# PAYCHECK TO PAYCHECK

# THE LIFE & TIMES OF KATRINA GILBERT Screening Guide

#### **PRFMIFRFS**

March 17th, 2014 at 9p/8c on HBO | HBOGO | HBO ON-DEMAND

Also available for FREE for one week starting the night of March 17th, at

HBO.com | ShriverReport.org | YouTube.com/HBODocs

Host a gathering.

Invite your colleagues, friends, family and neighbors to watch the movie, and then discuss how you can all make a difference in millions of women's lives.

#### WHAT'S THE FILM ABOUT?

From Maria Shiver's groundbreaking multi-platform "The Shriver Report: A Woman's Nation Pushes Back From The Brink," – in partnership with the Center for American Progress - comes an HBO Documentary Film about the story of our time, told through the life of one woman, Katrina Gilbert, whose daily struggles illuminate the challenges faced by the 42 million women and the 28 million children who depend on them who are living in poverty or are on the brink of it. PAYCHECK TO PAYCHECK: THE LIFE & TIMES OF KATRINA GILBERT offers a deeply personal, unvarnished and moving story of Katrina Gilbert, a single mom of three, struggling to get ahead but constantly getting knocked back by a system that almost seems designed to see her fail.

## **HOW DO YOU HOST A SCREENING?**

Invite your colleagues, friends, family and neighbors to a gathering spot (your home, office, or community space) to watch the film together.

Here are some tips for hosting a great screening.

**1. Gather your friends and colleagues.** Use a site like Evite or Punchbowl to send out invitations and collect RSVPs. Here's a sample of what your invitation can say.

< HOST NAME > cordially invites you and a guest to a screening and discussion of

PAYCHECK TO PAYCHECK: THE LIFE & TIMES OF KATRINA GILBERT

From Maria Shiver's groundbreaking multi-platform "The Shriver Report: A Woman's Nation Pushes Back From The Brink," – in partnership with the Center for American Progress - comes a film that offers a deeply personal, unvarnished and moving story of the life of one woman, Katrina Gilbert. This is the story of our time - how 42 million women and the 28 million children who depend on them are living in poverty or are on the brink of it.

<TIME> WELCOME

<TIME> SCREENING (length 73 minutes)

Please RSVP to <EMAIL address> by <DATE>.

Create a Facebook event as well. Then, promote your screening to potential guests. Tag your tweets with **#WhatWomenNeed** and **#HBO**. Share the poster (see the end of the guide), website for the film - **itsh.bo/1cRys7D**. Send the link to the trailer too - **youtu.be/wRQa7dOa4sU**.

- 2. Introduce the film. Ask everyone what do you think it means to be "on the financial brink"? What do you think it means for women specifically? Hand out the 10-question quiz (see the end of the guide) and give everyone a chance to complete it before the film.
- 3. Watch the film.
- **4. Talk about what you saw in the film.** Go over the quiz answers, and talk about what surprised people the most. What have they learned? Have their perceptions changed? See below for more sample discussion questions.
- 5. Think about what your group can do to improve the lives of the millions of women like Katrina. Invite guests to go to ShriverReport.org to learn more about the issues raised in the film and to get the book, *The Shriver Report: A Women's Nation Pushes Back from the Brink* (click the title to learn more). Urge people to tell their personal networks about the film and the report, and the issues they raise.
- **6. Thank your guests.** Send a thank you email the next day, and include some follow up comments on the discussion. You can include links to some of the groups helping women living on the brink of poverty that are listed on the Pre-Screening Quiz.

#### HOW DO YOU GET THE DISCUSSION GOING?

After the credits roll, turn up the lights and kick off the conversation. Here are some discussion prompts to start you off.

What can you do to help women who are struggling financially? Print and handout 10 Things You Can Do to Power a Woman's Nation available at ShriverReport.org.

Katrina is one of the 42 million women living near or below the poverty line in the United States. Do you know any women who are living "on the financial brink" of poverty? What about Katrina's experiences do you recognize as similar to your own or someone you know?

