

# MIDDLE CLASS ON THE ROPES: PERSPECTIVES FROM SALT LAKE CITY

UNIVERSITY OF UTAH 2014 PRAXIS LAB



*Boyer '14*

# MIDDLE CLASS ON THE ROPES:

## Perspectives from Salt Lake City

“Middle Class on the Ropes” Praxis Lab (2014)  
with the University of Utah Honors College

### DISCLAIMER

By necessity, this product reflects joint effort and a process that required consensus building that was both challenging and worthwhile. The scope of the project required that some members of the class take leadership roles in some chapters and not in others. All assertions and conclusions were open to discussion and further vetting and revision. At the same time, the product does not reflect unanimity, and the views and conclusions expressed within the report may not be the view of every author. Authorship therefore reflects more joint production and endorsement of the process than of any specific assertion.

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We would like to thank the Advisory Board for its initiative and passion for excellence in our community. Those on the board include the following: Jennifer Bauman, Ph.D., Associate Professor at Salt Lake Community College; Karen Crompton, President and CEO of Voices for Utah Children; Claudia Geist, Ph.D., Professor at the University of Utah; Robert Huefner, Ph.D., Professor Emeritus at the University of Utah; Lynn Kilpatrick, Ph.D., Associate Professor at Salt Lake Community College; Jon Lear, J.D., Lear & Lear Law Offices; Tom Maloney, Ph.D., Director of the Tanner Human Rights Center and Professor at the University of Utah; Danya Pastuszek, Senior Director of Continuous Improvement at United Way; Sterling Van Wagenen, producer, filmmaker, director, and Professor at the University of Utah.

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We greatly appreciate the University of Utah and particularly the Honors College for their generous support of our class. The Honors College holds its students to the highest standards with the belief that we can make a difference in our community and the world—a belief that has motivated and inspired us to create, engage, and grow.

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# EXECUTIVE SUMMARY

“Life, liberty and the pursuit of happiness? I would say that that was the American Dream, at least one time, and now it's just trying to keep your head above water.”— Lyal

The Middle Class is under threat. For more than three decades now, the Middle Class has faced decreasing wages and a decline in available full-time positions. The average American family is in greater debt, is saving less, and has a declining net worth. Simply, the rich are getting richer, and much of the Middle Class is getting poorer. The decline of the Middle Class is perilous for even those who are not in the Middle Class: A strong Middle Class provides the buying power necessary to keep our economy going. Without the Middle Class, our country will continue to grow more unequal and our economy will likely face more frequent declines. Furthermore, the loss of upward economic mobility, and its accompanying promise of equal opportunity, will sap the American spirit.

In this report, student members of a University of Utah Honors College Praxis Lab explore the realities, private conversations, and perceptions of economic inequality and the contemporary middle class experience in Salt Lake City, Utah. This work discusses issues surrounding the Middle Class experience: community support, educational opportunities, work, and financial assistance. The report details, through 36 qualitative interviews and statistical research, specific areas of concern and possible courses of action to address these issues.

Salt Lake City is fortunate to be in a relatively favorable economic position: It is considered one of the least unequal cities in the country; it has some of the lowest tuition rates in the nation; and it is regarded as a haven for start-up companies and other businesses. However, there are indications that this advantage may be deteriorating. One of our respondents, a recent college graduate named Melissa, described the harsh reality of working two part-time jobs at minimum wage:

So you find yourself in this vicious cycle. I have two jobs that take up 16 hours of my day and then the 8 hours when I should be resting, I have — I'm trying to find another job. Because this is ... I'm barely making, I'm barely making it.

Key strategies to reinforce the economy include:

- Provide a living wage.
- Create more middle-class jobs.
- Increase education funding and after-school programs.
- Direct more funding to vulnerable students.
- Find innovative ways to make college affordable.
- Open a constructive dialogue about welfare programs.
- Build diverse friendships and broaden the reach of community networks.

We hope to broaden the discussion on income inequality and the state of our economy. Real change can only take place after the conversation on the issue becomes inclusive and prominent. When asked how discussing the struggles she faces might affect her, Melissa replied, “Maybe I would [advocate for it], now that I've had this interview and have thought more about it. I guess I thought that I was alone, and I think probably a lot of people feel like they're alone.” We strongly encourage our readers, particularly local policymakers, politicians, community leaders, businesspeople, and church leaders, to carefully consider the issues explored in this report. Regardless of position, however, we urgently ask our readers to take whatever course of action available to them and heed our call: Save our besieged Middle Class!



# INTRODUCTION

The Middle Class is on the ropes. Social and economic circumstances, from decreasing wages relative to productivity and a stratification of wealth in the top 1%, are shifting middle class life in the Salt Lake City metropolitan area and in the United States of America.

In this report, student members of a University of Utah Honors College Praxis Lab explore the realities, private conversations, and perceptions on the topic. Primary facets of economic inequality that this report covers include education, employment, communities, politics, and religion.

Twelve students collected data on economic inequality. The authors conducted 36 in-depth, life-history interviews according to a methodology outlined below. Given the inductive nature of this study, the authors started with a set of empirical interests rather than a specific set of hypotheses. Ultimately, as a result of this broad methodology, the report aims to expand awareness of the lived experiences regarding divergences in socioeconomic status and inequality, and to make that awareness part of a greater national conversation on economic inequality. The Praxis Lab students were inspired to conduct this research after learning about trends in economic inequality.

The United States is going through a massive economic and social shift that began in the late 1970s. Economic inequality is increasing, shown by an increasing Gini coefficient from 0.394 in 1970, to 0.477 in 2012.<sup>1</sup> The American Middle Class is shrinking, and the institutional support systems that propped up this crucial component of our socioeconomic integrity are dissolving.

In the 21st century, American families are faced with increasing costs in almost all aspects of modern life, while experiencing negligible increases in wages. We saw this in our interviews; Melissa, a college graduate working two part-time, minimum wages jobs, says:

So you find yourself in this ... vicious cycle. ... I have two jobs that take up 16 hours of my day and then the 8 hours when I should be resting, I have — I'm

trying to find another job. Because this is ... I'm barely making, I'm barely making it.<sup>2</sup>

Yet productivity is increasing, and our economy, measured by GDP, continues to grow. Some of the key components of a strong Middle Class include access to quality education, health care, and financial services. However, these services are becoming unrewarding, unattainable, or unaffordable for many Americans. The Praxis Lab spent its first semester exploring what is happening to the Middle Class, why it is happening, and what the nation can do about it. In doing so, the Praxis Lab came to appreciate the very real stories that come from people who are intimately and profoundly affected by these socioeconomic shifts.

The second semester of the Praxis Lab comprised the research and writing portions of this report. Students conducted 36 interviews over a two-month period. An integral trait of the Praxis Lab's project was the selection process for interviewees. Our goal in interviewing the people of Salt Lake City was to obtain a rich and diverse understanding of the middle class experience within the city, and the personal costs of inequality. However, the sample also needed to be sufficient to represent the diversity of the Salt Lake City metropolitan area. Therefore, each student interviewed three people according to the following process.

## PROCESS & METHODOLOGY

The initial interviewees were students within the Praxis Lab. Each student was randomly assigned to interview another student. The purpose of the initial interviews was to prepare students for the following interviews and to highlight the inherent diversity in the group. After the first round of interviews, each student chose to interview someone he or she knew. This group included friends and family of students. The second interview was intended to allow familiarity to increase the depth and scope of the interview. In the third round of interviews, Praxis Lab interviewers selected someone with whom they were not familiar. For example, some students asked former colleagues, a friend of a friend, or a neighbor. The interview participants and the respective economic information about each participant are shown in Figure 1.

In this way, the recruitment method incorporated a modified "snowball" approach, allowing the project to reach people from a variety of backgrounds. The result was an informative and diverse selection of people from Salt Lake City. Each interview took about an hour, and was conducted in a comfortable location. The researcher used an interview script with questions related to socioeconomic status and inequality, though the nature of life history interviews allowed interviewers to direct the conversation in a

## NOTES

1. U.S. Census Bureau. Table H-4. Gini Ratios for Households, by Race and Hispanic Origin of Householder. Accessed May 18, 2014. <http://www.census.gov/hhes/www/income/data/historical/household>.
2. Melissa [pseud.], Personal interview, Salt Lake City, March 2014.
3. Lyal [pseud.], Personal interview, Salt Lake City, March 2014.

preferred direction. Interviews were recorded using audio or film equipment. After each interview, students transcribed the recordings to analyze the interview. The students then coded the transcripts for factors related to economic inequality and the experience of the Middle Class in order to establish themes and topical correlation among the interviews.

**“I'M BARELY MAKING IT.”**  
— MELISSA

## CURRENT PUBLICATION

This report provides an exploration of economic inequality in Salt Lake City, Utah. The following chapters are divided into specific aspects of the middle class experience: History, Community & Culture, Education, Employment, and Welfare. With the exception of the Middle Class chapter, each chapter ends with a "What Can Be Done?" section, which highlights possible courses of action to address specific issues discussed in each chapter. We urge our readers to address these profound issues in any way possible, regardless of political affiliation, employment position, or level of community involvement. The report aims to expand discussion on economic inequality with a holistic and personal view of contemporary middle class experiences.

As we discovered through our interviews, the American Dream is changing. "Life, liberty and the pursuit of happiness?" one student, Lyal, pondered. "I would say that that was the American Dream, at least one time, and now it's just trying to keep your head above water."<sup>3</sup> Lyal's words offer a starting point to raise awareness and generate public discussion about economic inequality. Ultimately, the authors hope this report will add a personal narrative from Americans who vary in background, perspective, and socioeconomic prospects.

# MATRIX: INTERVIEWEE INFORMATION

#	PSEUDONYM	AGE	SEX	RACE/ETHNICITY	SOCIAL CLASS	INCOME	EDUCATION	OCCUPATION	EMPLOYMENT	MAJOR ACTIVITY	RELIGION	POLITICAL AFFILIATION/ IDEOLOGY	LENGTH OF RESIDENCE	MARTIAL STATUS	CHILDREN	HOUSING	CHAPTER REFERENCES
1	ALEX	23	FEMALE	WHITE	MIDDLE CLASS	\$9,500	COLLEGE	UNSKILLED	PART-TIME	STUDENT		INDEPENDENT	23	SINGLE		RENTING	1, 2
2	AMANDA	24	FEMALE	WHITE		\$17,000	SOME COLLEGE	UNSKILLED	MULTI. PART-TIME	STUDENT		DEMOCRAT	24	SINGLE		RENTING	1, 2
3	ANDREA	21	FEMALE	WHITE, SOMALI	MIDDLE CLASS	\$20,000	SOME COLLEGE	UNSKILLED	PART-TIME	STUDENT	ATHEIST	INDEPENDENT	4	SINGLE		RENTING	2, 3
4	ANDRE	22	MALE	WHITE, LATINO	UPPER MIDDLE CLASS	<\$10,000	COLLEGE	SKILLED	PART-TIME	STUDENT		LIBERAL	22	SINGLE		OWNER	2, 3, 5
5	ASHLEY	48	FEMALE	WHITE	MIDDLE CLASS		COLLEGE	PTM	PART-TIME	LABOR MARKET				MARRIED	2	OWNER	2, 3
6	BLANCA	22	FEMALE	LATINA, PERUVIAN	LOWER CLASS	\$8,000	SOME COLLEGE	SEMI-SKILLED	PART-TIME	STUDENT	CATHOLIC	LIBERAL	4	SINGLE		RENTING	2
7	BROOKE	29	FEMALE	WHITE	MIDDLE CLASS	\$42,000	SOME COLLEGE	PTM	FULL-TIME	LABOR MARKET			28	SINGLE		RENTING	2, 4
8	CHARLES	21	MALE	WHITE	UPPER MIDDLE CLASS	\$3,000	COLLEGE	SEMI-SKILLED	PART-TIME	STUDENT			4	SINGLE		RENTING	1, 2, 3
9	CRYSTAL	21	FEMALE	WHITE	LOWER MIDDLE CLASS	\$10,000	SOME COLLEGE	SEMI-SKILLED	PART-TIME	STUDENT		DEMOCRAT	20	SINGLE		RENTING	1
10	DANIEL	22	MALE	VIETNAMESE, PHILIPINO	MIDDLE CLASS	MIN. WAGE	SOME COLLEGE	UNSKILLED	PART-TIME	LABOR MARKET		DEMOCRAT	22	SINGLE			2, 4
11	DAWN	33	FEMALE	WHITE	MIDDLE CLASS	\$30,000	LESS THAN HIGH SCHOOL	UNSKILLED	FULL-TIME	LABOR MARKET		DEMOCRAT	19	MARRIED	3	RENTING	2
12	DEREK	29	MALE	WHITE	MIDDLE CLASS		HIGH SCHOOL	PTM	FULL-TIME	LABOR MARKET			1	SINGLE		RENTING	4
13	EDWARD	22	MALE	WHITE	LOWER CLASS	\$50,000	SOME COLLEGE	UNSKILLED	FULL-TIME	STUDENT		INDEPENDENT	22	SINGLE		RENTING	2, 4
14	EZRA	62	MALE	WHITE	LOWER MIDDLE CLASS	\$78,000	SOME COLLEGE	SKILLED	FULL-TIME	LABOR MARKET	LDS		62	MARRIED	9	OWNER	3, 4
15	GERALD	26	MALE	WHITE	MIDDLE CLASS	\$30,000	SOME COLLEGE	SEMI-SKILLED	FULL-TIME	LABOR MARKET		INDEPENDENT	9	SINGLE		RENTING	3, 5
16	HERMIONE	22	FEMALE	WHITE, AMERICAN INDIAN	LOWER CLASS	<\$5,000	COLLEGE	SKILLED	PART-TIME	STUDENT		LIBERAL	22	SINGLE		RENTING	2, 3, 5
17	ISABELLE	54	FEMALE	WHITE, ITALIAN	MIDDLE CLASS	<\$50,000	COLLEGE	PTM	FULL-TIME	LABOR MARKET	LDS	LIBERAL	54	SINGLE		OWNER	2, 3, 5
18	JAMES	23	MALE	SOMALI	LOWER CLASS		SOME COLLEGE	UNSKILLED	FULL-TIME	LABOR MARKET	MUSLIM		12	MARRIED	1		2, 5
19	JANE	48	FEMALE	WHITE	LOWER CLASS		COLLEGE	PTM	PART-TIME	LABOR MARKET		DEMOCRAT	7	SINGLE		OWNER	1, 3, 4, 5
20	KATHERINE	51	FEMALE	WHITE	LOWER MIDDLE CLASS	\$30,000	COLLEGE	SEMI-SKILLED	FULL-TIME	LABOR MARKET	SPIRITUAL		20	SINGLE	2	RENTING	2
21	LYAL	31	MALE	WHITE	MIDDLE CLASS	\$55,000	COLLEGE	PTM	FULL-TIME	LABOR MARKET	LDS		7	MARRIED		OWNER	1, 2
22	MARK	53	MALE	WHITE	UPPER MIDDLE CLASS	\$130,000	COLLEGE	PTM	FULL-TIME	LABOR MARKET	LDS	CONSERVATIVE	2	MARRIED	3	OWNER	2, 3
23	MARY	33	FEMALE	WHITE	LOWER CLASS	<\$5,000	COLLEGE		UNEMPLOYED					SINGLE	3	RENTING	2
24	MELISSA	28	FEMALE	WHITE	LOWER MIDDLE CLASS	\$22,142	COLLEGE	UNSKILLED	MULTI. PART-TIME	LABOR MARKET	LDS	REPUBLICAN	2	SINGLE		RENTING	2, 3, 5
25	MICHELLE	19	FEMALE	WHITE	MIDDLE CLASS	\$12,000	SOME COLLEGE	UNSKILLED	MULTI. PART-TIME	STUDENT	LDS	INDEPENDENT	0.9	SINGLE		RENTING	2
26	CHRIS BURBANK*	48	MALE	WHITE		\$152,000	COLLEGE	PTM	FULL-TIME	LABOR MARKET							3
27	RICARDO	55	MALE	LATINO	MIDDLE CLASS	\$20,000	LESS THAN HIGH SCHOOL	SEMI-SKILLED	FULL-TIME	HOMEMAKER	CATHOLIC	INDEPENDENT	10	MARRIED	7	OWNER	3
28	ROBERT	23	MALE	WHITE	MIDDLE CLASS	\$8,755	COLLEGE	UNSKILLED	PART-TIME	STUDENT	LDS		23	MARRIED		RENTING	2, 5
29	SEAN	23	MALE	WHITE	MIDDLE CLASS		SOME COLLEGE	UNEMPLOYED	UNEMPLOYED	STUDENT	LDS	INDEPENDENT	20	MARRIED	3	RENTING	2, 3, 4
30	SIONE	25	MALE	POLYNESIAN			SOME COLLEGE	SEMI-SKILLED	PART-TIME	STUDENT		INDEPENDENT		SINGLE		RENTING	2
31	TODD	22	MALE	WHITE	MIDDLE CLASS		SOME COLLEGE	SEMI-SKILLED	PART-TIME	STUDENT			4	SINGLE			1, 2, 5
32	TRAVIS	21	MALE	WHITE	UPPER MIDDLE CLASS		COLLEGE		PART-TIME	STUDENT			4	SINGLE		RENTING	1, 2, 3, 4
33	TROY	21	MALE	WHITE	MIDDLE CLASS		COLLEGE		UNEMPLOYED	STUDENT			4	SINGLE		RENTING	2
34	VIANEY	20	FEMALE	LATINA	LOWER CLASS		SOME COLLEGE		UNEMPLOYED	STUDENT	CATHOLIC	DEMOCRAT	8	SINGLE			1, 2
35	VICTOR	33	MALE	WHITE			COLLEGE		FULL-TIME	STUDENT	LDS		33	SINGLE		RENTING	1
36	WILLIAM	89	MALE	WHITE	MIDDLE CLASS		COLLEGE	SKILLED	RETIRED	RETIRED	LDS	INDEPENDENT	85	WIDOWED	4	OWNER	3, 4

FIGURE 1. Matrix of Interview Participants

Upper Middle Class
  Lower Middle Class
  N/A
  Middle Class
  Lower Class

Note: Interviewees were given pseudonyms to protect their privacy\*. Information was collected by self-report, and interviewees were given the option to not answer any questions of their choosing. Blank cells indicate unreported information. In the Occupation column, PTM denotes an occupation in professional, technical, or managerial work.

\*Chris Burbank was not given a pseudonym because he holds a public office as the Salt Lake City Police Chief and has agreed to make his comments public.

