

SEATTLE UNIVERSITY'S

PROJECT ON FAMILY HOMELESSNESS

PRESENTS

A DISCUSSION GUIDE FOR

AMERICAN WINTER

**In the richest country on earth,
millions of people have been left
out in
the cold.**





HOW TO USE THIS DISCUSSION GUIDE

This guide is designed as a supplemental resource to accompany the award-winning documentary film, *American Winter*. As individuals and groups across the country reflect on the deeply emotional content and alarming statistics presented in the film, the content of the guide is intended to encourage and support meaningful discussions as well as to promote engagement and action that can lead to positive change.

Sections of the guide include background information on the film, discussion topics, and analysis of the challenges and barriers faced by the families in *American Winter* as they struggle with food and housing insecurity, as well as factors that contributed to their poverty.

Discussion sections include:

1. After the Film – General Questions
2. High Cost of Housing
3. Unemployment or Under-employment
4. Loss of a Spouse
5. Health Crisis
6. Domestic Violence (although not described by the families in the film, considered a major cause of family homelessness)

Each section contains:

- **References** to the *American Winter* families' experiences and related data
- **Discussion questions** to help participants reflect on the issues addressed in the film, and

- **Action steps** which offer participants an opportunity to move beyond interest to action.

Beyond this Guide

After viewing ***American Winter***, some participants may wish to explore beyond this guide's discussion questions.

The guide's **Resources** section offers participants access to other materials on poverty and family homelessness, with information about **additional contributing factors** that often lead to housing instability and family homelessness. Small groups or individuals are encouraged to select a topic and go deeper, using the links and resources to learn more.

Most importantly, the filmmakers and writers of the companion guide sincerely hope those viewing and discussing American Winter are compelled to get involved, and become part of the solution to poverty in America.

From the filmmakers:

The promise of America is being undermined by policies that have decimated the middle class in this country. And the more we let people slip out of the middle class, and then refuse to give them a hand up, the weaker our democracy gets.

*If we are going to keep the promise of the American Dream for our children, **we must come together, roll up our sleeves, make some hard decisions and begin to help the millions of vulnerable and struggling families all across this country.***

AMERICAN WINTER: OVERVIEW

About the Film

Produced by Joe and Harry Gantz, ***American Winter*** was filmed during the winter of 2011-2012 in Portland, Oregon, in the wake of the worst U.S. economic crisis since the Great Depression.

The film documents the experiences of eight families struggling to meet their basic needs and turning to social services for assistance after facing unforeseen financial setbacks.

Through the stories of these eight families, the impacts of rising poverty and economic insecurity for families are explored, and the ramifications of America's weakening social safety net are clearly demonstrated.

American Winter was created by brothers Joe Gantz (director/producer) and Harry Gantz (co-director/producer).

- Length: 90 minutes
- Release date: 3/18/13
- Distributed by HBO Documentary Films
- Produced by View Film
- www.AmericanWinterFilm.com

***American Winter* Community Outreach Campaign**

The filmmakers launched a nationwide outreach and impact campaign for ***American Winter*** with a goal to humanize the discussion around the nation's economic challenges, to de-stigmatize those needing help from social programs, and to inspire debate and action around possible solutions—at the local, state and national level—that can help promote economic justice for families and children across the country.

The campaign is also working with civic leaders and organizations to help vulnerable families gain access to resources that can help them get back on their feet, and to help their voices be heard in local, state and federal government.

Since its release to the public, ***American Winter*** has already proven to be a powerful tool in helping to shift dialogue and perceptions about poverty, as the film challenges stereotypes about who turns to the social safety net for help and why.

Through special screenings of the film and other grassroots efforts, the filmmakers are working together with hundreds of community partners to inform and activate the public, and to empower those working to improve economic security and opportunity for families.

One of unofficial questions posed by *American Winter* is: What do you do when you have given everything you have to support your family and avoid poverty, and that still isn't enough? And related, what does it say about America that we are willing to reduce the social safety net at a time when poverty is growing and the impacts of the recession continue?