#### Childcare

The Chambliss Center is very important for Katrina. When she picks up her children, she says, "The kids are learning so much here. If I went to a normal day care center, it would cost me \$300 per week for all three of my children...that's a whole paycheck." Childcare expenses for families with working mothers can range from 20 to nearly 50% of the mother's monthly salary. How do you think Katrina would function if her kids weren't at the Chambliss Center? Do you know anyone who is struggling with childcare needs? What can we as a society do to help? How important is it that the Chambliss Center operates 24/7?

Numerous studies have shown the long-term benefits of high-quality early education for young learners. However, fewer than 30% of American 4-year olds attend high quality preschool programs. President Obama expressed his support for universal high-quality preschool and many states have been developing universal pre-K legislation and programs. What do you think are some of the advantages and disadvantages to government sponsored universal pre-Kindergarten programs?

#### **Family**

Katrina says. "I didn't expect to be a single mom of three children, that was my biggest fear, but I am and I am trying to deal with it the best way I can." The family structure in the United States has undergone a tremendous shift over the past 50 years. A Shriver Report "stunning fact" is that more than half of children born to women under 30 in the United States are born to unmarried mothers. Nearly two-thirds of single mothers are working in

low-wage retail, service, or administrative jobs. What do you think are some of the challenges faced by working women raising children on their own? Do you think that employers have adapted to the changing family structure? What are ways that you think we, as a society, can help working single mothers?

#### The Workplace

Like many, if Katrina misses a day of work, she does not get paid. She must take extra precautions to make sure that her kids stay healthy. When the kids want to play outside in the snow she says, "I can't miss work if you all get sick". According to *The Shriver Report*, more than 70 percent of low-wage workers receive no paid sick days. What are some of the advantages and disadvantages of paid sick days – even for people without children to care for? How can workers push for paid sick days with their employers? What are the factors that might lead employers to not offer this benefit? How do they help women living on the brink of poverty?

#### Health

Katrina suffers from Graves Disease, but did not have health insurance and had trouble paying for medical procedures and prescriptions. She explains, "I went to get my prescriptions last night. It was over \$400 for my medication. I can't pay that. I had to pick and choose which ones to get." What would you do in Katrina's situation, or what have you done if you've had a similar situation to deal with?

Women working in low-wage jobs lead very stressful lives. *The Shriver Report* found that 42% of low-income women experience high levels of stress. Katrina says, "I've had headaches every day, stressin' every little thing. It's very stressful." Do you know someone dealing with high levels of stress? What are some of the causes of his or her stress and how do they deal with it? What are some of the effects of untreated stress?

#### Education

Katrina wants to go back to college to finish her degree. When she takes a placement test she explains, "I don't want to be a CNA for the rest of my life." Women with only a high school diploma are three to four times more likely to live on the financial brink than those with a college degree according to *The Shriver Report*. What are some of the impediments to getting a college degree? What are some of the ways these obstacles could be overcome? Katina says, "I really wish I would have finished school before I had children." According to a national poll conducted by *The Shriver Report*, when prompted, 77% of low-income women on the brink would have placed a higher priority on their education and career and 39% would have delayed having children or had fewer children if they could do it all over again. Do you believe you should complete your education before having a family? Why? Why not?

#### **Social Services**

What did you know before about federal programs like Head Start, food stamps and the Earned Income Tax Credit? Has this changed after viewing the film?

What are the social services in your area for families in need of financial assistance? Do you think it's not enough, or too much? How are they affected by budget decisions at the State and Federal level? Do you think people are aware of what government programs provide? How do you think people feel about receiving assistance? Can you think of other programs that could be helpful to women on the brink?