# INTERVIEWEE STATISTICS & FACTS

AVERAGE AGE  
**32**

 **NONE IDENTIFIED THEMSELVES AS UPPER CLASS**

 **THERE ARE EQUAL NUMBERS OF PART-TIME & FULL-TIME WORKERS**

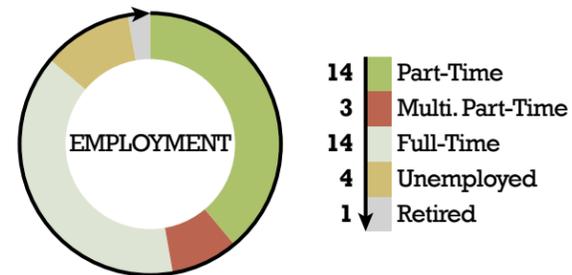
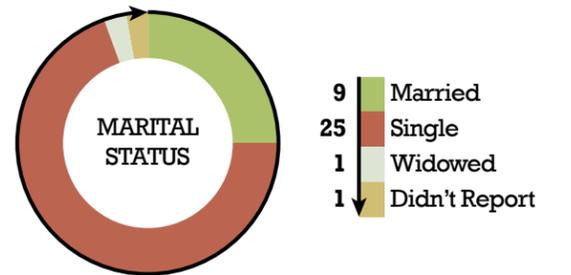
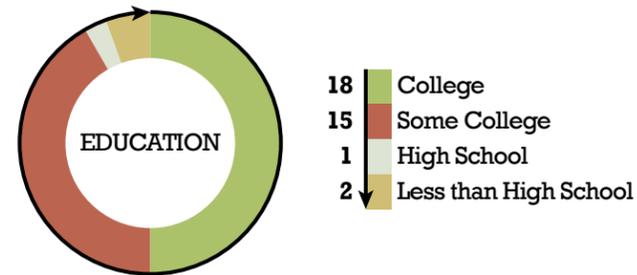
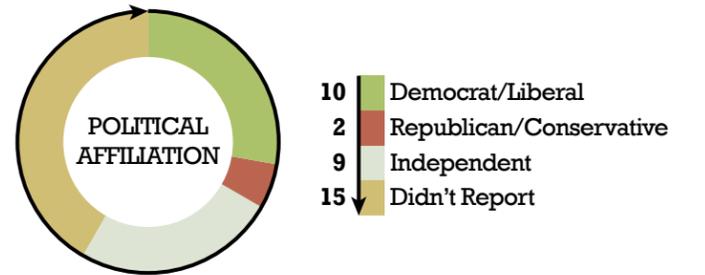
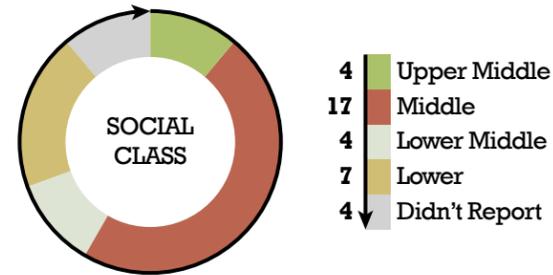
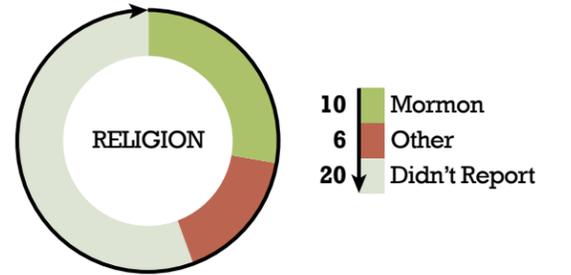
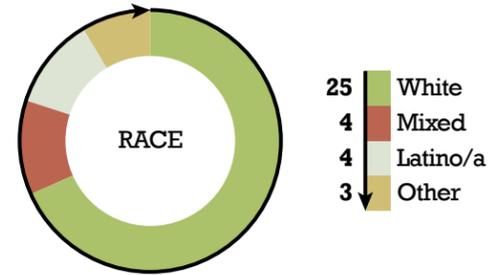
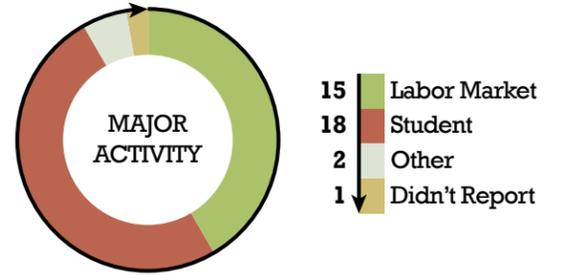
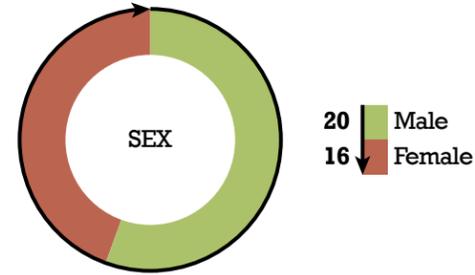
AVERAGE INCOME  
**\$38,284**

AVERAGE LENGTH OF RESIDENCE  
**18.2**

 **ONLY 10 PEOPLE REPORTED HAVING CHILDREN**

**69%**  **IDENTIFIED THEMSELVES AS WHITE**

AVERAGE EDUCATION  
**COLLEGE**



# HISTORY OF THE MIDDLE CLASS

The formation of the American Middle Class is a story of personal identity and economic status. In the early years of the republic, the Middle Class began to take shape through a process of industrial and social transformations during the three decades preceding the Civil War. These changes precipitated a broader and deeper realization of the American Middle Class in the post-Civil War period.

The Middle Class existed in 18th century America, but did not play a pivotal role in critical social changes in the era. For some, the 19th century was seen as having only two classes, the laborers and the owners, or from a Marxist nomenclature, the proletariat and the bourgeoisie. From other perspectives, there were distinct socioeconomic positions among the early American Middle Class: artisans, nonmanual laborers, white-collar workers, and small entrepreneurs. Most importantly, perhaps, a social transformation took place from a stratification system based on ethnicity to one based on class. In the 19th and early 20th centuries, key geographic, technological, and socioeconomic changes occurred that created an opportune dynamic for American Middle Class development.

Industrial transformation in the early 19th century consisted of an expansion and consolidation of large-scale capital. Although this as a percentage outweighed small-scale capital growth, usually in the form of self-employment and entrepreneurship, the American Dream began to form.<sup>1</sup> The Middle Class in the 19th century relied on the American Dream. People from humble beginnings felt it necessary to adopt values in order to establish themselves within society. Values often proved superior indicators to middle class status than economic circumstance.<sup>2</sup> One key element of the structure

and formation of the American Middle Class is the acceptance that a person may be simultaneously self-serving and acting in the public good.<sup>3</sup>

## Who is the Middle Class?

The middle class individual is one who relates to a majority of Americans, therefore not in the elite. He or she feels neither subjugated nor oppressed, as his or her existence should be proof of earlier class struggle (used broadly). A middle class person is, most importantly, cognizant of his foundational position within American society.<sup>4</sup>

It is critical to understand how circumstance for middle class formation evolved. In their examination of 19th century class formation, sociologists Melanie Archer and Judith Blau note four distinct shifts in American socioeconomic structure that precipitated the growth of the Middle Class: industrial capitalism, rapid urbanization, immigration, and geographic mobility. In the last regard, members of the Middle Class tended to be more geographically stable, both in terms of house and town. In addition, middle class people tended to integrate in neighborhoods.<sup>5</sup> This played a key role in establishing a middle class identity.

A key debate is whether the Middle Class of the 19th century consisted of a group of people who shared similar values, or was defined by profession or industry. Because the Middle Class is not only an economic status, but also a social one, concerns such as character, credentials, and community are of utmost interest to a middle class American.<sup>6</sup> Therein lies perhaps the most complex structuring of a middle class society. It is one based upon substantive and sturdy character, impressive yet unassuming credentials, and cohesive, inclusive communities. Most importantly, the middle class ethic of hard work

underpins the social significance of this institutional success story.

## Social Theories on the Middle Class

A transformation throughout Europe, and in the U.S., in the 18th and 19th centuries from aristocratic power structures to capitalism and democracy brought an opening for the creation of middle class identity.<sup>7</sup> Even so, several macrosocial theories dismiss a third class. Marxist theory establishes a proletarianization of the working and artisan classes under the laws of capitalism, in which the Middle Class is an intermediary phase. Post-industrial theory asserts that a wide swath of the working class rose to the ranks of the Middle Class through white-collar wage labor as a result of industrial consolidation and mechanization. Archer and Blau assert, "The emergence of the middle class was rooted in the transformation of work under industrial capitalism and shifts in occupational composition over the course of the nineteenth century."<sup>8</sup>

The years after the American Revolution are seen as symbolic of a new era, one of unlimited upward mobility and devoid of class. However, this was not the ubiquitous experience of working Americans, but rather a proscribed reality onto the working class from a wealthy upper class in a new country. Class dynamics were, in fact, tools to maintain power and segregate not only the wealthiest people from others, but also the working class among itself.

In this regard, the wealthiest class used these dynamics to impose intraclass conflict between white men, the only full citizens at the time, and the rest of society.<sup>9</sup> Classism is not a lone determination. Instead this distinction is influenced by sentiments of racism within a society. Therefore, with the rise of civil rights and environmentalist movements (broadly speaking), a

concurrent critique and softening of class lines occurred.<sup>10</sup>

## A Changing Political Identity

Indeed, an expansion of women's roles within society was a key determinant in American Middle Class trajectory. In the beginning of the 20th century, volunteerism and an expansion of civic duties played a critical role in expanding middle class opportunity. Forms of entertainment, media, and transportation also helped in creating a vibrant middle class.<sup>11</sup> Magazines and pop-fiction helped institutionalize the identity of an educated, nationally-oriented citizen.<sup>12</sup> This transformation also allowed women and those traditionally disenfranchised because of race or class to become involved in civic society, and therefore gain greater influence throughout the community. Similarly, efforts by African American, Native American and other minority activists contributed to a changing constituency as they gained political rights.

## Middle Class Professions

The professions that made up the Middle Class also shifted throughout the 19th century. At first, artisans were stuck between manual and nonmanual differences in the labor market. After this, nonmanual laborers, typically in the managerial class, proliferated in American manufacturing, and more white-collar jobs spread throughout the economy. White-collar professions afforded the Middle Class greater job stability, a key factor in middle class formation.

In the later part of the 19th century, small capitalists became a crucial part of the Middle Class. These small capitalists also had the advantage of a less specific skill set, which allowed them to move among industries. Industrialization allowed more people to own retail shops and created greater opportunity for business proprietorships. This enabled greater upward mobility. By the end of the 19th century, more people were entering the Middle Class than were leaving it.<sup>13</sup>

Although middle class opportunities were expanding, American women and ethnic minorities were still disenfranchised. During World War II, archetypes such as Rosie the Riveter echoed throughout American society, and the post-war period saw a rise in the professionalism of the American woman.<sup>14</sup> The rise is at once nuanced and palpable. A more educated, capable American woman increases general family and community well-being, as well as providing a more egalitarian social structure—a pride of the Middle Class.

Beyond these advances, an empowered American woman whittled away at the overarching power dynamics within patriarchy and precedence. American women actively and passively enabled discussion and reform of a historically disenfranchising social structure. Accomplished through a series of unconventional social movements and unobtrusive shifts in gender roles, the rise of the American woman set precedent and procedure for an expanding middle class identity.

We should seek to understand the meaning of class within American society. Sociologists, historians, and economists often look at class as either the economic or social power relations within capitalism. That is to say, capitalism allows for labor to be treated as a commodity, and that a value be placed on human capital, so that some may advance at the disadvantage of others.<sup>15</sup> Insofar as capitalism has generated material, physical, and social wealth for swaths of society, when looking at global power relations, capitalism has disproportionately distributed resources and opportunity.

## The Middle Class in the 20th Century

The Middle Class in the 19th century did not have as transformative a role in American social change as in the 20th century. The practicality and simplicity of middle class norms shifted at the turn of the century, and instead the Middle Class attempted to imitate the rich by consumption, which proved status and acted as a means

to self-fulfillment.<sup>16</sup> Historian Jennifer Goloboy notes, "[The] eighteenth-century middle class defined themselves against the elite, their nineteenth-century descendants were more concerned with their differences from the lower class."<sup>17</sup>

In the 20th century, Americans adopted a self-assessed perspective that they were, or were soon to become, homeowners and professionals, and therefore created a new reality for middle class opportunities. The Middle Class was in part a product of the service industry job proliferation. For example, the American Realtor facilitated the purchase of a home in a professional setting.<sup>18</sup> Such service industry jobs allowed Americans to detach themselves from direct dealings of the everyday and life-making decisions so as to allow for more time in career, family, and self.

The Middle Class represented a new era in American society. Myriad shifts within our society and our economy allowed for the establishment and expansion of the Middle Class. These shifts included:

- increasing civic engagement
- a lack of aristocratic power structures
- increasing wages and productivity
- more easily accessible and uniform social norms and memes
- a distrust of elitist traditions
- growing diversity
- a commitment to simplicity and practicality both in terms of lifestyle and consumption.

Economic status is a crucial indicator of class status, though cultural norms played a more significant role in the formation of middle class identity. Class did not create these norms in the late 19th century, but instead these norms were tools that individuals used to attain a middle class life.

## formation of the middle class



INDUSTRIAL  
CAPITALISM



RAPID  
URBANIZATION



IMMIGRATION



GEOGRAPHIC  
MOBILITY

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# MIDDLE CLASS



The Middle Class and the American Dream have historically been key facets of our national identity. However, it seems both of these pillars are in peril. Income inequality is at one of the most pronounced points it has ever been, and upward mobility is becoming more and more difficult. The national discussion on the issue has increased considerably in recent years with many political and community campaigns drawing attention to the growing research on income inequality and the United States' declining Middle Class. This chapter will examine the history of the Middle Class and the economic realities facing the nation, Utah, and our community in Salt Lake City.

## PERCEPTION VERSUS REALITY

The Middle Class is an ambiguous, abstract concept for most people. Some view it as a sense of security: Amanda defines being middle class as knowing “that you’ll be able to meet [your obligations].”<sup>1</sup> Others see it as being able to save for retirement or their children’s future. Alex describes the Middle Class primarily as a social status, rather than an economic one.<sup>2</sup> Charles argues that the “Middle Class doesn’t really mean anything anymore.”<sup>3</sup> It is clear from the interviews that perception of the Middle Class varies widely.

Since the 1970s, income inequality has steadily increased across the developed world.<sup>4</sup> Because of the ‘Occupy Wall Street’ movement, Americans have become more aware of this inequality, and many believe it is a problem, but perceptions don’t do justice to how large this disparity is. The top 1% of earners is now capturing the same percentage of income as it did just before the Great Depression.<sup>5</sup> Americans largely do not recognize the extent of the trend toward inequality in the United States. As explained by two

measures—the Gini coefficient and an analysis by the Economic Policy Institute—inequality throughout the United States has been rising. Examining both measures provides a rich picture of trends in inequality.

Although calculations of the Gini coefficient are complicated, the resulting number is a measure of income dispersion throughout the population. The measure ranges from 0 to 1, with 0 being perfect equality, in which every person owns exactly the same share of wealth. A score of 1 indicates absolute inequality, in which one individual earns the totality of a country’s wealth. As calculated by the U.S. Census Bureau, in 1970, the Gini coefficient for the U.S. as a whole was 0.394, and in 2012 it was 0.477.<sup>6</sup>

Secondly, according to the Economic Policy Institute, the percent of income held by the top 1% of earners has increased by 11.8 percentage points.<sup>7</sup> Through the period of 1979-2007, the top 1% of earners in the United States experienced a 200.5% increase in real income, while the bottom 99% grew by only 18.5% over the same period (Figure 2).<sup>8</sup>

Income inequality affects the entire country across the earnings spectrum, and not simply those in lower income brackets. It detracts from overall economic well-being and threatens political and social cohesion. A recent report from the International Monetary Fund concluded that not only do high levels of income inequality result in a decrease in economic growth, but the relatively little growth the country experiences is likely to be unsustainable.<sup>10</sup> Former Senior Vice President and Chief Economist at the World Bank, Joseph Stiglitz contends that “inequality is associated with more frequent and more severe boom-and-bust cycles that make our economy more volatile and vulnerable,” as well as slower growth.<sup>11</sup>

LOCATION	REAL INCOME GROWTH			SHARE OF TOTAL GROWTH (OR LOSS) CAPTURED BY TOP 1%
	OVERALL	TOP 1%	BOTTOM 99%	
UTAH	31.0%	214.9%	15.4%	54.1%
WEST	27.3%	186.2%	10.5%	65.2%
UNITED STATES	36.9%	200.5%	18.9%	53.9%

**FIGURE 2.** Income growth from 1979 to 2007, overall and for the top 1% and bottom 99%, state vs. region and U.S. Source: Adapted from the Economic Analysis and Research Network (February 19, 2014).<sup>9</sup>

“ I DON’T THINK ONE MAN SHOULD WORK 18-HOUR DAYS AND MAKE NOTHING, AND ONE MAN SHOULD WORK 8-HOUR DAYS AND MAKE MILLIONS AND MILLIONS OF DOLLARS A YEAR. I THINK THAT IS INHERENTLY WRONG.” – TODD

A wide range of empirical evidence seem to support the argument that there is a strong relationship between economic inequality and economic instability.<sup>12</sup> Although inequality may seem at first glance to benefit the wealthy, it nevertheless results in stunted economic potential and insecurity for them as well.

Income inequality has become a pressing issue in political rhetoric and popular media in recent years. A YouTube video titled *Wealth Inequality in America, Perceptions vs. Reality*, garnered more than 15 million views from its posting in early 2013 to April 2014.<sup>13</sup> The video highlights how deeply skewed the American perception of inequality has been in recent years. In a 2013 speech on economic mobility and inequality, President Barack Obama declared that he believes the issue to be “the defining challenge of our time.”<sup>14</sup> Documentaries and books evaluating the trends and effects of income inequality have been released in growing number and intensity, notably Jacob Kornbluth’s 2013 film, *Inequality for All*, and Thomas Piketty’s bestselling 2014 book, *Capital In the Twenty-First Century*. The popularity of these materials demonstrates growing interest among even average Americans in understanding income and wealth inequality. In his interview, Todd expresses a sentiment that many American share:

I literally cannot comprehend [the mind-boggling inequalities in distribution of wealth]; it’s literally like trying to comprehend the universe to me. So I absolutely think that it is something that needs to be fixed. I don’t think one man should work 18-hour days and make nothing, and one man should work 8-hour days and make millions and millions of dollars a year. I think that is inherently wrong.<sup>15</sup>

## UTAH’S REALITY

Throughout the most recent period of increasing inequality, Utah has consistently had at or near the lowest levels of inequality in the country, according to Gini coefficients.<sup>16</sup> While there are certain periods where Utah-specific Gini coefficient data is hard to come by, it can be established that throughout the period of grow-

ing inequality, Utah has always had lower Gini numbers than in the United States as a whole. According to the Census Bureau for the period from 2005-2009, Utah was the *most equal* state, as described by three inequality measures (Gini, 90/10, 95/20).<sup>17</sup> According to that report, Utah had a Gini coefficient of 0.411, a 7.987 ratio of the 90th percentile to the 10th percentile in terms of income and a 6.065 ratio between the 95th percentile and the 20th percentile.<sup>18</sup> Utah’s rank on the Gini Index compared to other states is shown in Figure 3. The United States is far from an equal nation, but in recent years Utah has been one of the least unequal places in the nation.

However, the national trend is increasing inequality and research indicates that Utah may be catching up to the rest of the country. According to the Economic Policy Institute study cited above, from 1979 to 2007, the wealthiest 1% in Utah experienced 14.4% more real income growth than its national counterpart, while the bottom 99% grew by 3.5% less.<sup>20</sup> Utah’s lowest-in-the-nation status on inequality will likely falter if these trends persist.

## THE AMERICAN DREAM

As doubt has overtaken the national economy, the ideal of the American Dream has been slipping away. As mentioned in the Introduction, Lyal describes the new American Dream as “just trying to keep your head above water.”<sup>21</sup> Americans are becoming more worried about their economic stability and mobility, as well as retirement prospects.

Americans are concerned that the government will be unable to resolve problems and provide economic opportunity in the future. In a recent National Opinion Research Center (NORC) study, up to 70% of the population reported believing that the federal government will be unable to resolve upcoming issues.<sup>22</sup> In comparison to the 1970s, more people now believe that living conditions in the United States are likely to stay the same or decline, rather than improve. Instead of looking to the government to solve these issues, more than half of the population believes that big businesses, the



**FIGURE 3.** Income inequality (Gini index) by state: 2005-2009. Source: Adapted from the U.S. Census Bureau (October 2011).<sup>19</sup>

RANK	COMMUTING ZONE	STATE	ABSOLUTE MOBILITY	ODDS OF REACHING TOP 5TH STARTING FROM BOTTOM 5TH
1	SALT LAKE CITY	UTAH	46.2	10.8%
2	SCRANTON	PENNSYLVANIA	45.9	10.7%
3	READING	PENNSYLVANIA	45.5	9.6%
4	DES MOINES	IOWA	45.3	9.1%
5	BAKERSFIELD	CALIFORNIA	45.3	12.2%

**FIGURE 4.** Commuting zones with highest absolute mobility out of the 100 largest commuting zones.

Source: Adapted from the Equality of Opportunity Project (January 17, 2014).<sup>39</sup>

wealthy, and “individual people like you” are not doing enough to solve economic issues facing our country.<sup>23</sup>

However, there is still hope in personal achievement, as seen in Lya’s interview. He said, “I still feel like if you go out and you work hard, if you ... have the motivation, you can influence [your success], and you can change that, and you can move from the bottom to the top.”<sup>24</sup> Interestingly enough, although Americans believe they are constrained, they still believe in economic responsibility on a personal level. Perception data show that almost 80% of both workers and employers find low-wage workers themselves responsible for most, if not all of their success and advancement.<sup>25</sup>

Our interviews revealed simultaneous doubt and confidence in these concepts. Travis said, “I think [the American Dream] is true for me. I think it’s true for a lot of people. I also think it’s not true for a lot of people. I think it’s very circumstantial.”<sup>26</sup> This draws out a curious case of doublethink: Americans are wary of the economy and their prospects, yet at the same time many believe the American Dream is achievable through hard work and dedication. National mobility statistics may illuminate which view is more accurate.

