

# WALKING ALONGSIDE

## ADDRESSING POVERTY IN COMMUNITY MINISTRIES

### Welcome!

You are part of a special group of people who, in the next several months, will help the Center for Family and Community Ministries shape and develop a series of studies for the church focused on community ministries that address poverty. Thank you for your interest in this work, which we believe has the potential to transform both individuals in our congregations and in our communities.

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### Grant Authors

*Dr. Diana Garland*, Dean, School of Social Work, Baylor University  
*Dr. Gaynor Yancey*, Professor of Church and Community, Associate Dean, School of Social Work  
*Dr. Jon Singletary*, Director of CFCM, Editor of *FCM Journal*, Assistant Professor  
*Vicki M. Kabat*, Director, School of Social Work Marketing and Communication

### Editorial Contributors

Dr. Diana Garland, Dr. Gaynor Yancey, Dr. Jon Singletary, Vicki M. Kabat  
Heather Deal and Courtney Drew, MSW/MDiv students  
(authors of "Understanding Poverty")

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The mission of the Center for Family and Community Ministries (CFCM) is to strengthen ministries designed to serve families and communities. CFCM seeks to provide research, continuing education, and resource development to support and enhance the work of congregations and denominational agencies with families and communities. Since its founding in 1997, the CFCM has been blessed with an exceptional staff. Diana Garland, founding director, led the Center until 2005 when she appointed Dr. Jon Singletary to be director. With varied backgrounds and gifts, the diversity, energy and passion that each person brings to the Center is commonly focused on creating strong families, communities and congregations.

**Center Staff:**

Jon Singletary	Director
Sam Oakley	Associate Director
Angela Dennison	Associate Director, Research and Development, in collaboration with Buckner Child and Family Services Inc
Jeremy Everett	Director, Texas Hunger Initiative
Tammy Woods	Research Associate
Kimberly Schlesinger	Administrative Associate
Diana Garland	Founding Director

**Contact Information:**

Phone: 254.710.3854  
E-mail: First name\_last name@baylor.edu  
Web: [www.baylor.edu/cfc](http://www.baylor.edu/cfc)

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Scripture used in the Legacies of Care study is from the following translations:

*New International Version (NIV)*  
*New Revised Standard Version (NRSV)*  
*New Century Version (NCV)*  
*Today's New International Version (TNIV)*  
*The Contemporary English Version (CEV)*  
*Simulated Video (SV)*  
*The Message*



## COME, WALK ALONGSIDE US ON THE JOURNEY

**D**ust whirled up at each step as the two men trudged heavily along the path. The sun was making its descent, and they still had a long way to go. They barely noticed. Their minds were full of what they had experienced during the last few days. Occasionally, one would say, "And could you believe what you heard this morning?" And then the other, after several more steps, "I just don't understand. What was any of this about?"

They had just lost a great friend, perhaps the greatest friend they had ever had. He had seemed so full of promise and possibility. Each had imagined himself going through the rest of his life with this man by his side. A future they thought comfortably in their possession had suddenly evaporated when their friend died. No, when he was killed. Cruelly, publicly. Treated as a joke! It was humiliating, confusing, unbelievable.

Yes, "unbelievable" was the word. Because just that morning, one of their friends who had gone to the gravesite to mourn came running back to the larger group to tell them the body was gone! No one could believe it. Others ran to see for themselves. Many others stayed behind speculating: grave robbers? a political ploy? What could any of this mean?

So distracted were they by their thoughts that it took a moment for them to notice that another person was walking alongside them on their journey. They did not recognize him or know who he was.



**H**ow often in our lives do we stumble along confused, scared, worried, unsure of anything – even our next step – never realizing that we do not walk alone. That in step with us, walking alongside, is our Saviour and our Lord. As he did on the road to Emmaus that Cleopas and his friend traveled, Jesus asks us, "Why are you so sad? What has happened?"

The real question Jesus asks us is, "Do you not know that I am here?" If we do, how then can the circumstances of life so overwhelm us? We are not alone; we never will be again.

Once we understand that Jesus is our constant companion, there awakens in us a peace and assurance we have never experienced. Cleopas and his friend say that Jesus' explanation of the scriptures "burned within their hearts," as though falling newly upon their ears and spirits. Being in the presence of Jesus, the Risen Lord, transforms us, and in our response of gratitude, we become servants willing to give ourselves away in God's service.

This is how we love one another. In gratitude to God, we long to reach out and bring another into this holy fellowship. This love is expressed in the pews of our churches, but also in the alleys behind our churches; in our fellowship halls but also in the urban soup kitchens that feed the hungry.

The one who walks beside us on this journey of life may not be one we recognize or know. He or she may be very different from us. Ragged and dirty, of a different colored skin or different culture, female or male, adult or child, physically weak, mentally unstable, scared, hurt, lost. But look into the eyes of this one in our midst. Look deeply enough, and you may see yourself. Look more deeply, and you will see Christ.

## INTRODUCTION TO WALKING ALONGSIDE

*"It's such a caring congregation."*

*"They're so ready to help one another in times of need."*

*"I've never felt so welcomed and cared for."*

These are the comments all church leaders hope to hear from new members or visitors, and certainly this kind of care for one another is a primary component of what church means to most people.

As Christians we are familiar with the Greatest Commandment found in Matthew 22:37 to "Love the Lord your God with all your heart and with all your soul and with all your mind." Too many of us spend a lifetime focusing on this commandment but forgetting that Jesus had more to say: "And the second [commandment] is like it: 'Love your neighbor as yourself'" (Matt. 22:39; NIV).

Often understaffed and overwhelmed by the needs of our current members, most churches do well just to make the hospital visits and the casseroles for those whom we know. Our "neighbors," though, are all around us, not just in our pews.

The Walking Alongside curriculum is designed to help you individually and as a church think about these questions:

- Who is my neighbor?
- What is my responsibility toward my neighbor?
- What is my church's responsibility?
- How have others responded and what does that teach us?
- What do scriptures tell me about my neighbor and what my response should be?
- How does that affect me? What can I do?
- What can my church do?

One thing is clear throughout these studies: Caring for community is not optional. It is part of God's plan for how we serve and provide in community, but also for how we become more Christlike. Being obedient to the second commandment helps us mature in the first. We care for others out of gratitude and love for the Creator of us all – and in so doing, we all travel a bit farther along the path toward our Lord and Savior.

Join us on the journey.



*Do all the good you can,  
in all the means you can,  
in all the ways you can,  
in all the places you can,  
at all the times you can,  
to all the people you can,  
as long as you ever can.*

*– John Wesley*



## WALKING ALONGSIDE RESOURCES

No one begins a journey without packing the supplies and equipment that will be needed for the path before them. The Walking Alongside curriculum is part of a “backpack” of resources available to congregations as they seek to begin, strengthen and sustain community ministries. A list of these resources can be found at [www.baylor.edu/social\\_work/ccm](http://www.baylor.edu/social_work/ccm).

This study guide provides the following materials for Sunday School classes, small groups, church staff development, youth retreats, or individual instruction:

- “Legacies of Care” – a six-part study of systems of care in ancient and contemporary history and how these practices influence our choices today.
- Leader’s instructions (this page)
- Reproducible Teaching Leaflets

Other study series in the Walking Alongside curriculum include:

- Biblical Foundations for Caring
- Understanding Poverty

Plus SUSTAIN!, a separate unit to help congregations assess, design, implement and evaluate community ministries.

