



**“Overworked, Underpaid: Living on Too Little”
Advocacy Month 2012
Reform Jewish Voice of New York State
Religious School Program**

Goals:

- To provide students with an understanding of the struggles of low-income New Yorkers.
- To use text study to educate students about Jewish concerns for low-income families.
- To teach students about current policies and legislation related to hunger, poverty and economic justice in New York State.

Supplies: Identities, expenditure worksheets, pencils, Living Talmud

of Facilitators needed: 1

Facilitator Responsibilities: Print all materials, including at least two copies of each identity so students can find a partner with a matching identity. Print enough text study sheets for all students. Introduce the activity, assist students with the expenditure worksheet, lead discussion and facilitate wrap up and legislative update.

Time Schedule:

0:00-0:02 Introduction to Activity

0:02-0:22 Expenditures Worksheet Activity

0:22-0:42 Discussion and *Chevrutah*

0:42-0:50 Conclusion and Legislative Update (**Instructions for Action are included in our Advocacy Month Resource Guide**)

Procedure:

0:00-0:02 Introduction to Activity

Hand out identities (Attachment C) to students when they enter the room and instruct them to find a partner or group with their matching identity. Once students are seated in pairs or groups, explain that they will take on the role of the people on their identity card and pass out the Expenditures Worksheet (Attachment A) and pencils.

0:02-0:17 Expenditures Worksheet Activity

Each pair will fill in their Expenditure Worksheet based on the information presented on their identity card. On the Expenditure Worksheet, there are “must-have” items, such as housing, food and medical expenses. Students will fill in the cost of these items for their identity (be aware that

not every identity includes all of the “must-have” items) and should be instructed to add items they think are necessary that are missing on their identity cards.

0:17-0:42 Discussion and *Chevrutah*

Bring the students back together as a large group and pose the following questions:

- Was there disagreement between you and your partners about what you should spend your remaining income on? Why? Did you have remaining income?
- Was it hard to prioritize one expense over another?
- Were you able to provide everything your family needed?

After this discussion is complete, the students will form new groups to engage in a short text study. New groups can be formed by students counting off or by any method the facilitator wishes to use, so long as the new groups are different than the original pairings. Pass out a Living Talmud (Attachment B) to each student. Allow them to discuss amongst themselves for 10 minutes. Bring them back together for the final discussion and legislative update.

0:42-0:50 Wrap-Up and Legislative Update

Ask these discussion questions before the legislative update:

- What texts did you connect most with? Why?
- What connection can be made between the activity we completed earlier and the texts we just studied?
- What can you do to help those in need? What can this class do? What can our congregation do? What can our community do?
- Do you know what the minimum wage is in New York State?

Legislative Update

Currently, full-time minimum wage workers in New York earn \$7.25 per hour. The last increase in the state minimum wage was in July 2009, when an increase from of 10 cents, from \$7.15 to \$7.25 an hour brought New York’s minimum wage up to the federally mandated \$7.25 per hour. Currently, a full-time minimum wage worker makes \$15,080 a year. New York Assembly Speaker Sheldon Silver proposed increasing the New York State minimum wage to \$8.50 per hour beginning January 1, 2013. Legislation to implement this proposal has been introduced ([A9148/S6413](#)) but no action has been taken. Speaker Silver held hearings last session but State Senate Majority Leader Dean Skelos opposes increasing the minimum wage and does not want the Senate to act on it.

At the federal level, New York Senators Charles Schumer and Kirsten Gillibrand are co-sponsors of the Fair Minimum Wage Act of 2012, legislation introduced by Senator Tom Harkin of Iowa, which seeks to raise the federal minimum wage, and thereby the threshold that states are required to meet, from \$7.25 to \$9.80 an hour by 2014.

Our tradition teaches us to support the widow, to extend our hands to the downtrodden and demands that we “speak up, judge righteously, champion the poor and the needy (Proverbs 31:9).” As Jews, we have an obligation not only to feed the hungry but also to help those in need become self-sufficient (Maimonides, Mishneh Torah). You can take action by writing, calling or

emailing your state legislator to encourage them to take action on raising the state minimum wage. **Visit Reform Jewish Voice of New York State on the web at www.rjvnys.org to take immediate action and urge the state legislature to increase the state minimum wage. What action will you take?**

What is SNAP?

SNAP stands for Supplemental Nutrition Assistance Program, formerly known as food stamps. SNAP exists to alleviate hunger and malnutrition by providing low-income families and individuals with government funded resources to enable them to obtain an adequate, nutritious diet. The program began in a limited form in the late 1930's and was extended nationwide in 1974. Since being extended, SNAP has become the single most important anti-hunger program in America. SNAP recipients do not receive literal stamps anymore, but rather use a card known as EBT (Electronic Benefit Transfer system), that looks like a typical debit or credit card.

Expenditure Worksheet (Attachment A)

Item	Cost
Housing (rent, mortgage)	
Food (include SNAP benefits)	
Transportation (bus, subway, car, gas, insurance)	
Child Care	
Medical Expenses	
Utilities	
Phone	
Clothing/Household Supplies	
	TOTAL AMOUNT:

Overworked, Underpaid: Living Talmud (Attachment B)

Open your mouth, judge righteously, maintain the rights of the poor and the needy.

