A National Conversation about Poverty & Wealth in America



Conversation Guide

What do YOU think about Poverty & Wealth in America?

NDN invites you to a national conversation that just might EXPAND YOUR VIEWS beyond the oversimplifications and rhetoric.

Have a conversation about *Poverty & Wealth in America* AT ANY TIME

NationalDialogueNetwork.org

What is the National Dialogue Network (NDN)?

NDN's dedicated volunteers seek to revitalize and promote civic infrastructures within communities where all who choose to participate will impact the national conversation by:

Focusing intently on an issue over time with others;

Listening to the opinions and ideas being discussed in your community and across the country;

Speaking up and sharing your views and resources in conversations with family, friends, and community;

Learning with, and about, other local views, that all together make up the national conversation.

When **Poverty/Wealth in America** was identified as the highest ranked issue in the NDN's spring 2013 national survey[1] we knew it reflected a common concern, and a very complex subject for NDN's inaugural national conversation. Once we learned more about the issues of poverty in the United States (U.S.) and the difficulty experienced by many across the country to even help their own children do better in life than themselves[2], we understood this would be a highly relevant topic touching many lives and impacting communities of different sizes, urban and rural, across the U.S.

NDN's nonpartisan network recognizes that issues of poverty and wealth create a tension no prior generation has been able to balance, yet we heartily believe that this is an ideal time for an inclusive discussion on what ordinary American's are thinking, discussing, and doing.

Conversation Guide Contents

1	Purpose of the NDN Conversation	*2*
2	How to Use the NDN Conversation Guide	2
3	Working Definitions	4
4	National Perspectives	5
5	What Should Be the Purpose of Wealth?	6
6	Conversations about Economic Inequality & Opportunity	7
7	What Should Society Aspire to for Future Generations?	10
8	What's Next for the 2013 NDN Conversation?	11

What is the NDN 2013 national conversation? NDN coordinates distinct individual and community conversations to give everyone a voice within the larger national dialogue. People of all ages and persuasions are invited examine Poverty & Wealth in America. **Get Involved!** Download the *Conversation Kit* and use this *Guide* and the printable version of the *Survey* for face-to-face conversations. Or, independently review the issues and answer the survey online at www.NatDialogue.org

[1] Origins of the NDN: www.ncdd.org/10940 Why this issue was selected: www.ncdd.org/11527

[2] Referring to this 2013 New York Times story on intergenerational mobility in the U.S.: www.is.gd/w36COO

A National Conversation about Poverty & Wealth in America

1. Purpose of the NDN Conversation

This first NDN conversation is about Poverty & Wealth. We can learn together from a broad mix of civic, government, faith, educational, research, community, and activist perspectives from across the U.S.

Together, we'll examine a common challenge through multiple lenses and experiences without all the rhetoric. NDN believes we can access, discuss, deliberate, and review the facts together in a nonjudgmental fashion.

We envision this national conversation as a lesson in civics and democracy, a respectful exploration of ideas, concerns, personal and public responsibilities and rights expressed in a variety of meaningful and inclusive forums[3].

NDN analyses all opinions using a common survey that participants complete. Our *Conversation Report* will highlight regional and national survey responses and provide participants a flavor of the many conversations, resources, and actions shared by participants. The report will be updated as continued feedback and insights occur over time

We invite you and your community to reflect on what we're hearing; there is so much to learn from one another.

CHEERS TO YOU FOR GETTING PEOPLE THINKING & TALKING!

2. How to Use the NDN Conversation Guide

The purpose of this *NDN Conversation Guide* and the *Opinionnaire® Survey (part of the Kit)* is to coordinate all the different local conversations using these materials.

You can participate privately online at NDN's website or download the complete *Kit* to invite family, friends or community members to meet and talk in a format that fits you best.

NDN does not prescribe a single solution or a required methodology for your conversation. We provide some national statistics and perspectives; connect you to some *Discussion Issues* and tips for a conversation in your home or community.

You choose the participants, group size and conversation format that fits best (e.g., informal kitchen table conversations, study groups, public forums, educational courses, etc.)