The filmmakers met the eight families chronicled in the film through Portland's 211Info, a phone-based non-profit social services agency that connects callers to housing, health services, food assistance and other resources. Since the Great Recession, the middle class has become increasingly endangered, and poverty has continued to grow. Nationally, schools now have more than 1 million homeless children, and family homelessness is increasing. A college education has become more valuable than ever as we move into a knowledge economy, yet rising tuition costs ensure that only the more affluent can dream of attending. Still, as *American Winter* demonstrates, even college-educated, middle-class families are not immune from the fast slide into poverty.

Throughout the film, many of the families said that none of them expected to be “here.” By “here” they meant being homeless, or near it. They meant going through all their savings, and then needing help from the government. They meant waiting in line at the food bank, or losing electricity. “Here” is a very scary place to be, and can involve any number of causes: losing a job, medical bills, a sick child, working for minimum wage, underemployment, the death of a spouse, changing industries and job outsourcing.

America has long been upheld as a place where hard work pays off and parents can expect opportunities to provide a healthy and secure life for their children. The stories in *American Winter* contradict this belief. **In fact, the film asks viewers to reflect on what it says about an America that leaves so many families out in the cold.**

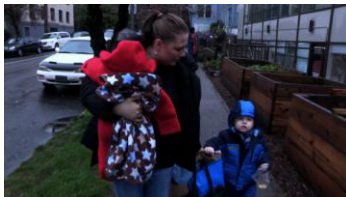
THE FAMILIES



TJ & Tara – After TJ gets laid off from his job, he and his wife, Tara, struggle to provide for their three children on her minimum-wage income. Forced to choose between paying their mortgage or electricity bill, the family also shares what it is like to have no lights and no heat in the middle of winter.



John & Geral – 51-year-old John faces a third year of unemployment after being laid off during the Recession, and he despairs that he'll soon lose his home to foreclosure. Having burned through his entire savings and still unable to find employment, John also copes with feelings of shame when he must turn to food stamps to feed himself and his 10-year-old son Geral, who has Down Syndrome.



Brandon & Pam – When Brandon fails to find work after months of exhaustive searching, Pam is forced to go with her two young sons to a women's shelter to get assistance with basic provisions. Unable to afford rent, the family barely avoids eviction and moves into Pam's mother's two-bedroom apartment.



Diedre & Jalean – Though college-educated, Diedre was laid off from her job along with 1,500 other employees during the Recession, and has been jobless ever since. She must turn to donating plasma and selling scrap metal to make ends meet for her family of five, while trying to get find work that can sustain her family without government assistance.



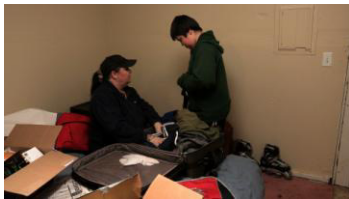
Ben & Paula – After working at the credit branch of a car company, Ben was laid off and quickly fell behind on the mortgage to the distress of his wife and kids. As the family copes with the trauma of losing their home to foreclosure, they also find themselves struggling to pay for basics.



Shanon & Chelsea— A single mother of three, Shanon got into debt because her 12-year-old daughter suffers from a stomach condition requiring hospitalization, causing her to miss three months of work. Hit with expensive medical bills that her insurance company will not cover, Shanon is now struggling to pay the rent.



Mike & Heather – After a period of unemployment, Mike, Heather and their five children are left without water, electricity or heat, and have turned to a generous neighbor to run an extension cord from his garage. Completely demoralized, Mike finds he can't even afford gas to go and look for a job.



Jeannette and Gunner – When Jeannette's husband died unexpectedly, she and her 11-year-old son Gunner were left to fend for themselves. Unable to keep their home, they are forced to sleep in a garage and in their car before ending up in a shelter.