### Retirement

Our interviews revealed doubt and disillusionment about retirement prospects. When asked if she was afraid for her future, Jane, a nontraditional college student said, “Not even afraid, I know. I’m at an age, you know, at 48 years old, that I can retire basically, in what, 27 years [or] 28 years. That ... there’s nothing. There’s no nest egg right now.”<sup>27</sup> Many consider the ability to retire comfortably a key component of the American Dream, but now much of the country’s population question the feasibility of retirement after years of

RANK	COMMUTING ZONE	STATE	ABSOLUTE MOBILITY	ODDS OF REACHING TOP 5TH STARTING FROM BOTTOM 5TH
83	PORTLAND	OREGON	0.277	9.3%
84	SEATTLE	WASHINGTON	0.273	10.9%
85	MIAMI	FLORIDA	0.267	7.3%
86	SALT LAKE CITY	UTAH	0.264	10.8%
87	MODESTO	CALIFORNIA	0.261	9.4%

**FIGURE 5.** Comparing Salt Lake City’s relative mobility to other commuting zones, out of the 100 largest commuting zones.

Source: Adapted from the Equality of Opportunity Project (January 17, 2014).<sup>40</sup>

economic instability. According to another NORC study, almost 50% of Americans age 50 and older now think they will retire later than they expected to at age 40.<sup>28</sup>

Unfortunately, reality is mirroring expectations in this case. According to Gallup, the average age of retirement has been rising since 1997.<sup>29</sup> A secure retirement was expressed in our interviews as a key tenant of economic stability, and it seems to be increasingly out of reach. Vianey, an immigrant from Mexico, explains that although her parents are homeowners, “they are still at the bottom because they just live check-by-check every month.”<sup>30</sup> Vianey’s parents are hardly able to pay their bills, let alone save for retirement.

### Economic Mobility

Economic mobility may, in fact, be the fundamental definition of the American Dream: the ability to improve your economic status. Without this crucial tenet, even a variation on the classic rags-to-riches story is impossible. Without a healthy amount of economic mobility, those who are born poor remain poor. In a country facing increasing income inequality where the weakening Middle Class is being pulled between the wealthy and the poor—and increasingly falling towards the poor—maintaining high economic mobility should be the primary focus of every politician, legislator, citizen, and economic institution.

Compared with other developed nations, the United States does not perform well in terms of economic mobility, but there is little evidence to suggest that children in the United States face less economic mobility than previous generations. Before examining the trends, a critical distinction must be made: Absolute mobility is a measure of the likelihood that a child’s income will exceed his or her parents’ income, while relative mobility measures the quintile

## “MORE THAN HALF OF THE POPULATION BELIEVES THAT BIG BUSINESSES, THE WEALTHY, AND ‘INDIVIDUAL PEOPLE LIKE YOU’ ARE NOT DOING ENOUGH TO SOLVE ECONOMIC ISSUES FACING OUR COUNTRY.”

of income to which the child rises. The following distinction highlights the difference: Most children earn more than their parents, but far fewer rise past their parents’ economic status. According to a Norwegian study in 2006, the United States ranked below the United Kingdom and Scandinavian countries in terms of economic mobility, and 42% of people in the lowest quintile remained in the lowest quintile. However, the level of mobility has remained roughly the same since the 1980s.<sup>31</sup>

Several of our participants expressed anxiety at the thought of raising a family while experiencing financial difficulty. Amanda describes watching her friends with children struggle to pay their bills and concludes she “wouldn’t be able to give [a child] everything that [she thinks] a child deserves.”<sup>32</sup> Victor notes that although he is sure he could support a family in the future, he is concerned that he would have to accept a job that he would “hate.”<sup>33</sup>

One way to measure economic mobility is by examining intergenerational elasticity. According to Bashkar Mazumder, a senior economist at the Federal Reserve Bank of Chicago, intergenerational elasticity “captures the association between the income of a child (in adulthood) and the income of his or her parent,” and is a relative measure of a child’s ability to change his or her economic condition.<sup>34</sup> The reality of economic mobility has remained unchanged in the past few decades, but economic conditions, especially recently, have deteriorated. The divide between perceptions of mobility and reality is fueled by fears that the new normal will decrease mobility for future generations.<sup>35</sup>

### Utah’s Mobility

Utah appears to be conducive to economic mobility. Accord-

ing to the PEW Charitable Trusts, over the ten year period from 2002-2012, Utah improved on both absolute and relative upward mobility, one of only a handful of states to do so.<sup>36</sup> In addition, the Equality of Opportunity Project ranks Salt Lake City as number one in terms of absolute mobility (Figure 4), but 86th (out of 100 largest commuting zones) for relative mobility (Figure 5).<sup>37</sup> It is also ranked in the top 10 metropolitan areas for upward mobility, as shown in Figure 6.<sup>38</sup>

In general, the populations of Utah and Salt Lake City appear to be more economically mobile than the rest of the United States. For Utah, the Middle Class seems to be healthy, and the American Dream seems to be achievable, but perhaps prospects are fading. Crystal, a student at the University of Utah, worries that she won’t be earning a living wage in 5 years. She acknowledges that although there are some good opportunities in Salt Lake City, she should leave the city if she wants to “improve her economic condition in the long run.”<sup>42</sup>

Salt Lake City should take steps that will continue its favorable economic position—steps that will strengthen the economy as a whole. We have discussed in this chapter how the Middle Class plays a vital role in shouldering the weight of the economy, coupled with the optimism and dynamism of robust economic mobility. To support a healthy, growing economy, we must bolster both our Middle Class and economic mobility. Ensuring a living wage and providing affordable educational opportunities are among some of the most vital initiatives to address the problem, both nationwide and locally. In the following chapters, our report will explore many aspects of economic well being that should be addressed in Salt Lake City, which include community dynamics, education, employment, and social welfare programs.

RANK		CITY		ODDS OF REACHING TOP 5TH STARTING FROM BOTTOM 5TH	
1	SAN JOSE, CA	12.9%	41	CLEVELAND, OH	5.1%
2	SAN FRANCISCO, CA	12.2%	42	ST. LOUIS, MO	5.1%
3	WASHINGTON DC, DC	11.0%	43	RALEIGH, NC	5.0%
4	SEATTLE, WA	10.9%	44	JACKSONVILLE, FL	4.9%
5	SALT LAKE CITY, UT	10.8%	45	COLUMBUS, OH	4.9%
6	NEW YORK, NY	10.5%	46	INDIANAPOLIS, IN	4.9%
7	BOSTON, MA	10.5%	47	DAYTON, OH	4.9%
8	SAN DIEGO, CA	10.4%	48	ATLANTA, GA	4.5%
9	NEWARK, NJ	10.2%	49	MILWAUKEE, WI	4.5%
10	MANCHESTER, NH	10.0%	50	CHARLOTTE, NC	4.4%

**FIGURE 6.** Upward mobility in the 50 biggest metro areas: The top 10 and bottom 10.

Source: Adapted from the Equality of Opportunity Project (January 17, 2014).<sup>41</sup>



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# COMMUNITY & CULTURE



Social capital is the academic concept underlying what a community is and why it is important. It varies according to religion, race, and other community boundaries and plays a significant role in economic position. At its core, social capital is the heart of community.

In her interview, Hermione reflects on a poignant aspect of her economic well-being after she entered college from a low-income background:

I just got a really big award ... or I just took a really huge exam that was so hard, and no one was able to understand or support that. I felt exhausted because I had no one to compare to. ... Aunts and uncles, they say 'good job.' But it is an empty 'good job.' They don't understand what it is, or what I go through. ... When you grow up around people who are always low achieving or don't go anywhere, often when you do want to achieve [something] higher. ... They don't fully understand it. ... They definitely are in my corner. They are like, 'Go Hermione,' but they don't know what they are saying 'Go Hermione' for.<sup>1</sup>

Why does the lack of understanding matter? Does this support really make a difference? Is it significant that Hermi-

one is from a low-income background? What difference does social capital really make? Nearly every interview participant described how the role of others and their place within society affected their economic situation. Many discussed more explicitly ways that someone "helped them out," while others spoke about the tacit social interactions that underlie economic arrangements.

## WHY IS COMMUNITY IMPORTANT?

### *Social Capital*

Social ties and the support we gain from others are critical to our ability to cope with economic hardships. The term "social capital" encompasses the relationships among social ties, social support, and economic position, and is commonly defined as the "connections among individuals—social networks and the norms of reciprocity and trustworthiness that arise from them."<sup>2</sup>

In plainer terms, social capital refers to the resources available to us through our relationships with others. These resources provide economic benefits, as is the case when one borrows money from a friend or family member—by relying on the trust implicit in their relationship, the borrower

avoids paying the interest rate that a bank would charge and is therefore better off economically.

**“AUNTS AND UNCLES, THEY SAY ‘GOOD JOB’. BUT IT IS AN EMPTY ‘GOOD JOB’... THEY DEFINITELY ARE IN MY CORNER. THEY ARE LIKE, ‘GO HERMIONE,’ BUT THEY DON’T KNOW WHAT THEY ARE SAYING ‘GO HERMIONE’ FOR.”**  
— HERMIONE

Researchers distinguish between two kinds of social capital to explain its positive and negative effects. Bonding social capital reinforces exclusive identities and homogeneous groups, promoting solidarity. Bridging social capital cuts across social divisions and includes diverse people, generating broad identities and reciprocity. Whereas bonding narrows one's identity, bridging expands it.

Social capital can help people by providing "mutual support, cooperation, trust, and institutional effectiveness."<sup>3</sup> It can also hinder, primarily when it generates barriers that exclude the outsiders of a social group

from group benefits. Groups with robust social capital may also be harmed when members of the group take advantage of relationships with others within the group for personal gain. Nevertheless, this study highlights many of the advantages of social capital.

Some of our participants describe how the social support they received affected their life in hard times. Brooke remarks,

Sure, yeah I have had difficulty finding a job and had times when I've been out of a job, but I have had a strong support system, and I think that without that, my life could have gone in a totally different direction.<sup>4</sup>

Troy recalls that after his aunt's divorce, when she couldn't "afford to pay for hardly anything," the Church of Jesus Christ of Latter-day Saints community (locally called the LDS Church or the Mormons) provided financial and social support.<sup>5</sup> Church members volunteered services, allowing the aunt to avoid paying for some meals and babysitting.

This support is particularly important to getting an education—many interviewees recounted the social support they received from teachers and peers. Sean says,

I never considered not going to college. It was what it was. It was just what you did. It was what I grew up with. I never thought there were other options out there.<sup>6</sup>

To those who have the social support they need, encouragement and a strong social safety net are among the many factors that

help them progress. A lack of social support is not solely responsible for economic disadvantage, but the two are closely tied. The relationship reflects a virtuous cycle: One's social capital helps raise one's economic position, which in turn increases the social capital available to the person.

On the other hand, those who lack sufficient social support may feel its absence harshly. Hermione explains how social support plays into getting an education. She reveals:

That plays into the privilege of where these teachers are coming from, the places they grew up. Coming into low-income communities and thinking that maybe we can't achieve this high because of our income or because of our families.<sup>7</sup>

Inadequate social support impeded her goal to improve her economic status, which in turn hindered her ability to develop social capital. Hermione experienced the burden of the other side of the social capital coin: its vicious cycle. In Hermione's case, the social support that she lacks compounds the difficulty of her economic situation. Without adequate social support, the economic obstacles that people face become oppressive and sometimes overwhelming.

Several participants expressed anxiety about the possibility of experiencing a medical emergency or being unable to get out of debt—both financially stressful situations. Melissa feels reassured that she is able to rely on her parents financially should the need arise, but asks, "What if my parents weren't in a position to help me, how would I feel?"<sup>8</sup>

Although family ties often serve as an economic resource during difficult times, not everyone is able to rely on family for financial support. Daniel says that he would worry if a medical emergency were to develop because "it would put [his] parents in the hole."<sup>9</sup> Dawn explains that since her mother died, she no longer has anyone she could turn to for help in a financial emergency.<sup>10</sup>

**“IT'S NOT WHAT YOU KNOW, IT'S WHO YOU KNOW.”**  
— TODD

### *Networking*

Social capital also encompasses networking, a system in which the norms of reciprocity and trustworthiness are embedded in one's social networks. These norms allow one to receive favors and special privileges from those with whom they share an understanding of obligation and expectation; in other words, "People are always doing things for each other."<sup>11</sup> The networking process helps one "get ahead."

Among our interviewees, nine explicitly mention the term "networking," while 16 out of 36 participants discussed the benefits of social connections. Travis reflects that he's "had more opportunities to make more money because of the people [he's] known."<sup>12</sup> Michelle said she secured a job in a high-profile position through a social connection before the job was available to the public.<sup>13</sup> Todd observes that there's nowhere with "more of a 'good old boys' system than there is in Salt Lake,"<sup>14</sup> bringing to mind the familiar assertion: "It's not what

## BOND•ING

Exclusive Social Networks Between Like People



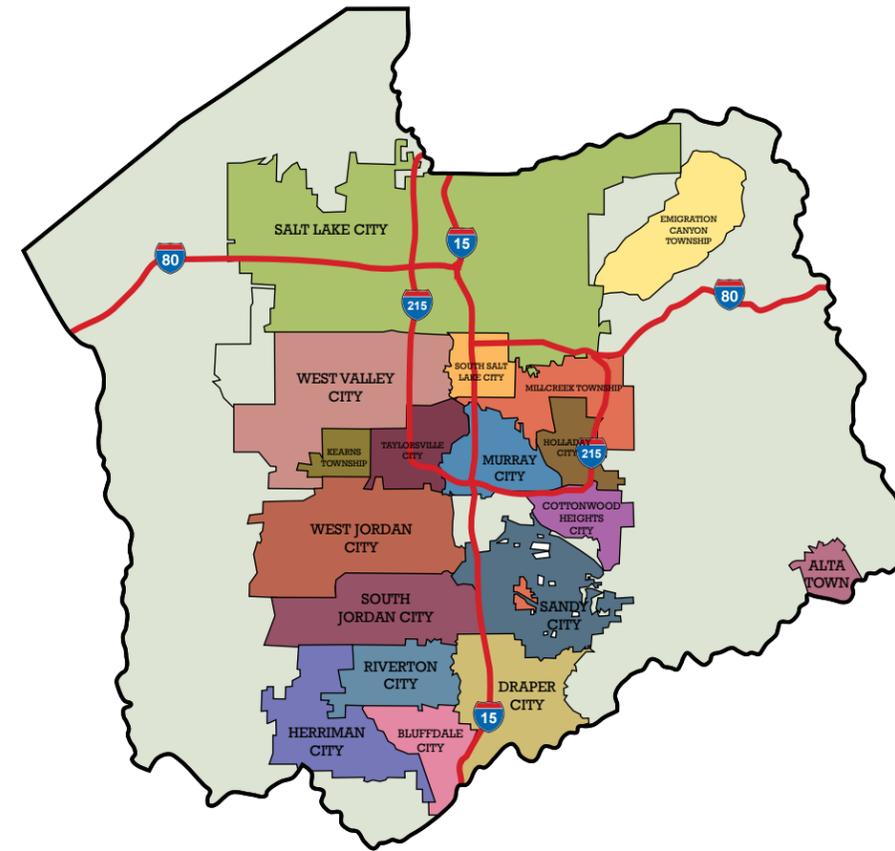
## BRIDG•ING

Inclusive Social Networks Between Diverse People





**FIGURE 7.** Map of Utah.  
Source: Nomoqo Creative Agency.<sup>24</sup>



**FIGURE 8.** Map of Salt Lake County, with Salt Lake City highlighted in green.  
Source: Nomoqo Creative Agency.<sup>25</sup>

you know, it's who you know." This form of exclusive social capital is more beneficial to those who receive special favors, but punishes those who don't have strong social networks. It contributes to the formation of an uneven economic playing field for society as a whole.

These commentaries raise concern that the Salt Lake City's culture is steeped in the idea of "who you know." Robert Putnam's (2002) social capital index ranked Utah 11th among the 50 states, with high scores indicating robust social capital.<sup>15</sup> However, the ranking does not discriminate between the "good" social capital and the "bad," which excludes some from group membership and benefits, as was strongly expressed in the interviews. It is clear that social capital and the support we receive from others is crucial to our economic well-being, as a factor that both affects and is affected by economic status.

#### HOW DO WE DEFINE COMMUNITY?

Our interviews revealed the definition

of a community is becoming increasingly unclear and ambiguous. Although a few participants consider their neighborhood to be their community, defining one's community along geographic boundaries has become uncommon. Daniel says, "my actual community is West Valley, but I don't feel like it is," and instead describes his community as the people he associates with on a regular basis.<sup>16</sup> Mary characterizes community similarly: as her group of friends that provide emotional support.<sup>17</sup>

Some participants combined geographic and religious boundaries in their definition of a community. Lyal describes his community as his street and local congregation.<sup>18</sup> Others note the number of communities available and the degree of distance associated with each. Mark explains that his immediate community includes his neighborhood and religious community, followed by the broader community of Sandy.<sup>19</sup> Andrea, however, postulates that "community is much more a sense of identity than it is a physical entity," identifying a community as a mindset in which community members

distribute responsibility and contribute to society.<sup>20</sup>

Researchers recognize the role that mechanisms of association—the means by which we develop relationships with others—contribute to the formation of a community, however unclear its definition. These mechanisms primarily include geography, social class, religion, immigration, and employment.

#### WHAT COMMUNITIES EXIST IN SLC?

*Do the communities in Salt Lake City provide the social support necessary for a healthy, high social capital environment?*

Salt Lake City has a population of 191,180 people, though many people view the city as encompassing a much larger area than the map boundaries: the metropolitan area includes 1,079,721 people.<sup>21</sup> This is likely because of sprawl and the close proximity to neighboring cities along the north-south interstate corridor (Figure 8). A 2014 research study on urban sprawl ranked the Salt Lake City metropolitan area at 94, a median score relative to other major urban areas across the country.<sup>22</sup> The author explained that "people in connected, compact areas have greater upward economic mobility" as well as lower costs of living.<sup>23</sup> Salt Lake City's sprawl index score identifies its urban environment as neither exceptionally detrimental nor favorable toward furthering economic prosperity for its residents.

Some participants commented on the relationship between their urban environment and economic situation. Isabelle, a native of Salt Lake City, says, "We have the worst transportation," explaining that the public transit system functions well in a north-south direction, but is insufficient for those traveling east or west.<sup>26</sup> When asked if the transportation infrastructure supports everyone who needs it, Ashley acknowledges, "We still have an east-west problem."<sup>27</sup> Others mention the city's size. Alex says, "I love Salt Lake because it doesn't feel like a big city,"<sup>28</sup> while Amanda says, "I like that although I live in the city, I can relatively quickly get outside of the city."<sup>29</sup>

Several participants said they feel safe in Salt Lake City compared to major cities in other states. However, there was

## “IT’S ‘US’ OR ‘THEM’ AND ‘WHOSE SIDE ARE YOU ON?’ ” – KATHERINE

some disagreement regarding Glendale, a neighborhood on the west side of Salt Lake City. Robert, a resident of the eastern side of the city, remarks, “I don’t feel really unsafe there, but I definitely feel less comfortable,”<sup>30</sup> though Vianey reports that she doesn’t “feel 100% safe” living in Glendale.<sup>31</sup>

Sione explained that he moved to Salt Lake for its low cost of living, which has drawn others to the area as well.<sup>32</sup> Other participants discussed the idea of community in Salt Lake City, primarily in terms of religious and racial association, rather than in terms of transportation, safety, or other means. We emphasize that this chapter focuses only on the communities mentioned in our 36 interviews. Certainly many other communities exist in the Salt Lake City area beyond those covered in this report; however, those discussed in the following sections were discussed most frequently.