Participants must complete the *Survey* ASAP using "the objective *Opinionnaire®* Survey provided online or by your host on paper. This special survey style was developed by the Forum Foundation and is based on participation and administrative theory and models, rather than the statistical and mathematical theory that a typical random sample questionnaire is based on.[4]"



See www.NatDialogue.org for more on:

- ***Tips*** for hosting your conversation.
- ***Blog*** and ***Issues*** with more resources prepared by NDN volunteers.
- ***Online National Survey*** tool and instructions.
- ***NDN Map*** of downloads, actions, and activity.

[3] See compilation of discussion and forum methods at NCDD www.ncdd.org/rc/item/4856

[4] Spady, Richard J. *The Leadership of Civilization Building*, 2002, p. 98. Out of print but available from the NDN. "Opinionnaire®" is a registered trademark of the Forum Foundation in Seattle, Washington.

2.1 Who to invite?

Individuals and organizations who promote the civic infrastructure of local communities like libraries, chambers of commerce, schools, churches, Leagues, Granges, civic clubs, those voluntary, nonpartisan places where all community members are welcome to practice democracy and learn about important issues together.

Community leaders of all persuasions and denominations, those voluntary, elected, called, and compensated individuals working within civic and government organizations that are interested in sharing insights from all sectors, technical disciplines, and political views.

Citizens, activists, and technical specialists who are encouraged by the thinking and creativity that arises when inclusive discussions are used to exchange ideas, share experiences, contribute to resources, and actions.

2.2 Tips for a planning a successful conversation

The NDN website will help keep the discussion, learning, and resource sharing going across the many conversations that take place.

Ways to Participate

Participate online or gather a small group of family and friends, including:

- Read the *Guide* online and take the *Survey* at your computer.
- Download the *Kit* and invite a few friends to discuss those topics that interest you all.
- Extend the conversation. Be creative and consider other issues and questions that interest your participants. Then, use the *Guide* and *Survey* to add your thoughts to the national dialogue.
  - See ideas and examples in the next column.
- Review the *Guide* which features:
  - Discussion ideas (blue box)
  - Survey questions/statements (**bold text**)

Join or Host a conversation in your community!

- Online and phone conversations like the Conversation Collaborative's online experiment from Ben Roberts: www.is.gd/onupuy.
- Face-to-face discussions like National Issues Forum's deliberative conversations: www.nifi.org/network.
- The NDN website features a U.S. activity map. If you participated in a conversation, post an "action report" to let your friends, family, neighbors, and community know how it went. Visit www.is.gd/2013NDNAction to get started.

2.3 Confirming and preparing participants

Contact participants one week ahead to remind them of the conversation. Download the *Kit* and send them the PDF of this *Guide*.

To encourage innovative thinking, provide materials ahead of time and create a relaxing place to meet.

Tips for the day of your conversation

1. Set the table or online forum with a copy of the *Conversation Guide* for your face-to-face, phone, or online participants. Add additional resources if you'd like.
2. Welcome and introduce participants.
3. Establish simple conversation guidelines (*see example on the next page)*.
4. Clarify terms and working definitions.
5. Give each person time to speak and be heard.
6. Ask questions to clarify. Seek to understand how others see the situation.
7. Explore as many topics as you'd like.
8. Complete the *Opinionnaire® Survey* ASAP using either instructions summarized below.
   - *Group participants* complete a paper *Survey* then each person later repeats answers again online to save host time and money; or participants return surveys to host for all other processing.
   - *Solo participants* use the NDN website, reference this Guide, and answer the *Survey* online.

3. Working Definitions

A brief overview of working definitions is in order at the beginning of any satisfying conversation to help reduce confusion and conflict borne of misunderstanding.

Let's step back a moment and take a look at the way we think and talk about the many issues tangled up in Poverty & Wealth in America.

Poverty and wealth are not just about money; it's also about how you are living.



First, there are the personal definitions…

What does wealth mean to me?

What does poverty mean to me?

What is my relationship to issues of Poverty & Wealth at home, church, work, and community?

Where do I fit in? Am I any different?

How did I get to where I am today?

Then there are the technical terms…

What information do you use to understand conditions in your community?

What factors do you think are important for Americans to think and talk about?

What types of expertise do you rely on to better understand conditions and possible interventions?

What sources of information do you trust to help you improve your understanding?

Conversations about poverty and wealth can quickly become quite uncomfortable, as personal experiences shape our knowledge and perspectives on any number of topics that may come up at the dinner table or in social settings. We are not intending to focus on any one group or their resources. It is not about taking wealth away from those who have it. It may be a challenging conversation, yet one worth having.