AFTER THE FILM - DISCUSSION QUESTIONS

After the credits roll, here are some discussion questions to get the conversation going:

1. Which of the families profiled did you connect with the most? Why?
2. If you found yourself in circumstances like those profiled in the film, what resources would you have to call on (e.g., family, friends, savings)? Where would you go? How long would your resources sustain you?
3. Some of the families faced tough decisions about whether to “keep our lights on or keep our house.” How would you approach that decision?
4. How do you think the kids in these families are affected by their situations, both in the short term and in the long term?
5. What are the social services in your area for families in need of financial assistance? Would they be affected by your state or federal budget cuts?
6. Many of the families repeat to themselves and to each other things like “We’ll figure this out” or “We’re okay,” “It’s okay.” Some choose not to reveal their circumstances to acquaintances, telling friends that they’re fine. Do you think these are helpful coping strategies?
7. The film makes the point that helping a poor family is not just an act of charity, but a means of driving the economy. What do you think about this statement?
8. What role do you think the government should play to prevent, reduce and alleviate poverty? Keep in mind that many nonprofit and faith community efforts are reliant on government funding.

9. Has the American Dream changed over the past fifty years? What does it mean to you?

WHAT DRIVES FAMILIES INTO POVERTY AND HOMELESSNESS?

Factor 1: High Cost of Housing

In the documentary *American Winter*, each family deals with the high cost of housing. Families who are living in housing that costs more than they earn become homeless when they can no longer afford to pay mortgage or rent. For this reason, the relationship between the high cost of housing and homelessness is very strong.

Housing instability

The act of “teetering” on the edge of homelessness takes a toll on all members of the family, resulting in high stress and illnesses. Some of the families (think about the stories of TJ, Tara and their three children, John and Geral, and Mike and Heather and their five children) were barely able to hang onto their homes or were forced to leave their homes for smaller apartments at the conclusion of the film.

Homelessness

Other *American Winter* families were unable to remain housed, like Jeannette and her son Gunner and Brandon, Pam and their two sons. These families ended up losing their homes early, and we followed their loss throughout the film. Brandon and Pam were lucky to be able to move into the two-bedroom apartment of Pam’s mother. Jeannette and Gunner ended up in a windowless, unheated garage, and ultimately, a shelter; for Gunner this meant getting sick not in the comfort of his own room, but in a shelter surrounded by other homeless families. While Ben, Paula and their kids were able to move into an apartment, they joined the ranks of millions of middle-class families whose homes were lost to foreclosure.

Did you Know?

- There was a 6 percent increase from 2009 to 2010 in households that must spend more than 50 percent of their income on rent, a qualifier for being “severely housing cost burdened” (National Alliance to End Homelessness).
- Families are one of the fastest-growing segments of the homeless population.

- The average income of the working poor in 2010 was \$9,400. According to the National Alliance to End Homelessness, nowhere in America can an individual or family afford a one bedroom apartment at this income level.
- The number of people forced to “double up” with friends and family has increased from 6 million people in 2009 to 6.8 million people in 2010, a 13 percent increase.
- According to the National Center on Family Homelessness, 1 in 45 children experience homelessness every year.

DISCUSSION QUESTIONS

1. Pam, who is forced to move into her mother’s apartment with her husband and two sons, doesn’t tell anyone about her family’s struggles. She is ashamed of her family’s crisis, and her friends are unaware of how difficult her life has become. Is it possible that some of your friends are experiencing the same sorts of problems? If you were in the same situation, would you feel too ashamed to ask for help? Why do you think people feel this kind of shame?

2. If you were to lose your home, are there people who would take you in? Like Pam and her family, do you have friends or family that would be willing to house you till you got back on your feet?

3. All of the children in the film felt anxiety and guilt about watching their parents struggle to house and support them. In watching their parents’ struggle to afford housing, what lessons do you think the children are learning about the world? Are these lessons harmful or beneficial?

4. If you lost your home, would you rather sleep in your car, or sleep in a shelter? What are the costs and benefits associated with each option?

5. At any point in this film as people struggled to maintain housing or to find a job, did you find yourself feeling surprising emotions? What emotions were brought up watching the film?

ACTION STEP: Advocate for more affordable housing in your community!

Find out who represents you in federal, state and local government...and send a message telling them that affordable housing is a priority to their constituents. Tell your friends to do the same!

Factor 2: Unemployment or Under-employment

All of the families profiled in *American Winter* experienced job loss and under-employment. Those who weren't working desperately wanted to be, and some who were working, still faced the income barrier presented by minimum wage.

