

**Jeopardy Game Clues and Answers**

**A Home is a Home Category:**

100:

Clue: Within $5,000, according to the US Census Bureau figures of 2009, this is the median income of manufactured home owners.

Answer: What is $30,000.

Added analysis: In contrast, the average median income of all households in 2009 was $49,777. As many of us know, manufactured housing is a crucial source of affordance housing for many low and moderate income families, especially seniors. ( Site: <http://www.census.gov/programs-surveys/ahs/> )

200:

Clue: Within 5 basis points, this is the percentage of manufactured homes that are located in ‘land-lease communities’

Answer: What is 43%.

Added analysis: According to the American Housing Survey, an estimated 2.9 million homes are situated in ‘land lease communities’ across the United States. Community ownership can be structured in any number of ways that range from resident owned co-ops to community land trusts to publically traded real estate companies.

300:

Clue: This is what the acronym REIT stands for.

Answer: Real Estate Investment Trust.

Added Analysis: Real Estate Investment Trusts were created during the Eisenhower administration as a way to ‘democratize’ real estate investments. However, of late, REITs have become more and more of a tax shelter for wealthy investors to avoid paying taxes on their income sources. In our opinion at MHAction, we have witnessed that manufactured housing REITs are under constant pressure to satiate the profit appetites of their investors which commonly translates into unaffordable increased rents and decreased capital improvements. This situation has only led to the destabilization of the economic and retirement security of thousands of homeowners.

400:

Clue: This company, located in Scottsdale, Arizona, has come under scrutiny by many manufactured home owners in North Dakota due to their management practices

Answer: Who is ReNue Properties.

Added Analysis: Due to the influx of economic activity surrounding the Bakken Oil Reserves, many in Williston have acknowledged that the state is currently facing a massive affordable housing crisis, as outside-of the-state companies descend on North Dakota seeking to take predatory advantage of this increased economic activity. Homeowners are beginning to push for ‘inclusionary zoning’ options for local municipalities that would require local communities to create plans for protecting affordable housing tracts. This would help to stem the unconscionable behavior of some owners like ReNue Properties that have been known to triple rent levels with the span of one month.

500:

Clue: Homeowners in this state recently banded together to pass a rent justification law that seeks to limit aggressive and unjustifiable rent increases.

Answer: What is Delaware.

Added Analysis: Although many Delaware manufactured home owners will admit that the rent justification law isn’t perfect, it’s been a huge step in the right direction to curb the predatory nature of some community owners.

**People Power Category:**

100

Clue: Who said, “Injustice anywhere is a threat to justice everywhere.”

Answer: Martin Luther King, Jr.

Added Analysis: This quote comes from the Letter from Birmingham Jail which is an open letter written by him on April 16th, 1963. The letter defends the strategy of nonviolent resistance to racism, arguing that people have a moral responsibility to break unjust laws. The letter was widely published and became an important text for the American civil rights movement of the early 1960s.

200

Clue: “Bread and \_\_\_\_\_\_\_\_\_\_” was the terminology linked to a textile workers strike in Lawrence, Massachusetts in 1912.

Answer: What is “Roses”

Added Analysis: This strike, prompted by a pay cut, grew to include more than 20,000 workers and involved every textile mill in Lawrence. The strike united workers from 51 different nationalities. The strike lasted more than two months and was largely led by immigrant women. One of the strikes’ signature moves was sending strikers’ hungry children to The workers were able to win a 20 percent raise out of the mill owners.

300

Clue: This institution was founded in 1919 by populist farmers who had grown tired of big banks and grain companies shortchanging them.

Answer: What is the Bank of North Dakota.

Added Analysis: The Bank of North Dakota is the only state owned bank in the country. The Bank of North Dakota rarely makes direct loans; instead, when a community bank wants to give a sizable loan but lacks the capital, the state bank will partner on the loan and provide a backstop. Such partnerships help ensure that small-business owners, farmers, and ranchers can access lines of credit—and they strengthen community banks, which is why North Dakota has more local banks per capita than any other state.

400

Clue: Lois Gibbs was a community leader that helped to lead a campaign in this neighborhood of Niagara Falls, NY that was dealing with chemical waste dump issues.

Answer: What is Love Canal.

Added Analysis: Lois was one of the many community leaders involved with the Love Canal Homeowners Association. After being alarmed by high rates of unexplained illnesses, miscarriages and development disabilities in children, residents pulled together and forced President Jimmy Carter to announce a federal health emergency to assist in the Love Canal clean up. This local organizing campaign forced the U.S. government to relocate from than 800 and helped lead to the passage of the Comprehensive Environmental Response, Compensation and Liability Act, of the Superfund Act. This Act contains a ‘retroactive liability’ clause which makes a company liable for clean-up expenses if found negligible.

500

Clue: On employment applications, many cities and states have enacted this policy change to ensure that those formerly convicted of a felony can re-enter the job market successfully.

Answer: What is Ban the Box.

Added Analysis: As of May of 2014, 9 States, 56 Cities have banned this practice that protects against hiring discrimination for those previously convicted of a felony. This premise behind pushing for this policy change is that anything that makes it harder for ex-offenders to find a job makes it likelier that they will re-offend, which can be detrimental for society. Many organizations, including CCC, are fighting to restore the rights of those that are formerly incarcerated and looking at ways to re-align our nation’s criminalization policies which are adversely affecting many, especially communities of color, in our country.

**The Flickertail State:**

100

Clue: This town is the geographic center of North America.

Answer: What is the Rugby.

Added Analysis: A rock obelisk about 15 feet tall, flanked by poles flying the United States and Canadian flags marks the location.

200

Clue: This is the meaning of the word Dakota.

Answer: What is ‘friends’ or ‘allies’.

