNGAN, PRODUCER

Sebastian Dungan is the co-producer of *INEQUALITY FOR ALL* (Sundance 2013 U.S. Documentary Special Jury Award), *AFTERNOON DELIGHT* (Sundance 2013 U.S. Dramatic Directing Award), and *TRANSAMERICA*, as well as a principal partner of the independent film production company 72 Productions. He was chosen for Variety's prestigious "10 Producers to Watch" 2012 list along with producing partner Jen Chaiken.



## THE FILM'S SUBJECTS



**Robert Reich**, Chancellor's Professor of Public Policy at the University of California at Berkeley, was Secretary of Labor in the Clinton administration. TIME Magazine named him one of the ten most effective cabinet secretaries of the twentieth century. He has written thirteen books, including the best sellers "Aftershock" and "The Work of Nations." His latest, "Beyond Outrage," is now out in paperback. He is also a founding editor of the American Prospect magazine and chairman of Common Cause.



**Nick Hanauer** – A successful venture capitalist, was one of the first investors in Amazon and founded Gear.com, which merged with Overstock.com in 2001. In his home state of Washington, Hanauer co-founded the League of Education Voters – a non-partisan statewide political organization focused on promoting public education. With an annual income ranging from \$10 million to \$30 million annually, he is a member of the 1%. Since filming ended, Hanauer has been busy attempting to create the political context that will make INEQUALITY FOR ALL relevant and powerful.



**Erika & Robert Vaclav** – Erika is a Costco employee earning \$21.50/hour and Robert was a manager at Circuit City. The couple purchased a home shortly before the crash, but when Robert lost his job, they couldn't afford to keep it. Robert has gone back to school, his family has moved in with friends, and they are struggling to meet their childcare costs of \$400/month. Since filming ended, Erika has continued her job at Costco, while Robert works towards graduating from Berkeley in May 2014.



**Alan Simpson**, retired Republican Senator from Wyoming (1979-1997), was most recently appointed to co-chair President Obama's National Commission on Fiscal Responsibility and Reform (often referred to as the Simpson-Bowles Commission). A social moderate, Simpson has made waves in the Republican Party for being pro-choice and a supporter of gay rights. Today he co-chairs Americans for Campaign Reform, serves on the board of Common Good, and occasionally teaches at his alma mater, the University of Wyoming at Laramie.



**Deborah and Moises Frias** – Deborah works at a law firm and Moises is a bus operator. Despite both of them working, they can barely cover basic expenses let alone save for the future.



**Ladd and Nancy Rasmussen** – a Republican, middle-class Mormon couple that has managed to make a living despite the recession, they are concerned for the economic well-being of their children, especially because their kids don't have health insurance. They are engaged in efforts to unionize Calpine Energy, where Ladd manages a renewable energy plant. Since filming ended, Ladd continues to work for Calpine as a power plant operator and Nancy is still a LVN nurse for Adventist Health, the job she found after being laid off and taking an \$8.00 an hour cut in pay. Although they feel blessed to have jobs in these tough economic times, they are finding it difficult to save for retirement.

## Filmmaker Statement

It was quite a challenge, as a narrative filmmaker, to think about how I might approach a documentary about widening income inequality. As I thought about it more, however, I realized my background could be a real asset. I decided my goal with this film, first and foremost, was to take a conceptual and abstract topic and find a way to tell an approachable and human story about it. Every choice – from letting Reich’s humor show through to approaching interview subjects as people rather than victims – was designed to help convey the argument and the economy in human terms that people could wrap their heads around.

This approach was so important to me because economic inequality was a concept that I have always felt personally. I grew up knowing I was from a poor family because I got free lunches at school – the scarlet letter a kid wears to let his classmates know his family is below the poverty line. My mother raised a family of four by herself, on a salary that ranged from \$9,000 – \$15,000 a year. I remember all the day-to-day tough calls my mother had to make – medical insurance for her kids or groceries? The pressure weighed on her every second of every day. I also remember how people looked down on us – we must not have been worth much if we had worn clothes on, or if we didn’t even have enough money to go to the mall or to get an ice cream.

My upbringing also led us to move around a lot. I started out in a rough neighborhood in New York City, went to high school in a farm town in rural Michigan when New York became too much for my mother to handle, and moved to California as an adult. All of this might surprise people who know me now. Education was my way out, and I don’t often call attention to my economically disadvantaged roots. But I never forgot where I came from, and I was always keenly aware of who had what in society.

Cut to today. My hope in making this film was to take all of those experiences and use them to help make a film that a wide variety of people can connect to. I have lived among the most conservative and liberal people in America, in urban and rural communities across this amazingly diverse country, and have experience dealing with billionaires and homeless people and everyone in between.

I believe my somewhat unconventional background has provided great preparation for the goal of the film: to find a human way into an idea-driven film. I believe America could use a discussion about the future of the middle class and widening income inequality, but not in purely partisan terms. I think we’ve had enough of that. The film I hope we made is one that educates at the same time it inspires, and speaks to what we can hope for to make America better. That large, idea-driven story, for me, is as personal as it gets.

– Jacob Kornbluth/September 2013



## Statement from Robert Reich

This movie is critically important. It exposes the heart of our continuing economic problem. The problem has been growing for over thirty years, but we’re coming to a tipping point. The problem is widening inequality. We’re still in the gravitational pull of the biggest economic slump since the Great Depression because so much of the nation’s income and wealth are going to the top. The vast middle class doesn’t have the purchasing power to get the economy back on track.

I’ve spent much of my adult life trying to improve the lives of working Americans – their jobs, their wages, their healthcare and savings, their economic security. My father sold clothing to the wives of factory workers in the late 1940s, 1950s, and 1960s. I watched as the factories began to close, and as those families struggled with a new economy. Households kept their living standards by wives and mothers going into paid work – a strategy that did the trick for a time. But when it no longer generated enough income, American families went deeper and deeper into debt. That’s been the vicious cycle most middle class Americans – and many who aspire to join the middle class – have been in ever since.