### Religion

In the words of Travis, “obviously you gotta talk about Mormons if you’re talking about Utah.”<sup>33</sup> The headquarters of the Church of Jesus Christ of Latter-day Saints is located in downtown Salt Lake City, and the LDS Church remains the predominant religion in the state of Utah, with 58% of the population identifying as members of the LDS church.<sup>34</sup> In fact, LDS church members often refer to those of other faiths as “nonmembers.” Salt Lake County, however, is somewhat less LDS, with only 51.4% of the population that identify as LDS.<sup>35</sup>

When asked about religion, 26 participants mentioned the influence of the LDS Church in Salt Lake City’s communities. Troy says that he felt a social stigma for non-LDS people in Logan—a city in northern Utah with a higher percentage of LDS Church members than in Salt Lake City. He does not believe this attitude is manifested as strongly in Salt Lake City as it is in Logan.<sup>36</sup> Another participant, Sean, observes, “there are two distinct communities,” with the first being the LDS culture and the second “the more liberal non-LDS culture.”<sup>37</sup> Katherine asserts, “Religion is everything. People meet you and they’re like ‘Are you Mormon? Or are you not Mormon?’ There’s already a category or an identifier and that creates division. It’s ‘us’ or ‘them,’ and 20

“Whose side are you on?”<sup>38</sup> Todd adds, “I feel like a lot of the time I am sort of placed into an outside circle as soon as people find out I’m not Mormon or as soon as people find out something about me that marks me as non-Mormon. It definitely alienates me a little bit.”<sup>39</sup> His comments further confirm that a division exists between LDS members and everyone else.

Both the LDS and non-LDS communities appear to perpetuate the social division. When asked how not being LDS alienates him, Todd explains that he had gradually grown apart from friends “because of a sort of religious divide” and said that

I suppose I have contributed to it just as much by intentionally not seeking out people of any faith but especially [the] Mormon faith for long-lasting friendship because I find that a lot of people choose their religion over their friends.<sup>40</sup>

Andre recalls a time when his dad discouraged him from playing competitive soccer because “he didn’t really want to hang out with the parents. ... It was pretty much because they were Mormon.”<sup>41</sup>

However, Todd also observes that “a lot of the community events here are geared towards religious things,” making it difficult to bridge the divide.<sup>42</sup> Edward scrutinizes the LDS community’s approach toward those not of their faith, stating that in his experience,

they wear a facade of being open to everybody—‘All Visitors Welcome’ and what not. But, in attending a LDS service for a World Religions course I took two years ago, [I] did not have that experience. A lot of judging eyes, a lot of people looking down.<sup>43</sup>

Comparing the Catholic community to the LDS community, Edward reports:

It truly felt that even if you were homeless and off the street, and you brought your dog with you, [the Catholic community is] going to open up to you for that hour or two that that service is going to be, and then going to let you on your way.

Whereas if you come in [to a LDS congregation] and you’re not [in] Sunday dress, you aren’t going to be greeted very welcomingly.<sup>44</sup>

Several participants felt that the LDS church is welcoming, including Andre, who mentions, “the Mormon faith is very accepting.”<sup>45</sup> However, Edward’s commentary reveals that not everyone in the non-LDS community receives the same warm reception.

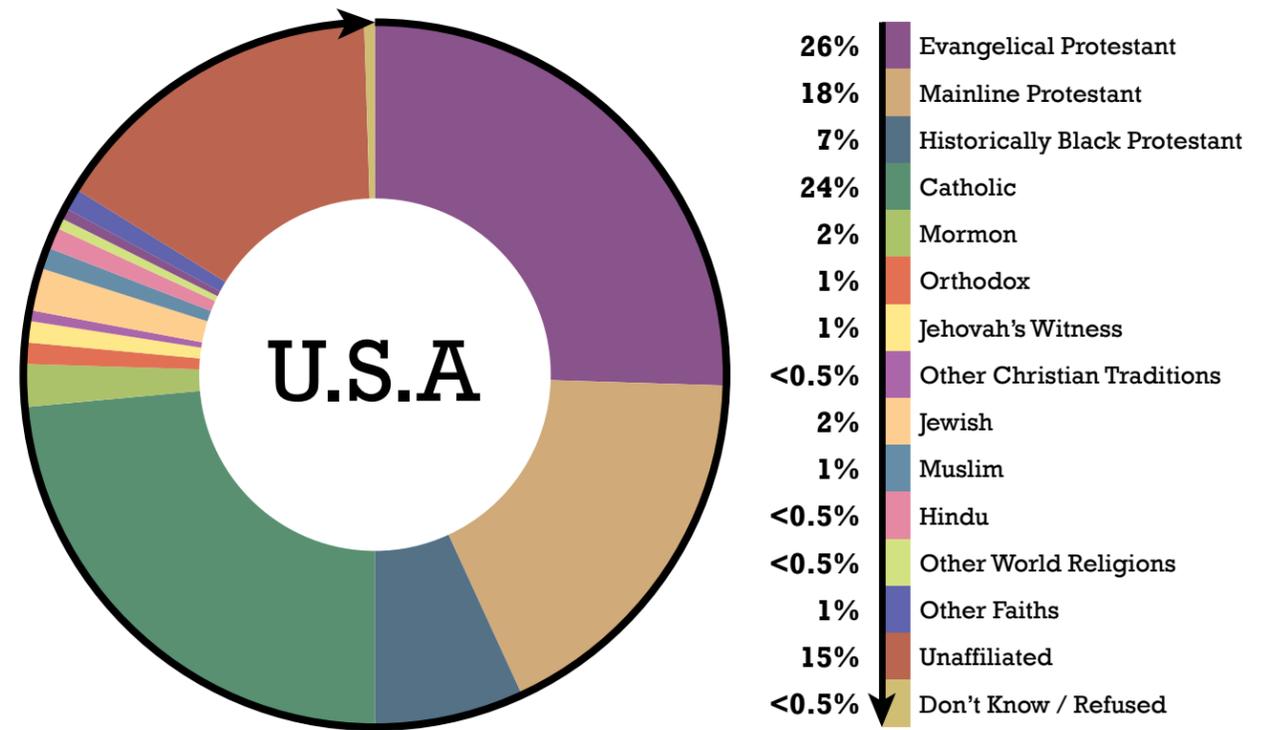
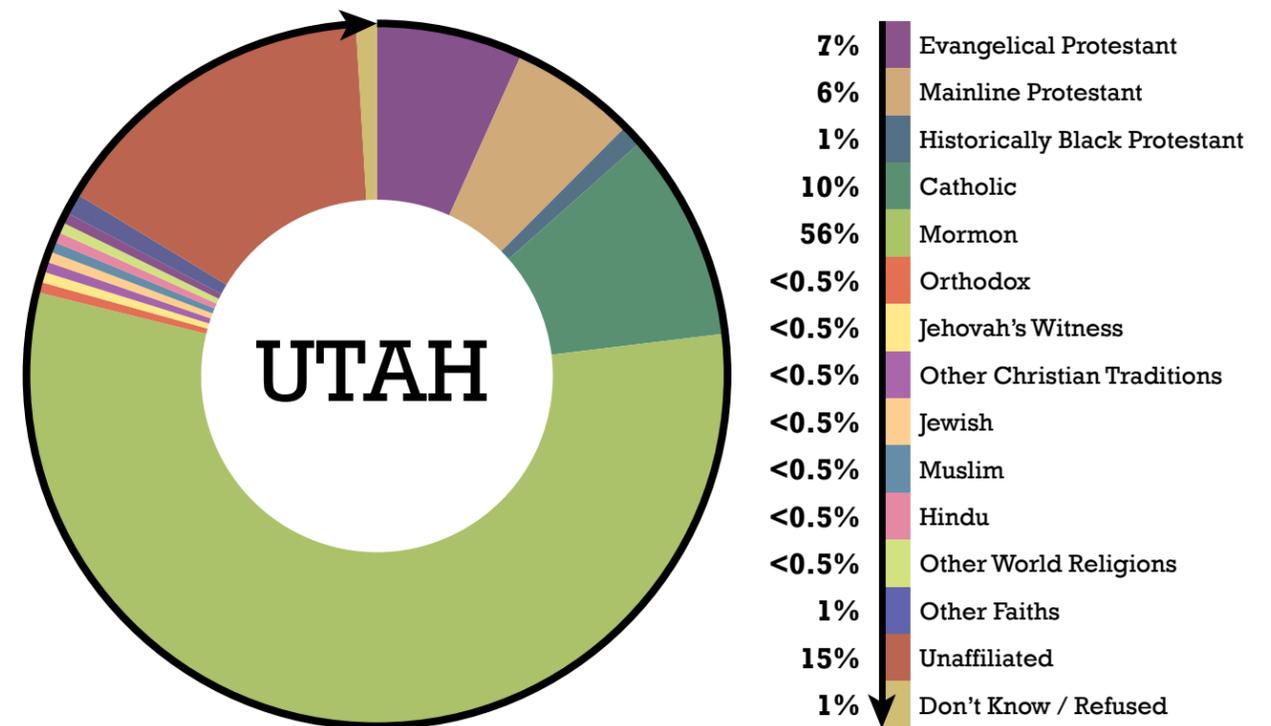
When asked about the economic benefits of belonging to the LDS church, respondents zeroed in on the networking opportunities available. Mark explains,

You have this automatic network of people that you just can go to church one day, and you have this immediate opportunity to have a relationship with them and receive support from them when you need it.<sup>46</sup>

Charles, who is not LDS, remarks, “I do think there is a powerful networking component to the religious community.”<sup>47</sup> Not all participants agreed that belonging to the religious community benefited them economically. Lyal, a member of the LDS Church, said he hasn’t considered that it might affect his economic well-being.<sup>48</sup>

However, 13 participants explicitly mention the LDS community’s social networking advantage. Many of these respondents are not LDS, implying that members of exclusive communities may not view the economic benefits they receive from their membership in the same way as those who are unable to receive those benefits. It may also be that those outside the community exaggerate its benefits. Todd addresses this perceived disadvantage, saying that he believed “so many relationships [began] with the doors already closed because of religion.”<sup>49</sup>

Other participants express different views. Blanca points out the presence of other religious communities. She belongs to the Catholic church, the next largest religious affiliation in Utah, at 10% of the population, followed by the evangelical Protestant (7%) and mainline Protestant (6%) faiths.<sup>50</sup> She notes that Catholics in Utah



**FIGURE 9.** Religious composition of Utah and the U.S.A.

Source: Adapted from Pew Research Center’s Religious Composition of Utah from the “Religious Landscape Survey.” Printed with permission from Pew Research Center.<sup>53</sup>

“are a tiny group and we take care of each other.”<sup>51</sup>

Katherine found a community through her spiritual practice, unaffiliated with any church. Hermione thinks that there are many communities available in the Salt Lake City area, saying,

there are just so many ways that we can be part of different communities. So I think I am part of many communities in the Salt Lake area even though none of those communities are with the Mormon religion.<sup>52</sup>

Figure 9 shows the various religious traditions found in Utah and the percentage of the population that identifies with each tradition.

## “RACE IS ALWAYS THE FIRST QUESTION.” – VIANEY

### Racial Diversity

Although Isabelle considers her neighborhood racially diverse, other participants noted a lack of diversity in Salt Lake City. In 2010, 75.1% of the city’s population identified as white, compared to the state as a whole, at 86.1%.<sup>54</sup> The second most prevalent racial group was the Hispanic population, at 22.3% in Salt Lake City, followed by Asians at 4.4%.<sup>55</sup> Figure 10 shows the racial composition of Salt Lake City compared to Utah and the entire country.

Blanca, a young Latina woman, says people label her according to her race: “More than anything, race is always the first question

... and then second ... was socioeconomic status.”<sup>57</sup> Racial minorities often receive less social support than their white counterparts, as Blanca notes when discussing her experience with the education system. She says, “I had to navigate the system by myself because I didn’t have awesome counselors. My counselors didn’t want me to go to college.”<sup>58</sup> Hermione discusses moving from a school in an underprivileged community, where “there were often people of color” to a more advantaged school where “almost every kid was white.”<sup>59</sup>

Vianey said that even though there is a push in Salt Lake City for equality and diversity, “it’s not actually happening.”<sup>60</sup> She argues that “they’re not actually doing what is necessary ... what is needed in order to actually achieve something.”<sup>61</sup> In addition to Latinos, Utah has become home to a diverse array of other ethnicities: A 2008 report estimated that 25,000 refugees have been resettled in Utah.<sup>62</sup> James mentions the refugee and religious communities that he is involved in, but acknowledges that these communities are not as “involved as people who are born here.”<sup>63</sup> He used the term involvement to mean social capital and power, and he later remarks: “Caucasians who were born here, they run the whole city.”<sup>64</sup> The disproportionate quality and access to social capital that racial minorities and refugee communities experience can exacerbate their economic disadvantages.

None of the participants mention any involvement with employment-driven communities. This is not surprising, considering the steadily decreasing union membership rates in Utah over the past ten years. Currently, 3.9% of Utah workers are union members, a strikingly low number compared to the national average of 11.3%.<sup>65</sup>

RACE	SLC	UTAH	USA
White alone, percent, 2010 (a)	75.1%	86.1%	77.9%
Black or African American alone, percent, 2010 (a)	2.7%	1.1%	13.1%
American Indian and Alaska Native alone, percent, 2010 (a)	1.2%	1.2%	1.2%
Asian alone, percent, 2010 (a)	4.4%	2.0%	5.1%
Native Hawaiian and Other Pacific Islander alone, percent, 2010 (a)	2.0%	0.9%	0.2%
Two or More Races, percent, 2010	3.7%	2.7%	2.4%
Hispanic or Latino, percent, 2010 (b)	22.3%	13.0%	16.9%
White alone, not Hispanic or Latino, percent, 2010	65.6%	80.4%	63.0%

**FIGURE 10.** Self-reported racial demographic percentages from the 2010 U.S. Census. Note: (a) includes persons reporting only one race; (b) Hispanics may be of any race and are included in applicable race categories. Source: Adapted from U.S. Census Bureau’s *State and County QuickFacts*.<sup>56</sup>

## REALITY OF SUPPORT

### Do communities in Salt Lake City provide sufficient social support?

Social capital matters, and the communities that provide the social support necessary to help one through a period of economic hardship don’t reach everyone in Salt Lake City. Melissa recognizes that she “had to find [her] place,”<sup>66</sup> and Andrea concludes, “as far as the community in Salt Lake City goes, I would say it’s greatly lacking, and I wouldn’t depend on it to ‘care for me’ if I needed

it.”<sup>67</sup> Salt Lake City is in a unique position because its majority LDS population can use its influence to improve the lives of residents across social rifts. The interviews considered in this chapter suggest that a divisive attitude exists between the LDS community and those of other faiths, which weakens the integrity of positive social capital in Salt Lake City. These negative effects should certainly be addressed and can be reversed with a focused effort to cut across religious boundaries and other social cleavages to encourage unity throughout the city.

## WHAT CAN BE DONE?

- Volunteer in disadvantaged schools and low-income neighborhoods.
- Get to know your neighbors and invite them over for dinner.
- Join groups (e.g., arts, sports, religion) likely to lead to making new friends of different social groups and backgrounds.
- Encourage your local religious and political leaders to get involved.
- Ask them to support the development of bridging social capital to bring your city closer together as an inclusive whole.

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# EDUCATION



The most frequently discussed topic among our interviewees was education. Of the 36 participants who were interviewed, 32 explicitly discuss the state of education in Salt Lake City and Utah. There are a number of reasons why our interviewees, as well as the public, place such a high value on education. It is common belief that education and earning potential over the course of one's lifetime are highly correlated. Higher education also allows network formation among professionals, peers, and friends that often goes beyond college. It expands on K-12 learning and helps develop crucial employment skills such as critical thinking, communication, collaboration and job-success skills.

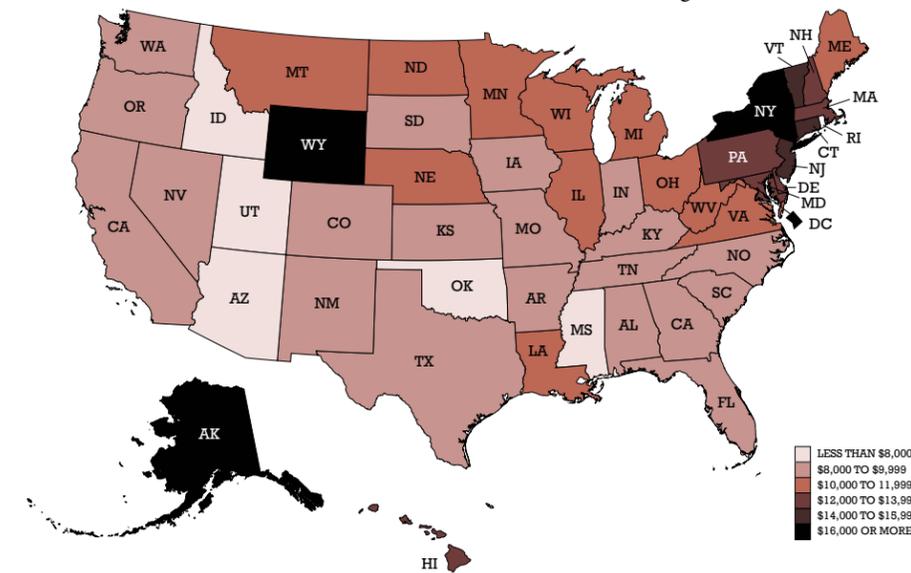
## EDUCATION & ECONOMIC STATUS

Education has traditionally been viewed as the "key" to reaching middle class status in the United States, and our interviewees asked participants a variety of questions about whether that belief still holds true in popular perception in Salt Lake City today. The interviewees express an array of opin-

ions about both K-12 and higher education. Some believe that education, such as graduating from high school and entering college, provides a "way out" of poverty, while others doubt whether a bachelor's degree promotes financial independence.

There is great concern about the lack of jobs to fit degrees, in conjunction with the shrinking of the job market because of the Great Recession.<sup>1</sup> Others have concerns about institutionalized racism and classism, while some laud the positive effect of higher education on work ethic and skill building. Many see the need to help under-represented populations, including impoverished children and students who learn English as a second language.

While a variety of stances exist, these opinions are a testament that access to quality education is vital in reducing income inequality in Salt Lake City. In our interviews, we encountered a wide range of opinions about education, and higher education comes up much more frequently than K-12 education. Thus, we will dedicate one section to K-12 public education, and three sections to higher education.



**FIGURE 11.** Public elementary-secondary school system per pupil current spending by state: Fiscal year 2011

Source: U.S. Census Bureau (May 2013).<sup>3</sup>

## K-12 PUBLIC EDUCATION

Several interviewees express discontent about the level of Utah's funding of K-12 public education generally. Utah ranks last in the country for spending per pupil. In 2011 Utah spent approximately \$6,212 dollars a year per student—more than \$4,000 below the national average of \$10,560.<sup>2</sup> Figure 11 shows a map comparing Utah's spending per pupil in 2011 to other states.

