

Alleviating the Income Inequality Problem in the Greater Baltimore Area

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“I pledge on my honor that I have not given or received any unauthorized assistance in the completion of this assignment. All work contained herein is my own. All referenced work is cited correctly.”

Executive Summary

This proposal will offer a solution to alleviate the income inequality problem in the Baltimore area in hopes of forming a model for other cities. Its audience will include the administration at the Baltimore Cristo Rey Jesuit High School and Loyola University Maryland's Center for Community Service and Justice (CCSJ) and any government officials responsible for tax reductions on Baltimore businesses. The purpose of this proposal is to find a way to ease the income inequality problem in Baltimore by increasing the number of students who would not normally be able to afford it to earn college degrees. The goal of the operation is to increase Cristo Rey's student body in order to expand the number of members in the labor force with a high school degree.

This proposal itself only includes, but is not limited to, Cristo Rey. Businesses can partner with any high school with the same academic structure as Cristo Rey if they want a more secularly based curriculum.

By conducting exploratory and secondary research, I have discovered an indirect relationship between income inequality and individual health. Alleviating the income problem will, in turn, improve the health problem. A brief summary of the recommendation offered in this proposal is as follows: Increase the number of companies involved in partnerships with Cristo Rey through a government intervention in the tax rate. By reducing taxation on the companies who partner with the high school, the government gives the businesses a reason to use that saved money for job training and job incentives. With the lower taxes, businesses will have additional money in order to hire more student employees.

The \$5,000 budget for this project will be spent mainly on transportation services and advertising. The tax reduction will be small enough that the nation will still have enough for its expenditures. In one of his campaign articles, titled "Romney's Economic Plan: 'Restore America's Promise: More Jobs, Less Debt, Smaller Government,'" Mitt Romney proposes that it is possible to "[reform the tax system] to create jobs and increase wages, while still raising the revenue needed for the nation's priorities."¹ The process will take some time to show any obvious results.

A current relationship between Baltimore's Cristo Rey Jesuit High School and Loyola University Maryland is a step in the right direction. At Cristo Rey, the "students work five days per month to earn money, financing most of their own education and gaining real-world experience at companies throughout the Baltimore area."² The partnership that currently exists consists of an agreement between the university and the high school that the Loyola admissions

1. Team Romney, "Restore America's Promise: More Jobs, Less Debt, Smaller Government," *Romney for President, Inc.*, last modified February 22, 2012, <http://www.mittromney.com/blogs/mitts-view/2012/02/restore-americas-promise-more-jobs-less-debt-smaller-government>.

2. Rev. John W. Swope, SJ, "President's Message," *Cristo Rey Jesuit High School*, accessed April 23, 2012, http://www.cristoreybalt.org/about/presidents_message.html.

office will accept more students of the high school into their university and provide them with the financial aid they need to earn a degree. Loyola can afford to do this because of the quality of education at Cristo Rey and the work experience the students have under their belts when they graduate high school.

Loyola has also formed a branch of their Center for Community Service and Justice that sends “volunteers for individual, after-school tutoring and homework help in math and sciences, day-time math lab, athletic coaching assistant, and day-time writing lab.”³ Through a reduced tax rate on big businesses in Baltimore and a continued Loyola mentoring program with Cristo Rey students, more and more students can attend college with intentions of obtaining a degree.

3. “Agency List,” *Loyola University Center for Community Service and Justice*, last modified 2009, http://www.loyola.edu/ccsj/community_service/service_options/ongoing_service/agency_list.html.

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Background

A problem that has forever affected people on an international level is income inequality. It affects people of different ages, genders, and races—people who earn income and those who do not. By simply driving through Baltimore, Maryland, the issue of income inequality, a problem throughout history, presents itself in obvious ways. It becomes clear that income inequalities affect the living conditions of residents city-wide as some areas are clearly poorer than others. This problem is an international concern and evidently has a severe, local effect on Baltimore city. According to the United States Census Bureau, the median household income between 2006 and 2010 in Baltimore was \$39,386. This same value for Washington D.C., a fairly close major United States urban, is \$58,526.