The NDN's conversation on poverty and wealth aims to give every participant an opportunity to talk about ways all people can benefit from and contribute to the society and communities we inhabit together.

Some guidelines to support conversations that respect all viewpoints …*

"**Open-mindedness:**
Listen to and respect all points of view.

Acceptance:
Suspend judgment as best you can.

Curiosity:
Seek to understand rather than persuade.

Discovery:
Question assumptions, look for new insights.

Sincerity:
Speak from your heart and personal experience.

Brevity:
Go for honesty and depth but don't go on and on."

** Thanks to the Conversation Café and developers of these process agreements used verbatim here. Use this link to access their website and other resources www.is.gd/ejohif*

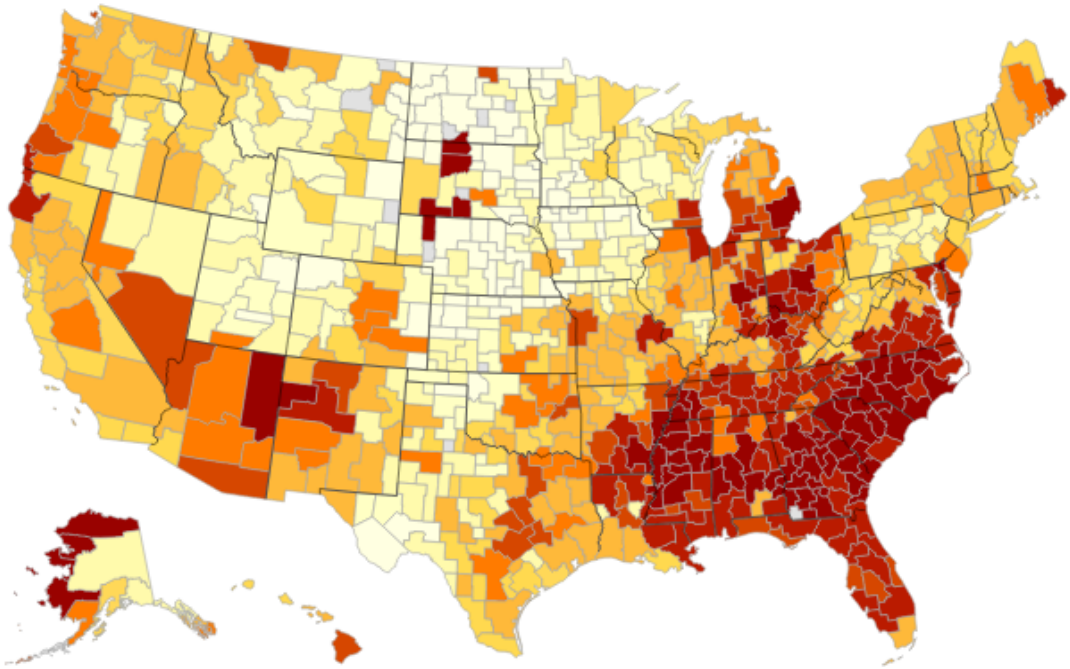
4. *National Perspectives on Poverty & Wealth in America*

We've compiled a mix of resources describing just a few of the many issues interwoven in the study of Poverty & Wealth in America. We invite participants to add questions, discussion topics, and additional resources to this *Guide* to inspire and learn from individual challenges and successes across the U.S.

Let's begin by looking at the many communities that comprise America and a few facts about what it's like to live in them, move up, over, or out of them during one's lifetime.

In July 2013, the New York Times published a front-page article about economic opportunities and mobility in America[5]. Citing researchers from Harvard University and the University of California Berkeley[6] the article describes "how one's starting place matters"…

"Where you grow up matters," said Nathaniel Hendren, a Harvard economist and one of the study's authors. "There is tremendous variation across the U.S. in the extent to which kids can rise out of poverty. … All else being equal, upward mobility tended to be higher in metropolitan areas where poor families were more dispersed among mixed-income neighborhoods."



Use the Equality of Opportunity Project Map to explore how place impacts poverty & wealth in your life, community, or region.

Source www.equality-of-opportunity.org
Lighter colors represent areas where children from low-income families are more likely to move up in income distribution. Look up statistics for your own city with the interactive version created by the New York Times.