### LEADER’S INSTRUCTIONS

The lessons are self-explanatory – easy to use for the beginner or long-time teacher. Several reproducible Teaching Leaflets are included and are referenced in the studies. These provide additional history and context for teacher preparation, class distribution or individual study.

A variety of Bible translations are cited to offer additional depth to the study. Prayers are provided, but we encourage leaders to let the Spirit guide them in these prayer times.

» In each lesson, you will find arrows to guide you to specific opportunities to reflect individually or engage as a group on materials presented. These include weekly “challenges” for participants that include options to appeal to different learning styles.



Footprints will highlight quotations from ancient and contemporary theologians to remind us that others have taken this journey and offer us much wisdom.

Lessons include a “Context for today,” which we believe will help individuals engage personally as they “walk a mile in the shoes of another.”

To further inform your study and to build upon it, additional resources, links to existing community ministry projects, other teaching materials, congregational and community assessment tools, and much more is available at the Walking Alongside Web site at [www.baylor.edu/social\\_work/ccm](http://www.baylor.edu/social_work/ccm).



# UNDERSTANDING POVERTY

## INTRODUCTION

Welcome to “*Understanding Poverty*,” a six-week study that we hope will provide basic information about why more and more Americans are living below, or barely above, the poverty line.

It is difficult for most of us not to have a simplistic, or at least outdated, view of why the rich get richer and the poor get poorer, as the saying goes. Basically, it centers on the foundational American belief that if you work hard and make good choices you can accomplish anything. What it doesn't consider are the realities of an uneven playing field that exists in our society, cultural and contextual prejudices that are endemic, economic and educational inequalities, and the suburbanization and then globalization of the free marketplace. In this study, we'll discuss each of these factors. We'll also look at the alphabet-soup of government aid programs that are the lifeline for many marginalized families as well as some of the loopholes in the welfare system that often bypass people most in need.

This series consists of six lessons, titled:

- “*The poor will always be with us.*”
- “*Not everyone deserves our help.*”
- “*If they'd just get a job, they wouldn't need help.*”
- “*We all have the same opportunity in America.*”
- “*She can afford that and she's on welfare?*”
- “*What can one person do about poverty?*”

In addition, the unit includes a glossary titled “Welfare 101: Language of Poverty.”

As you participate in this study, our prayer is that you'll be open to considering and re-considering the assumptions that have shaped your understanding of poverty. May God fill us all with compassion for people living in poverty.

### A PRAYER AS WE BEGIN

*Woe to us indeed if we forget the homeless ones who have no vote, no power, nobody to lobby for them, and who might as well have no faces even, the way we try to avoid the troubling sight of them in the streets of the cities where they roam like stray cats. And as we listen each night to the news of what happened in our lives that day, woe to us if we forget our own homelessness.*

*To be homeless the way people like you and me are apt to be homeless is to have homes all over the place but not to be really at home in any of them. To be really at home is to be really at peace, and our lives are so intricately interwoven that there can be no real peace for any of us until there is peace for all of us.*

Source: Frederick Buechner, *The Longing for Home*

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“Understanding Poverty” was written by Heather Deal and Courtney Drew, MSW 2008/MDiv students, Baylor University School of Social Work



# UNDERSTANDING POVERTY

## LESSON ONE: "THE POOR WILL ALWAYS BE WITH YOU"

### STORY FOR THE DAY

*A church has just received a \$50,000 bequest. On the church's business meeting agenda is a discussion of how best to use this money. Each church committee has a suggestion: the worship committee wants to renovate the sanctuary to make it more "seeker-friendly"; the children's committee wants to update the children's wing because, "after all, they are the future of the church"; the education committee wants to develop a program on discipleship for the church; and the outreach committee wants to use the money to help those living in poverty in their community meet their basic needs. After much discussion, one frustrated member raises her hand and states, "I don't know why we are arguing about this. We should use our money for programs related to the church. We can split the money between worship, children, and the education committees. After all, didn't Jesus say that the poor will always be with us?"*

I'm sure we've all heard a story similar to this one or at least we've heard that phrase before. Does this story ring true to any of you? Where did you first hear "the poor will always be with us"? Who first told it to you? How did you respond?

### INTRODUCTION TO THE LESSON

*"The poor will always be with you"*

This phrase is first used in Deuteronomy and is spoken by Jesus in the New Testament in these four passages in the Bible.

- Deuteronomy 15:1-11 (NASB)
- Mark 14:3-9/ Matthew 26:1-13
- John 12:1-8

### COMMONALITIES IN THE NEW TESTAMENT

The New Testament passages have several characteristics in common. Each:

- occurs during a scene of a woman (John identifies her as Mary, Martha's sister) anointing Jesus.
- occurs during Passover and Jesus' final week on earth.
- recognizes that the perfume was valuable and the money from selling it could be used to help the poor.
- recognizes Jesus' anointing is preparation for his burial.
- claims that while the poor will always be among us, Jesus will not.

### CONTEXT OF THE NEW TESTAMENT

To determine Jesus' meaning behind this phrase we must look at the context of the New Testament passages:

- In each of the passages, this phrase is set within the context of a woman showing her total devotion to Jesus.
- In each passage, Jesus says that while the poor will always be with us, he will not.
- The emphasis is on total devotion to Jesus and preparation for his death.
- The passage directly preceding Matthew 26 is the passage on judgment between those who helped

the stranger who was hungry, thirsty, naked, sick, and imprisoned – “the least of these” – and those who did not.

- In each of these passages, Jesus is referring to Deuteronomy 15:11 and the laws regarding the poor neighbor:

### **DEUTERONOMY 15:1-11**

In order for us to understand the reference Jesus was making when he stated “the poor will always be with you,” we need to look at Deuteronomy 15:1-11. In this passage, God commands:

- Remission of debts every seventh year (v.1)
- Do not be hard-hearted or tight-fisted but open your hand willingly to those who are needy in your community (vv. 7-8, 11)

In verse 11, we find the phrases “*Since there will never cease to be some in need on the earth, I therefore command you, ‘Open your hand to the poor and needy neighbor in your land.’*” This is not a command to cease helping because the poor are always with us, but to continue to help. Poverty is not an unsolvable condition. Verses 4-5 point to this:

*“However, there will be no one in need among you, because the Lord is sure to bless you in the land that the Lord your God is giving you as a possession to occupy, if only you will obey the Lord your God by diligently observing this entire commandment that I command you today.”*

Here it is clear that if the Israelites followed the commands of God to do justice and love mercy (including the remission of debts and willing and generous giving), then there would be no poor among them in their community. However, the Israelites did not live by this command.

### **BRINGING TOGETHER DEUTERONOMY AND THE NEW TESTAMENT**

Now let us look at this passage in conjunction with the three New Testament passages and with Jesus’ concern for the poor throughout the Gospels (Matthew 5, 11, 19, 25, 26; Mark 10; Luke 4, 6, 12, 14, 18; and John 12). The message is clear: We are to have total devotion to Jesus, and that includes taking care of the poor. It is not an excuse to ignore the poor because they will always be with us.

### **» MAKING IT REAL**

Is this interpretation of “the poor will always be among us” new or different to you? What are your thoughts and feelings as you hear this lesson? Does it impact how you think about helping the poor? How would you explain the phrase to other people who might use it as a reason for not helping people experiencing poverty?

Spend 3-5 minutes discussing these questions with the people at your table.

### **CLASS DISCUSSION**

We began the lesson with a story about how a church should use the sum of money it has just inherited. In that story, we see some relevant concerns about how to be faithful stewards to those within the church and those outside of it.