Most people continue to be economically stressed. If they have a job, they’re working harder and longer than ever before. The median household’s income continues to drop. But until we can take a step back and understand the big picture, we can’t do anything to get ourselves out of this mess. Wise public policy depends on an informed public.

I’m an educator. I love the classroom. I also write books, appear on television and on the radio, and do everything else I can do to help people understand the economic truth. It’s my life’s work. One of the best ways to help people understand the challenges we face is with a movie that can grab an audience and move them to action. I believe this movie, combined with our audience’s efforts, will do exactly that.

– Robert Reich/September 2013

## SCREENING HOW-TO'S



### Contact Us for a Screening License

In order to host a public screening of INEQUALITY FOR ALL, you may need to pay for a public screening license. For pricing details or to request a screening license, please email [steph@sixfootchipmunk.com](mailto:steph@sixfootchipmunk.com).



### Find Partners

Passionate partners will strengthen your marketing and outreach capabilities and create a more powerful community screening. INEQUALITY FOR ALL covers issues that touch nearly everyone, so the potential for partners is broad. Consider local affiliates of the film's partners (see [inequalityforall.com](http://inequalityforall.com) for ideas), faith-based groups, schools, student and youth groups, labor unions, social justice organizations, political parties (including candidates and affiliated groups), and civic and fraternal organizations.



### Event Length

The film is 90 minutes long; you'll want to leave ample time (20-45 minutes) for a post-screening discussion, Q&A with a panel of experts, and/or a speak-out where audience members can share their personal stories. You'll also want to reserve time to plan action steps.



### Secure a Location

When choosing a venue, consider:

- **Accessibility:** Make sure the venue is accessible to people with disabilities, and that the location is accessible by public transportation or within walking distance for your intended audience.
- **Size:** The screening room should fit everyone comfortably without being so large that it inhibits interaction (particularly if community building is one of your goals).
- **Neutrality:** Choose a venue that is welcoming. For example, houses of worship might be comfortable for congregants, but not for people of other faiths. A university campus might feel right for students, but intimidate community members. Examples of neutral spaces might include a public library, community center, or movie theatre. To learn how to bring the film to your local theater, please contact [steph@sixfootchipmunk.com](mailto:steph@sixfootchipmunk.com).
- **Auxiliary spaces:** If you plan to break your audience into smaller groups after the screening, be sure the facility can accommodate this. If you plan to provide childcare, be sure the site includes safe space for children where they can make noise without disturbing the screening or discussion.
- **Internet access:** If you want to Skype in a speaker or enable your audience to send Tweets or Facebook updates about the film, be sure your venue has an open wifi network. You might also need Internet access if you are checking people in with an on-line registration system.



### Date and Time

- **Check venues:** If it's important for you to secure a particular venue, be sure the site is available on the day and time you are considering before purchasing the screening license. We have found that weeknights are often ideal for screening events.
- **Avoid conflicts:** Check community and religious holiday calendars to ensure that your selected date doesn't conflict with another major event likely to draw the same audience.
- **Ask your partners:** Consider the days and times that partners have successfully drawn an audience in the past.



## Publicity

- **Social media:** Use every social media outlet available to you. Create a Facebook event page and use platforms such as Twitter, Tumblr, Pinterest, YouTube, and Vine to spread the word. Keep the event public so your friends can invite their friends. You can create an EventBrite page if you want to collect the email addresses of all registered attendees. If you are not charging for tickets, this service is free. (Note: In general, there is a 50% drop-off rate with free events. If you have 100 seats, you should accept 200 reservations.)
- **Partner promotion:** After sending out information about the screening to your own email list, ask your partners to help spread the word through their newsletters, bulletin boards, websites, blogs and social media platforms.
- **Press release:** Issue a press release to your local news outlets and community calendars to spread the word to a broader audience. To increase chances of the story being picked up, offer the media interviews with speakers from your event, local experts or activists, and/or partner representatives. You can also refer reporters to the film's press kit in your screening kit.
- **Local signage:** Hang posters in and around the venue, and give stacks of flyers and postcards to your partners and local businesses. The layered poster art can be downloaded from in your screening kit.
- **Reminders:** Email a reminder about the screening to your RSVP'd guests several days before the event and the morning of your event.
- **Links to film:** Share the INEQUALITY FOR ALL website ([inequalityforall.com](http://inequalityforall.com)), Facebook page ([facebook.com/InequalityForAllFilm](https://facebook.com/InequalityForAllFilm)), and Twitter handle (@InequalityFilm) to create buzz about the film.



## Set Up

- **Equipment for projection:** If you are not screening in a movie theater, you will need to secure a fully equipped venue with a DVD or Blu-Ray player, a projector, a screen, and a sound system. Projecting the film on a large screen with Blu-Ray is our preferred format.
- **Equipment for discussion:** Depending on the size of your venue and your plans for discussion, you may need microphone(s), batteries, cables, flip charts and markers, HDMI adapters to connect your laptop, and sign-up sheets to capture contact information.
- **Room arrangement:** If seats are movable, place them in a configuration that will both facilitate conversation and ensure that everyone can see the screen.



# DID YOU KNOW?

**Strengthening Workers' Voices**

The decline of labor unions since 1970 mirrors the decline in the middle class share of national income.