The issue of uneven income distribution affects members of the workforce. It has always been a battle between the upper class that lives most lavishly and lower class that sometimes just scrapes by with the middle class falling comfortably in between. While it can never be the case that every member of each of these classes will earn identical incomes, there are ways to help lower-income earners obtain a higher level of education in order to gain the knowledge needed to hold higher paying jobs.

Prior to this proposal, I gathered a lot of data regarding this topic. As an accounting major at Loyola, I am very interested in proposing a useful way to help the Baltimore income problem. The next section will provide my research methods that led me to my conclusions.

Research Methods

Prior to this proposal, I completed exploratory research, which provided me with all of the statistics and background information needed to make a hypothesis, to create research questions, and eventually to disprove my hypothesis and respond to my research questions. Then, I performed secondary research where I looked at sources that offered more information about helping to solve the problem.

I began this research process by exploring possible links between and hypothesizing about income inequality and health. By initially referencing an article from the *Baltimore Sun* and one from *Time Magazine*, several scholarly journals, and statistics from the United States Census Bureau's online database, I concluded that income inequality does not have an absolute direct effect on health. Rather, quality of education directly causes income earned, which, in turn, can lead to negative psychological effects, harming individuals' health.

I used the methods chosen because they provided pertinent information regarding the topic and useful statistics to lay out such a quantitative issue. Using an article from the *Sun* was particularly helpful because it provided a more local focus on this international problem. I used these sources to write an exploratory-based research essay to answer a primary question and several secondary questions about the topic. Through this research, I realized that my proposal

only needs to focus on solving income inequality because if done correctly, a reduction in poor health will naturally result.

My empirical research methods, however, were a little different. I got most of the information I needed from the Cristo Rey website while adding old statistical information from my exploratory research. I also conducted an interview of Stephen Walters, Ph.D., an economics professor at Loyola University Maryland. As an outspoken advocate of reduced taxation on big businesses, he provided his insight into the plan proposed here while offering his own ideas. The findings of this interview will be discussed later in the proposal.

Plan Overview

Cristo Rey already partners with the students of Loyola University Maryland's Center for Community Service and Justice (CCSJ). Students who are involved with this organization can use various skills from their different educational and major backgrounds in order to mentor these students with their schoolwork, jobs, and athletics. This process needs to continue. The Loyola student volunteers will be bused to Cristo Rey once a month on whatever weekday chosen by the administration of CCSJ and agreed upon by the students.

By getting more businesses to partner with Cristo Rey, the high school can increase its student body through a creation of more jobs. More young adults from lower income areas of the city can attend the school since their work covers most, if not all, of their tuition. Large companies, such as Lockheed Martin, Bank of America, and BB&T, just to name a few, can find plenty of work for these students. They can pay students to perform even the simplest jobs, for example, filing papers. A job like this teaches the student about organization and timeliness without requiring a large amount of what can become expensive training.

These companies, run by capitalists and entrepreneurs, will find work for the students so they may earn enough income to pay back most of their tuition. Simultaneously, the students will gather the necessary knowledge for the workplace through a first-hand encounter with it. Essentially, these businesses that should partner with Cristo Rey can increase their workforce for free while giving these students the skills they need to enter the work world after college. These students, who come from lower-income, at-risk areas of the city may not otherwise have this opportunity.

What is Cristo Rey?

Baltimore's Cristo Rey Jesuit High School has already begun to take steps in the right direction toward solving the income inequality problem in the city. In his President's Message letter, Reverend John W. Swope, SJ states that the high school "[has] a longer school day and school year. [They] offer a strong college prep program that prepares [the] young men and women for

college success.”⁴ Their mission is to provide “private, college-preparatory education affordable to at-risk young people.”⁵ Through a work-study program, these high school students are able to work in order to pay for most of their high school tuition, which provides them with the necessary schooling background and knowledge needed to graduate and advance to a two or four-year college, university, or trade school.