1. How do we balance our responsibility to care for the things (buildings, programs, etc.) that have been entrusted to us, while also caring for the people around us who experience need?
2. In Matthew, the judgment based on caring for people in need directly precedes the passage of anointing Jesus. What do you think the writer is trying to tell us by placing them so closely together?
3. How does caring for people experiencing poverty strengthen our relationship with and devotion to God?
4. For us, how does being devoted to Jesus connect with caring for people who are poor?



## INDIVIDUAL REFLECTION

Read Deuteronomy 15:1-5. Spend a few minutes in silence reflecting or journaling on this passage.

## BENEDICTION

*"I asked God for strength that I might achieve. I was made weak that I might learn humbly to obey. I asked for health that I might do greater things. I was given infirmity that I might do better things. I asked for riches that I might be happy. I was given poverty that I might be wise. I asked for power that I might have the praise of men. I was given weakness that I might feel the need of God. I asked for all things that I might enjoy life. I was given life that I might enjoy all things. I got nothing that I asked for, but everything I hoped for. Almost despite myself, my unspoken prayers were answered. I am, among all people, most richly blessed."*

Source: Unknown

## CALL TO BE ATTENTIVE

This week look at the resources in your church and your home. What is one creative way that you can use one resource to help one person?



### WHAT DO YOU THINK?

***Money doesn't grow on trees!***

***Charity begins at home.***

***Let the government take care of them.***

Have you ever heard any of these expressions? Or said them yourself? Think about where you first heard these comments and what you think about them at this stage in your life.



# A

## Teaching Leaflet

### Understanding Poverty



### Lesson One: The Poor Will Always Be With You

#### “Biblical Commentary”

This teaching leaflet provides background information on the passages of scripture used in this lesson.

#### Deuteronomy 15

The book of Deuteronomy is a book of law outlining how the Israelites were to live and worship in the Promised Land. It is what constitutes the covenant between Yahweh and the children of Israel. Chapter 15 is to be understood as instructions for worship as this chapter is situated in a section of Deuteronomy focused on describing the worship codes. The previous chapter, Deuteronomy 14, separates animals into clean and unclean. If a person were to eat or touch an unclean animal, he or she would be considered unclean. One must be clean in order to enter the temple for worship. Therefore, it was important to abstain from unclean animals in order to be suitable for worship. The following chapter, Deuteronomy 16, discusses the Passover feast and other festivals within the Israelites' worship calendar.

Deuteronomy 15 can be seen as a foreshadowing of God's remarks in Isaiah 58:6-7 when God states what God requires from worship:

Is this not the fast which I choose,  
To loosen the bonds of wickedness,  
To undo the bands of the yoke,  
And to let the oppressed go free  
And break every yoke?  
“Is it not to divide your bread with the hungry  
And bring the homeless poor into the house;  
When you see the naked, to cover him;  
And not to hide yourself from your own flesh?”

In this way, Deuteronomy 15 is outlining the way in which the Israelites were to live their lives as worship to God. The Israelites were to observe the sabbatical year every seventh year in which debts were to be forgiven (vv. 1-3). They were to open their hearts and hands to those in need providing whatever they lack (vv. 7-10). There were to be no stipulations. If there was a need, it was to be met.

Deuteronomy 15:11 begins, “the poor will never cease to be in the land” and seems to be in direct contradiction to Deuteronomy 15:4, “there will be no poor among you, since the LORD will surely bless you in the land which the LORD your God is giving you as an inheritance to possess.” This is not, however, a contradiction. Deuteronomy 15:5 clarifies verse four, “if only you listen obediently to the voice of the LORD your God, to observe carefully all this commandment which I am commanding you today.” There would have been no poor among them if they had kept the commands God laid out above. God knows the brokenness of humanity and knows that the Israelites would not keep these commands, and therefore states that the poor will always be among us. Since this is the reality in which we all live, we are to “freely open [our] hand to [our] brother [and sister], to [our] needy and poor in [our] land” (Deuteronomy 15:11).

### **Matthew 26:1-13, Mark 14:3-9, and John 12:1-8**

**A**



The story of the woman at Bethany is found in both the Gospel of Matthew and the Gospel of Mark. The chapters begin with the priests plotting to kill Jesus and includes Jesus' stop in Bethany, Judas' meeting with the priests, Jesus' last meal with the disciples, Jesus' prayer in Gethsemane, and Jesus' arrest and questioning. Jesus stopped in Bethany to visit his friend Simon for the Pass-over feast when a woman breaks a perfume bottle on Jesus' head and anoints him.

This scene is Jesus' preparation for burial, which he calls "a beautiful thing" (Mark 14:6). In Matthew, it is the disciples who complain about the "waste" of expensive perfume. They knew that Jesus was always working to help others in need and believed that he would see this as a waste of a valuable commodity that could bring enough money to help others. Jesus, however, knew the heart of the woman. He knew that this anointing was showing her devotion to him and knew that this was preparation for his death and burial.

In John's account of the story, we uncover a few additional details. The woman anointing Jesus is identified as Mary, the sister of Lazarus and Martha. Mary pours the perfume on Jesus' feet, not his head as it is recorded in Matthew and Mark. This variation may be told as a way of mirroring the scene of Jesus washing his disciples' feet. John also identifies the questioning disciple as Judas, who will later betray Jesus. Judas was the money keeper, which may explain his knowledge of the price of the perfume and his concern with such a costly gift. It is interesting that the one who turns Jesus over to death plays a prominent role in the act that is his preparation for death and burial.

Jesus' reference to the poor always being with us what not meant to be a justification for not caring for those in need. It was meant to be a way of recognizing this woman's devotion and love. Jesus wanted the disciples to always be working to help people in need, but they would not always have an opportunity to show their devotion to Jesus in this way. Jesus was rebuking them for criticizing the woman for her seemingly extravagant love and devotion when this is exactly what they should have been doing – worshipping God and serving others.



# UNDERSTANDING POVERTY

## LESSON TWO: "NOT EVERYONE DESERVES OUR HELP."

### STORY FOR THE DAY

*Juan and Linda Miranda and their two children drive 20 miles into their inner-city church every Sunday. They love this church because of its commitment to the needs of the community surrounding it, mostly composed of working poor families. Linda teaches ESL classes on Wednesdays and Juan volunteers weekly in the church kitchen, which offers a free meal to the community.*

*The past few weeks on their drive to church they have noticed a woman and her child holding a sign at a corner with a stoplight. It reads: "We are hungry. Please help us. God loves you."*

*"We should bring them to the church," Linda said to her husband. "I bet we could find food for them in the kitchen."*

*"How long do you think they stand out there each day begging?" Juan wondered.*

*"I don't know. I've seen them here at different times of the day. Does it really matter?" Linda asks.*

*"Well," Juan said, "maybe if she went to work instead of standing there all day she would be able to buy food. There are some people who deserve our help and others who don't."*

### INTRODUCTION TO THE LESSON

How do we know whom to help and how best to help them? Every church has a limited amount of resources to share and yet there is so much need in the world. We have to make choices about who deserves our help and who doesn't, don't we?

Certainly the social service community makes that determination, usually through a process called "means testing." When a person comes into a nonprofit or federal service agency and requests assistance, a staff person who does intake will ask several questions about that person's income level, assets, number of dependents, current employment and employment history. In other words, the means test is used as the primary way to determine who deserves to receive assistance and who doesn't.

That leads us to ask if a church should consider itself a social service agency in its consideration of who to help and when, using its own means test to make that determination. This is what today's lesson will explore.