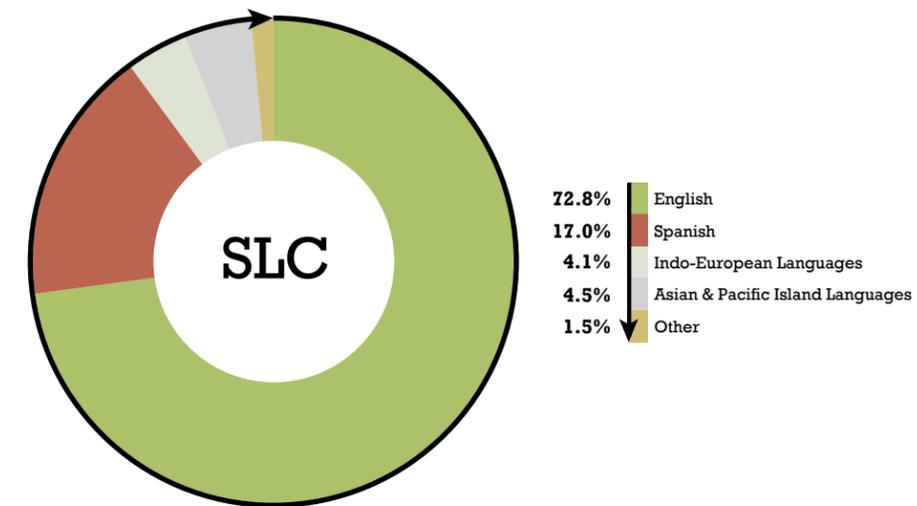
Beyond purely fiscal concerns, there is concern for a lack of recognition of the difficult situations that kids experience while attending K-12 public schools. Hermione said gang activity drove her mother to send her to a school outside of her neighborhood so she would not be pulled into gangs, as her older brothers had.<sup>4</sup> Gerald, in his role as a teacher's assistant, sees children growing up in difficult social and economic situations as having extra motivation to do well in school.<sup>5</sup>

### Refugees

Some participants worried more about others' abilities to afford higher education beyond high school. For example, Travis spoke of tutoring at East High School, and how many of his students, namely refugees, are not only trying to succeed in high school, but are working multiple part-time jobs in order to contribute to their families. He poignantly observes, "they just got here", and while the refugees may dream of college, "they still are not going to get that opportunity simply because it is out of their price range."<sup>6</sup> Students who juggle work and studies are not able to focus on education as readily as students whose time in school is their primary responsibility.

In 2000, Salt Lake City had a refugee population of approximately 30,000 refugees. Since then, the population has been steadily increasing by about 1,000 new refugees each year.<sup>7</sup> As a result, about 18% of the Salt Lake City School District is composed of students who are either refugees, immigrants, or students from other races or

**“THESE PARENTS ARE FRIED AND WORKED OUT. THEY'RE WORKING POOR, WORKING PAYCHECK-TO-PAYCHECK, AND DON'T EVEN HELP THEIR KIDS WITH THEIR HOMEWORK. ... THESE KIDS CAN'T READ BECAUSE NOBODY READS TO THEM, AND NOBODY HELPS THEM.”**  
—ASHLEY



**FIGURE 12.** Languages spoken in Salt Lake City, Utah for those 5 years and older. Source: Adapted from U.S. Census Bureau (2012).<sup>14</sup>

ethnic minority groups other than Latinos/Hispanics.<sup>8</sup>

### Class & Racial Divisions

Additionally, many participants see distinct differences among schools, split along an "East-West" line in the Salt Lake Valley. The segregation between the two sides of the community is reflected in student make-up within the schools. About 93% of the students at Backman Elementary School in Rose Park live below the poverty line. Bonneville Elementary School, a similarly sized school located on Salt Lake's East Bench, has a low-income population of about 8%.<sup>9</sup>

Noting that 19.4% of the city's residents lived below the poverty level between 2008-2012, the influence of financial instability within families on children's educational experiences is a great concern for some of our interviewees.<sup>10</sup> In schools with high levels of poverty such as Backman, a majority of students face financial difficulties and other issues associated with poverty. Chris Burbank, Salt Lake City's police chief, explains the contrast between high- and low-income schools in terms of parental involvement and participation. He says when he would walk into his children's elemen-

thing else to do, because I sleep." And they have cars that fall apart. And they're like, "I couldn't make it to the meeting because my car broke." ... About 25% of my kids that move—move—when the rent is due. It's like the landlord will take someone for so many months before they get kicked out. So I have one kid that moves every 6 months. But most kids move about every 9 months, I'd say, because that's when the landlord has had it with paying up the rent.<sup>12</sup>

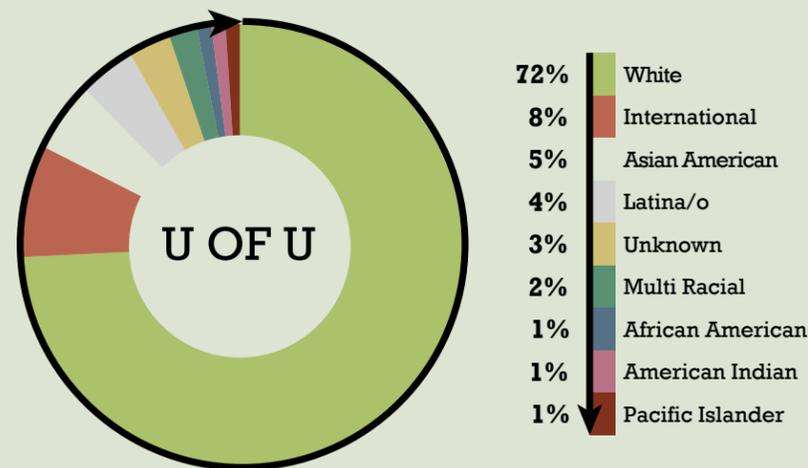
### Second Language Difficulties

Our respondents frequently expressed concern about how schools are taking care of and preparing their English as a Second Language (ESL) students. Based on the Race/Ethnicity Report Fall 2013, 59% of the students who enrolled in school in the fall of 2013 self-identify as part of an ethnic minority group; 4% more than the previous year (not including charter schools).<sup>13</sup> Although English remains the most common language spoken in Utah, Spanish is spoken among a significant number of the population (Figure 12).

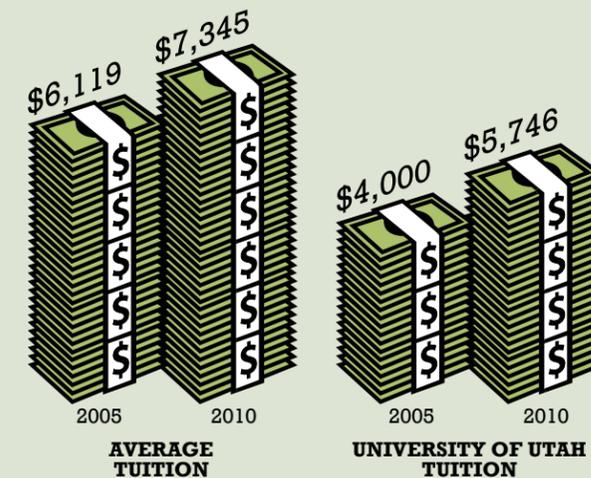
According to the 2012 American Community Survey, 12.5% of the population of Salt Lake City, 5 years and older, speaks English less than "very well."<sup>15</sup> When considering the importance of reading on grade level beginning at a young age, learning English is one of the first steps to educational success. Even though these statistics do not necessarily mean that the Salt Lake City School District has the same population of English as Second Language (ESL) students, it helps us understand there is a growing need to help students who do not speak English on grade level with native English speakers.

## THE VALUE OF HIGHER EDUCATION

The value of higher education in today's



**FIGURE 13.** Student enrollment at the University of Utah by ethnicity in 2012.  
Source: Adapted from the University of Utah Office for Equity and Diversity.<sup>24</sup>



**FIGURE 14.** Average tuition costs for 4-year public institutions compared to the University of Utah's tuition prices in 2005 and 2010.  
Source: Adapted from National Center for Education Statistics and CollegeCalc.<sup>25</sup>

## “THERE IS A CLEAR BELIEF THAT HIGHER EDUCATION IS A WAY TO NOT ONLY FIT INTO THE ECONOMY, BUT TO THRIVE WITHIN IT.”

economy is enormous. Of the 36 interviews conducted by the Praxis Lab team, 20 interviewees explicitly weigh the pros and cons of attending college. There is compelling evidence that bachelor's degrees are over-saturating the job market.<sup>16</sup>

Education is widely considered to have benefits that go beyond economic concerns. Several interviewees said higher education has value in teaching young people the importance of being able to learn, network, and work hard. Andre states:

I think that education is crucial to understand the dynamics that underplay society ... because a lot of people are going to school so they can get ahead because they'll have a degree or they'll have skills. That's great but, I have learned by going to school what it means to function as a part of society, really learning the nuances of society.<sup>17</sup>

Mark, when asked if his college education prepared him for his career, answers that college helped teach him how to learn, both analytically and organizationally.<sup>18</sup> These skills are critical in a dynamic economy.

### Prestige of College

Furthermore, there is a perception of

distinction surrounding a college education. Travis says there is a respectability of a college education, and that society values those with formal education more than those without.<sup>19</sup> Two interviewees even returned to higher education as non-traditional students, not only to help solidify skill sets for future success in their careers, but to fulfill a need for a sense of accomplishment and pride. Success in college for many interviewees is often tied to increased self-confidence for life beyond “the ivory gates” of academia.

While it is beyond the scope of this report to give value to these soft skills and stereotypes in the context of Salt Lake City specifically, it is clear that many Salt Lake residents feel as Ricardo does: “I think that education is the best for everything. Just the fact of being educated and knowing more can obtain better jobs and being able to earn more money.”<sup>20</sup> In these statements, there is a clear belief that higher education is a way to not only fit into the economy, but to thrive within it.

As will be discussed later, there is debate about the validity of this conviction. However, the idea that education is the gateway for financial stability because of the very nature and rigor of academia is compelling. Many of our interviewees are associated with the University of Utah, and placed great value on discussing both the strengths

and weaknesses of the U, and higher education in general. For some, they see college as a key to attaining middle class status. For others, there are doubts.

### IS COLLEGE THE “RIGHT” ANSWER?

While there are obvious benefits of attending a higher education institution, equally as compelling in the interviews is the doubt that all college degrees are equally as valuable, or even that college is as important as it is made out to be.

### Diversity

The lack of diversity, particularly in the student body population, emerged as a theme in the interviews. Diversity is often seen as a way to enrich educational experiences, promote personal growth, and strengthen communities. Andrea, a University of Utah student, observes:

[The University of Utah has] done well on building visibility to marginalized or overlooked communities in Utah, [but] it hasn't done nearly enough to incorporate the diverse experiences of all students on campus, which it promises to represent. The longer I'm in school, the more I feel like the paradigm of what's considered “a normal student” on campus is

shrinking and confining. Until the U expands its inclusivity, a community identity cannot be fostered.<sup>21</sup>

Another student at University of Utah, Hermione points to the Honors College as an example of underrepresented students being lost. She says:

Before it wasn't a competition, but now there are much more students applying because of the school being in the PAC 12 and the new dorms, the setting they are creating for honors students. Now it is much more competitive. As a student who works for the Honors College the past four years, I think as I've gotten older, more of the students that come from first-generation families are being taken out of the equation, which includes people of color.<sup>22</sup>

These perceptions are particularly interesting, because our research shows that Salt Lake City's ethnic demographics are not well-reflected in the student population at the University of Utah. Considering the demographic makeup of Salt Lake City School District, with 59% minority students, the University's majority of white students, at 72% of all matriculated students in 2012, indicates a lack of diversity and a gap between secondary and post-secondary education (Figure 13).<sup>23</sup>

### The Cost of Attending College

Given the importance of higher education, its price tag is troubling. Some in-

terviewees lament the cost. Ezra explains how much the affordability of college has changed since his time in college 40 years ago:

I went to school for \$200 a term. A year of school for me was \$600 dollars. ... Compare that to what it is now ... on that \$1.80-1.90, and then \$3.50-3.75 salary, I was able to afford to go to school.<sup>25</sup>

William, our oldest interviewee at 89 years old, recalls that a higher education in the '40s and '50s “was available to those who wanted it.”<sup>26</sup>

The increasing price of higher education is a national phenomenon that is felt beyond Salt Lake City. The cost of tuition has increased throughout the years all over the country. The average cost of tuition in the country for a public 4-year institution in 2005-2006 was \$6,119 per year.<sup>27</sup> At that same time, the cost of tuition at the University of Utah was approximately \$4,000 per year.<sup>28</sup> By 2010 the price had changed drastically. The average tuition for the nation was \$7,345,29 while for the University

“IF I DIDN'T HAVE THE SCHOOL LOANS, THEN ANY INCOME WOULD BE GREAT, AND I WOULD BE PERFECTLY FINE AND I WOULD PROBABLY HAVE SAVINGS TOO.”

— MELISSA

of Utah, the rate was \$5,746 per year (Figure 14).<sup>30</sup> The cost of tuition for the school year 2013-2014 for the University of Utah was \$6,282.<sup>31</sup>

### Student Loans

While there are alternative ways to fund education, such as grants and scholarships, student loans are the most widely available. Melissa states:

When I got out of school, I had \$32,000 in student loans, and I wanted to pay those back as quickly as possible, and I'm still not done paying them... I think that that's probably what's been the hardest. ... If I didn't have the school loans, then any income would be great, and I would probably have savings too. But I have to return that money, and I think that's what gets me the most, is having to pay that back.<sup>33</sup>

While the Employment section of our report goes over student loan debt explicitly, it is worth noting that fear of being unable to pay back student loans exists among students still in school, as well as those who have graduated.<sup>34</sup> Jane, for example, worries that students may drop out because of costs and find themselves burdened with debt without the economic advantage of a college degree.<sup>35</sup>

### Education & Job Preparation

While Jane is a strong advocate for com-

pleting school, she questions the value of education itself in job preparation, saying, “I am concerned that my skill level has not jumped up as high as I wanted to be graduating school.”<sup>36</sup> According to an article by the nonpartisan education-advocacy organization Achieve, from 2008-2018 the U.S. labor market will increase by 10.1%, adding 15.3 million jobs, though “by 2018, 63% of all jobs will require some kind of postsecondary education.”<sup>37</sup>

Charles expresses concern that the value of college has been diluted because of its direct correlation to financial stability and job training, rather than for true learning. He calls college “just an institution of career progress.”<sup>38</sup> Others question whether a college degree prepares future employees for the workforce. In 2012, a majority of college degrees awarded to Salt Lake City residents were business related,<sup>39</sup> yet the occupations with the largest amount of openings are office support, sales, and healthcare practitioners.<sup>40</sup> It seems that job openings do not correlate with the supply.

## SUCCESS IN COLLEGE

Clearly many interviewees are concerned with the value and pricing of education. However, 12 participants focused exclusively on the ability of average students to be successful in higher education. Perhaps unsurprising, most cited parental and other familial support of utmost importance to attending college, and having a successful higher education experience-. Some, such as Sean, come from families where college attendance is an assumption beginning at a young age.<sup>41</sup> Others had stories similar to Isabelle, who states:

My father particularly put great emphasis on education even though he had no formal education. He was a reader, and he stressed the importance of education. ... My father taught that, even though we didn't have money. I paid for every dime of my schooling. My parents didn't have money to give me for schooling.<sup>42</sup>

Other interviewees highlighted economic background as a

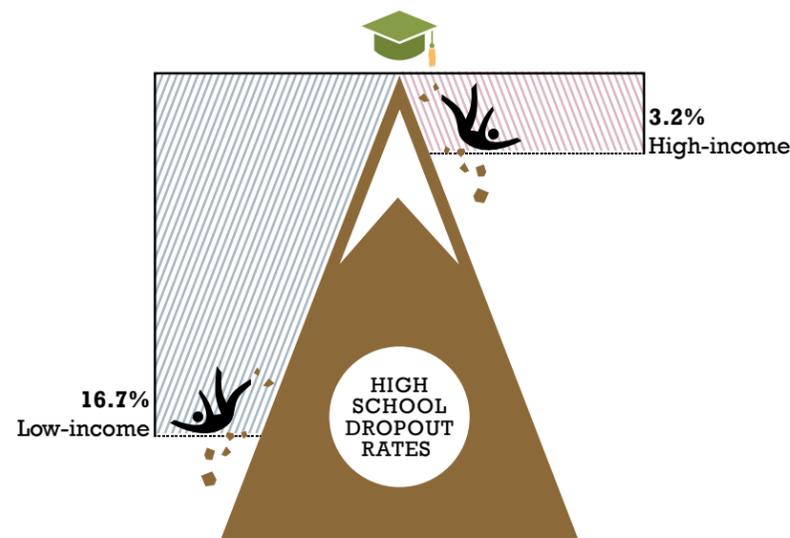
strong push toward college. Mark talks about coming from a “privileged” situation, and although he did not grow up wealthy, the neighborhood he grew up in had a strong influence on his confidence to attend college. He says, “When you just go to a nicer high school and so forth, you're just surrounding yourself with people that are kinda going places and so forth, and you talk about ... applying for college and ... you have some better resources.”<sup>43</sup>

## REALITY OF A SLC EDUCATION

Although personal responsibility is key, it is clear that from our research, and from the perspectives of our interviewees, that educational support is at least as important. When children begin life at a disadvantage, whether because of poverty, unstable homes, or the inability to speak English, it is much harder to stay on grade level. Furthermore, as children progress through school, if they are not encouraged to graduate in high school and attend college, it is much more unlikely they will do so.

As students enter higher education, factors such as job availability and personal loan debt detract from the academic value of higher education, as well as motivation to finish an associate's or bachelor's degree. Our country, our state, and our city should facilitate public education, because for the past century, education has been the key to attaining middle class income. Whereas economic mobility may form the structure of the American Dream, education is the force that propels it. Education is the heart of the American Dream. The segment of the population that has less than a high school degree has a poverty rate of approximately 28%, in contrast to the 4.5% poverty rate for the population that has a bachelor's degree or higher.<sup>44</sup>

Moreover, family financial instability affects educational success of children. While funding and school performance is easily measurable, it is beyond the ability of our Praxis Lab to gauge parental involvement. However, while income inequality is a multifaceted



**FIGURE 15.** High school dropout rates for low-income families versus high-income families in 2012. Source: Adapted from U.S. Census Bureau data (2012).<sup>46</sup>

problem with many roots, it is clear that educational success begins in the home. When parents are unable to achieve financial stability, the child's ability to do well in school is affected. Without equal access and opportunity to succeed in school in their youth, the child's future ability to achieve middle class status, or even more, basic financial stability, is affected. Student from low-income families have a high school drop out rate that is more than 5 times the drop out rate for students from high-income families, as shown in Figure 15.<sup>45</sup>

Our interviewees most often spoke of the family as the make-or-break factor of educational success throughout one's educational career. With growing economic instability in family life because of

the Great Recession and a shifting national economy, it becomes clear that children's success in school is being challenged as well. The family is the key unit in both middle class perception and institutional focus (such as with taxes).

A renewed focus on children's educational success should be a priority in Salt Lake, particularly in a state with as many children as Utah has, if Salt Lake is to help reopen the achievability of middle class status for our city's children in the future. Even though, in general, Salt Lake families are doing well economically,<sup>47</sup> the perception of education in Salt Lake City is primarily negative among our interviewees, particularly in terms of preparing our kids to succeed in the future.

## WHAT CAN BE DONE?

- Volunteer as a tutor in a low-income school.
- Volunteer in community programs that offer child care and transportation services for low-income families to allow parents to be involved in their children's education or seek their own education.
- Encourage your political representatives to support more after school programs for disadvantaged students.
- Donate to a college fund for disadvantaged students.

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# EMPLOYMENT

For more than three decades now, decreasing wages, unequal income distribution, and the loss of full-time employment positions have infringed on employment among the Middle Class.<sup>1</sup> As a result, the average American family is experiencing increased debt and decreased savings, a sign that its overall net worth has significantly declined.