From middle class to living in poverty

Highlighting the trauma of unemployment was John and his son Geral. We met John when he was in his third year of unemployment after losing his middle-class job earning \$57,000. Worried about his future, and the future of his son with Down Syndrome, he says, "Anyone worth their salt wants to work."

Forced to work odd jobs just to make ends meet

This desire to work and the willingness to take any job that can help put food on the table and heat in the house can be seen in all of the families. Many viewers are particularly struck by the sheer determination and guts demonstrated by single mother Diedre. College educated, she lost her job as a medical technician during the recession. Desperate to feed her family, she ended up collecting scrap metal and selling her plasma to make ends meet.

The hardships presented by minimum wage

However, as the employed families demonstrated, having a job isn't worth much if it is only paying minimum wage. An example of this can be seen in TJ and Tara's family. When TJ loses his job, Tara picks up the slack by working long hours on minimum wage. Unfortunately, these efforts were still not enough to support her family as the primary breadwinner. Her long hours and efforts to save money also meant that she frequently skipped lunch, much to her children's dismay.

Did you Know?

- Because of the recession, America is currently experiencing the highest levels of long-term unemployment since records first began being recorded in 1948.
- In most U.S. cities, a full-time worker with two kids must earn at least \$21 an hour to meet his/her family's basic needs.
- There are about 3.6 million workers who are working for federal minimum wage, or for an hourly rate that is even less than that.
- Women are more likely to be earning minimum wage, and more likely to belong to the working poor.

DISCUSSION QUESTIONS

1. *Have you been severely affected by the recession, job loss, or decreasing or stagnating wages? What has that experience been like for your family? How has watching you struggle affected them?*
2. *Sometimes when we talk about “poverty,” people picture folks standing at an intersection every day holding a sign asking for money. This film shows people who are trying hard to participate in the economy -- applying for jobs, working 12-hour shifts in low-paying jobs, still not having enough money for food, and still facing either losing their home or the prospect of losing their home. How has **American Winter** changed your perceptions of the working poor and unemployment? What myths about poverty has this film unearthed for you?*
3. *What would you say to your kids if your water or electricity were turned off? What do you think they would say in return?*
4. *Have you ever been in a situation where you are working full time, but you are still not making enough to make ends meet? How did you cope with that?*
5. *What socio-political structures, conditions and policy decisions do you think affect poverty and joblessness in America? If you could change one socio-political structure or condition to fight poverty and homelessness, what would it be?*
- 6.

ACTION STEP: If you have never experienced living at or below the poverty level, it’s hard to imagine how it feels to struggle day-in and day-out. Check out:

- <http://playspent.org/>, an interactive site where you move through a range of budgeting decisions, taking the challenge to get through one month living at poverty level.
- The SNAP Food Stamp Challenge -- <http://frac.org/initiatives/snapfood-stamp-challenges/>.

Factor 3: Loss of a spouse through death or divorce

Many of the families chronicled in *American Winter* were headed by a single parent. There was John and his son Geral, Shanon and her children, Jeannette and her son Gunner, and Diedre and her four children. All of these families had to try to find work, pay the bills, and hang onto or find housing without the emotional and financial support provided by a partner. Being a single parent also brings up the issue of childcare. If you have young children to watch, no money and no partner, how do you go on job interviews?

Single parents more likely to be women

Sadly, it is not a coincidence that with the exception of John and Geral, all the single parents followed in this film were women. As noted in the following statistics, single female parents are at a much greater risk for poverty than other demographics.

When a parent loses a spouse, especially when that parent is an unemployed or underemployed woman, they face a real challenge as they try to grieve and support their family. As can be seen in the case of Jeannette and her 11-year old son Gunner, the obstacles were too great and they ended up homeless.

Did you Know?

- Widowed women are more likely than married women to be poor. Loss of a spouse is a poverty risk factor... and poor, married women are more likely to become widowed than more affluent married women.
- Children whose parents have divorced are more likely to live in poverty than children whose families are intact.
- 75 percent of children whose parents have divorced live with their mother, and of those, 28 percent live below the poverty rate.
- A typical homeless family is headed by a single woman in her late twenties with two children under age six.