### WORK AND WORTH

Americans, perhaps more than other civilized countries, place great value on independence, hard work, self-initiative and the idea of "pulling yourself up by your bootstraps." In many ways, that attitude is what helped America prosper throughout its history.

The roots of this belief about work and worth preexist the colonization of America, however: It dates to the ancient Greek society, which originated the concept of the "worthy" and the "unworthy" poor. The Greeks' motivation to help those in need was based on the concept of reciprocity, i.e., "We will help you only if you can give us something in return." For instance, an artisan, one who worked with his hands, was considered worthy of receiving assistance because he created something that gave back to society. On the other hand, the work of beggars was considered unworthy because it did not contribute anything tangible to society.

We don't have to look any further than America's current welfare system to see that making determinations about who deserves help and who doesn't still exists in our society. Temporary Assistance for Needy Families (TANF) – the federal program we mean when we say “welfare” – mandates that recipients work as soon as they can find employment but no later than two years after first receiving assistance. The name of the Welfare Reform laws made in 1996 make this even more clear: “Personal Responsibility and Work Opportunity Reconciliation Act.” Under TANF, recipients may only receive government assistance for a total of 60 months in a lifetime. In other words, our government wants people to take responsibility for finding opportunities to work, i.e., make a contribution to the economy and society.

As the paragraph above notes, defining “work” raises interesting questions. For most of us, work means doing hard manual labor, providing some type of service, or using our talents, gifts, and education to produce a product (a new building, a clean room, a lesson plan for a 4th grade class, etc.). We consider this “worthy” and evidence that a person is doing all he or she can to be financially independent. But what if there isn't a finished product that contributes to society? Are people in this situation less worthy?

## REASONS FOR POVERTY

Sometimes we determine who is worthy and who is unworthy based on the reasons why people are living in poverty. But there are many factors that can lead to a family living in poverty, i.e., economic, environmental and educational factors. And, a fulltime job no longer means someone can escape poverty. Minimum wage, which is mandated by the federal government, does not currently ensure a living wage. One doctor's visit, one flat tire, one trip to the emergency room can blow over the house of cards that the “working poor” struggle to keep intact.

Historically societies and more recently researchers have pointed to three distinct reasons that people fall into poverty:

- **Individual defect:** an illness, becoming orphaned or widowed, having disability, possessing a lack of character.
- **Spiritual defect:** living a sinful life, being amoral, having incorrect beliefs, being slothful/lazy.
- **Environment:** the surroundings you live in impact your condition, such as the Great Depression, globalization, unstable economies, and natural disasters.

## » MAKING IT REAL

In small groups, share examples of someone you know or a recent world event that encapsulates one of the three situations noted above.

- Are there differences in how you respond to each of the three categories?
- Which of the reasons seem worthy or unworthy to you?
- Do you think categorizing individuals by these distinctions is appropriate? Practical? Necessary?

## WE ARE ALL WORTHY

We can argue that there are good, sound reasons for and against categorizing people as a way to determine whether or not they deserve assistance. The problem for us as Christians, however, is that nothing in scriptures supports our judging a person on these criteria.

We are all unworthy to receive God's unconditional agape love. Nor do any of us deserve the inestimable gift of Jesus' sacrifice on the cross for our sins. Yet, in God's radical love, God deems all worthy to receive love and mercy. “But God demonstrates his own love for us in this: While we were still sinners, Christ died for us” (Romans 5:8, NIV).

The amazing thing about Christianity is that God meets us where we are. We don't have to be perfect or have our lives all together. All of us make bad choices, but God does not use that as a means test for whether or not God will love us. In fact, we don't have to do anything to earn this love. In God's eyes, we are all worthy to be loved. As followers of Christ, we are to see the world in the same way. All people are worthy

because they are God's creation and because God loves them. That is all. There are no other parameters.

## » MAKING IT REAL

Following are three scenarios. Read each aloud at your table and then discuss these questions:

- Do they deserve assistance? Why or why not?
- Which of the three reasons for poverty listed in lesson, if any, apply to this scenario? Why or why not?
- Whose responsibility, if anyone's, is it to help this person?

### Scenario 1:

*Angela is the mother of two toddlers who works a fulltime, minimum wage job. Her ex-husband does not provide child support and she has no family that can help her through unexpected expenses. In one month's time, both children become ill and must go to the doctor and take antibiotics. Because her low-paying service job does not provide insurance benefits, Angela must pay for these expenses herself, but there is not enough money to pay those bills and the rent for their one-bedroom apartment.*

### Scenario 2:

*Joe has served three missions in Iraq. Now back in the States, he is suffering from nightmares, panic attacks, insomnia and depression – symptoms of Post-Traumatic Stress Disorder. He cannot keep his job and even though his wife continues to work, they are unable to pay all their bills. They have enough savings left to pay the rent for two more months, but then they don't know what they'll do.*

### Scenario 3:

*William and JoAnn are in their 70s, retired and living on a fixed income. Both worked throughout their lives and carefully saved and planned for their retirement. Skyrocketing prices for gasoline and food have stretched their monthly living allowance to its maximum. They now find themselves having to choose between buying food, gasoline or their prescriptions.*

## PERSONAL REFLECTION

Take time to reflect on the unconditional love of Christ. When have you been shown unconditional love in your own life? What affect did it have on you? Has there been a time when love has been withheld? How did this affect you?

## BENEDICTION

*"But what had lasting significance were not the miracles themselves but Jesus' love. Jesus raised his friend Lazarus from the dead, and a few years later, Lazarus died again. Jesus healed the sick, but they eventually caught some other disease. He fed the ten thousands, and the next day they were hungry again. But we remember his love. It wasn't that Jesus healed a leper but that he touched a leper, because no one touched lepers."*

— Shane Claiborne



## CALL TO BE ATTENTIVE

Reflect on Matthew 25 this week in light of what you learned in today's lesson. Does this passage impact how you see the person standing on the street corner begging for work? Follow the news this week, looking for stories about welfare and disaster relief assistance, and be attentive to your reactions.



### WHAT DO YOU THINK?

#### ***Begging is hard work!***

Does the idea that begging might be considered work surprise you? It does most people. If you are unskilled and uneducated, how do you make enough money to feed your children? Is collecting recyclables from dumpsters all day to turn in for cash working? Think about how you define work.

# B



## Teaching Leaflet

### Understanding Poverty Lesson Two: Not Everyone Deserves Our Help

#### “Means Tests Activity”

The following activity may be useful to help develop participants' understanding of means tests and how they affect people seeking assistance. As the church, it is important for us to remember that we are called to help everyone in need in whatever way we can.

#### Supplies

6 slips of different colored paper (or you can use M&Ms for children/youth) for each person  
Tickets (or stickers for children/youth)

#### Directions

Each color of paper (or color of M&M) represents a different resource (job, income level, children, shelter, Social Security card, Birth Certificate, health problem, education, etc.). Each paper should be labeled on one side with the resource it represents (cafeteria worker, \$22,000 a year, 3 children, living in a friend's house, no driver's license, diabetes, GED, etc.). If you are using M&Ms, you should have a chart ready that explains what each color represents.

1. Set up 3 stations around the room (2 “agencies” and 1 “church”) manned by an adult or older youth. Each of the agencies will have a set of qualifications a person must meet (a certain income level, number of children, insurance, etc.) to receive help. The church will have no qualifications.
2. Have each participant choose 6 slips of paper of different colors (or M&Ms) without knowing what the colors mean.
3. Tell the participants to visit each station and ask for help.
4. If the participant meets the qualifications/means test, they are given a ticket/sticker that represents some resource (additional income, food, an educational opportunity, a service, etc.). If they do not, they are sent on their way to the next station.