Added Analysis: This is a Sioux word.

300

Clue: Max Taulbert of Casselton built a 50 foot high pyramid of these.

Answer: What are oil cans.

Added Analysis: It is believed to be the highest oil can structure in the world.

400

Clue: His Burial Historic Site is located on the western edge of Fort Yates.

Answer: Who is Sitting Bull.

Added Analysis: During the Ghost Dance unrest of 1890, an attempt was made to arrest him at his home on the Grand River in South Dakota, and a skirmish ensued in which Sitting Bill was killed.

500

Clue: North Dakota grows more of these than any other state.

Answer: What are sunflowers.

Addee Analysis: North Dakota typically produces, on average, 48% of al sunflower oil seed production and 58% of all non-oil seed production. South Dakota, Kansas and Minnesota are all routinely behind North Dakota in terms of production.

**Our Golden Years:**

100

Clue: Franklin D. Roosevelt signed the Social Security Act into law in this year.

Answer: What is 1935.

Added Analysis: The law created a system of Age Old Benefits for workers and their families. In 1956, the Act was amended to also provide disability benefits. The 1956 amendment to expand the program to cover disability benefits, by the way, was overwhelmingly supported by both Republicans and Democrats and signed into law by a Republican President, Dwight D. Eisenhower.

200

Clue: True or False: In 2010, the amount paid out in Social Security benefits exceeds the income and interest paid into the Social Security Trust Fund.

Answer: What is False.

Added Analysis: The amount of income into the program in 2010 was $781 billion while expenditures were $712 billion. If untouched, according to the Trustees of the Social Security Trust Fund, the fund is solvent until 2036. In addition, they calculate that it will be able to pay up to 3/4 of the expected expenditures of the program until 2085.

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Social Security taxes only apply to the first \_\_\_\_\_\_\_\_\_\_\_\_\_\_ (amount) of earned income.

Answer: What is $118,500.

Added analysis: All workers do not pay the same rate of taxes into the Social Security System. There is a ‘cap’ on the amount of wages that are taxed, which for 2015, is $118,500. Lifting the cap, would increase fairness in our nation’s tax system by making sure that workers, including millionaires and billionaires, pay the same rate of taxes on their wages to support our Social Security system. Lifting the cap also ensures the solvency of our Social Security system. This would ensure that the elderly and disabled are able to collect benefits and continue to stimulate the economy. Income from interest, dividends and capital gains are not taxed at all to help pay for Social Security.

400

Within 3 basis points, this is percentage of North Dakotans receiving OASDI (Old Age, Survivors and Disability Insurance) payments.

Answer: According to the Center for Rural Strategies, in 2011, the percentage in ND is 17.9% or 120,100 individuals.

500

Clue: Within 3 basis points, this is the percentage of beneficiaries of the Social Security program are women?

Answer: What is 57%.

Added Analysis: The percentage is 57% when looking at all beneficiaries over 62. Women are approximately 68% of beneficiaries that are 85 and older. Social Security is particularly important to women who are less likely to have pensions from jobs and more likely to live long enough to use up any savings that were accumulated prior to retirement.

**Jobs and Income:**

100

Within 2 basis points, the national unemployment rate is this.

Answer: What is 5.7%.

Added Analysis: The overall unemployment rate affects our communities in different ways, especially when using a racial lens. For example, in the fourth quarter of 2010, the unemployment rate for African Americans was 15.8 percent compared to 12.9 percent for Latinos, 7.3 percent for Asian Americans, and 8.7 percent for whites.

200

Clue: This city in the Northwest just increased its minimum wage to $15 per hour.

Answer: What is Seattle.

Added Analysis: The law, which passed in 2014, begins to go into effect in 2015. The law increases the minimum wage for workers in Seattle until it reaches $15 by 2021 at the latest, and was won by a coalition of labor and community organizations and also supported by a large number of small businesses in Seattle, who see a higher minimum wage as conducive for attracting and retaining quality employees.

300

Clue: This act establishes minimum wage and employment standards for many employees.

Answer: What is the Fair Labor Standards Act or FLSA.

Added Analysis: More than 130 million workers are covered by the FLSA which is enforced by the Wage and Hour Division of the Department of Labor. Sadly, some workers such as farm workers and tipped employees, are not provided full protection under the FLSA. The New Deal-era Fair Labor Standards Act (FLSA) and National Labor Relations Act also specifically excluded domestic workers, who were then predominantly African American women. Domestic workers status as employees has been contested ever since. Although Congress amended FLSA in 1974 to provide the minimum wage and overtime guarantees to certain categories of home-based workers, but it took pains to exempt ostensibly low-skilled elder companions. Nationally, domestic workers recently organized for and won a rule change from the Department of Labor to ensure that all domestic workers, including elder car companions be included under FLSA. This rule change was recently overturned and is now pending an appeal from the Department of Labor in court.

400

Clue: True or false. In America, the 400 richest Americans have more wealth than the bottom 150 million put together.

Answer: What is true.

Added Analysis: To make manners worse, many of the wealth gains during the economic recovery have largely gone to the top 1% of all income earners. Many economists have long argued that a widening income gap suppresses economic growth and job creation, and may be one reason this economic recovery doesn't feel like a recovery at all. This is particularly true for communities of color. Even though all U.S. households were severely hurt by the recession, communities of color experienced larger losses than whites.

500

Clue: The largest employer in the United States is this company.

Answer: What is Walmart.

Added Analysis: At 1.3 million workers, 2.2 million worldwide, Walmart is the largest employer in the United States. Recently, the Washington, D.C., city council passed a bill requiring large retailers to pay their workers at least $12.50 an hour (well above the city's minimum wage). Wins, like this, have helped to reignite the debate over whether Walmart provides an adequate wage for its workers.