## The Event

- **Refreshments:** Everybody likes free food. Including “free food” on your invitation can improve turnout. If your event is hosted by a nonprofit, local grocery stores or restaurants are often happy to donate refreshments.
- **Test the tech:** Test the film on the system you will use for your event a few days beforehand. The day of, arrive early to give yourself ample time to test the DVD player, projector, and sound equipment. Have back-ups for everything: copies of the film, batteries, cables, etc.
- **Signage:** Post signs in and around the venue so people know they are in the right place and can easily find the room you are using.
- **Setting the stage:** Download the INEQUALITY FOR ALL slideshow in your screening kit and display it on your screen on a loop as the audience enters your venue.
- **Registration:** Set up a registration desk by the door so attendees can easily sign in. Invite guests to provide their email addresses so they can be notified of follow-up events, actions, or online evaluations.
- **Agenda:** Make the most of your allotted time. Introduce partners, thank funders, and let people know how the event will proceed, but do it in “headline” format. Nothing brings down the energy level of a room more than a series of introductions that are too long. Be sure to leave some time to plan action steps and/or set up a follow-up meeting.
- **Discussion:** Taking a break between the film and discussion puts you at risk for losing a large part of your audience, so begin the discussion as soon as the film ends. Project the slide with the campaign’s text number on the screen throughout the discussion. This slide can be found in your screening toolkit.



## Follow-Up

- **Thank Yous:** Send a thank-you email to all your guests. Encourage them to stay informed by including links to local organizations, information about calls to action, links to the campaign’s website and social media pages, and the campaign’s mobile number (text “READY” to 55155).
- **Evaluation:** To help us gather feedback on your event and the actions that it inspires, send out the campaign’s short online survey (which is in your screening toolkit).



## Facilitation Tips



Unlike the job of a teacher, a facilitator’s role is not to provide answers to participants or to interpret the film for them, but to help them probe so they can learn from the film and from one another. You set the tone, so spend time thinking through the key issues ahead of time, so you aren’t processing your own raw emotions while you are trying to engage others in a dialogue.



### Other points to consider:

- Model the tone for the film screening by inviting people to start from the premise that “we’re all in this together.” Use non-judgmental language to help steer participants away from posturing, blaming, or slipping into “class warfare” rhetoric that seeks to identify enemies rather than work towards solutions. For example, start questions with, “What did you learn from so and so...” rather than “What did you think of so and so...” Guide participants to focus on structural issues and on things that can change going forward.
- If your event has a particular purpose (e.g., encouraging participation in a local initiative), be sure that everyone understands the goal up front. If the discussion strays too far off topic, get things back on track by validating the importance of other concerns and then gently reminding speakers that the purpose of today’s event is [fill in the blank].
- Because so many people have been personally hurt by the economic policies that the film examines, you may encounter audience members who ask the group to focus on solving their own personal problems. There is a fine line between sharing stories (which is important) and sliding into something that feels more like a therapy session than a dialogue (which is counterproductive). To decide whether or not a personal situation merits the group’s sustained attention, ask yourself whether it raises issues that affect significant segments of the community (and not just one person). For example, you may empathize with a person who was fired after a conflict with a supervisor, but unless the situation raises policy issues, it probably isn’t worth the group’s time. On the other hand, if the story prods others to share similar experiences with the same supervisor (indicating a pattern of behavior that is problematic), or if the dispute was over a legal issue like a complaint about denial of proper wages, the individual’s experience might be an excellent springboard for your group.
- INEQUALITY FOR ALL raises issues that evoke strong emotions for some people. Passionate comments about things like tax policy, unions, or the value of publicly subsidized education should be welcome, but if the conversation overheats, remind your audience of the difference between debate and dialogue. A debate is about staking out a position and trying to convince everyone else that you are right and they are wrong. A dialogue is about exchanging ideas in order to learn from one another. That means actively listening as well as talking.
- Differentiate between comprehension questions and discussion prompts. Comprehension questions test for understanding and typically have a clear, correct answer (e.g., what was the tax rate on top earners in 1953 and what is it today?). Such questions can be integrated into a discussion by doing occasional “check-ins” to make sure everyone has a common understanding of events or critical concepts. In contrast, discussion questions are always open-ended. These are questions for which multiple valid answers are possible (e.g., should Congress return the tax rate on top earners to 1950s levels?).
- Structure the discussion to provide everyone who wants to speak a chance to be heard. Strategies might include using go-rounds (where each person takes a turn speaking), limiting opportunities to speak for a second or third time until everyone has had a first chance, or dividing the audience into small groups or pairs. You might also consider adding interactive elements by creating a unique hashtag for your event, or Google+ Hangout group so side conversations can take place online during and after the event.
- Encourage people to speak only for themselves and not generalize or presume to know how others feel.
- The injustices presented in INEQUALITY FOR ALL may spark outrage for some audience members, and their anger can narrow their focus in unproductive ways. Giving people public space to voice complaints can be empowering, but if the focus is only on the problems, people are likely to leave the event feeling frustrated or cynical. The antidote is action.
- Make sure there is plenty of time to brainstorm next steps – or to provide a call to action – and if possible, be prepared to help facilitate the step(s) that participants choose. Some groups may be motivated to jump right into planning, while other groups may need more time to process what they’ve just viewed – be flexible but keep the “next steps” in mind.
- Before recommending an action, know what resources are available locally. You don’t want to reinvent the wheel or put the film’s resources in competition with existing efforts. Be prepared to partner with local groups and/or recommend participation in existing listservs, social networking sites, or other local conversations.

## BEFORE YOU START THE FILM

Briefly welcome everyone, thank sponsors, introduce partners, and remind people to stay when the film ends for whatever you have planned (e.g., to join in the discussion, listen to speakers, participate in planning action steps, sharing a meal together, etc.). This should not take longer than two minutes. Then introduce the film by explaining why you organized the screening. For example, you might say something like,

“Students at Berkeley have to pay thousands of dollars in tuition to sit in on Robert Reich’s courses, but this evening you get to hear his uniquely entertaining and insightful thoughts on the importance of the middle class to our economy for free [or the minimal cost of your event]! We think his explanations of why the middle class is struggling and how to make it strong again can help our community \_\_\_\_\_ [fill in issue, e.g., understand what’s at stake in our current school budget vote]. See if you agree. And now, INEQUALITY FOR ALL.”

## AFTER THE FILM ENDS

To avoid the scenario of people drifting away when the film ends, be prepared with a discussion prompt as soon as the lights come up. In this section of the guide, you’ll find a wide variety of prompts to choose from. They are not intended to be used in any particular order and there is no expectation that a group would cover them all. Look for one or two that match your audience and event goals, keeping in mind that the point of the discussion is to engage people in the issues and motivate continuing action. The questions are simply tools to get the conversation moving.