This activity may seem frustrating at times for the participants – having to wait in line, potentially not receiving anything, potentially not receiving enough. However, it demonstrates the point that it can be much more difficult to get help than we sometimes think. This activity is a great way to get the group engaged in discussion, especially about whether or not asking for help is work and the benefits and drawbacks of means testing.

#### Discussion Questions

For Youth or Adults:

1. What resources did you possess originally? What resources do you have now that you have visited each station?
2. What resources do you still need? What are other ways you could get more resources?
3. What about the qualifications seemed fair and what seemed unfair?
4. Why do agencies, ministries, or the government have eligibility requirements, qualifications, or means tests for people seeking their resources?



**B**

5. How did you feel as you walked around the room seeking help?
6. Imagine if each of these stations were miles (or even cities) apart. What would your day have looked like trying to receive help?
7. What resources would you need to be able to go to each of these agencies and churches to receive help?



For Children:

1. What resources did you have at the beginning?
2. What resources were you able to receive from the agencies or from the church?
3. What resources do you still need?
4. How hard was it to get the help you needed?
5. How did it feel to have to ask for help?
6. What did it feel like when you couldn't get help?
7. Which stations were you able to get help at? What did you have to have in order to get that help?
8. At which station did your M&Ms not matter in order to get help? Why do you think you could get help there with any color M&M?



# UNDERSTANDING POVERTY

## LESSON THREE: "IF THEY'D JUST GET A JOB, THEY WOULDN'T NEED HELP."

### STORY FOR THE DAY

*A church missions group decides to include ministering to the community as a focus of its mission work. In particular, the group wants to offer families emergency support for rent, utilities, food, and other basic needs. The group realizes that it has a limited amount of money to use each month to help people in its community. The group gathers for a meeting to determine how it can best help people who seek assistance from the church. The focus of this meeting is to discuss how to determine who is eligible for help and who is not. The group discusses helping single mothers, people who are disabled, and people who are unemployed but currently looking for a job. One member asks the group if they should help families where at least one member of the household is employed. The group discusses the positives and negatives of helping people who are employed versus helping those who "need a leg up." The group decides not to provide assistance to those who are working because they should be able to meet their own needs and don't need additional help.*

### INTRODUCTION TO THE LESSON

Many Americans believe that everyone who works should be able to provide the basic necessities for their family: food, shelter, clothing and access to education. However, 25 percent of American workers (30 million people) do not make enough to provide these basic necessities. Many people work full time jobs at minimum wage (some work two or more jobs) and yet cannot provide for their families without assistance. People in this situation are often labeled "the working poor." The working poor are those who are just on the precipice of poverty. Many people in this situation go unnoticed. They are not poor enough to qualify for many government programs, yet they do not make enough to live a "comfortable" life. They also may be referred to as "the invisible poor."

Today we will learn more about the working poor and some of the factors that contribute to working people living on the precipice of poverty.

### WHO ARE THE WORKING POOR?

People labeled the working poor are generally single wage earners: unmarried women, single mothers, and young adults. Many work full time for minimum wage or slightly higher. Many work more than one job and are employed in low- or moderate-skill jobs (hourly) – retail, service industry, clerical work, and teachers' aides, etc. – with no prospect for advancement.

### CONTRIBUTING FACTORS

#### *1. Minimum wage / living wage and inflation:*

In *Ending Poverty in America*, Beth Shulman states, "the minimum wage is not a liberal or conservative issue. It is a human issue." Everyone who works full time should be able to provide basic necessities for his or her family. The inability to provide these necessities is dehumanizing and devaluing. The rise of the minimum wage in America has not kept pace with the rise in inflation. In 2008, the minimum wage was less than \$7 per hour. If it had been raised to meet the rate of inflation it would have been more than \$9 per hour. Although better, that still would not have been a living wage in many areas of the country.

A living wage is the amount that allows a worker to provide basic necessities for his or her family. The living wage depends upon the region or city in which a person lives but is generally more than \$10 per hour. Many states have increased their minimum wage higher than the federal level. In the states that have a higher minimum wage, employment rates are also higher.

## **2. Suburbanization**

Sometimes referred to as “white flight,” suburbanization occurred in the late 1950s through 1970s and played a major role in creating a subset of working people who live on the edge of poverty in urban areas. White flight occurred as the working- and middle-class white people of urban areas relocated to the suburbs when middle-class African Americans moved into the city neighborhoods. Suburbanization was also a result of industries and manufacturing concerns moving into the suburbs, with management and employees following. As the people moved out of the cities, so did the work. Many of the people who were left in the urban areas were faced with lower paying jobs and were not able to relocate or maintain reliable transportation to access the jobs in the suburban areas.

## **3. Insufficient workplace benefits**

The majority of these lower-paying or hourly jobs do not provide workplace benefits such as insurance and healthcare, benefits that are standard with salaried positions. Most employers rarely offer benefits for hourly employees and if they do, they require a high premium.

- *Insurance/Healthcare:*

To acquire benefits to protect their family, these employees must seek expensive private insurance, which further depletes their monthly take-home pay. Children of low-income families are eligible for state Children's Health Insurance Programs (CHIP), but parents are not eligible for these benefits. Working parents or single people living on the precipice of poverty generally make enough of a salary to disqualify them for Medicaid (low-income health insurance).

- *Retirement:*

Guaranteed retirement benefits are less and less common. One plan used often is the 401(k), which allows an employee to save for retirement while deferring income taxes on the saved money and earnings until the time of withdrawal. Employees must choose a percentage of their salary to contribute to the plan. The employee can select from a number of investment options, usually an assortment of mutual funds that emphasizes stocks, bonds, money market investments, or some mix of the above. These types of plans can be precarious and depend on the strength of the stock market. Most companies that employ hourly workers for minimum wage or slightly above minimum wage do not offer pension, retirement planning or 401(k)s. Therefore, many working people on the edge of poverty look toward a long life of hard work to continually make ends meet.

## **4. Just one setback**

What seems like minor inconveniences to a middle class family – car trouble, illness of self or family member, disruptions in child care – are major problems to working people barely meeting expenses. A missed day of work for any of these reasons can cost a person in a lower-income position a day's wages, or worse, his or her job; they are so replaceable. The expenses incurred from any of these events can wreak havoc on the monthly budget of a person living in poverty.

## » MAKING IT REAL

Split the class into three groups.

- **Group 1:** Single mom; two children (ages 3 and 8); works 40 hours a week at a superstore making \$8 per hour.
- **Group 2:** Family of six; mom and dad, four children (ages 6, 8, 10, 12). Mom is a teacher's aide at the local school and makes \$20,000 per year. Dad works as a mechanic making \$15 per hour.
- **Group 3:** Immigrant family of four from Mexico. Mom and dad, two children (ages 10, 12). Mom works at a local hotel as a maid making \$10 per hour and dad works on a farm making \$20 per hour.

Each group develops a monthly budget for its family, including budget lines for rent/housing, food, clothing, car, gasoline, utilities, childcare, medical expenses, and insurance. When groups have finished, ask them to explain their budget to the class.

## CLASS DISCUSSION

1. What do you think of the church's response in the story of the day? Do you agree or disagree?
2. Were you familiar with the term "the working poor" before today? Did you learn anything new about this group?
3. What is the responsibility of the church and/or the individual believer to the working poor?
4. How have the jobs of the working poor changed over time? What used to be considered a low paying job?
5. What are some of the factors beyond those mentioned in the lesson (suburbanization, lack of benefits, etc.) that contribute to the plight of the working poor? Why is it that people who are working harder are not getting by?
6. What ideas from our religious education, childhood or other life experiences play into the idea that "people who work should be able to provide for their families"?