## JOBS & THE AMERICAN DREAM

In the popular conception of the American Dream, upward mobility and employment are the crucial means of achievement. In this romanticized version of success, a person is capable of surpassing their economic station through hard work—a “pull-yourself-up-by-your-bootstraps” method that assumes a job will be available and a living wage will be provided. The Middle Class chapter discusses the reality of upward mobility and retirement prospects and how these factors are perceived, as well as how they affect our modern interpretation of the American Dream. In this chapter, we will primarily discuss the state of the U.S. job market and highlight specific areas of concern regarding employment.

The concept of the American Dream has changed significantly over the past fifty years. Thirty years ago, a college degree wasn't seen as necessary for success in the job market. Unfortunately—for people who chose not to go to college during this time period—the routes to long-term employment have changed and most workers are required to have at least a bachelor's degree in order to qualify for middle class jobs. Travis, describes the sometimes variable relationship between education and employment:

Society determines [what job] makes a lot [of money]. That's when you say, “Oh, I went to this much school; I'm probably going to get paid a little bit more than you.” And things that are harder for other people in school and ... that deter-

mines how much more money you'd make or how much less money you'd make. But I also think those stereotypes can be broken when someone goes outside the box and, you know, makes their own business, or they invent something or they do something that's ... just not what is expected from them.<sup>2</sup>

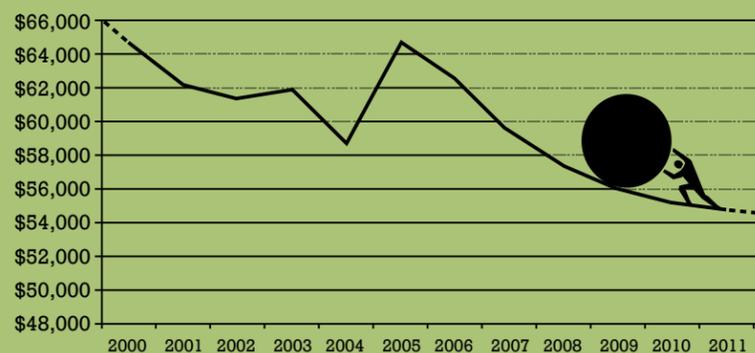
The notion that people are paid for the value of their work is the idealized version of capitalism, yet it does not always function in practice. The relationship between societal value and earned income is tenuous, and many raise arguments against the fairness of wage allocation, naming jobs that exemplify this disconnect between value and payment. Several interviewees commented on the many people involved in careers essential to society that are paid so little they can hardly support their families: teachers, law enforcement, soldiers, etc. Travis acknowledged this reality:

I think [of] the American soldier. ... That's a really big issue for me, I guess. Like that someone who would be willing to ... serve your country and die for you gets paid so little—when ... all these big-time guys [make] a ton of money for not doing much for anyone else except themselves. You know, obviously they're providing jobs and economy to the nation and to the community, but I definitely feel like there's problems with the disparity.<sup>3</sup>

Although the connection between societal value and income might seem fairly abstract, it becomes a much more grounded issue when discussing productivity levels and wages—an area where researchers can confirm the growing divide between the two factors.

## WAGES

Wages in the United States have been stagnating since 1979—with only a short period of growth in the late 1990s. Since, 1979



**FIGURE 16. Average earnings of young college graduates in 2011.**

Note: Mean earnings of full-time workers age 15-35 with a bachelor's degree only. Source: Adapted from The Progressive Policy Institute (Diana Carew) and U.S. Census Bureau <http://www.progressivepolicy.org/2012/09/young-college-grads-real-earnings-fell-in-2011/>.

**“HARD WORK [IS] A ‘PULL-YOURSELF-UP-BY-YOUR-BOOTSTRAPS’ METHOD [IN OUR AMERICAN DREAM] THAT ASSUMES A JOB WILL BE AVAILABLE AND A LIVING WAGE WILL BE PROVIDED.”**

the median worker saw a wage increase of a mere 5%, while productivity levels have increased by nearly 75%.<sup>4</sup> More recently, these statistics have been explicitly seen in the bottom 70% of the wage distribution.<sup>5</sup> From 2002 to 2012, wages in this stratum either remained the same or declined.<sup>6</sup> At the same time, the high income earners have been experiencing wage increases. In short, the rich are getting richer while the middle class and poor are getting poorer. Thus, low wage growth over the past 3½ decades, combined with wage stagnation, has hampered middle class America.

Even those with college degrees are experiencing declining wages. For full-time workers (25-34 years of age) who hold a bachelor's degree, the mean wage dropped from approximately \$65,000 a year in 2000 to \$55,000 in 2011.<sup>7</sup> A \$10,000 decrease over an 11 year period is considerable and very alarming for recent graduates and the economy (Figure 16).

The last recession—recorded as January 2008 to February 2010—led to significant unemployment for middle-wage earners. Although employment has been increasing during the recovery period overall, closer examination shows that middle class jobs with middle class incomes are still in short supply. A recent report by the National Employment Law Project (NELP) explains why:

Today, there are nearly two million fewer jobs in mid- and higher-wage industries than there were before the recession took hold, while there are 1.85 million more jobs in lower-wage industries. Service-providing industries such as food services and drinking places, administrative and support services, and retail trade have led private sector job growth during the recovery. These industries, which pay relatively low wages, accounted for 39% of the private sector employment increase over the past 4 years.<sup>9</sup>

The average household's take-home pay in 2012 was \$51,017, which represents a decrease of \$4,610 a year in the average salary—after inflation adjustment—from before the Great Recession hit.<sup>10</sup>

Some have suggested that the already scarce middle class job market is oversaturated with a surplus of college degrees, forcing many to accept lower paying jobs beneath their qualifications. Edward describes the challenge of finding an effective job with middle class wages after graduating with a bachelor's degree:

As far as jobs being open, I don't think I've ever had trouble finding a decent job in a service industry or what not. It's when you get higher, to those upper levels where you want to find a job you are qualified for through your degrees. ... That's going to be hard to find for anybody, at this time, anywhere.<sup>11</sup>

Post-recession growth has come on the high end of the wage scale, with approximately 9% of private sector employment growth occurring in professional, scientific, and technical services.<sup>12</sup> These industries require significant education and training, which often preclude bachelor's degree holders who are either recent graduates

or have limited work experience. The wage disparity fuels the overall growing economic inequality our country is experiencing and weakens the Middle Class as more jobs are found on the extreme ends rather than in the middle. Thus, income distribution has become increasingly polarized in the United States, squeezing middle class America.

## UNEMPLOYMENT

Employment rates are an important indicator of the economy's health and low unemployment rates are certainly beneficial to the Middle Class. Over the past 35 years, Utah's unemployment rate has remained approximately 1% lower, on average, than the national unemployment rate. Currently, the national unemployment rate is 6.7% while the unemployment rate in Utah is an encouraging 4.1%.<sup>13</sup> Graduating senior Sean expresses a positive outlook when he says he's “confident that [he] can find a job.”<sup>14</sup> However, not all of the interviewees share this optimism. Jane, a nontraditional student and graduating senior, shows the attitude of those who worry about employment prospects. Jane decided to pursue a degree after she was laid off from her field of 28 years. She gives insight into the current challenges of finding suitable employment in Utah:

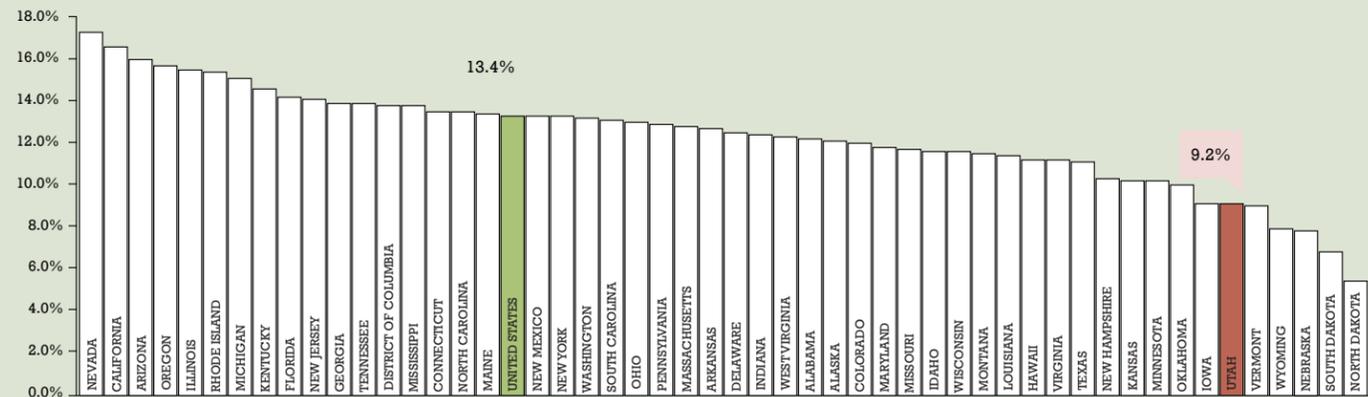
Even though, in my opinion ... our numbers are coming down—as far as unemployment—I think there's still a big problem out there. ... People either stop looking, or they're going to take jobs beneath ... their qualifications... To be honest with you [I am] ready to do that just to survive.<sup>15</sup>

Brooke reinforces that sentiment of anxiety, even for those who have obtained a college degree, saying, “I don't have one friend who has graduated that has used their degree.”<sup>16</sup> Jane articulates the concern of college graduates who are unable to find a substantial job with wages that match their qualifications:

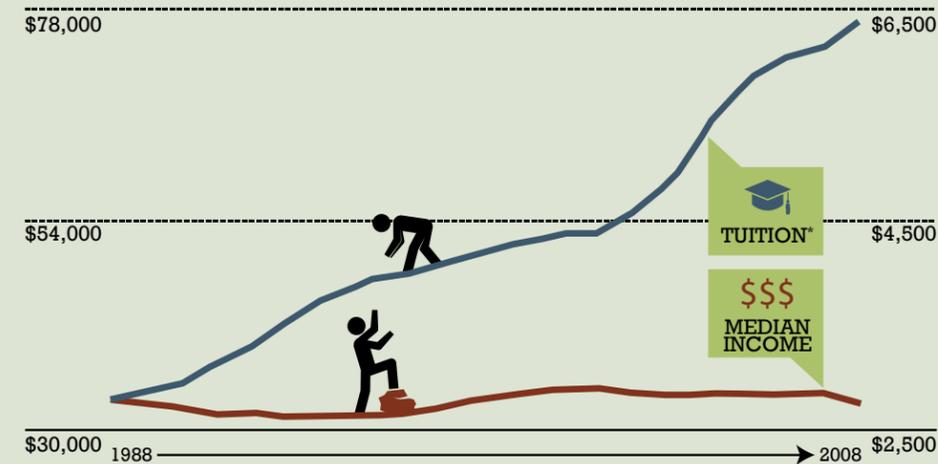
I think the number one concern for students in college right now ... is getting out and getting a job because “Oh no, now I have student loans to pay back.” So I've got a family to support. ... I'm going to take whatever job I can get. And it might not be in my major. It might not be what I studied for, it might not be what I specialized in, or [am] skilled in or learned the trade in.<sup>17</sup>

These apparently conflicting opinions of optimism and pessimism about employment indicate the stress and uncertainty that characterize the current job market. Factors such as age, education level, college major, and life experience color people's perceptions about employment opportunities in Salt Lake City. Annie Lowrey, reporting for The New York Times, writes:

Economists worry that even a stronger recovery might not bring back jobs in traditionally middle-class occupations eroded by mechanization and offshoring. The American work force might become yet more “polarized,” with positions easier to find at the



**FIGURE 17.** Percentage of the population unemployed (U-6) by state. Source: Adapted from U.S. Bureau of Labor Statistics (April 25, 2014).<sup>21</sup>



**FIGURE 18.** Average income compared to the cost of tuition: 1988-2008. Note: Tuition and fees at 4-year public college. Source: Adapted from Harry Bradford's "Stagnant Middle Class Feeling Pressure Of Rising Tuition Costs."<sup>27</sup>

high and low ends than in the middle.<sup>18</sup>

Thus, despite positive employment statistics for Salt Lake City and Utah in general, recovery from the Great Recession does not necessarily mean a stronger Middle Class.

## UNDEREMPLOYMENT

A primary concern for many middle class Americans is not only unemployment, but also underemployment. The Bureau of Labor Statistics calls this issue "labor underutilization," divided into 6 categories. The "U-6" category includes "total unemployed, plus all marginally attached workers, plus total employed part-time for economic reasons, as a percent of the civilian labor force."<sup>19</sup> Those employed part-time in the U-6 category work less than 35 hours per week, but want to work full-time and are unable to find a full-time job or had their hours cut back.

In 2013, Utah had some of the lowest rates of labor underutilization. In the U-6 category, Utah maintained a rate of 9.2%. The lowest rate was North Dakota with 5.5%, and Nevada had the highest rate with 17.4%.<sup>20</sup> Utah's relatively low unemployment rate is shown in Figure 17.

### Full-Time Versus Part-Time

Nevertheless, 1 out of every 10 people in Utah's labor force is struggling to find sustainable full-time employment.<sup>22</sup> Searching for a job can be a frustrating experience. With so many applicants vying for each open position, employers now routinely use computer programs to narrow the pool of applicants. Derek, explains the discouraging process of searching for employment:

I've talked to some people who just find a job. They luck out. That's really what it has become, because it seems like a job hunt has become very impersonal. Like, they rely a lot on computers picking who they're going to interview or whatever, instead of like, the personal level ... what it should be.<sup>23</sup>

During the Great Recession of 2008, the number of Americans

who could find only part-time employment increased dramatically and continues to climb. In 2007, a little over 1 million Americans could only acquire part-time work, compared to over 2.5 million Americans today.<sup>24</sup>

## “PEOPLE EITHER STOP LOOKING, OR THEY'RE GOING TO TAKE JOBS BENEATH THEIR QUALIFICATIONS.” – JANE

### Overqualification

The Great Recession resulted in huge increases in the U.S. unemployment rate, even among those with college degrees. This trend seems to be falling, but now the population with advanced education faces a new threat. Those with a bachelor's degree or significant work experience are finding themselves increasingly caught between high-end managerial and professional jobs and low-skilled employment. Estimating the number of people who accept jobs they are overqualified for is difficult because they don't count as unemployed and the labor surveys do not account for overqualification. However, in looking at the statistics discussed in the previous section on the polarization of jobs (see UNEMPLOYMENT), we can reasonably assume that the many college graduates who are considered "participating" in the job market and are not unemployed have accepted jobs below their qualifications and most likely below their pay grade.<sup>25</sup>

The increasing trend in overqualification demonstrates mounting pressure on the Middle Class and may indicate an oversaturation of college degrees in the job market as a result. Clearly more statistical data is necessary to definitively assess the current condition of employment qualifications. Nevertheless, qualitative statements reveal a great deal about the way many view the issue. Edward stated:

I would say a decent percentage of people are overqualified for their positions. And you know that's what pushes people

to go back to grad school and Ph.D. programs. ... People are paying more for education now because a [bachelor's] degree is what a high school diploma used to be. So, people aren't getting the jobs they are qualified for. The job market is much more specific in what they are looking for because they don't have the openings to hire anybody... and they have more applicants. There are more demands for jobs and a lot less supply.<sup>26</sup>

Although Edward's statement oversimplifies the complicated relationship between the job market, employment qualifications, and education, it is indeed troubling that so many adults with college degrees are overqualified for their jobs in our current economy.

## EDUCATION & EMPLOYMENT

### Does education really improve your chance to get a job?

For many college students, getting a bachelor's degree is merely a practical ritual for entry into the job interview queue. Some see a bachelor's degree in the present day as less focused on critical thinking and innovation and more about meeting a societal requirement of the workplace. This is disquieting for those who see this issue resulting in a deskilled labor force that is less prepared for the future labor market. Jane explains her concern:

Education is strong here in Utah. But I do question what we're taking away from a 4-year degree. Are we going to school to simply say that we have a degree so that we can get a job and get paid more? Are we going to school so that we can learn a trade, so we can learn a skill, [or] so we can learn ... to better our community? I question whether that's ... going to happen. I fear ... that most people are in college to get a degree ... [and] get a job. ... That worries me. That's not what college is intended for. College was intended to get an education to be better prepared to tackle anything, not just get out and make money.<sup>27</sup>

### Learning Versus Credentialism

As a result, there has been a significant change over the past

50 years with regard to career paths. In the current job market, a bachelor's degree seems almost as inconsequential as a high school diploma. Fifty to 30 years ago, there were still many people in the workforce who started successful careers without obtaining a degree, or who received a technical or associate's degree. Daniel, expresses the change in the value of a bachelor's degree today compared to his parents' era:

I think it's always subjective to what field you're going into. But I feel like [a bachelor's degree is] worth less now. Because, back in the day, it wasn't really expected and, if you had one, you were seen as a really bright person. But now, it's just expected. Yeah, so I don't look at a bachelor's degree as something I can wield. I look at it as another checkpoint.<sup>28</sup>

Another interviewee gives further insight into the way that career paths have changed over the past half-century. When asked whether he would have gone back and changed what he studied, knowing what he knows now about employment, Ezra responds:

I probably would have had to change where I worked, because where I work—for the [LDS Church]—the only real way to move up is by going into leadership positions, which means you move away from your career. I watched one person, who came in as one of the designers, and now he's a director, and he doesn't do any design. He just manages the magazines and the editors and designers. ... That was the only way that he would be able to get to the level he was at.<sup>29</sup>

Some middle-aged workers find that in order to have job mobility, they have to return to school to obtain a bachelor's degree—or even a graduate degree. Ezra observes that his colleague resorted to getting a master's degree, noting, "a number of people did that kind of educational change," but his colleague "changed his job emphasis." In order to climb the career ladder, he had to take "a different direction" in his career path.<sup>30</sup>

Despite the increasing expectation for higher education by employers, receiving a diploma does not guarantee a job or protect one from poverty. In 2012, the Huffington Post reported that the

number of people who held graduate degrees and were also on welfare had increased threefold over the previous 5 years: 33,655 people with doctorate degrees and 293,029 people with master's degrees were on welfare.<sup>31</sup>

### Beyond the College Degree

Not everyone believes more education is the answer to economic security. Some positions appear to value experience more than education. Brooke commented:

In retail, you have to have some sort of work experiences. ... They don't really care what type of degrees you have. They care more about how many years you worked in retail management.<sup>32</sup>

Others believe that the solution is to match one's training and skill set to the needs of the job market, as Ezra observes:

I think it's much less now about getting an education to be a professional than it is [about having] a skill that people need. ... I would rather see my kids learn plumbing, and brick-laying, and house-building, manufacturing, machine-shop work, things like that, than becoming schoolteachers, [or] studying history.<sup>33</sup>

As hard to believe as it might sound, teachers and plumbers make nearly the same wage. A May 2013 report described the average annual salary for teachers, vocational trainers and librarians as \$46,170, while plumbers, pipefitters and steamfitters made \$49,380.<sup>34</sup> The average for installation, maintenance and repair occupations was \$44,800.<sup>35</sup> Regardless, it is clear that economic security is on the forefront of many people's minds.



Image courtesy of the University of Utah

## DEBT

There is an interesting yet troubling paradox shown by the expectations of today's employers. Many will not even consider hiring someone who does not have a college degree, yet when people do invest the time and money to get a college degree, they will likely work below their skill level. What is even more discouraging is that wages for recent graduates are continually decreasing with each passing year, making it more difficult to support the financial

needs of graduates' families. On top of providing for their families, graduates are also trapped under a burden of mounting student loan debt.

As illustrated by Figure 18, debt from rising tuition costs has diverged from income. The median income remained at approximately \$35,000 from 1988 to 2008. During this same 20-year period, yearly tuition for a 4-year public college in the U.S. more than doubled from approximately \$3,000 to \$6,500.<sup>36</sup> This is even more alarming when comparing debt to the median wage and the average wage of recent graduates as was discussed earlier.

While wages continue to decrease, debt from higher education is steadily increasing each year. The average debt for undergraduates in Utah is \$21,000 and \$28,000 for graduate students.<sup>38</sup> Thus, a debilitating situation has resulted from steadily increasing tuition costs and stagnation of wages.