To aid in the transition from film to speakers or discussion, give people a few moments to reflect before inviting answers, but don’t actually take a break. Engaging the audience in thinking about the film is as important as the film itself! If the conversation begins to move in a particularly exciting or inspired direction, don’t pull the participants back with “the next question on your list.” The best conversations happen when the facilitator is able to fade into the background because the participants are moving in the right direction. Be prepared to course correct, but try to avoid “directing.”



## EXPLORING THE ISSUES

### Starters

These broad, personalized questions can help kick-off the discussion, or get it going again if there is a lull:

- Describe a moment from INEQUALITY FOR ALL that is really sticking with you – maybe you found it particularly inspiring or particularly troubling. What was it about that moment that is so memorable?
- Imagine going home and telling a friend about this film. What would you say?
- What parts of the film were surprising or made you sit back and say, “Hmmm, I need to think more about that? Or, “Wow, I never thought about that.”
- What did you learn about \_\_\_\_\_? [fill in the blank with a specific issue you want to raise].
- If you could spend a day with one person in the film, who would you choose? What would you want to talk about with them?
- What single word best describes how the film made you feel?



### The Big Economic Picture

These questions help people explore the context for the issues raised in the film:

- What is the purpose of an economy? We think and talk about the economy all the time, but ultimately, why do we have it? What purpose is it supposed to serve? (Follow up: And does our economy serve that purpose now?)
- In what ways did the film affirm or challenge what you were taught about “equal opportunity” and “the American Dream”?
- If, as Robert Reich argues, the economic “game” is currently rigged, who is doing the “rigging” and how?
- What do you, or the people in your community, have in common with people in the film?
- What do you think most Americans don’t realize about income inequality? What difference do you think it would make if they did have this information?
- Reich says, “When we see the contrast between the values we share and the realities we live in, that is the fundamental foundation for social change.” What do you think about that statement? How would you describe the disconnect between American values and the reality that most Americans live? Are you seeing glimpses of social change?

### Reich’s Questions

Using some of the questions that Robert Reich poses during the film can take the group directly to core content:

- Robert Reich asks, “What is happening [today] in terms of income distribution and wealth? Why is it happening?” What do you see happening? What do you think the causes are?
- Reich says, “The question is not inequality per se; the question is, when does inequality become a problem?” In your own words, when do you think inequality becomes a problem?
- Reich asks, “How much income inequality can Americans tolerate and still have a functioning democracy?” What do you see as the relationship between income inequality and democracy?
- Reich makes the point that “Government sets the rules by which the market functions. All of these rules are necessary to construct a free market. The real question is, who do these rules benefit and who do they hurt?” What do you think of that idea – that an economy is simply a set of rules, and we write the rules? Who do you think benefits or is hurt by the current set of rules?
- Reich asks, “Who is looking out for the American worker? Who is actually working in Washington and in state capitals to improve the well-being of the American workforce?” In your view, who should be looking out for the American worker? What could you do to ensure that workers had an advocate in the halls of government?
- Reich asks, “Why didn’t the nation respond to the Great Regression that started around 1980? Why didn’t we take bold steps to ensure that the economy would continue to work for just about everyone?” What bold steps do you think we need now?



## Agree or Disagree

If it is hard to get an energized conversation going, or if just a handful are participating while most observe, it might help to get people up and moving. If room set up allows, have people physically move to a spot on a line to indicate their views. One end of the line would be strongly disagree; the other end would be strongly agree. Read a quote from the film, give people ten seconds to move, then invite individuals at various places along the line to share why they stood at the position they are in. If physically moving isn't possible, use a 0-5 scale and ask people to raise their hands for the number that best represents their views (0=strongly disagree, 5=strongly agree). Be sure to invite people to look around the room and identify those with whom they share common ground.

"Economic fairness is the defining issue of our time."  
– TV reporter

"The most pro-business thing you can do is to help middle class people thrive." – Nick Hanauer

"What makes an economy stable is a strong middle class."  
– Robert Reich

"People would be less concerned with inequality of income and wealth if everybody had a chance to make it. As long as there is upward mobility, as long as anybody with enough guts and gumption and hard work can make it in America, can move up the income ladder, then we don't have a problem."  
– Robert Reich

"More than anything else, education – particularly higher education – is what lifted people out of poverty and into the middle class." – Robert Reich

## Policy Solutions

These prompts are designed to initiate analysis of specific policy alternatives.

Robert Reich asserts, "There's no way you can sustain the economy over the long-term without a strong, vibrant and growing middle class. Can't be done." He uses as examples policies that were in place between 1947 and 1977. He also says that this is an issue that needs to be addressed from a variety of directions with a number of solutions. So how can we sustain a strong, vibrant middle class?

What do you think are the strengths and weaknesses of these solutions mentioned in the film?

### ■ Making Work Pay

Raise the minimum wage and/or require employers to pay a living wage and enlarge the earned income tax credit.

### ■ Strengthening Workers' Voices

Support efforts to unionize workers.

### ■ Investing in Education

Increase state support for public universities so tuition is reduced to the affordable levels of the 1950s and 1960s (typically \$0 – \$500 per semester). Provide early childhood education and ensure that all K-12 schools offer world-class educations regardless of their students' family incomes.

### ■ Reforming Wall Street

Cap executive pay and resurrect the Glass-Steagall Act.

### ■ Fixing the Tax System

Institute the so-called "Buffett Rule" so that those who earn over \$1 million annually (even from capital gains) pay at least the same tax rate as middle class families.

### ■ Getting Big Money Out of Politics

Enact campaign finance reforms that would place caps on campaign donation amounts and disallow corporations to take tax deductions for the cost of lobbyists.

What are people or organizations in your community currently doing to address these issues or policies?

What other solutions would you suggest?