## INDIVIDUAL REFLECTION

Spend time in silence or journaling and reflect on your thoughts and feelings about the following quote.

*"Every day in America, low-wage workers make our lives possible through their labor as security guards and teaching assistants, nursing-home aides and hospital workers, janitors and hotel workers, child-care workers and retail clerks. Yet we have turned these hardworking men and women and their families into the new poor. It is a blight on our democracy and our understanding of fair play that in such a prosperous country hardworking Americans cannot make ends meet no matter how hard they work."*

Source: Shulman, B. (2007). Making work pay. In S. J. Edwards, M. Crane & A. L. Kalleberg (Eds.), *Ending poverty in America: How to restore the American dream* (114-124). New York: The New Press.



## BENEDICTION

*"We listen to the evening news with its usual recital of shabbiness and horror, and God, if we believe in him at all, seems remote and powerless, a child's dream. But there are other times – often the most unexpected, unlikely times – when strong as life itself comes the sense that there is holiness deeper than shabbiness and horror and at the very heart of darkness a light unutterable."*

Source: Buechner, F. (2006). *Secrets in the dark: A life in sermons*. New York: Harper Collins.

## CALL TO BE ATTENTIVE

Think about the programs and services your church offers. Are they geared to be convenient and accessible to working families? For instance, are they offered in the evenings and weekends, and is inexpensive or free childcare provided?

Now consider ministries of your church. Do you have a food pantry or clothes closet? Do you collaborate with other organizations to offer services for people living in poverty? What is a need you see that is not currently being met?



### WHAT DO YOU THINK?

#### ***I would never take welfare!***

Is Social Security welfare? Medicare and Medicaid? Disability? Millions of Americans accept these benefits without thinking twice about it. But, in fact, they are government-subsidized payouts to individuals to help them through difficult times. Is this different from food stamps? How so?



## Teaching Leaflet

### Understanding Poverty

#### Lesson Three: If They'd Just Get A Job, They Wouldn't Need Help

### “The Working Poor<sup>1</sup>”

#### Definition

Persons who spend at least 27 weeks in the labor force, but whose incomes still fall below the official poverty line.

#### Populations Most Likely Affected

- Persons with less than a high school degree
- Families with children under the age of 18
- Families headed by single mothers

In 2007, 4.2 million families in this country were living below the poverty line even though they had at least one person in their family working for at least 6 months during the year. Of these 4.2 million families, the families with children were much more likely to live below the poverty line than families without children. The working poor are not only people working part-time jobs. 3.9 million people with full-time or salaried jobs are working poor.

The US Department of Labor lists three major reasons why people fall below the poverty line even though they are in the labor force. The first is due to low earnings. In 2007, the low earnings threshold was \$305.17 per week. People making at or below this income level are considered to have low earnings. Secondly, many people who are working poor experience periods of unemployment. Periods of unemployment include times when people are looking for a job while not employed or have been laid off from their job but are expecting to be recalled. Lastly, many people who are the working poor experience involuntary part-time employment. Involuntary part-time employment occurs when a person has to work fewer than 35 hours per week for at least one week in a year because of business conditions or because they cannot find full-time work.

<sup>1</sup> United States Department of Labor, United States Bureau of Statistics. (2009, March). *A profile of the working poor, 2007*. <http://www.bls.gov/cps/cpswp2007.pdf>.



## Teaching Leaflet

### Understanding Poverty

#### Lesson Three: If They'd Just Get A Job, They Wouldn't Need Help

#### “Do The Math!”

According to the federal government, a family of four earning less than \$21,027 a year is living in poverty. Can this family survive on this income? Complete this chart, subtracting for each expense. Are you over or under budget and by how much? Try budgeting the money differently. What would you leave out and where would you spend the money?

Expenses	Income = \$21,027	Explanation
<b>Housing</b>	-\$6,456	This family of four living at the poverty line will spend, on average, \$6,456 per year on basic shelter.
Remaining Amount		
<b>Utilities</b>	-\$2,748	The average expenses for a family of four for utilities and public services are \$2,748.
Remaining Amount		
<b>Transportation</b>	-\$4,559	This family will spend \$4,559 per year to maintain a used car, and fill it with the gas and oil needed to get to work, childcare, and to do necessary shopping.
Remaining Amount		
<b>Food</b>	-\$4,071	Even with assistance like food stamps, families living at the poverty line will spend \$4,071 on food.
Remaining Amount		
<b>Health Care</b>	-\$2,481	Even with an employer contributing to the cost of health insurance, a family of four living at the poverty line will spend \$2,481 on health and medical expenses. If this family did not have health insurance, the costs of health-care would be devastating.
Remaining Amount		
<b>Child Care</b>	-\$2,740	Even with child care assistance, families living at the poverty line with two small children will pay an average of \$2,740 for childcare.
<b>Total Remaining Amount</b>		How much are you over/under budget? _____ What about other expenses (household needs, education, school supplies, clothes, gifts, recreation costs, etc.)?

<sup>1</sup>United States Conference of Catholic Bishops, Catholic Campaign for Human Development. *Poverty USA*. <http://www.povertyusa.org>.



# UNDERSTANDING POVERTY

## LESSON FOUR: "WE ALL HAVE THE SAME OPPORTUNITY IN AMERICA."

### STORY FOR THE DAY

*Long-time friends Linda and Joan are sitting in a local coffee shop catching up on what has been happening recently in their lives. They are both in their mid-30s and married with children. Linda is telling Joan about a family her church has "adopted."*

*"The mother is a stay-at-home mom with three children and the father has been looking for a job for almost the entire year since they moved into the town," Linda says.*

*"Why doesn't the mother work?" Joan asks.*

*Linda replies, "Because one of the children has a mental handicap and needs constant attention."*

*Linda tells Joan how the church has helped the family pay rent, utility and medical bills and buy prescriptions. Church members also take the family to the grocery store because they have no transportation.*

*But finally Linda confides, "I just don't understand why the father can't get a job. Maybe he doesn't like hard work. This is America, after all. Everyone in America has the same opportunity, so why isn't he working?"*

### INTRODUCTION TO THE LESSON

For generations, America has been known as the "promised land," the place where a poor immigrant who worked hard and had a little luck could prosper. It also has been known as the "land of opportunity" where there was no rigid class system and upward mobility was almost guaranteed for each successive generation. Almost since its founding, America has been on the forefront of modernization, production and education.

For many people in America today, however, this ideal of our nation no longer exists. For them, the American Dream is just that – a dream. Hard work no longer guarantees success and prosperity. Jobs are scarce and education is often sub-par. As consumer prices in several markets continue to climb, there is less and less expectation and much less assurance of upward mobility.

Today's lesson looks at the American Dream and societal factors in recent decades that have tarnished it.

### » MAKING IT REAL

We do not get where we are in life alone. There are many contributing factors that help us along the way.

Take out a sheet of paper and tear it into 10-15 pieces. On separate pieces of paper, one piece per question, write answers to:

- The name/s (up to three) of persons who have helped you at some time in your life either pursue a goal, get an education, or helped you financially
- The highest level of education you have completed, and the name of the school
- Your race
- Your gender
- If you own a vehicle
- Your relationship status (married, single, widowed, etc.)
- Number of children you have
- Your health status (good, fair, poor).