[5] See New York Times interactive map: www.is.gd/w36COO
[6] See Equality of Opportunity Project findings: www.is.gd/GhXNF3

5. What Should be the Purpose of Wealth?

"The purpose of wealth is learning, innovation and progress. Wealth should apply ***a society's abundance of resources toward the creative and adaptive support of the well-being and sustainability of that society. Learning, innovation and progress are accomplished with a lot of trial-and-error… so there's risk involved. And where there's risk, there needs to be an adequate and appropriate return on an investment.*** *But… when wealth becomes a tool of control rather than innovation, it no longer serves its legitimate purpose."*

Craig Paterson, www.is.gd/TpjAhW

The purpose of wealth is a provocative question that examines a few assumptions about Poverty & Wealth in America. The quote above was developed by an NDN volunteer, and is provided as a conversation starter for you to explore this topic. You'll also find a few ***Survey* questions on these ideas are highlighted in bold** over the next pages.

We can consider wealth at different scales or frameworks. The yardstick of the Gross National Product brings our focus to the conditions of national wealth and what purposes it might serve.

We can also explore the purpose and function of wealth on an individual scale with the focus on personal or family annual earnings, income, educational attainment, or level of sacrifice, etc.



Reflect on these questions to get your conversation started:

- *What does wealth look like in America today?*
- *How do we use and rely on the wealth of individuals, communities, and nations?*
- ***What does prosperity look like for you and your family?***
- *What provides the foundation for prosperity and/or wealth?*
- *Where does personal responsibility come into the picture?*

Add your own ideas and definitions…

What other issues do you think communities should be discussing? Visit NDN Issues pages at: www.NatDialogue.org/issues to explore more about....

- *The use of prison labor in the U.S.*
- *High rates of part-time employment*
- *Increasing the use of unpaid internships*
- *Short-term and long-term impacts of delaying a generation from entry into the workforce*

6. *Conversations about Economic Inequality and Opportunity*

When people discuss Poverty and Wealth in America, economic inequality and access to opportunity is often a cornerstone of the conversation. We'll start with some key concepts and terminology below.

> *"Inequality and poverty are closely related, but inequality is also a distinct phenomenon. There is growing interest in economic inequality, and evidence that a high level of inequality may cause socio-economic problems."*

A simple and nonjudgmental definition of economic inequality might be "the unequal distribution of financial resources within the population."

Yet, researchers further explain that[7]

> *"It is also important to note that there is no agreed definition of economic inequality. Various definitions can be used, such as the difference between the top and bottom 10 percent of the population or the share of the top 1 percent, or a measure taking account of everyone in the population...*
>
> *This lack of consensus about conceptual-ization and definition means that our understanding of and attitudes towards economic inequality may vary depending on the particular definition we have in mind."*

Whatever the definition used, a division of incomes allows us to distinguish, measure, and compare different groups. Yet, no matter how it is divided, a community is made up of all of us together.

[7] *Excerpts* on this page are from Michael Orton and Karen Rowlingson, "Public attitudes to economic inequality", 2007. www.is.gd/uHjzcX

"A 2008 Congressional Research Service report summarized results from [different] surveys in which people were asked about both their income and their class status and concluded that the self-defined middle class consists of people with household incomes roughly between $40,000 and $250,000. …

[But] income levels alone do not define the middle class. Many very high and very low-income persons report themselves as middle class. Social scientists have explained this by defining "middle class" as a combination of values, expectations, and aspirations, as well as income levels. …

Middle class families and those aspiring to be part of the middle class want economic stability, a home and a secure retirement. They want to protect their children's health and send them to college. They also want to own cars and take family vacations. However, aspirations alone are not enough; middle class families know that to achieve these goals they must work hard and save."