## DID YOU KNOW?

**Getting Big Money Out of Politics**

In 2012, without having to disclose the sources of their funds, 501(c)(4) groups spent \$256 million and 501(c)(6) groups spent \$55 million, while unions spent less than \$24 million. (Open Secrets)

## What Can One Person Do?

**We want to spark action – both individual and collective. These examples can help people expand their thinking about possible actions and see that individuals can, in fact, make a difference.**

- If you could get local, state, or federal legislators to watch INEQUALITY FOR ALL, what would you want their take-away to be? What message(s) from the film would you communicate to your representatives?
- Nick Hanauer invests most of his income in hedge funds, which create a return for him (and the hedge fund managers) but do not contribute to expanding wealth for all. What types of investments could wealthy individuals like Hanauer, or people investing in pension plans make that would benefit the entire economy?
- Reich acknowledges that cheap labor keeps product costs down. Would you be willing to pay more for the products you buy if it meant higher wages and benefits?
- Former Senator Alan Simpson reflects on the current state of Washington politics stating, “You don’t have adversaries anymore, you have enemies.” What language or actions could you choose right here in our community to foster respectful dialogue with adversaries, rather than demonizing enemies?
- Robert Vaclav refuses to use automated checkout lanes because he knows the technology has replaced someone’s job. He explains that although he cannot stop the automation, perhaps this small action will slow the process. What small actions have you taken to support working people? What could you, or we as a community or nation, do in the future?

## Media Literacy

**These questions help people reflect on where their ideas about economic issues come from and consider the role that media play in shaping our views about economic issues.**

- Where do you typically get information about economic and labor issues? How does their reporting compare to the way the issues were presented in the film?
- Opponents have tried to discredit Robert Reich and people who support his ideas by labeling them “socialist,” “Marxist,” or “communist.” Why do you suppose they use these particular labels?
- Reich notes that he was once considered a centrist and that Senator Alan Simpson was recognized as a conservative. Now, without changing any of their ideas, Simpson is a moderate and Reich is so far left that they no longer invite him to appear on Fox News. What role did/do media play in constructing the boundaries of political discourse?
- Who made INEQUALITY FOR ALL and who financed it? How does this information influence the way you think about the film?
- Who or what are the primary sources of information in this film? Are they credible? How do you know?
- What else do you want to know about income inequality and where could you find answers to your questions?



# DID YOU KNOW?

**Investing in education**

**Since 1985, college tuition has soared over 500%, putting college out of reach for many.**



## STATS+

For each of these statistics or facts cited in the film, ask, “Why do you think this is the case? Is it a problem? Why or why not?”

### Wealth Distribution

Today, the U.S., by far, has the most unequal distribution of income of all developed nations.

The U.S. ranks 64th in the world on income inequality (i.e., 63 nations are more equal than the U.S.)

The top 1% holds more than 35% of the nation's overall wealth, while the bottom 50% controls 2.5%.

The richest 400 Americans have more wealth than the bottom 150 million Americans combined.

In 1970, the top 1% of earners took home 9% of the nation's total income. Today, they take in approximately 23%.

### Earning Power

In 1978, the typical male worker earned \$48,302; while in 2010, that worker earned a typical \$33,751. In the same years, the top 1% earned an average of \$393,682 and \$1,101,089 respectively.

Between the 1970s and 2010, the median disposable income decreased while household expenses increased:

- 1970s: \$35,143 disposable income; housing cost \$15,579; healthcare expenses \$1,686; college \$903
- 2010: \$26,578 disposable income; housing cost \$21,684; healthcare expenses \$7,082; childcare \$3005; college \$1,833

In the U.S., 42% of children who are born into poverty will not get out. In Denmark, the figure is 25%. In Great Britain, 30%.

In the 1970s, the average CEO earned just under 50 times more than their average employee. By the 2000s, average CEO pay was 350 times more than their average employee.

Between 1948 and 2010, productivity increased by nearly 250%. During the same time period, wages increased just over 100%.

In 2009, (during the recent recession), top hedge fund managers each earned more than \$1 billion.

In 1960, the ratio of debt to household income was even (1:1). By 2008, it was 12:1.

### Unions

The decline of labor unions since 1970 mirrors the decline in the middle class share of national income.



In 1930, 13.3% of workers were represented by a union. In the 1950s, it was 35%. Today, 11.3% of workers are union members.

### Economic Engines

Consumer spending accounts for 70% of the U.S. economy.

Between 1997 and 2007, finance was the fastest growing sector of the U.S. economy.

In the 1990s, Americans worked 300 more hours/year on average than workers in other developed nations.

In 1998, approximately \$1.5 billion was spent on lobbyists. In 2010, the figure was almost \$4 billion.

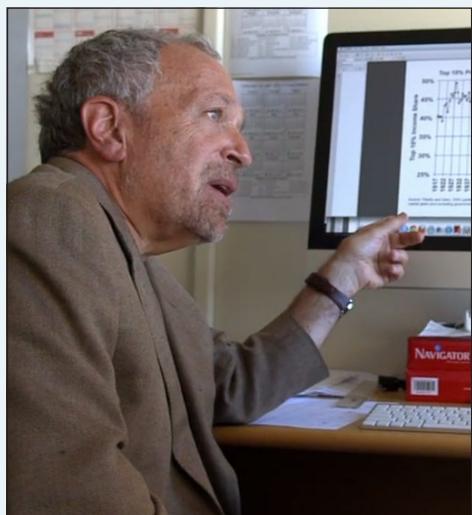
### Education

1940, 5.9% of Americans had a college degree. By the late 1970s, it was 24%. Today, the figure is approximately 29%.

Since 2007, 41 states have reduced support for higher education, resulting in rising tuition and fees.

In the U.S., college graduation rates have been essentially flat. Countries that invested in their people and developed a highly educated workforce (e.g., South Korea, Netherlands, Germany) have been more prosperous than the U.S. in the current economy.