Place all the pieces of paper, face up, on your table keeping your papers directly in front of you. The teacher takes one or two pieces of paper from each person and gives them to someone else.

Ask members to imagine and share at their table what their life might be like considering these changed circumstances. Mix up the papers several times and allow for discussion after each turn.

Today we will be discussing some of these factors and what happens to people when situations we often take for granted are not present.

## **WHAT HAPPENED TO THE AMERICAN DREAM?**

For most of us, the American Dream is that anyone, regardless of class or economic status, can achieve a prosperous life. If you work hard and make good decisions you can be anything and do anything. The flip side is that if you are not prosperous, it's because of a personal ethical or moral defect, i.e., it's your own fault. Such a judgment can define a person throughout his or her life.

As we experienced in the exercise we just completed, several factors help us arrive at our station in life. The reality today, however, is that many people are not able to claim the American Dream because they are unable to access the same opportunities as those in the middle and upper classes. America no longer provides a level playing field for all its citizens.

There are three factors that have changed in American society in the last two decades that contribute to this inequality:

- A disparity in the quality of education and skill development between low-income and middle- and upper-income students.
- Globalization that has resulted in computers and other robotics displacing many manufacturing jobs that once were available for nonskilled laborers. The new frontier is no longer manufacturing but technology, which requires a higher level of skill and education.
- Lingering racism that denies many people equal access to education, skill development and employment opportunities.

Let us consider each of these three factors in more detail.

### ***Education/Skill Development***

Public school districts are funded by city or county taxes. For school districts located in low-income communities, there is less revenue for schools. The result can be cuts in arts, humanities and athletic programs and the inability to purchase current textbooks, computer and technological equipment, and other supplies needed for a quality education.

Nearly 50 percent of minority students do not graduate from high school within four years.

Without this bedrock of a solid education, students are less prepared to face the academic rigors of college. Access to scholarships diminishes because the students cannot compete academically for them. Educational loans become the only option, leaving many new graduates overwhelmed with student loans that will take them decades to pay off. Without a quality education, the odds increase that individuals will be caught in a cycle of low-income employment, increasing debt and despair.

### ***Globalization in the Post-Industrial World***

The emergence of new technologies and the global market create many challenges for people seeking employment. Jobs that Americans once could depend upon have been exported overseas or replaced by machines to provide companies with low-wage labor and lower retail prices at home. Americans earning a low wage are losing ground and losing jobs. The United States has shifted from a mass-production system of manufacturing to a system centered on finance, services and technology. China, India, and countries in the former Soviet Union are aggressively competing in the technological arena. America no longer has the niche in the technological world or the technological education and production capability that she once had.

This shift has decimated the manufacturing industry in America, leaving many of the nation's major urban areas with lower-skilled, unemployed workers seeking jobs in retail and service industries. Whereas the

manufacturing jobs were generally unionized and assured employees higher wages and health care benefits, the retail and service industries offer neither.

For the lower-skilled worker in America, it is a double whammy – at home and abroad.

### **Race and Ethnicity**

Forty years after the death of Martin Luther King, Jr., and the Civil Rights legislation of the 1960s, racism still keeps people of color from equal education and employment opportunities.

What we begin to see is the relentless spinning of a vicious cycle. Education and skills training for those who live in poorer districts lag behind that provided for children who live in wealthier districts. Consequently, opportunity to access higher education diminishes. Urban districts begin to lose their residential and retail centers because of “white flight” – one of the more blatant expressions of racism in recent decades. As a result, people who are less educated are increasingly isolated from diverse communities and obtainable employment in their neighborhoods. Less education, less earning ability, less access to employment: This cycle of poverty lessens all of us and damages our founding intention of being a nation that offers liberty and justice to all.

Inequality in America and around the world can be changed, but it takes individuals coming together to state that it is unacceptable. What better group than the church to step forward in this cause? Believing as we do both as Christians and as Americans that we are all created in God’s image and that we are “one nation under God,” we must be a voice for people whose voices are never heard. If we are serious about following Christ’s example, we are called to be countercultural and to love radically.

### **Read the following two statements and discuss:**

To stand up in an unjust society and call for justice means that I am willing to subject myself to a lot of pressure. When a person stands up on the side of the oppressed and justice, he decides to trade comfort for concern, apathy for action, violence for nonviolence, hate for love.

Source: John Perkins, *A Quiet Revolution*

Relationships are not built on the transfer of money and resources, but rather on an exchange of hopes, fears, and life stories. Christian spirituality means eating together, sharing together, drinking together, talking with each other, receiving each other, experiencing God’s presence through each other, and in doing so, proclaiming the gospel as God’s alternative vision for everyone...especially those who are poor, outcast, and battered.

Source: Elizabeth Fiorenza, *In Memory of Her*

### **CLASS DISCUSSION**

1. What is your definition of equality? Equal opportunity? Where does this definition come from?
2. What would it look like in our country for everyone to have the same opportunities – an equal playing field? Is this possible? What would have to change?
3. Are there ways that we contribute to inequality? What is your version of the American Dream? What experiences have contributed to this?



4. Does the idea of the “American Dream” effect the way that the church helps people who are poor? If so how?

### **CALL TO BE ATTENTIVE**

In the benediction following, noted African American poet Langston Hughes describes what his dream for the world would be. Spend some time now or this week writing your own version of the American Dream.

### ***I Dream***

*I dream*

*A world where man*

*No other man will scorn,*

*Where love will bless the earth*

*And peace its paths adorn.*

*I dream of a world where all*

*Will know sweet freedom’s way,*

*Where greed no longer saps the soul*

*Nor avarice blights our day.*

*A world I dream where black or white,*

*Whatever race you be,*

*Will share the bounties of the earth*

*And every man is free,*

*Where wretchedness will hang its head*

*And joy, like pearl,*

*Attends to the needs of all mankind —*

*Of such I dream, my world!*

— Langston Hughes



### **WHAT DO YOU THINK?**

#### ***My American Dream is ...***

What do you have to achieve to make you feel that you have “made it”? What will it take for your American dream to come true? What stands in your way?



## Teaching Leaflet

### Understanding Poverty

#### Lesson Four: We All Have The Same Opportunity in America

#### “Resource List For Further Reading”

These books are a great place to start if you are interested in learning more about the concepts discussed in lesson four:

***A Notion at Risk: Preserving Public Education as an Engine for Social Mobility*** by Richard D. Kahlenberg (published by Century Foundation Press)

This book focuses on the needs of urban, low-income public schools. It discusses the inequalities in financing, curriculum, teaching, peer groups, and disciplinary problems. The book also looks at the successes and shortfalls of summer school programs, federal aid for education, testing standardization, teacher qualifications, charter schools and zero-tolerance policies.

***Economic Inequality and Higher Education: Access, Persistence, and Success*** by Stacy Dickert-Conlin and Ross Rubenstein (published by Russel Sage Foundation Publications)

This book examines the discrepancies in graduation rates between students from different races, classes, and socio-economic statuses. It examines the unequal access to higher education and proposes state and federal solutions that schools can undertake to make college accessible to all people.

***Post-Industrial Capitalism: Exploring Economic Inequality in America*** by Dr. Joel I. Nelson (published by Sage Publications)

This book provides a framework for understanding the ever-growing economic and social gaps within the United States. With the global economy, capitalism has become transformed. This book looks at this free market economy and the changing business world.