# TAKE THE PRE-SCREENING QUIZ

1.		B. nearly two	o-thirds <b>C</b> . ab		D. less than 40%	
2.	<b>True or False:</b> The United States is the only developed nation that does not require employers to provide paid maternity leave.					
3.	How many paid sick days do most low-wage workers receive every year?					
	<b>A</b> . 10	B. 7	<b>C</b> . 5	<b>D</b> . 0		
4.	What percent of low-income women polled by <i>The Shriver Report</i> said they wished they'd placed a higher priority on their education and career?					
	<b>A</b> . 77%	<b>B.</b> 60%	<b>C</b> . 45%	<b>D</b> . 30%		
5.	On average, what percent of their income do working mothers living on the brink of poverty devote to childcare expenses?					
	A. more than	n half <b>B.</b> mo	re than a third	C. about a c	quarter <b>D</b> . less than 109	%
6.	How many A	merican four y	ear olds have	access to high	n quality public prescho	ol?
	A. more than	n 90% <b>B.</b> arc	ound two-thirds	C. less than 5	<b>D.</b> less than 309	%
7.	What percent of children are born to single mothers in the United States today?					
	<b>A</b> . 12%	<b>B.</b> 27%	<b>C</b> . 41%	<b>D</b> . 55%		
8.	What percent of households with children under 18 include mothers who are either the sole or primary source of income?					
	<b>A</b> . 10%	<b>B</b> . 25%	<b>C</b> . 33%	<b>D</b> . 41%		
9.	What chance does a child from a low-income family have of graduating with year college degree by the age of 24?					a four
	<b>A</b> . 5%	<b>B</b> . 10%	<b>C</b> . 25%	<b>D</b> . 50%		
10.	How many Americans from working families were lifted out of poverty in 2011 because of the Earned Income Tax Credit?					
	A. 1.2 million	<b>B.</b> 5.7	million	C. 7.8 million	D. 9.4 million	

# ANSWERS TO THE PRE-SCREENING QUIZ

THESE ANSWERS AND OTHER INFORMATION RELEVANT TO WOMEN LIVING ON THE BRINK OF POVERTY IN AMERICA CAN BE FOUND IN THE SHRIVER REPORT: A WOMAN'S NATION PUSHES BACK FROM THE BRINK.

- 1. How many minimum wage workers in America are women?
  - **B.** Nearly two-thirds of minimum wage workers in America are women.
- 2. True or False: The United States is the only developed nation that does not require employers to provide paid maternity leave.

**True.** Nationwide, only about 12 percent of American workers have access to paid family leave through their employers to care for a new child or seriously ill family member.

- 3. How many paid sick days do most low-wage workers receive every year?
  - **D.** Zero. More than 70 percent of low-wage workers receive no paid sick days.
- 4. What percent of low-income women polled by *The Shriver Report* said they wished they'd placed a higher priority on their education and career?
  - A. 77 percent, and 70 percent said they wished they'd stayed in school longer.
- 5. On average, what percent of their income do working mothers living on the brink of poverty devote to childcare expenses?
  - **B.** More than a third.
- 6. How many American four year olds have access to high quality public preschool?
  - **D.** Less than 30 percent. State preschool programs serve just 28 percent of 4-year-olds and 4 percent of 3-year-olds.
- 7. What percent of children are born to single mothers in the United States today?
  - C. 41 percent. That number rises to over 50 percent for new mothers under age 30.
- 8. What percent of households with children under 18 include mothers who are either the sole or primary source of income?
  - **D.** 41 percent. Among working, married-couple families in the bottom fifth of the income distribution, more than two-thirds (70.1 percent) of mothers were their family's primary breadwinner.
- 9. What chance does a child from a low-income family have of graduating with a fouryear college degree by the age of 24?
  - **B.** 10 percent. This is significantly lower than the college graduation rate of their peers from middle-income families (25 percent) or high-income families (50 percent).
- 10. How many Americans from working families were lifted out of poverty in 2011 because of the Earned Income Tax Credit?
  - D. 9.4 million.

### WHERE CAN YOU LEARN MORE AND GET INVOLVED?

The Shriver Report
http://shriverreport.org/

**Center for American Progress** 

http://www.americanprogress.org/

The Chambliss Center for Children

http://www.chamblisscenter.org/

**Caring Across Generations** 

http://www.caringacross.org/

**Moms Rising** 

http://www.momsrising.org/

9 to 5

http://9to5.org/

Half in Ten

http://halfinten.org/

**United Way** 

http://www.unitedway.org/

National Women's Law Center

http://www.nwlc.org/

**EEOC** 

http://www.eeoc.gov/

**Shriver Center on Poverty Law** 

http://www.povertylaw.org/

LIFT

http://www.liftonline.org/

Ascend at the Aspen Institute

http://www.aspeninstitute.org/policy-work/ascend

**Next Generation** 

http://thenextgeneration.org/

**Families and Work Institute** 

http://www.familiesandwork.org/