In the 1960s, attending UC Berkeley was free. In the 1970s, the tuition was \$700 annually (in today's dollars). Today, the tuition is \$15,000 per year for in-state students.



## COMPREHENSION CHECK-INS

These questions can be used to ascertain whether or not attendees have a shared understanding of key ideas. They should be used sparingly, and only in instances where referring back to evidence from the film can provide needed clarity to help move the discussion forward.

**Q: Why is it that the middle class – not the wealthy – are the true “job creators”?**

**A:** 70% of the U.S. economy is based on consumer spending. The bulk of that spending is done by the middle class. As Nick Hanauer explains, “Even a person like me who earns a thousand times as much as the typical American, doesn’t buy a thousand pillows a year.” No matter how much money Hanauer has, there are only so many haircuts and so many dinners out he can consume. Hypothetically speaking, if Nick had less money, and a thousand middle class people had more, they would each purchase haircuts and the barber would have many more customers and would purchase more products from suppliers, requiring the hiring of additional staff to meet the demand. Very rich people can’t spend enough to drive a consumer economy.

**Bottom line:** The middle class represents 70% of spending and is the great stabilizer of the U.S. economy. No increase in spending by the rich can make up for a shrinking or weak middle class.





## DID YOU KNOW?

### Reforming Wall Street

Today's CEO earns 350x more than their average worker.

**Q: Some income inequality is inevitable; capitalist systems use financial reward as the primary incentive to work hard and be inventive. So why worry about income inequality at all?**

**A:** Stagnating wages, combined with increasing costs of basics (housing, child care, etc.), leads to less disposable income. It's the spending of disposable income that drives our consumer economy, so the concentration of wealth in increasingly fewer hands weakens the economy for everyone.

Furthermore, income inequality undermines the American Dream. Robert Reich explains that as income inequality rises, chances for upward mobility decline. Deborah Frias puts it this way: "How do you build wealth when you have nothing?" Deborah and her husband both work full time. She is also attending school to improve her job prospects, but this adds to her debt and her family is barely making ends meet without that added debt.

Eventually, as Reich points out, "Losers of rigged games can become very angry." People who don't share in the benefits start looking for scapegoats and the fabric of society starts pulling apart.

**Q: What are the parallels between 1928 and 2007?**

**A:** Both years preceded major economic crashes. In both years:

- The top 1% took home more than 23% of total income in the U.S.
- The wealthy put much of their money in the financial sector, which bloomed as a result.
- The financial sector invested in a limited number of assets: housing, gold, & speculation.
- Only a small percentage of workers were represented by unions (approximately 3% then, less than 12% now).

Middle class incomes have stagnated or dropped over the same period during which the American economy has more than doubled. So where did all that money go? The facts are clear – it went to the top earners. The last time wealth was as concentrated as it is now was 1928, on the eve of the Great Depression.

**Q: Reich refers to policies in place from 1947-1977. What were the defining economic factors of these prosperous years?**

**A:**

- More than 1/3 of all workers were represented by a union.
- The top tax rate ranged from 91% to 70%.
- The top 1% took home less than 10% of the nation's income.
- The average CEO pay was approximately fifty times greater than what the average employee earned (compared to 350x greater now).
- The ratio of debt to household income hovered near 1:1.
- By the late 50s, the U.S. had the best-educated workforce in the world, in part because higher education was affordable.



The GI Bill made it possible for veterans of WWII and the Korean Conflict to attend college. Increased attendance numbers led to an expansion of public universities and tuition at those institutions was often free or minimal. This made higher education affordable and accessible, even to students who were not military veterans. As a result, the rates of those with college degrees increased from 5.9% in 1940, to 24% in the late 1970s.

**Q: Why is income inequality a threat to democracy?**

**A:** Robert Reich explains that, “When so much wealth accumulates at the top, with money comes the capacity to control politics... It’s not that people are rich, it’s that they abuse their wealth ...” The wealthy contribute to political candidates and the access that their contributions buy entrenches inequality by securing subsidies, bailouts and policies that lead to even greater inequality.

Concentration of wealth leads to political control in fewer hands and therefore undermines democracy. The Supreme Court’s decision in Citizens United allowed the super wealthy and corporations to contribute nearly unlimited amounts of money to political candidates. The presence of money isn’t new, but the quantity is, and that skews where power resides (away from the majority of citizens).

Political polarization mirrors income inequality. When inequality is high, polarization increases. People who believe the system is rigged against them get angry. Both Occupy Wall Street and the Tea Party are vestiges of this anger – and so is the scapegoating of minority groups and immigrants.

**Q: Who are the winners in today’s economy?**

**A:**

- Consumers – many products are cheaper.
- Investors – profits increase when companies keep employee pay low and/or fewer workers are employed.
- Top executives – current economic policies support a system in which the average CEO earnings are 350 times greater than the average employee.
- In one example, while Viacom was saying it was forced into layoffs, CEO Philippe Dauman earned \$84.5 million annually.
- Financiers – Since de-regulation, the financial sector has become the fastest growing sector of the economy, but it has grown in ways that reward executives, rather than producing more jobs.
- Nobody. A handful of investors and top executives appear to do better, but that is short-lived. Reich notes, “The rich actually do better with an economy that is growing faster, when everyone else is doing better. This is not a zero sum game.” The more people who are included in prosperity, the more prosperity increases.

**Q: The middle class dealt with wage stagnation for decades, so why is it a problem now?**

**A:** We’ve maxed out the coping mechanisms that middle class families used to maintain their standard of living:

- Family income increased by having more family members work. Women entered the workforce in greater numbers.





## DID YOU KNOW?

### Fixing the Tax System

In the prosperous 1950s, the top marginal tax rate was 91%. Today it is 35%.

- Everyone worked longer hours to earn the same amount of money.
- We let people go into debt. When debt was based on equity in houses and housing prices are going up, that worked. But when housing prices fell, the debt bubble burst.