Goals of Cristo Rey

Solving this problem locally is just the first step to solving it on a more international level. With locations in several states across the country, the solution can apply for other cities besides Baltimore. The experiment will begin in Baltimore, where the problem is more exigent than many other locations. If it works, it will serve as a model solution for the Cristo Rey High Schools elsewhere in the country who can partner with a nearby college or university in the way Loyola partners with the Baltimore high school.

If the solution proves to be successful, the Cristo Rey network of schools offers this mission:

The Cristo Rey Network is committed to opening schools that will be sustainable, both financially and academically, for the long-term. To do so, Cristo Rey has developed well-articulated processes to ensure consistent quality across the member schools, starting with the initial feasibility process for communities wanting to open a Cristo Rey school, including highly involved support from the staff during the school launch period, and continuing with the routine assessment process for all existing schools.⁶

The Cristo Rey network of high schools is open to discussing the formation of new schools in areas of limited education throughout the country. If this plan of reduced taxes is as successful as planned and provided they can find proper funding, it is possible we will see more Cristo Rey high schools popping up across the country.

4. Rev. John W. Swope, SJ, “President’s Message,” *Cristo Rey Jesuit High School*, accessed April 23, 2012, http://www.cristoreybalt.org/about/presidents_message.html.

5. “Overview,” *Cristo Rey Jesuit High School*, accessed April 22, 2012, <http://www.cristorey.net/cwsp/overview.html>.

6. “Starting a Cristo Rey School,” *Cristo Rey Network*, accessed April 23, 2012, <http://www.cristoreynetwork.org/page.cfm?p=363>.

Steps Already Taken by the High School

On January 24, 2012, the Cristo Rey network announced a group of universities with whom they would partner for their “graduates [to] have access to the academic, social, and financial supports they need to complete a college degree. Close to 500 graduates of Cristo Rey high schools have enrolled at partner colleges and universities over the last four years.”⁷ One of these universities includes Loyola Maryland. With this partnership already formed, Cristo Rey has its foot in the door toward creating a stronger relationship between the two networks. In response to the partnership, Loyola’s president, Reverend Brian F. Linnane, S.J., commented, “We are honored to provide exceptional education opportunities for Cristo Rey students who are eager to continue learning and growing in a rigorous academic environment.”⁸

By offering financial aid to these students and accepting them into the school, Loyola recognizes the abilities they obtain during their high school education in hopes of providing them with even more in their four years at Loyola. By allowing its students to work in top-end businesses throughout their high school career, Cristo Rey develops an educated, worldly, and well-rounded student body, both academically and in the workforce. This quality of well-roundedness is exactly what Loyola looks for in each applicant in order to further their ideal of *cura personalis*, care for the whole person.

Transportation, Advertising, and Refreshments- Budget Expenses

The project will be constricted to a \$5,000 budget. As previously mentioned, using volunteer groups for this project saves massive amounts of money. The transportation costs can be greatly decreased if members of the volunteer group are registered with Loyola University’s Motor Pool services. Through use of this resource, the budget remains intact because there are no costs for Loyola students using Motor Pool’s cars. If, for whatever reason, use of Motor Pool is not an option, a school bus can take the Loyola students to Cristo Rey.

The Office of Transportation in Baltimore offers buses at a rate of \$2.48 per mile including the time the driver spends driving without the students to and from the bus portal.

Calculating the price of one trip involves the following:

7. Chris Broughton, “Cristo Rey Network Announces Newest Round of University Partners,” *Cristo Rey Network*, January 24, 2012, http://www.cristoreynetwork.org/cf_news/view.cfm?newsid=66.

8. Nick Alexopoulos, “Cristo Rey Network names Loyola a National University Partner,” *Loyola University Maryland*, February 1, 2012, <http://www.loyola.edu/Media/News/2012/0201-cristo-rey-university-partners.aspx>.