Proverbs 31:9

(Commenting upon the verse from Psalm 82:3, “Defend the poor and the orphan, do justice to the afflicted and needy”) It does not say ‘Have pity on them’, but ‘Do Justice to’.

Midrash Tehillim

Share your bread with the hungry and bring the homeless poor into your house.

Isaiah 58:7

We say 'Blessed be Thou, O Eternal our God, Ruler of the Universe, who brings forth bread from the earth.' Empirically speaking, would it not be more correct to give credit to the farmer, the merchant and the baker? [Rather] we bless God who makes possible both nature and civilization.

*“God in Search of Man”
Rabbi Abraham Joshua Heschel*

You shall not abuse a needy and destitute laborer, whether a fellow countryman or a stranger in one of the communities of your land. You must pay him his wages on the same day, before the sun sets, for he is needy and urgently depends upon it; else he will cry to God against you and you will incur guilt.

Deuteronomy 24:14-15

Whoever withholds an employee’s wages, it is as though he has taken the person’s life from her.

Babylonian Talmud, Baba Metzia 112a

There is nothing in the world worse than poverty-it is the most terrible of all sufferings...Our rabbis said: If all the sufferings and pain in the world were gathered on one side of a scale, and poverty was on the other side, poverty would outweigh them all.

Exodus Rabbah 31:14

Our tradition teaches that it is more valuable to help a person become self-supporting than it is to give that person a handout of food or money. Increasing the minimum wage will help those in entry-level jobs be less reliant on federal assistance programs and be more self-sufficient.

*Former RAC Associate Director Mark Pelavin
February 7, 2001*

Identities (Attachment C)

Identity 1

You work in the maintenance department at a hotel, but your spouse suffers from frequent migraines and is unable to work. Your oldest son, a high school graduate looking for work, also attends the job-training program. Your daughter is in middle school and struggles with a hearing problem. Your youngest son is doing well in elementary school. Your rent is \$950 a month and you spend \$100 on transportation to and from work. You spend \$790 per month in SNAP benefits on food. Your other bills include phone at \$20 per month, \$75 for utilities each month, \$40 for clothing expenses for the children and \$300 on medical expenses for your daughter and wife.

Number in household: 5

Monthly income: \$1950 (including SNAP benefits)

Identity 2

You are a married couple with 2 small children. Your husband works as a cashier at a grocery store and you clean office buildings. For an extra \$200 a month you babysit your neighbor's children. Your eldest child attends elementary schools, but your youngest child attends a child care center for \$400 a month. Rent is \$1100 a month, utilities average \$80 per month and your phone costs \$35 per month. Your husband owns an old car and insurance for the car is \$100 per month. Gasoline prices have been going up rapidly so he pays \$200 each month for gas. Clothing and household supplies for the family averages \$150 a month. You make just more than the eligibility cutoff for SNAP benefits and spend \$550 on food each month.

Number in household: 4

Monthly income: \$2520

Identity 3

You have 2 children, five and seven years old. Your spouse is a secretary at a small corporation and earns \$1400 per month. You work at a chain restaurant to make ends meet while still taking care of your children after school because you cannot afford child care; you earn \$500 each month. Your two-bedroom apartment costs \$1400 a month in rent and utilities cost \$100. Phone service costs \$25 per month. You own a car that you use to take your children to and from school, and for work and errands. Your wife takes the bus to work. Gas costs \$50, car insurance is \$75, and your wife's bus pass cost \$50 per month. Clothes for your kids are \$100 each month and food costs \$400 a month.

Number in household: 4

Monthly income: \$1900

Identity 4

You recently lost your job at a communications consulting firm but have found secretarial work that pays \$2300 a month. Your eldest child works as a busboy part-time and makes \$300 a month. You and your 4 children live in a house where your mortgage is \$1800 a month and home insurance is \$75. Your utility expenses are \$175 and your phone bill is \$125. Your car is paid for, but costs about \$100 in gas and \$120 in insurance each month. Your savings are dwindling each month and through clipping coupons you spend \$200 a month on food. Your second eldest child is 15 and wants to work to help with the household expenses, but you want her to focus on her schoolwork so she can go to college.

Number in household: 5

Monthly income: \$2600

Identity 5

You live in a big house in a nice neighborhood. Your husband lost his job a year ago and has been working at a fast food restaurant full time, making \$1160 a month. You earn \$1200 a month substitute teaching to help out the family. The car payment is \$350, gas costs \$100 a month and the mortgage on the house is \$600. Utilities cost \$150 a month and the phone is another \$60. You also had to pick up an insurance plan, because you are no longer being covered by your husband's old job. In order to be properly covered, you have to pay \$300 per month. You have two sons in middle school who constantly have friends over so your food bill has skyrocketed to \$700 a month. Your eldest son has been begging to go to football camp which costs \$200.

Number in household: 4

Monthly income: \$2360