#### Q: How do we measure inequality?

**A:** There is no official definition of “middle class.” Instead, we compare:

- Income in actual dollars.
- Percent earned of the nation’s total income.
- Percent of income paid in taxes.
- Percent paid of total tax revenue.

#### Q: How does the current tax code favor the wealthy and disadvantage the middle class?

**A:** In the U.S., when income inequality was at its lowest (1950s), the top marginal tax rate was highest (91%). Prior to the Reagan administration, the top rate was always above 70%. The current rate is now 39.6%, and income inequality is at all-time highs.

Currently, as Warren Buffett explains, the “tax code is tilted towards the rich and away from the middle class.” It’s actually upside-down – those with more pay fewer taxes, than people with less. Though the top rate for wage-based income is 39.6%, the rate for income from investments (capital gains) is only 20%. That means wealthy people pay a lower tax rate than the rest of us. Examples from the film include Buffett, whose tax rate is about 17%, while the people who work in his office were paying an average of 32%; Mitt Romney paid 13.9% while Ladd and Nancy Rasmussen paid 33% (or more); and Nick Hanauer paid 11% on an eight-figure income.

Hanauer says, “When you give rich people tax breaks, all in the name of job creation, all that really happens is that the fat cats get fatter, and of course that’s what’s happened over the last 30 years. It’s the signature feature of the economy.”

Robert Reich adds, “Taxes are the price we pay to finance the things we can’t do individually.” If the wealthy don’t pay their fair share and the middle class is stagnant, you’re going to have a budget crisis. That leads to cutbacks in government services and programs on which the middle class relies, which contributes to the ‘Vicious Cycle.’

In addition to tax policy, the wealthy are also favored by financial practices, including charging lower interest rates and fees to those with more funds.

#### Q: What is the economic impact of globalization?

**A:** According to Reich, globalization hasn’t reduced the number of jobs available to Americans; it has reduced their pay. For example, an average meatpacker in the 1970s earned \$40,599 (in today’s dollars); in 2010, the average pay for the same job was \$24,190. A 1970s bank teller earned \$27,920; and in 2010, that had declined to \$24,100.



Reich uses the iPhone to illustrate how globalization distributes the wealth that is generated from production and sales. When you purchase an iPhone, your dollars for labor and materials go to: Japan (34%), Germany (17%), South Korea (13%), U.S. (6%), and China (3.6%). It's not that all dollars flow to the location of the cheapest labor – assembly is only one part of the process. Assembly of the iPhone takes place in China, but assembly is not a high value addition to the product, so the Chinese don't garner a large percentage of the dollars from your purchase.

Furthermore, significant dollars do not automatically flow to the nation where the company is headquartered (in this case, the U.S.). Technology allows for parts of production to be parceled out across the globe and the resulting rewards go to those who contribute the most value to the product. So although the iPhone is developed by an American company (Apple), most of the dollars for labor and materials go to Germany, which has a workforce capable of producing highly precise parts.

**Q: What is the economic impact of new technology?**

**A:** New technologies have increased efficiency (which leads to greater productivity and profit), but they have decreased the number of jobs. The film uses Amazon as an example. Nick Hanauer explains that to do \$70 billion in sales, Amazon employs 60,000 workers. If “mom & pop” retail outlets generated that much revenue, they would employ ten times that many people (600,000 – 800,000 workers). Another example is Robert Vaclav, who loses his job when Circuit City goes out of business because the brick and mortar retail chain couldn't compete with Amazon.

**Q: What role do large corporations play in income inequality?**

**A:** Reich states that, “Big companies are not designed to generate good jobs in the United States; big companies are designed to create profits.” At Calpine, Reich explains that all companies with shareholders use pressure and influence to keep labor costs down. When there isn't pressure from unions, wages and benefits remain low.

Responding to the declines that she has experienced, Nancy Rasmussen asks, “If you have a billion dollars, why do you need that little bit that I have?” Robert Vaclav loses his job at Circuit City as the company cuts payroll expenses by letting go those who have been there “too long.”

The Citizens United decision increased corporate influence on the political system by equating money with speech and giving corporations the same rights to free speech as citizens. Corporations can therefore buy access to politicians and exert enormous influence on who is elected. What they ask of politicians is to support policies that will increase their profits; but those policies often serve to undermine working people and the middle class.





## TRANSFORMING TALK INTO ACTION

The goal of INEQUALITY FOR ALL is to empower everyday people to become advocates for change and inspire them to take action on a personal, community or political level. So, set aside time during your event to brainstorm concrete action steps with your audience. Rather than imposing an agenda, invite participants to brainstorm a list of possible actions. Then help the group narrow the list, choose their focus, and plan next steps. Initial brainstorming can be done in small groups or with everyone together, and it can focus on either individual or collective actions. Below are some activities to help facilitate your group brainstorm:

- ▶ Visit our website and identify 1-2 actions that you can suggest to your audience to take.
- ▶ Put the Virtuous and Vicious cycle graphics (they can be found in your toolkit) up on the screen. If needed, do a comprehension check-in to make sure everyone understands each part of the cycle. While the group is brainstorming, post each action idea next to the section of the cycle it addresses. Question how the idea interrupts the Vicious Cycle or contributes to the Virtuous Cycle. End this activity by inviting people to commit to pursuing one action, either as individuals, as part of small affinity groups, or as an organization.



### VIRTUOUS CYCLE

When we support a strong middle-class, wages increase, workers buy more, companies hire more, tax revenues increase, government invests more (in schools and infrastructure and research), workers are better educated, economy expands, productivity grows, wages increase, etc.

### VICIOUS CYCLE

When the middle class doesn't share in the nation's economic gains, wages stagnate, workers buy less, companies downsize, tax revenues decrease, government cuts programs, workers are less educated, unemployment rises, deficits grow, wages stagnate, etc.

Invite your advocacy partners to briefly describe their current initiatives related to the film and sign up audience members to get involved.

- ▶ Pose a general question: What steps would you recommend to ensure that the economy works for everyone? What are the obstacles to enacting those steps and how could you overcome them?