### Resigned to Debt?

To this end, recent graduates are carrying a load of debt greater than at any other time before. College debt has become the norm for many people—especially those in the Middle Class. When asked about his student loan debt of \$65,000, Edward responds:

I am just fully aware that I am going to have debt for at least into my middle ages. [I'm] not trying to rush out of it, it's just kind of one of those things where I am going to know that I am going to have that payment for the foreseeable future, and that's the price of an investment for your education. It's just kind of what you have to deal with.<sup>39</sup>

Ezra, describes the danger of a society in which the bulk of people accept debt as a reality of life:

People live in debt. ... That's the greatest weakness right now and the greatest danger—that we are living in a false economy that could collapse. ... Everybody's going along buying houses, buying cars, doing things, having fun, a lot more recreation now than there used to be. But it's all financed by debt, to a much greater degree than 40-50 years ago.<sup>40</sup>

With limited employment options, lower pay, and so much debt involved in just getting an undergraduate degree, many young people are questioning the value of a degree. Brooke described this concern as she anticipated trying to support her girlfriend through graduate school, saying, "I don't want her to have to work two jobs while she is going to grad school too," and mentions the burden "to support [their] little family during that time."<sup>41</sup> Brooke worries that the financial burden will be difficult and remarks, "that is kind of scary."<sup>42</sup>

## THE FUTURE OF THE AMERICAN DREAM

Jane's story exemplifies the myriad of job-related perils that many Americans face. She was the victim of major layoffs at a company where she worked for several years. She had 28 years of work experience in her industry, but was unable to get rehired in her field without a degree, an abrupt loss of her American Dream. This prompted her to go back to college as a nontraditional student at

the age of 48. As a result, Jane has experienced the many challenges discussed in this chapter—including unemployment and increased debt—and now faces potentially lower wages upon graduation. She expresses her concerns about the position that she and her fiancé are in:

We've used up all our savings—starting over again is kind of troubling, to both of us. Knowing that we might not be able to retire until age 70, if we get that opportunity. And we do think a lot about what our quality of life will be in retirement

and whether we can ... reach a quality of life that's comfortable. ... [That's] a big concern. And I think that's a big concern for people of my generation right now.<sup>43</sup>

In order to improve the employment situation on the Wasatch Front, it is imperative that we take action to ensure that good employment prospects are available for all Utahns in the future.

## WHAT CAN BE DONE?

- Create middle class jobs.
  - Support progressive policy initiatives to create more jobs at a living wage.
- Bridle tuition costs.
  - A well-educated workforce will incentivize companies to come to Utah.
- Create a friendly environment for innovation.
  - Ensure that Utah remains a welcoming place for startup companies.
- Expand and develop more technical education programs.
  - This will help those who are eager to work but lack training.
  - Partner technical education programs with private companies, unions, community organizations, and local colleges.

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# WELFARE



The American Dream encompasses a spectrum of ideals, but none, perhaps are more deeply rooted than independence and self-sufficiency. Sometimes this idealism can be a burden, as when it implicates or stigmatizes people and families who struggle to make ends meet. Although most Americans approve of a social “safety net” or social insurance, there is often strong hesitation to admit financial struggles. Such admission induces embarrassment or fear of being seen as a failure. Utahns are not exempt from this burden, especially in relation to welfare or other types of aid.

“I THINK I WOULD TRY TO FIND ANOTHER JOB BEFORE I TURNED TO THE CHURCH. ... I WOULD WORK HARDER.” – MELISSA

## DISCUSSING WELFARE

Many of our respondents admitted feelings of shame and reluctance associated with financial assistance or welfare from the government (specifically means-tested aid) or from the Church of Jesus Christ of Latter-day Saints. In our 36 interviews, we explored how people in the Salt Lake City area perceive welfare, contrasting that supplied by the government with that supplied by the LDS church. Out of the 17 respondents who discussed government aid, there were 7 who received, or know someone who received, government aid. On the other hand, 24 people discussed LDS Church welfare in general, while 8 respondents commented on receiving or knowing someone personally who received church welfare. Figure 19 shows that over half of the U.S. population has received benefits or services from government programs.

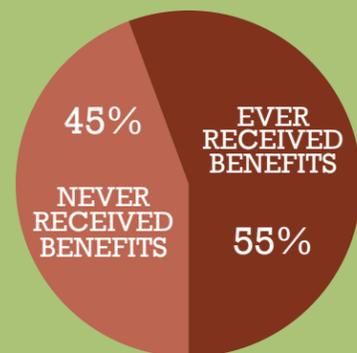
We emphasize that our sample does not necessarily represent

the more broad demographic of the Salt Lake Valley. Nevertheless, while these interviews may not be generalizable, they do provide an introduction to how people think about and discuss welfare in Salt Lake City. In many cases, these interviews provide a nuanced and deep account of this complex issue.

Here we illustrate how perceptions differ from the realities of welfare—both from the LDS church and the state government. We also compare the unique LDS form of welfare with more commonly known government welfare programs. Finally, we demonstrate how the perception of welfare availability seems to be a point of tension between non-LDS and LDS members. One of our non-LDS respondents, Gerald, 26, provided an example, “[If] you’re LDS, you can go to any LDS bishop when you’re in need, and if you’re a faithful member then you’re entitled to certain benefits. Whereas if you’re not LDS, or ex-LDS, those resources aren’t available to you.”<sup>2</sup> These feelings are understandable; some churches or other private charities may offer assistance indiscriminately. But, despite the perception, LDS resources actually are available under certain circumstances to people who are not members of the church. We will examine this later in the chapter.

In some of our interviews, active church members mentioned their willingness to pay into their church’s welfare services because it helps their community. These respondents spoke highly of their church’s humanitarian and community programs, but expressed reluctance to draw upon them for their own needs. When asked if she would seek aid from her church, Melissa, 28, who has lived in Salt Lake for two years, answered:

You asked earlier, ‘Do [I] think [I] would seek the church to help me?’ I don’t. I think I would try to find another job before I turned to the church. ... I would work harder.<sup>3</sup>



**FIGURE 19.** Shows that 55% of the U.S. population has received benefits or services from government programs.  
 Note: % of all adults who have ever received benefits or services from at least one of the following six federal entitlement programs: Social Security, Medicare, Medicaid, welfare, unemployment benefits or food stamps.  
 Source: Adapted from Morin, Taylor, and Patten, “A Bipartisan Nation of Beneficiaries.” Printed with permission from Pew Research Center.<sup>1</sup>

“... YOU HAVE TO APPLY FOR THE PROGRAMS AND THEY HAVE TO DETERMINE WHETHER YOU QUALIFY FOR THE PROGRAMS. ... IF YOU ARE GOING CHECK-TO-CHECK, AND ALL OF A SUDDEN YOU LOSE YOUR JOB, YOU HAVE TO TAKE THE TIME TO APPLY FOR THE PROGRAMS AND THAT LONG PERIOD OF TIME COULD BE HARD DAYS.” – JAMES

This reluctance to use readily available aid was a theme we noticed throughout our interviews in reference to both church and government sponsored aid.

## SOCIAL STIGMA

After decades of debate about the appropriate role of government, the word “welfare” has acquired a negative connotation. From the caricature of Reagan’s “Welfare Queen” to the passage of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) in 1996, attempts have been to encourage self-sufficiency and discourage dependence on aid.

In our interviews, we note the explicit rhetoric of “self-sufficiency,” “responsibility,” and the more subtle implications of failure, shame, and embarrassment. Negative rhetoric about welfare is perpetuated by political elites and by well-intentioned neighbors.

Under the Clinton administration in 1996, the government passed PRWORA, the most drastic change to welfare policy since Franklin Roosevelt’s New Deal. The initiative gave states more discretionary power in determining welfare allocation, enacted time limits for the duration of benefits, and established work requirements. It also gave states the power to implement a family cap, learnfare, and workfare.<sup>4</sup>

Public opinion during the 90s was critical toward those receiving welfare. CNN, ABC, and NBC polls from 1994-1995 (just one year before PRWORA was passed) showed that only 31% of Americans believed that able-bodied recipients of welfare benefits were working to find jobs.<sup>5</sup> Two out of 3 Americans thought the majority of welfare recipients were taking advantage of the system.

Furthermore, 61% of Americans believed that most recipients could “get along” without welfare if they tried.<sup>6</sup> Martin Gilens, a

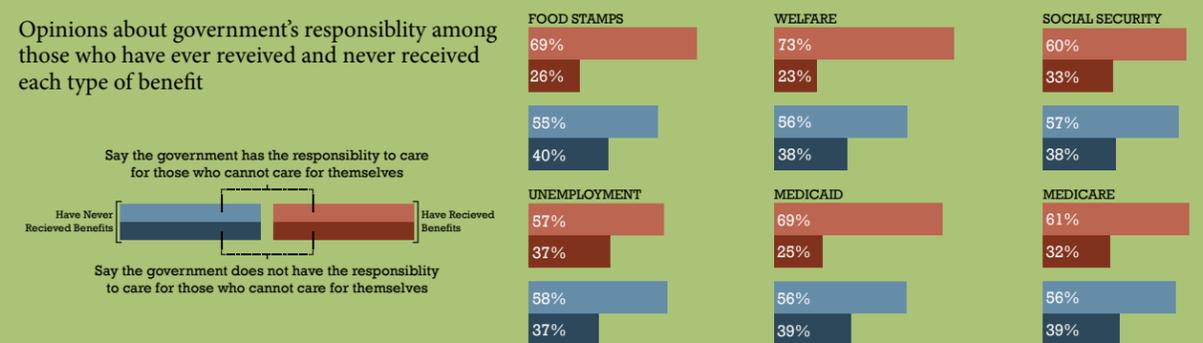
professor at Princeton University, notes that despite the cynicism, Americans do not oppose welfare in principle, but they do expect welfare recipients to “share a commitment to individual responsibility.”<sup>7</sup> The issue is apparently not with welfare in general, but with the “moral worthiness” of recipients and the criteria for receiving it. Figure 20 shows the results of a Pew Research study on views about the government’s responsibility to the needy. Attitude toward welfare depends on one’s life experiences, perception of the welfare recipient in question, and the type of aid being provided, among other things. The results have been categorized into groups of people who have received benefits, and those that had not received benefits.

## GOVERNMENT AID

Many of our interviewees discussed where they would turn for help if the need were to arise, and some described aid they had received in the past. In addition to LDS Church welfare, our respondents mentioned a number of specific government programs including the Supplemental Nutrition Assistance Program (SNAP), the Home Energy Assistance Target (HEAT), the GI Bill, government grants, unemployment, and the Utah Food Bank. Figure 21 shows a national breakdown of the most common programs and the percentage of the population that has benefited from them. While government aid offers a transparent system with clear-cut rules and qualifications, applying and qualifying takes time, persistence, and patience. Officials determine an applicant’s eligibility for these programs by looking at their net income, family size, and whether they are experiencing a crisis, such as a medical emergency, homelessness, pregnancy, or unemployment.<sup>9</sup>

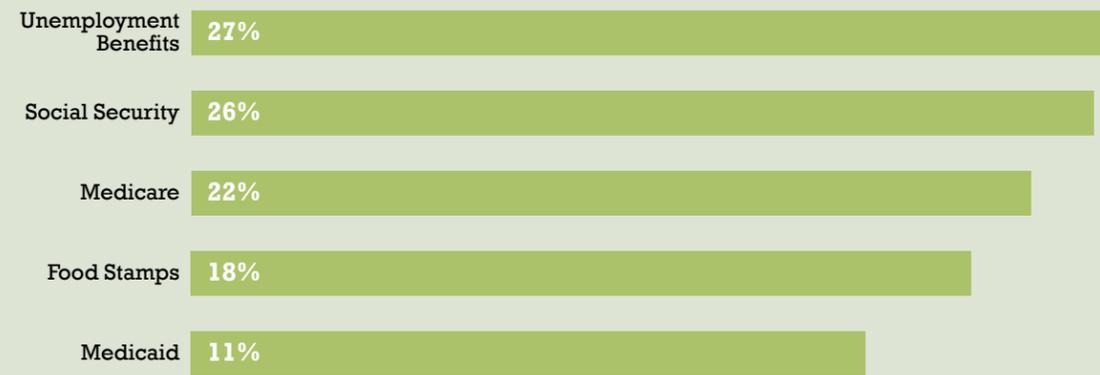
James, a 23-year-old immigrant from Somalia, was aware of assistance programs such as food stamps and housing programs, but he cautioned that the aid, “doesn’t come overnight.” He continues:

Opinions about government’s responsibility among those who have ever received and never received each type of benefit



**FIGURE 20.** Views about the government’s responsibility to the needy.  
 Note: “Don’t know/Refused” not shown. Based on total sample, N=2,511.  
 Source: Adapted from Morin, Taylor, and Patten, “A Bipartisan Nation of Beneficiaries.” Printed with permission from Pew Research Center.<sup>8</sup>

## U.S. POPULATION WHO HAS RECEIVED:



**FIGURE 21.** Percentage of U.S. population that have benefited from various government assistance programs.

Note: "Don't know/Refused" not shown. Based on total sample, N=2,511.

Source: Adapted from Morin, Taylor, and Patten. "A Bipartisan Nation of Beneficiaries." Printed with permission from Pew Research Center.<sup>10</sup>

For example, if you don't work for a week they have to look to see if you are qualified for the program, they won't be, "Here you go, take the food stamp card." It's not like that. If you don't have housing they won't be like, "Here you go, here's a house, sleep there tonight or the next year or two." You know, it's not like that. You have to apply for the programs, and they have to determine whether you qualify for the programs. ... If you are going check-to-check, and all of a sudden you lose your job, you have to take the time to apply for the programs and that long period of time could be hard days.<sup>11</sup>

### Wading Through the Red Tape

Government programs are more restrictive than the LDS welfare program. The coverage of government welfare is broad, but the qualifications and application process are strict. With PRWORA in effect, these constraints make it more difficult for people in need. For example, in 1993, 3.96 million families were receiving welfare. After the passage of PRWORA, that number dropped to 2.54 million, a 36% decrease.<sup>12</sup> This drop in aid recipients is not an indication of fewer families in need—many wonder how much this decrease represents effective reform and how much of the cutback represents needy families who can no longer access government welfare (Figure 22).

Heather Boushey from the Economic Policy Institute explains that under PRWORA, many welfare recipients are working, but few are actually escaping poverty, and it has done little to reduce hardships among the "kind of families most affected by welfare reform."<sup>14</sup> Despite having jobs, welfare recipients do not make enough in wages to exceed the poverty line, and still have little access to safety nets, such as affordable medical care.<sup>15</sup>

In some cases, programs are still running but they have long waitlists or are no longer accepting new applications. For example, the Salt Lake County Section 8 Housing Voucher (HCV) waitlist was several years long. The long waiting times prompted the program to close its waitlist on February 5, 2014. This program is crucial to keeping many Salt Lake County residents off the street, and although aid continues to be distributed to those already in the

HCV program, no new applicants are being accepted.<sup>16</sup>

Once government aid is granted, recipients must continue to meet program requirements. Requirements vary by program, but can include anything from routine financial audits to SNAP's "Employment and Training," or similar classes.<sup>17</sup> Maintaining eligibility is often crucial to a family's survival, but it takes time and effort to meet the requirements for each program.

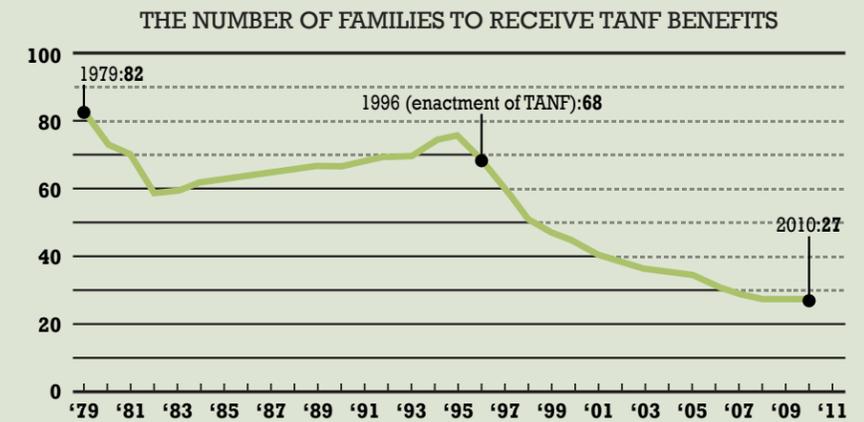
Hermione, a college-aged respondent who has lived her entire life in Utah, expressed gratitude for the aid her family received, and to her mom for the work she did to qualify for those benefits:

It's really hard to maneuver the government system sometimes. Getting access to those programs is really hard. The lines are really long. ... My mom would spend all day at the offices. If someone is working, plus you are trying to feed your family, that is a really difficult thing to do. You have to spend your day at the [welfare] office just to have lights and gas, or just to be able to feed for your family.<sup>18</sup>

While Hermione's mother was able to successfully navigate this process, many people are not as capable, persistent, or lucky, and are denied aid.

Jane, a middle-aged woman who has lived in Utah only a few years, expressed frustration at her failure to qualify for Medicaid, even though she has medical problems and significant financial hardships brought on by her loss of full-time employment. She said, "I've paid my Social Security. I make sure I do everything by the book, and when I needed services or needed help, I was denied."<sup>19</sup> Jane says she has "a problem with the way our systems are working and helping people who need it. Actually, the money isn't helping the people who need it."<sup>20</sup>

Jane's feelings are an interesting contrast to another of our respondents: William. William did not mention ever having to seek government aid for himself, yet seemed glad that his taxes provide support for people who are down on their luck. He was not confident, however, that aid is being effectively distributed.<sup>21</sup> Obvious-



**FIGURE 22.** The number of families receiving TANF benefits for every 100 families with children in poverty.

Note: The chart shows the trend in the number of TANF recipients (from 0-100 families on the y-axis) annually for the years 1979-2011 (listed on the x-axis). Notice the drop-off following the passage of PRWORA in 1996. Since PRWORAs passage, there has been a significant amount of debate regarding whether this decline represents effective reform, or needy people who are now forced to go without.

Source: Adapted from "Chart Book: TANF at 16." <http://www.cbpp.org/cms/?fa=view&id=3566>. Printed with permission from Center on Budget and Policy Priorities.<sup>13</sup>

ly Jane and William have had different life experiences that affect their perceptions of fairness and sufficiency, but they both recognized that not everyone's needs are being met under the current system.

Many of the programs our respondents mentioned are directly funded and run by the government. Others, such as the Utah Food Bank, are not run by the government, but receive a majority of their funding from government grants.<sup>22</sup> Taxpayers fund these aid programs, but they may or may not see themselves as potential beneficiaries. People don't necessarily seek help from the programs that their tax dollars help fund. This may reflect popular American social policy and the deep-seated belief that government welfare should be a hand up, and not a handout.<sup>23</sup>

### LDS CHURCH AID

The LDS Church plays a major role in assisting members, who make up 51.4% of Salt Lake County residents, in times of need.<sup>24</sup> While official data on church finances, including total donations and welfare distribution, are not public, the welfare department of the church volunteered a list of welfare operations and volunteer hours contributed to each.

The operations included LDS Family Services, employment resource centers, Deseret Industries, Bishops' Storehouses, canneries and processing plants, as well as farms and ranches. In 2012, Utahns donated 2,485,611 hours to church aid efforts.<sup>25</sup> In absence of further data, and being particularly interested in perceptions, we have relied on our interviews, as well as our own research and perceptions, to explore the significant role played by the LDS church.

Many people are familiar with the practice of tithing, but tithing only contributes indirectly to LDS welfare efforts. Isabelle, 54, a lifelong resident of Salt Lake, is familiar with multiple faiths. She explained that even though LDS Church services do not include the passing of a collection plate, in "the Mormon faith, there is the expectation that if you live up to the tenants of what is expected, [you contribute] 10% of your gross income."<sup>26</sup> Meeting this expectation is part of full activity and qualifies members to access certain

church benefits, most notably, participating in sacred temple rituals. Tithing is used to build these temples and other buildings, and to fund general church operations.