U. S. Department Of Commerce, Middle Class Task Force
January 2010 **www.is.gd/MVt5NA**



Percentage of 2011 tax payers …	… who have income levels at or below	So how might you label these groupings?
5%	$6,028	
10%	$9,235	
15%	$12,999	
20%	$16,358	
25%	$19,375	
30%	$23,873	
35%	$27,811	
40%	$32,188	
45%	$37,194	
50%	$42,327	
55%	$48,095	
60%	$57,213	
65%	$66,639	
70%	$73,866	
75%	$85,811	
80%	$97,298	
85%	$125,260	
90%	$154,131	
95%	$200,026	
96%	$235,687	
97%	$290,860	
98%	$360,435	
99%	$506,553	
99.5%	$815,868	
99.9%	$2,070,574	
Totals (millions)		
People	312.7	
Tax Units	160.4	

Source: www.is.gd/caxiri

2013 Federal Poverty Levels

Federal Poverty Level	Annual Income: Individual	Annual Income Level: Family of 3
100%	$11,490	$19,530
133%	$15,282	$25,975
150%	$17,235	$29,295
200%	$22,980	$39,060
300%	$34,470	$58,590
400%	$45,960	$78,120

Source: www.is.gd/loLEep

Reflect on the quote on page 7 and the charts on this page. Discuss any of the following questions that interest you:

Are there other aspirations, values, or expectations to include in the "middle class definition" from the U.S. Dept. of Commerce quote on page 7?

How might you label the groupings of incomes in the chart on the left?

Without putting too fine a point on it, how do you broadly define: "poverty," "middle class," "wealthy?" What other measures or features do you include beyond taxable income?

How might social stigmatization of poverty and moral stigmatization of wealth contribute to division and conflict in our society?

What biases interfere the most when you meet new people?

What are the likely consequences if we don't deal with the issues of unfairness and inequality?

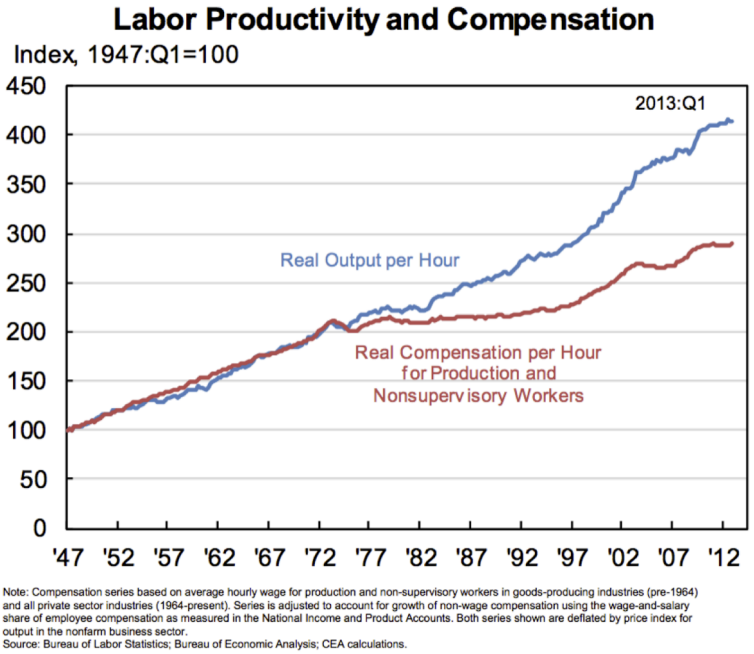
Add your own questions and resource information to the discussion…

Where's the Opportunity?

Access to opportunity is seen by many as the solution to the increasing gap in annual income and compensations.

The graph on this page visualizes the growing pace of productivity (which implies growing consumption levels to absorb that productivity) and labor income provided (wages and compensation) to reward that productivity www.is.gd/Dgwh3R.

For researchers at the Economic Policy Institute this growing "gap" between "real output and real compensation" is a major reason for the growing levels of economic inequality among Americans.



Note: Compensation series based on average hourly wage for production and non-supervisory workers in goods-producing industries (pre-1964) and all private sector industries (1964-present). Series is adjusted to account for growth of non-wage compensation using the wage-and-salary share of employee compensation as measured in the National Income and Product Accounts. Both series shown are deflated by price index for output in the nonfarm business sector.
Source: Bureau of Labor Statistics; Bureau of Economic Analysis; CEA calculations.

"We are often told that greater competitiveness and higher productivity are the keys to higher living standards," said Mishel, President, Economic Policy Institute. "In fact, productivity growth only establishes the potential for improved standards of living. In the past four decades, and especially recently, it has not translated into proportionate gains for working families."

www.is.gd/NCQBrK

The recurring themes below describe the "American Dream" and the range of ideas about opportunity.