Create an Economy Report Card. Robert Reich points out that economies don't just happen – governments create them.

- i. How would you grade the U.S. government for the economy it has created from 1990 to present day?
- ii. What performance measures would you use?
- iii. What grade would you give for each of those measures and why?

Once your report card is complete, write a note "home" that would accompany the grades if you were sending them to the President or Congress. In which areas is the government doing well? Where does it need improvement? Consider sending the report card and note to the President and your political representatives.

## RESOURCES

### Books

Robert Reich, *Aftershock: The Next Economy and America's Future* (2011)  
 Robert Reich, *Beyond Outrage: What Has Gone Wrong with Our Economy and Our Democracy, and How to Fix It* (2012)  
 Joseph Stiglitz, *The Price of Inequality: How Today's Divided Society Endangers Our Future* (2013)  
 Erik Liu and Nick Hanauer, *The True Patriot* (2007)  
 Erik Liu and Nick Hanauer, *The Gardens of Democracy: A New American Story of Citizenship, the Economy, and the Role of Government* (2011)

### Films

*American Winter* (<http://www.americanwinterfilm.com/>)  
*Capitalism: A Love Story* (<http://www.michaelmoore.com/books-films/capitalism-love-story>)  
*Citizen Koch* (<http://www.citizenkoch.com/>)  
*Inside Job* (<http://www.sonyclassics.com/insidejob/>)  
*IOUSA* ([http://www.youtube.com/watch?v=O\\_TjBNjc9Bo](http://www.youtube.com/watch?v=O_TjBNjc9Bo))  
*Queen of Versailles* (<http://www.magpictures.com/thequeenofversailles/>)  
*Waging a Living* (<http://www.pbs.org/pov/wagingaliving/>)  
*We're Not Broke* (<http://werenotbrokemovie.com/>)

### Partners

Each of these organizations offers additional resources and action ideas related to issues raised in INEQUALITY FOR ALL:

#### AFL-CIO

[www.aflcio.org](http://www.aflcio.org) – one of the nation's oldest federations of labor unions.

#### Americans for Tax Fairness

[www.americansfortaxfairness.org](http://www.americansfortaxfairness.org) – a campaign of organizations working towards comprehensive, progressive tax reform that requires the wealthy to pay their fair share.

#### Center for American Progress

[www.americanprogress.org](http://www.americanprogress.org) – a Progressive think tank focused on preserving the opportunity for all Americans to climb the ladder of economic mobility.

#### Center for Budget and Policy Priorities

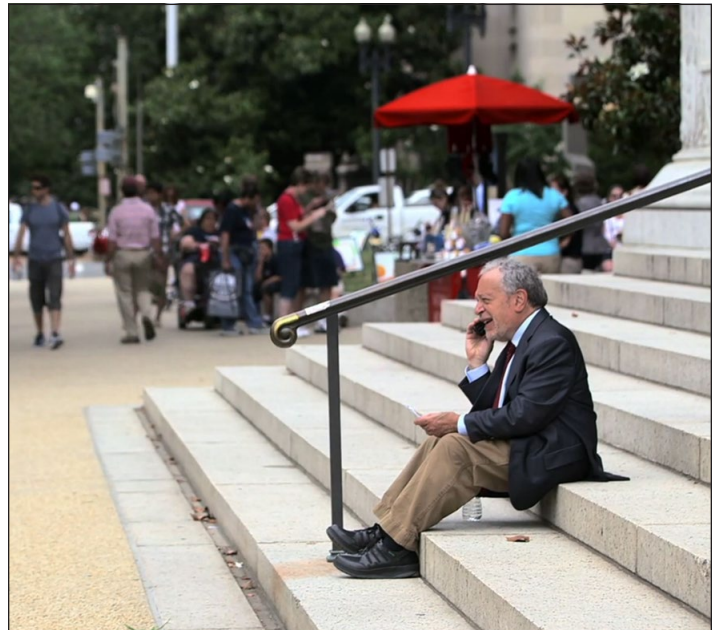
[www.cbpp.org](http://www.cbpp.org) – a non-partisan think tank working on federal and state fiscal policies and public programs that affect low- and moderate-income Americans.

#### Common Cause

[www.commoncause.org](http://www.commoncause.org) – a non-profit, non-partisan advocacy organization that helps Americans hold their elected leaders accountable to the public interest.

#### Corporation for Enterprise Development

[www.cfed.org](http://www.cfed.org) – provides data to support policies that help low and middle-income Americans achieve the American dream, including home ownership, higher education, and more.



#### Economic Policy Institute

[www.epi.org](http://www.epi.org) – a non-profit, non-partisan think tank focused on giving voice to the needs of low- and middle-income workers in discussions about economic policy. See, especially their interactive [www.inequality.is](http://www.inequality.is) site, which personalizes explanations of the income gap.

#### Generation Progress (formerly Campus Progress)

<http://genprogress.org/> – organizes young people on and off college campuses to promote progressive solutions to key political and social challenges.

#### National Employment Law Project / Raise the Minimum Wage Campaign

[www.nelp.org](http://www.nelp.org) – NELP uses a grassroots organizing model and combines it with research to develop and implement policies aimed at restoring the promise of economic opportunity for all in the 21st century global economy.

#### Roosevelt Institute

[www.rooseveltinstitute.org](http://www.rooseveltinstitute.org) – this nonprofit works to ensure that the values championed by Franklin and Eleanor Roosevelt infuse current public policy.

#### SEIU

[www.seiu.org](http://www.seiu.org) – the Service Employees International Union.

#### United for a Fair Economy

[www.faireconomy.org](http://www.faireconomy.org) – With annual reports, special projects, and issue briefs, UFE raises awareness about the ways in which concentrated wealth and power undermine the economy, corrupt democracy, deepen the racial divide, and tear communities apart.

Activism stemming from INEQUALITY FOR ALL is dynamic and growing. For the most up-to-date list of partners, visit our website.