Trip	Miles	Price per Mile	Totals
Bus Portal to Loyola	5	\$2.48	\$12.40
Loyola to Cristo Rey	5.7	\$2.48	\$14.14
Cristo Rey to Loyola	5.7	\$2.48	\$14.14
Loyola to Bus Portal	5	\$2.48	\$12.40

Figure 1: This is a table which shows the distances between each trip required to get from Loyola to Cristo Rey and back and their respective prices.⁹

The transportation prices are, therefore:

Total Price per Trip	Total Price per Year (9 Trips)
\$53.07	\$477.65

Figure 2: This table shows the price of transportation per trip and per year.

Another expense is the cost of advertising for this new plan. Cristo Rey will need to advertise its plan to the companies, and Loyola University will need to advertise around its campus to gather a dedicated group of student volunteers.

As for advertising, CCSJ can post an advertisement in the *Loyola Greyhound*. A half-page advertisement for an on-campus office or department is \$200.00. CCSJ can also produce flyers in order to get student response to volunteer. For color copies, the library charges \$0.50 per page. For \$150.00, CCSJ members can produce 300 flyers to post around campus: Boulder Garden, Iggy's, the campus housing buildings, the quad, and all of the classroom buildings. For no charge, CCSJ can have a representative make an announcement at the end of a few Sunday masses in Alumni Chapel.

Advertising to get the local businesses involved can happen via the *Baltimore Sun*. To put a large advertisement in the *Sun*, the cost is \$410.00. The following is how the advertisement will look:

9. "Request for Field Trip Form," *Baltimore County Public Schools: Department of Planning & Support Operations: Office of Transportation*, accessed April 25, 2012, <http://www.bcps.org/offices/transportation/publications/>.

Increase Your Workforce

Become a partner with Cristo Rey Jesuit High School. Through a work-study program, these students have the proper basic training to become your employees so your company can "do well while doing good."

Visit <http://www.cristoreybalt.org/>

420 South Chester Street
Baltimore, MD 21231

(410) 727-3255

 CRISTO REY
JESUIT HIGH SCHOOL

Figure 3: This figure is how the advertisement will appear in the *Baltimore Sun* to grab the attention of the local businesses.¹⁰

There is also room in the budget to include refreshments at the meeting for interested students, which can be found on the timeline. The meeting can have \$300.00 worth of pizza, snacks, drinks, etc.

The grand total for this project is \$1,537.65. The remaining money will be saved to spend on the same expenses in following years.

The Benefits of Reduced Taxes and Volunteer Work on the Budget

None of the budget money needs to go to the companies who partner with Cristo Rey because the fee they pay to become involved with the high school will come from the reduced taxation. The \$29,900 fee that just one business pays to obtain a partnership with Cristo Rey is not within the budget, and the goal is to get several. The remaining money of what they owe after the reduced tax rate is, as advertised by the high school network's website, "a business expense, *NOT a donation.*"¹¹

The high school's brochure advertises its work-study program to businesses by saying that "student-workers [are] transported to [the] workplace, students do NOT miss class (no

10. The Baltimore Sun Media Group, "Build Ad," Tribune Company, last modified 2009, https://advertise.baltimoresun.com/portal/page/portal/Baltimore%20Sun/DASS?_piref333_34174060_333_24392501_24392501.__ora_navig=action%3Dbook%26_flowExecutionKey%3D_c4E5392A2-9E9E-74EF-C74E-9A31408EBE2E_k73C6F2A9-75F8-A396-60B2-B5B1842BD989.

11. Preston Kendall, "The Corporate Work Study Program," accessed April 23, 2012, http://www.cristorey.net/documents/CIPBrochure08_000.pdf.

scheduled classes on their workdays), and [Cristo Rey provides] general training and supplementary supervisory support.”¹² The money they have to spend is not wasted since they are “[enhancing their] company’s diversity, jump [starting their] long-term recruiting strategies, doing well while doing good.”¹³

Statistics

The following information provides the current statistics about gender and race of the student bodies at Cristo Rey and Loyola.

Cristo Rey High School Statistics

Gender

Female	47%
Male	53%

Students’ Identifications of Race/Ethnicity

African American	71%
Multi-racial	14%
Latino	7%
Caucasian	6%
Other	1%
Asian	<1%

Figure 4: This table shows the current statistics for how Cristo Rey students identify their gender and race.¹⁴

12. Ibid.

13. Ibid.

14 . “School Demographics,” *Cristo Rey Jesuit High School*, accessed April 23, 2012, <http://www.cristoreybalt.org/about/demographics.html>.