DISCUSSION QUESTIONS

1. *Jeannette is forced to care for Gunner when he gets sick in the shelter. Put yourself in Jeanette's shoes. How would you feel trying to care for your child in a shelter? How do you think homelessness affected his illness, his care, and his recovery?*
2. *Why do you think female parents are at greater risk for homelessness and poverty compared to male parents?*
3. *What can we do to help low-income families headed by a single mother move out of poverty?*

ACTION STEP: Look around you – do you see families headed by a single mother struggling to get by?

- Volunteer at a local organization as a mentor for low-income single parents.
- Gather your friends and family members and host a “baby shower” to gather necessities for homeless mothers, or organize a school-supply drive to help low-income students start the school year off fully equipped.

Factor 4: A health crisis

The financial hardship posed by the high cost of medical care was brought into sharp relief in the life of Shanon and her daughter Chelsea, 12. Chelsea needed months of medical care because of a rare and painful stomach condition. Shanon ended up with a \$49,000 doctor bill which she could not pay. Now, like many other families crushed by the financial weight of America's medical system, she is struggling to pay her rent. Equally troubling, her daughter Chelsea clearly blames herself and her illness for her family's financial predicament.

Unfortunately, Shanon and Chelsea's story is far from uncommon. There are many families who find themselves bankrupt as they try to pay massive medical bills.

Did You Know?

- According to the National Center on Family Homelessness, children who are homeless are sick four times more frequently than their non-homeless peers.
- Mothers who are homeless are more likely to have chronic and acute health problems compared to their peers. For example, they report anemia at 10 times the general population rate, they report asthma at 4 times the general population rate, and they report ulcers at 4 times the general population rate.
- Of all personal bankruptcies in 2007, 62.1 percent were related to medical bills and illness. Of those whose medical treatment led to bankruptcy, 78 percent had insurance.
- Before facing the high cost of their medical bills and the following slide into poverty, 60.3 percent of families were middle-class.
- Medical bankruptcy is linked to loss of home and homelessness.

DISCUSSION QUESTIONS

1. *What would your family do if a member developed a serious, expensive illness? What would happen if your insurance couldn't cover as much as you needed it to?*
2. *Do stories like Shanon's influence how you think about our healthcare system? What changes, if any, would you like to see happen?*
3. *How has the cost of medical care shaped your approach to health issues for yourself and your family?*

ACTION STEP: Take steps to improve access to healthcare for low income families

- Volunteer for a nonprofit organization that provides rides to medical appointments for low-income families.
- If you are a healthcare professional, consider donating your time to a nonprofit that provides low-cost or free health or dental care to low-income families.
- Sign up to provide nutritious meals for homeless families.

Factor 5: Domestic Violence

While none of the families in *American Winter* experienced domestic violence, research shows a relationship between domestic violence and homelessness for women and children. Not only are women and children who experience domestic violence at risk for a variety of consequences and disadvantages, but they are also at risk for homelessness should they choose to flee their abuser.

Because an abuser will often isolate his partner socially, and control her access to their finances (and even her access to their children), when she makes the decision to leave she is running the risk of homelessness. It is this reality, coupled with inadequate housing and support resources, that put these women and their children in a precarious position when they leave. In fact, many of these women will return to the abusive relationship they have just fled because they have nowhere else to go.

Did you Know?

- For families, domestic violence is the third leading cause of homelessness.
- Individuals who experienced intimate partner violence lose a combined total of 8 million days of work every year.
- Many women become homeless when they choose to leave an abusive relationship, especially if they have few financial resources. Frequently, abusers will control access to the family's money, forcing women to leave the home without any resources.
- Women living with domestic violence are frequently cut off from social support networks. This means when they leave they are more likely to face homelessness.
- Women who live in financially insecure families and communities are more likely to experience domestic violence.