Which of these are you familiar with from your family, church, civic organizations, or local community?

"Reoccurring Themes" on the Idea of Opportunity and the "American Dream"

Level Playing Field	Equal opportunities to prepare for the labor market, especially through education.
Bootstraps	The opportunity to "get ahead" in life through hard work and perseverance.
Rising Tide	The availability of good jobs for all who seek them.
Equal Treatment	Equal job opportunities (including pay) for individuals with equal qualifications, regardless of race, gender, class, or other characteristics unrelated to job performance.
Just Desserts	Compensation commensurate with contribution and performance.

This "Recurring Themes" table is an excerpt from Leslie McCall's book *The Undeserving Rich*, **2013.**

7. *What Should Society Aspire to For Our Future Generations?*

We hope your conversations have increased your awareness and understanding of the different issues and points of view that people hold on the topic of Poverty & Wealth in America.

Now, let's consider how future generations of parents, children, and grandchildren might experience the impact of our present-day actions, spending, and votes.

This topic encourages us to think about our future generations — near and distant. Times are changing and so will definitions of poverty and wealth in the United States.

The year 2188 is roughly seven generations from today. Just as we enjoy the benefits of innovations that began 150 or more years ago (e.g., the 8-hour workday), ideas or small projects today may lead to major changes.

Maybe, within the next 170 years:

- National Mix-It-Up days culminate on Thanksgiving Day when families from various strata of the society intentionally and voluntarily sit down to get to know one another better.
- The voluntary Shared Fate Pledge has cut unemployment down to under 4 percent. For companies, this means in lean times everyone working for the company, executives included, accepts reduced hours and pay, with those in better paid positions taking more of a cut as a percentage of pay than those in less well paid positions. The key is everyone is able to keep his or her job!
- Read more possibilities in the "Letter from 2188" at NDN's *Issues Blog* at: www.NatDialogue.org/issues

These questions are intended to stretch your creativity and innovation even a bit further:

If we continue the current U.S. trends for poverty and wealth, what do you think will happen in 50 years or 100 years?

What can we do to increase fairness and opportunities for today and for tomorrow?

What traditions should we put an end to over time? How could each of us contribute to this process?

What does progress look like in the future? Are there other measures in addition to the Genuine Progress Indicators *information? www.is.gd/anevuh*

- *How would you measure progress for your family?*
- *How would you measure progress for your community?*

8. What's Next for NDN's 2013 Conversation?

We appreciate your interest in this dialogue and encourage you to spread the word. Let's invite others to identify, discuss, and deliberate on matters of national importance using the simplest tool we have —OUR COMMON VOICE.

We hope you'll continue this discussion in your community and share your insights with us. The *Conversation Report* will be emailed to people who provide their email addresses when completing the national *Survey* and it will be sent to other thought leaders working on the issues explored in the Conversation.

We will produce a report of these national conversations by the end of 2013 (and update it as new insights occur over time) exploring national perspectives and innovative ideas about how we could move forward as families, communities, and as a nation.

Tell us about your conversation

Visit the National Dialogue Network website and submit an "action report."

www.is.gd/2013NDNAction

"The growing economic inequality of American life presents the most crucial moral issue for the health of democracy, according to historian James MacGregor Burns. It's an issue that affects almost every other issue, from campaign finance to corporate welfare to the daily priorities of the U.S. Congress. The widening gap between the top and bottom of American society is now the 900-pound gorilla lurking in the background of every political discussion. It's just sitting there, but nobody is talking about it. It's time we started talking about it. Our moral integrity demands it. And the common good requires it."

Jim Wallis, President / Editor-in-Chief, Sojourners Magazine, March-April 1999, www.is.gd/5Nu85Z



THANK YOU to the MANY VOLUNTEERS in the 2013 National Dialogue Network

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The NDN network is a nonpartisan, voluntary working group of practitioners, educators, and researchers in the fields of public engagement, governance, creative leadership, civic renewal, dialogue, deliberation, and participatory decision-making in public issues. We're building a voluntary civic infrastructure that connects conversations across the U.S. among folks who wish to examine a difficult and complex community issue with others who see the situation or challenges from differing perspectives, disciplines, or ideologies. The NDN Network was made possible by a 2012 NCDD Catalyst Award: www.ncdd.org/10940

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