Loyola University Statistics

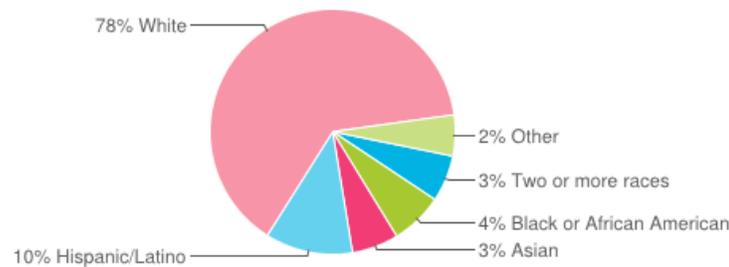


Figure 5: This figure shows the current statistics for how Loyola students identify their race.¹⁵

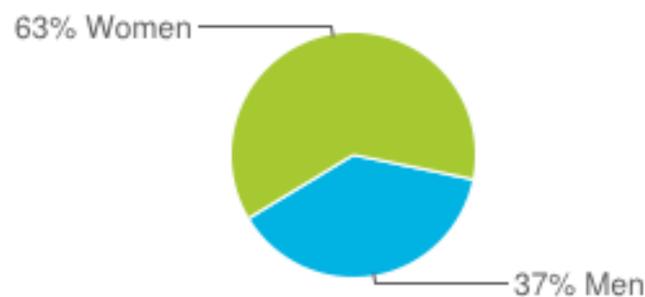


Figure 6: This figure shows the current statistics for how Loyola students identify their gender.¹⁶

How the Existing Partnership Benefits Loyola University Maryland

As Loyola brings in more and more students from Cristo Rey, they will increase their diversity, a core value of the Jesuit tradition. With the majority of male and African American students, Cristo Rey offers the ability for Loyola to have a more diversified student population. This is because Loyola's student body currently identifies as a majority of women and Caucasian students.

15. "Loyola University Maryland Student Body," *The College Board*, accessed April 23, 2012, <https://bigfuture.collegeboard.org/college-university-search/loyola-university-maryland>.

16. Ibid.

Timeline: Beginning in June 2012

The timeline will begin the summer of 2012 so the plan can go into effect beginning in the second semester of the 2013-2014 school year.

In order to determine the length of time needed to process and pass the law, I compared this situation to a law currently under review for being passed:

The Entrepreneurship Tax Cut Act of 2011 [intends to amend] the Internal Revenue Code to exclude from gross income amounts distributed from tax-exempt retirement plans, health savings accounts, Roth individual retirement accounts (IRAs), and qualified tuition programs to acquire an ownership interest (at least 40%) in an entity in connection with beginning an active trade or business.¹⁷

The government received this comparable proposal on July 21, 2011, and the law has not yet been passed. Therefore, this timeline will allot 16 months for this process.

Task	Time
Submit proposal to government for reduced tax	Send in June 2012 Process and review from July 2012- November 2013
Present proposal to Cristo Rey High School administration	June 2012
Present proposal to Loyola's CCSJ administration	June 2012
Submit advertisement to the <i>Baltimore Sun</i>	June 2013
Submit advertisement to the <i>Loyola Greyhound</i> to be posted in the September edition of the paper	September 2013
Hold a meeting for interested students	November 2013

17. "Bill Summary & Status, 112th Congress (2011 - 2012), H.R.2614, CRS Summary," *The Library of Congress*, accessed May 2, 2012, <http://thomas.loc.gov/cgi-bin/query/z?c112:H.R.2614.IH:>

Arrive at a headcount of students for each month, and make transportation plans	November-December 2013
First trip to Cristo Rey	January 2014 upon return from winter break
Total Time	Approximately 1.5 years

Figure 7: This table presents the steps of this proposal and the time required for each.