DISCUSSION QUESTIONS

1. *Why do you think the issue of domestic violence remained unaddressed in this film?*
2. *If presented with the choice to stay in a violent relationship, or leave and potentially end up homeless with your children, which would you choose?*
3. *What societal structures need to be changed so that women are less likely to stay with their abusers?*

4. *Have you ever known someone who was being victimized by domestic violence? Did they have a place to escape to? Why or why not?*

ACTION STEP: Learn more about domestic violence, including the warning signs and how to help families living in violent situations

- Visit the National Coalition Against Domestic Violence [homepage](#).
- The YWCA provides resources and information about domestic violence, as well as shelter for women leaving abusive relationships. Visit their [homepage](#) for more information.
- Find out what resources are available in your community and be ready to help a friend or family member in a domestic violence situation.

Other Contributing Factors

No single factor pushes a family living at or below the poverty level into homelessness. Families generally face a series of challenges and barriers that lead toward housing instability. The following factors, when combined with poverty, significantly increase the likelihood of homelessness.

- Foster care
- Generational poverty
- Institutional racism
- Mental illness/ Depression
- Military sexual trauma and PTSD
- Substance use
- War
- Natural disasters such as hurricanes

CLOSING

The experiences of the families presented in ***American Winter*** are a testimony to the importance of a strong social safety net that can help people get back on their feet in times of need and, ultimately, prevent families from falling into poverty for the benefit of the whole economy.

Sadly, while a record 49.1 million Americans –1 out of 6 people– are living at or below the poverty line, the way our country views those affected by poverty and how we interpret the cost-benefit of our nation’s safety net programs has changed dramatically over the last thirty years. Where once we proclaimed the “War on Poverty,” there are now powerful segments of the population that criticize governmental support of struggling individuals and families and blame these folks for the situations they are in, even when many of these families have fallen from the middle class into poverty due to economic factors (like a global financial crisis and a Great Recession) that are beyond their control. This change highlights a dangerous shift in how we characterize, and therefore act on, poverty. While there have always been the haves and the have nots, there is something seriously wrong with a country when businesses can see record profits, and a child in that same can starve.

Who benefits from this destructive shift in dialogue and distorted conceptualization of poverty?

Not the middle class. As ***American Winter*** demonstrates, a secure middle-class family can be just months away from needing government assistance. And when middle-class folks fall into poverty, everyone in the economy suffers.

Not the children. They know firsthand that the gaps in America’s safety net mean it is all too easy for them to go hungry, struggle in school, become homeless, or lose hope in their own future even if their parents work hard and play by the rules.

As America continues to settle into the 21st century, we and the legislators we elect will be presented with an importance choice. Do we take action to ensure that the stories shared in ***American Winter*** become few and far between? Or do we continue the trend toward deregulation and slashed services that tells everyone except for the very affluent that “you are on your own?”

RESOURCES

If you are interested in learning more about family homelessness and poverty, the following websites, documents and organizations could prove helpful.

Reports:

“[The State of Homelessness in America 2012](#)” report by the [National Alliance to End Homelessness](#) provides useful information.

Watch “[Poor Kids](#),” a powerful documentary on how children experience poverty in their own words. It is available for free viewing on PBS.org.

For important information on the working poor, read the [Working Poor Family’s Project policy brief](#).

Web Sites:

- <http://www.spotlightonpoverty.org/>
- <http://www.unitedway.org/>
- <http://familyhomelessness.org>
- <http://www.nlchp.org/> (National Law Center on Homelessness and Poverty)

For a list of sources cited in the “Did You Know” section, please see <http://www.seattleu.edu/artsci/departments/communication/csc/>

*Our thanks to the attendees of our screening of **American Winter** at the Washington Low Income Housing Alliance’s 2013 Conference on Ending Homelessness for their contributions to these discussion questions, and to Prof. Ben Curtis of the Seattle University Poverty Education Center for his advice on this guide.*

For more information on **American Winter**, visit the film’s [Web site](#) (www.americanwinterfilm.com).

This Guide was produced by the Project on Family Homeless and the Faith & Family Homelessness Project at Seattle University in cooperation with View Film and the American Winter filmmakers. For more information about homeless and vulnerable families, please visit us at www.su-familyhomelessness.org and www.faithandfamilyhomelessness.org.