Another member of the LDS Church, Robert, described the direct funding of church welfare and humanitarian aid:

Each month, members fast [meaning go without, or sacrifice] two meals and donate toward the fund that helps provide for those, primarily in the church ... that can't make ends meet for a time, so that they have those resources. So I guess it is comforting to know that you have that access to help for a certain amount of time even if you couldn't get unemployment insurance.<sup>27</sup>

Local leaders, called bishops, draw on "fast offering" funds to help congregations of people within specific geographical areas, called wards. Bishops are encouraged, when possible, to distribute commodities, e.g. food, household goods, and clothing, instead of money.<sup>28</sup> The goal is to free up finances that the person can then use to pay bills and other expenses. This may partly explain the church's reluctance to disclose dollar amounts; much of the "help," including the volunteer hours noted above, is distributed in non-monetary forms.

In 2012, Bloomberg News quoted LDS Church spokesman Michael Purdy: "Though the church's monetary donations are significant, much of the 'value' of our service is not monetary, but in the hundreds of thousands of hours of service and the talent and expertise given by church members to help others around the world," including in Salt Lake.<sup>29</sup>

### Who Do You Turn To For Help?

In many interviews, we asked LDS and non-LDS respondents whether they thought religion plays a role in a person's economic well-being. Responses varied, but among active church members, reluctance to accept church aid mirrored the more generally apparent reluctance to accept government aid. When Melissa, an LDS church member, was asked who she would turn to if she needed financial aid in an emergency situation she responded, "I think I



would turn to my parents first. I would probably turn to my family first, then I would turn to the church, and then after that, I would turn to the government. So it would be family ... family, church, government.”<sup>30</sup>

This order seems to reflect a common cultural perception—it was mentioned in several of our interviews. LDS Church policy does instruct seeking help from family before turning to the church, but it says nothing about when government aid should or should not be used. The church’s general emphasis on self-sufficiency does, however, carry the culturally perceived implication that seeking government welfare should be a last resort, and should not be perpetual.

### *The Outsider Perspective*

In several interviews, when asked about the economic benefits of religious affiliation, some non-LDS respondents said they knew of those benefits, but believed that they were personally excluded from them. Andre, a college student from Salt Lake, said, “The Mormon Church has a very robust sort of welfare services for their members, and if I ever fell on hard times, that is something that I would lack. They keep large stocks of food and all that sort of thing for their members, but I wouldn’t have that if I do become destitute.”<sup>31</sup> Andre did not seem to foster any hostility because of this exclusion, but the same cannot be said for all respondents.

Todd, 22, was born into an LDS family, but he is not currently affiliated with the church. He reflects, “I think that the church is incredibly unfair in that they provide levels of relief based upon levels of membership, which seems sort of dirty.”<sup>32</sup> This perception was not unique among our respondents, but, as mentioned previously, it is not entirely accurate.

### *Reality of LDS Church Aid*

Bishops are told to help members in need regardless of their activity level or worthiness. In addition, “nonmembers” are generally directed to community resources, but this too is at the discretion of the bishop and it is possible for nonmembers to receive monetary or other services.<sup>33</sup> Garth Mangum, an economist from the University of Utah, explained:

Though meant primarily to serve members, local bishops are authorized to help others at their discretion. Major contributions of food and clothing are made to other charitable organizations. Other groups are invited to use LDS Church food processing facilities for home storage and other charitable purposes, and any individual can receive food and clothing at most distribution facilities as long as he or she is willing to put in a few hours work to justify the LDS emphasis on self-reliance.”<sup>34</sup>

We can see that perceptions and reality don’t match, and that is concerning. The LDS church distributes aid all over the world, but there is room for improvement right here, in Utah. Some of its members are reluctant to receive help—they feel ashamed—and some of its neighbors who are not members feel that they can’t seek help—they feel excluded.

### **UNDERSTANDING WELFARE IN UTAH**

Overall, the interviews reveal the complex attitudes toward welfare in Utah. Our interviewees’ discomfort with personally receiving aid speaks to the perception that needing welfare is shameful and weak. American ambivalence toward government welfare affects our ability to help people in need.

Government welfare is helpful but is not sensitive to urgent needs and can be an arduous process without sufficient support. The LDS Church does not operate from the same ambivalence, and there is some privilege associated with belonging to this organization. LDS welfare is private and typically more exclusive, but our respondents perceived it to be effective. Ultimately, both church aid and government welfare have strengths and weaknesses.

While suggestions for institutional changes are beyond the scope of this report, the benefits of some simple individual efforts

have become evident. People can contribute a great deal by a simple commitment to improving the Salt Lake community.

This commitment may or may not be in affiliation with any specific religion. It can include volunteering with neighbors, or writing to the city council or state government to try to make changes you’d like to see in the community. It should include care and conscientiousness not just of your own condition, but for the condition and overall well-being of the community.

### **WHAT CAN BE DONE?**

- Learn more about government programs such as SNAP and TANF.
  - The public often misunderstands these programs and whom they serve.
- Forge relationships with people of different faiths or beliefs.
  - If you have questions about a faith, ask! It’s better to get the facts rather than make assumptions.
- Search for specific and unique ways in which you can influence the changes you’d like to see in the community. You have more influence than you may realize.

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# CONCLUSION

The Middle Class is under siege by forces largely out of its control. The Great Recession certainly dealt a heavy blow to the Middle Class, but not the only blow. For more than three decades now, the Middle Class has faced decreasing wages and a decline in available full-time positions. Although a small segment of the Middle Class has capitalized on innovation, shrewd investing, or business savvy—qualities to be lauded—their progress has come at a time of increasing income inequality and a general loss of clout among the remainder of Middle Class. Simply, the rich are getting richer, and much of the Middle Class is getting poorer. The average American family is in greater debt, is saving less, and has a declining net worth.

The Middle Class, which once flourished in America because it was free of the European, Marxist, and Eastern class structures, is now fractured. The Middle Class once thrived on equality of opportunity and on the promise that hard work would better one's economic position, but now a large segment of the Middle Class is sliding down the economic scale through no fault of its own. This group of workers and small-business people now teeter on the edge between the middle and lower classes. It's no wonder they are disillusioned with the American Dream.

We should—indeed we must—set a goal of preserving the middle class structure. The health of the Middle Class is important to the prosperity for all sectors of the economy. The prospect of upward economic mobility makes the economy more efficient and stable, because a strong Middle Class provides the robust consumer base necessary to drive our economy forward. To continue on our current path would foster greater inequality, threaten economic growth and stability, and induce an increasing number of economic downswings. It is in the best interest of America, of Utah, and of Salt Lake City to reclaim our once dynamic and robust Middle Class.

Although Salt Lake City's economic position is relatively favorable, there are indications that it is declining. The economic situation affects every aspect of our community: in employment, education, social welfare programs, and the structure and cohesion of society itself. But there are things we can do—locally—to ease the pressure on the Middle Class and address its decline. Key strategies include ensuring a living wage and offering affordable educational opportunities to those who want them.

If someone is to be a member of the Middle Class, he or she must have a job—and not just any job—but one that provides middle class wages. Although Utah has nearly the lowest unemployment rate among states, we recommend that Utah policy-

makers consider progressive initiatives that capitalize on Utah's business-friendly environment to create more middle class jobs. These mid-range wage positions will fill the void left by the Great Recession, and will help those who have bachelor's degrees, significant experience, or specialized skills but are struggling to find jobs that meet their skill levels. Utah's leaders should work to preserve the state's business-friendly environment, should foster innovation, and should support startups and relocating companies that promise to bring jobs to the state.

Furthermore, our school system needs to accommodate the struggles that families are facing. Although Utah should be commended for running an efficient educational system, Utah's last-in-the-nation per-pupil spending is shortsighted and an embarrassment to the state. The state's meager education spending drives a significant number of parents to place their students in private schools or charter schools in hopes their children will obtain an education adequate to function in society. On the other end of the economic scale, Utah's schools are failing some of the most vulnerable students, either by driving them away, or graduating them without adequate skills to succeed in college or to obtain good paying jobs. State leaders should expand funding for K-12 education and take care that all students—particularly those from low socioeconomic backgrounds—are given equal access to a first-rate educational experience. Salt Lake City's growing pool of immigrants, refugees, and ethnic minorities call for a broader consideration of the diversity in our community. We encourage teachers and administrators to tap into that diversity, and allow students who might otherwise be marginalized—by financial situations or by language barriers—to have a greater voice in their local schools.

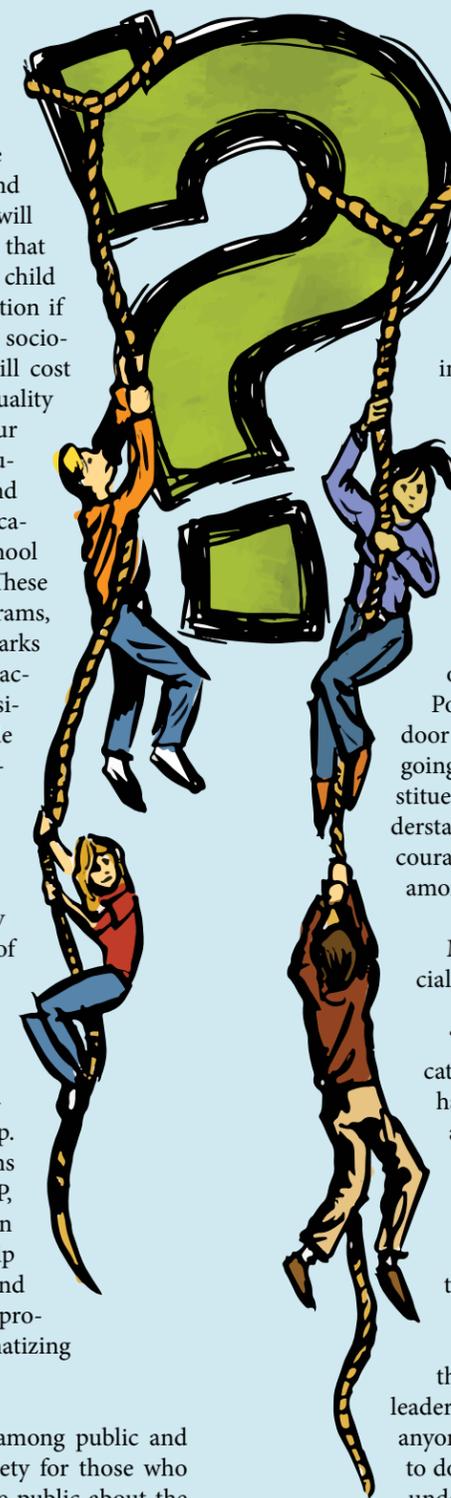
It is becoming increasingly clear that post-secondary education is essential to reliable employment in the U.S. today. The Governor's Education Excellence Commission has recognized this need and created the "66% by 2020" initiative that aims for at least 66% of Utah's population to have post-secondary certificates or degrees by the year 2020. Our Praxis Lab members believe that may not be enough in today's technology-based economy. We believe that Utah should advocate for more students to complete 4-year college degrees if they are to be competitive, successful, and employable adults. It is, therefore, critical that the state support widespread affordability for higher education in the face of the nationwide trend of rising tuition costs.

Utah's colleges and universities have some of the least expensive tuition rates in the country, but the cost of attending those colleges increases every year. Without innovative policies

to promote college completion and keep those talented youngsters here in Utah, we may lose our advantage, and our economy may suffer. Moreover, Utahns burdened with heavy student debt will constrain the economy (because those Utahns will spend less), and the prospect of student-loan debt will deter others from seeking a degree. We ask that schools foster an environment where every child feels empowered to obtain a higher education if he or she wishes, regardless of the student's socioeconomic background. These measures will cost money, but will reap returns in a higher-quality workforce and better-educated citizenry. Our Praxis Lab urges political leaders, community organizers, nonprofit participants, and businesses to create opportunities for education beyond the classroom, beyond the school day, and beyond the age range of 5 to 18. These might include: expanded after-school programs, more educational enrichment activities at parks and community centers, more enrichment activities during the summer months, or business-education partnerships that provide part-time jobs in conjunction with educational support activities.

Meanwhile, the slide of the Middle Class toward a working-poor existence has exposed the inadequacies of our social safety nets. These workers teetering on the brink of a lower-class existence still identify themselves as middle class, and are unwilling to seek help from the government or the church. At the same time, the government and church programs would be overwhelmed if such a large group sought help. The polarizing rhetoric toward programs such as unemployment insurance, SNAP, and TANF, and the inadequate information about private welfare programs does not help the situation. We must ask the politicians and policymakers who control these safety net programs to ease the rhetoric and avoid stigmatizing those who rely on the social safety net.

Also, promoting greater transparency among public and private welfare programs would ease anxiety for those who might need to apply for aid. Educating the public about the guidelines and processes of applying to the government, to the LDS Church, and to other private programs would greatly improve their effectiveness. There is no doubt that our community is a better place because the LDS Church welfare system supports so many people and provides enriching volunteer opportunities. Expressly because the headquarters of the LDS Church is in Salt Lake City, our community would benefit from a more open, constructive dialogue about these programs.



During the interview phase of our research, we noted that many participants expressed concern for a lack of social support while experiencing financial difficulties, and some participants noted that select groups benefit from social interactions more than others. Utah has a rich reliance on social capital, but that reliance sometimes creates an “in crowd” and an excluded crowd. We urge that everyone in Utah, particularly those in political positions, business leaders, church leaders, and community leaders expand their social circles in an effort to bridge the social divides that exist in society. These leaders might strive for more meet-and-greets, community forums, neighborhood picnics, or volunteer days in schools that could build social cohesion and bring together people of varying backgrounds and perspectives.

Political leaders who routinely go door-to-door at campaign time could make a point of going door-to-door to get to know their constituents, to learn of their concerns and to understand their struggles. Such efforts could encourage less dogmatic, more bipartisan efforts among our public bodies.

Melissa, reflecting on the burden of financial hardship, said,

“I don't think I would get out and advocate for it. ... Maybe I would, now that I've had this interview and have thought more about it. I guess I thought that I was alone, and I think probably a lot of people feel like they're alone.”

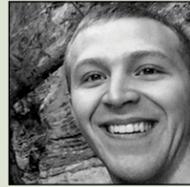
We hope that this report on the plight of the Middle Class will broaden the discussion about the economic and social environments in Salt Lake City. It is our hope that policymakers, politicians, community leaders, businesspeople, and church leaders—anyone in a position to affect change—is moved to do so. As we have seen, the Middle Class is under siege. But preserving and strengthening the Middle Class is a worthwhile pursuit that,

in the long run, will benefit the nation, the state and the Salt Lake City community.

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# AUTHOR BIOGRAPHIES



## DONOVON JENSON

Donovon graduated in May of 2014 with a Bachelor of Science in Psychology as well as Health, Society and Policy, with a minor in Business. Donovan aspires to be an entrepreneur and manage his own business. A huge fan of music, especially rap and hip-hop, he is also in the process of creating an online promotion platform for aspiring musicians.



## ELIZABETH WILLIAMS

Elizabeth is a lifelong resident of Salt Lake City and loves living in Utah. She is a senior at the University of Utah pursuing an Honors Degree in Sociology. After completing her major she plans to enter law school. She loves spending time with her dogs, hiking, camping, and playing video games. Elizabeth Williams is a pseudonym.



## ESPERANZA HERNANDEZ

Esperanza is a senior majoring in Chemical Engineering. After graduation, she plans to continue her education in either pharmaceuticals or Chemical Engineering with an emphasis in nanotechnology. She likes to listen to music and read in her spare time. She hopes to continue her involvement in the Latino/Chicana community and further her understanding of the different issues affecting it. In the future she hopes to travel around the world and work for NASA.



## HAYDEN SMITH

Hayden graduated in May of 2014 with an Honors Degree in History. He completed his honors thesis about the tri-racial desegregation movement in Texas. He plans to attend law school and working for the federal government or a nongovernmental organization to implement more effective education policy. Hayden is fluent in Spanish and has travelled extensively in the United States — having visited 45 states by the time he was twelve.



## JESS ESPLIN

Jess is a junior at the U, with a double major in Psychology and Economics and a minor in Sociology. Her involvement in the Think Tank spurred further study on income distribution, and she plans to complete a thesis on the topic for the Honors College. She loves to read, play softball, and brainstorm comedy sketches with friends. In the future, Jess hopes to travel the world and learn as many languages as possible.



## JOSEPH SORENSEN

Joseph completed a bachelor's degree in Statesmanship at George Wythe University, and completed his post-baccalaureate studies at the U in May of 2014. He spent most of the year before this project working for a Chinese government think tank in Beijing. He's glad to be home, in the community where he was born, and is committed to a peaceful and prosperous Utah.



## MAXIMILIAN STIEFEL

Max graduated in May of 2014 and completed Honors degrees in Environmental & Sustainability Studies and Economics with minors in Latin American Studies and Middle Eastern Studies. Max recently began doctoral studies in Geography at the University of California, Santa Barbara. His research will incorporate applied statistical methods and critical political ecology theory to explore human-environment interactions and natural resource privatization in Brazil and Turkey. In addition to his academic interests he is an avid cook, traveler, and outdoors enthusiast.



## SAMANTHA KERN

Samantha is a University of Utah Class of 2014 graduate and received Bachelor of Arts degrees in both History and Political Science. A born and bred Salt Laker, she moved Detroit, Michigan, and is serving through City Year Detroit as a teacher assistant in Wayne County. She is an avid Real Salt Lake fan, and despite the relocation, she will always be "Salt Lake Till I Die." Eventually she plans to pursue a master's degree in Public Education Policy, but for now, she is excited to have time to just read books for fun.



## SCOTT ASTON

A native of Logan, Utah, Scott Aston moved to Salt Lake in 2010 to attend the University of Utah. Scott graduated in May of 2014 with a Bachelor of Science in Economics and Political Science with a minor in Mathematics. He likes backpacking, baseball, and playing the marimba, all of which he probably likes a little too much. In the near future, Scott hopes to teach secondary mathematics, while preparing to enter an Economics doctoral program.



## SPENCER MORRISON

Spencer is a 2014 graduate with a Bachelor of Art in Economics with a minor in Spanish. Born and raised in Salt Lake, he has a passion for anything in the outdoors, from hiking to gardening. Spencer is an avid soccer enthusiast having spent time both playing and coaching. He enjoyed watching the World Cup this summer while he completed his senior thesis.



## SUSAN COHEN

Susan graduated as a nontraditional student in 2014 with an honors degree in Communication. She completed an honors thesis titled "In Search of Visual Privacy in a Technological World." After a 28-year career as a photojournalist, editor and department head, Susan has completed a lifelong dream of a formal education. Susan enjoys teaching as an adjunct instructor at Salt Lake Community College and is beginning a master's program this fall.



## TILLIE MCINNIS

Tillie is a senior and will graduate in Spring 2015 with an honors degree in Political Science and a minor in Economics. Tillie is currently in the process of applying to graduate schools seeking a master's degree in Public Administration. After finishing her graduate studies, she plans to work in the public sector, focusing on social and economic policies. Tillie has lived in England, researching at the London School of Economics and studied at the Sorbonne in Paris. Tillie looks forward to a career in public service.

## ADVISORS



## JULIE STEWART

Julie is an Associate Professor in the Honors College, holding a PhD in Sociology from New York University, an MA in Latin American Studies from Tulane University and a BA in the College Scholars program from Cornell University. Her research focuses on the dynamics of forced displacement, post-war reconstruction and immigrant integration, always exploring the integral nature of inequality in these processes. Her scholarship has earned numerous national awards and her research has been funded by the Russell Sage Foundation, the National Science Foundation, the Andrew W. Mellon Foundation, and the John D. Rockefeller Foundation.



## NORMAN WAITZMAN

Norm is a Professor of Economics and co-directs the Health, Society and Policy program at the University of Utah. He has longstanding research interests in socioeconomic inequalities, with a significant portion of his published work focusing on the expression of such disparities on health.



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