Staffing

As a freshman at Loyola University, I am a member of the Track and Field team, so I know what skills and abilities are required of these students with time management in undertaking this service mission. I understand that it is a large time commitment but that it can be done.

As an accounting major, I am familiar with some issues of income inequality. I will take all of the courses required to have a solid accounting knowledge by the time I graduate. To date, the courses I have taken relevant to this topic are microeconomics and macroeconomics.

In high school, I was a part of several volunteer groups with our community service office. I worked at a soup kitchen where I saw groups of people experiencing homelessness with little or no income entering a ratty shelter just to obtain a somewhat decent meal. I also worked with Operation Santa Claus where I delivered toys to children in less fortunate homes throughout the Philadelphia area. Seeing the way these people lived and driving back that day to my own house was eye-opening to say the least. The differences in income are apparent just by the way the two communities live. For this reason, I hope to help people earning lower incomes within the Baltimore area because I want everyone to have a comfortable life.

Conclusion

The problem, income inequality, can admittedly never be completely solved. However, the goal of this proposal is to alleviate the problem, beginning locally in the Baltimore area. In doing so, the negative health effects that follow will no longer be an issue. A continued and strengthened partnership between Cristo Rey High School and Loyola University will lessen the problem. By increasing advertising across Loyola's campus, I hope to gather a group of students who will continue to visit with Cristo Rey students monthly in order to mentor them educationally and socially. This mentor service currently helps and will continue to help Cristo Rey students with their schoolwork. It encourages them to continue their hard work so that they, too, can be Loyola students once they graduate with a high school diploma.

By also advertising in the *Baltimore Sun*, I hope to gather a new group of Baltimore businesses willing to hire Cristo Rey students. An increased demand for students will allow Cristo Rey to enroll more students who would not be able to otherwise attend high school.

Thank you for your time. Please contact me at jmsmith4@loyola.edu with any questions, concerns or comments regarding this proposal. With a dedicated group of young adults and a few Baltimore businesses, we can create a model for others to follow to create more and more jobs throughout the Baltimore area, and eventually, the country.

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Walters, Dr. Stephen. Interview by Jenna M. Smith. April 26, 2012. Summary.

Appendices

Interview Questions for Stephen Walters, Ph.D., economics professor at Loyola University Maryland:

1. Will you please summarize your plan to resolve the income inequality problem in 1-2 sentences?
2. How would decreasing property taxes address/speak to income inequality as opposed to just allowing big businesses to do better?
3. How would big businesses doing better stimulate jobs? What types of jobs would this create?? Where would they be trained? What level of education would they need?
4. Toward what other investments does your plan of reduced taxes the money go?
5. Does your model match the new information-based economy that advantages those with higher incomes?
6. My proposal plan is to continue a partnership between Loyola University and Cristo Rey High School while reducing taxes on and increasing advertisement directed toward big businesses as an incentive for them to hire more student workers. Do you see this as a realistic plan?

Response

This interview did not follow a traditional, question and answer format. Rather, Dr. Walters discussed his idea of my proposal and his beliefs. He found promise in this proposal because it accounts for the lower-half income of the population. He said that discussions of income inequality always only account for the top one-percent of the population and what we will do to them to create a more equal economic system.

He also discussed how being at the top of the economic ladder does not necessarily mean this will be the case ten years from now. Earning a lower income now, according to Dr. Walters, “is not a life sentence.”¹⁸ He noted that today’s society “points to the Warren Buffet’s as if there weren’t more before that aren’t anymore.”¹⁹ This is because data shows an enormous amount of income mobility. This income mobility in today’s economy enhances the odds of low-income earners to move up the social ladder.

18. Stephen Walters, Ph.D., interview by Jenna M. Smith, April 26, 2012, summary.

19. Ibid.

Hi Dr. Brizee,

I've attached a copy of my revised paper from last semester. No problem if you want to post it on your website. Thanks for asking! Hope you had a great summer. Good luck with this new semester. I will be sure to drop by your office at some point to say hello!

Thank you for all your help last semester. I truly enjoyed my time in your class.

Regards,
Jenna Smith