***The Beloved Community: How Faith Shapes Social Justice from the Civil Rights Movement to Today*** by Charles Marsh (published by Basic Books)

As Christians we realize that all people have value and worth. The Beloved Community reminds us of this value we hold and reminds us that the spiritual vision that was the foundation for the Civil Rights movement is not gone today. This book outlines a new vision for Christianity that reclaims our faith's longing for social justice and authentic community.



# UNDERSTANDING POVERTY

## LESSON FIVE: "SHE CAN AFFORD THAT AND SHE'S ON WELFARE?"

### STORY FOR THE DAY

*Tracy volunteers weekly in a free food kitchen in an inner-city neighborhood. Most of the people who come through the line are day laborers, single mothers with their children, the elderly and some who have mental or physical disabilities. All are either living in poverty or are close to it. One day, as Tracy ladled a spoon of spaghetti and meat sauce onto a plate, she noticed that the person across the counter from her was wearing a Bluetooth earpiece phone, at that time one of the newer technological advances available. Tracy turned to the volunteer beside her and quietly pointed it out to him, "Are you kidding me? She can afford THAT and she's here getting free food?"*

### INTRODUCTION TO THE LESSON

Americans like things. New things. Big things. Expensive things. Shiny things. Fun things. Things, things, things. Our things sometime define us. Who is Susie Smith? "You know, she's the girl with..." We let our things become so much a part of who we are that they no longer seem like luxuries to us but necessities. Do you remember when having a telephone, television, computer, or cell phone was considered a luxury? No longer.

This lesson explores the difference between relative and absolute poverty. It also explores why, for people living in poverty, items that were once seen as luxuries are now seen as necessities.

### RELATIVE VS. ABSOLUTE POVERTY

Compared to poor people living outside the United States, people living in poverty in America do not seem to have it so bad. Most have apartments, cell phones, televisions with cable, and other "luxuries." However, this does not mean that those living in poverty are not poor or marginalized. When people living in poverty do not have the ability to obtain what are the culturally accepted basics, they are marginalized and it is termed "relative poverty." This is different from "absolute poverty," which is the inability to access the necessities for survival: food, water, clothing, shelter, sanitation, education and health care. Nevertheless, poverty is poverty whether it is relative or absolute. Both types of poverty embody their own struggles, hardships, and physical, emotional, and spiritual damage.

### TYPICAL FAMILY SPENDING

Today's society seems to be growing more and more materialistic. There are always new gadgets and fads that advertisers tell us we "must have." It seems like more and more money is spent on such purchases.

That perception, though, is misleading. Typically, families are spending 32 percent less on clothing than they did in the 1970s.\* Although we may purchase more clothing, we spend less on it due to overseas manufacturing (globalization) and clothing trends (fewer high-cost items such as suits and leather shoes; more jeans and T-shirts).

Families also are spending less on food (including eating out) – 18 percent less than families of four in the 1970s. The reasons for this are: (1) we eat less meat and more pasta;

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\*All statistical information is from Warren, E. (2007). *The vanishing middle class*. In S. J. Edwards, M. Crane & A. L. Kalleberg (Eds.), *Ending poverty in America: How to restore the American dream* (pp. 38-52). New York: The New Press.

(2) we shop at discount supercenters; and (3) more efficient agribusiness and food production.

At the same time that consumer spending is down, spending on fixed expenses is rising. Housing prices are 76 percent higher than in the 1970s (adjusting for inflation), cost in health insurance is up 74 percent (which leaves 48 million Americans unable to afford it), transportation costs are up 52 percent, taxes are 25 percent higher for a two person family and credit card fees and interest rates are higher.

<b>Since 1970s ...</b>	
Housing prices	76% higher
Cost of health insurance	74% higher
Transportation costs	52% higher
Taxes	25% higher

## **REDEFINING LUXURIES**

Items that once were considered luxuries now have become necessary to function educationally, socially and economically. So much of what we know about our world and our culture comes to us through television or computers. Without access to these information sources, people living in poverty become more marginalized and isolated. Educational activity increasingly occurs through the computer and Internet; without them, children quickly fall even further behind. A telephone or cell phone (now cell phones are cheaper to purchase than a landline phone) is the connection to jobs, family, and resources. A car is a necessity for most people living in poverty in areas without reliable public transportation.

## **EMOTIONAL HEALTH**

Practical use of these items is not the only legitimate reason to own them. When you have had a hard day what do you do to escape and relax? Watch television? Go for a drive? Play video games? Exercise? Go out to eat at a restaurant? Imagine having a hard day every day. How would you cope? For many people who do not live in poverty, what might seem to them like frivolous purchases by the working poor are simply a coping strategy to help escape the hard realities of a hard life. Such short-term escapism to unwind is necessary for good emotional health. All of us need this, so why would we think people living in poverty do not need it? Everyone needs opportunities and access to fun and relaxation. We allow ourselves this opportunity because we see it as a basic human need, therefore, shouldn't we allow it for those living in poverty who already struggle enough to meet their basic needs?

## **HUMAN DIGNITY AND RESPECT**

In such a materialistic society, people are usually identified, at least in part, by what they own. One appears successful if he or she owns a spacious house or a new car. In a way our possessions communicate to our peers, "I can provide for my family," "I am competent" or "I have the ability to own these things." Commendable or not, in some small part we garner our dignity and worth by what we own. Many times people living at or near the poverty line still own a nice car or fancy jewelry or the latest technological gadget. With these possessions, they are communicating clearly that "I can provide" or "I am competent" or "I have power." It becomes a way to say, "Treat me with respect."

## **» MAKING IT REAL**

1. When you think about what 'poverty' looks like, what comes to mind? What are the differences between that picture and the picture of relative poverty that we described into today's lesson?
2. What are some status symbols for the American middle class? What do these symbols say about the person who owns them?
3. Can you name some opportunities in your community for people to enjoy themselves for little or no money? How could your church body help to create these opportunities?
4. Can you name some things aside from the basic necessities (food, water, clothing, shelter) that you "can't live without"? How would life be different without them?

## PERSONAL REFLECTION

Reflect on your spending habits. What do you spend the most on? Are there items that would be considered luxuries? What if your character and worth were judged based on your spending? How do you feel about that? What does your spending say about you?

## BENEDICTION

*"This is our great challenge and consolation. Jesus comes to us in the poor, the sick, the dying, the prisoners, the lonely, the disabled, the rejected. There we meet him, and there the door to God's house is opened for us."*

Source: Henri Nouwen, Bread for the Journey, August 4th

## CALL TO BE ATTENTIVE

Is there a tired mother in your church who needs a break? An elderly person who needs company? A family member who has too much to handle? Look around this week for ways that you can help people to find room in their lives to escape or unwind.



### WHAT DO YOU THINK?

#### **Dessert, even!**

*George and Mary walked into the cafe for the first time not knowing what to expect. Newly homeless, they had heard on the streets that the cafe gave free, hot-cooked meals. "I couldn't believe it," Mary recalls. "We were served on china plates, with real silverware, and we were given choices. They even offered us desserts! No place else in town showed us that kind of respect."*

Do people who are homeless deserve hot meals, real plates and desserts? Or should they just be grateful for whatever they get?





## UNDERSTANDING POVERTY

### LESSON SIX: "WHAT CAN ONE PERSON DO ABOUT POVERTY?"

#### STORY FOR THE DAY

*One Sunday before church, a group of church members were standing in the hallway discussing their week. Jill told the group she took her children to the amusement park.*

*"We had a blast. I think we rode the Giant three times. Sammy got so sick. What a mess that was to clean up!"*

*Mark described a new project he was designing at his firm. "It's going to be a new art center down on 5th and Main, you know in that old factory that's been closed for years."*

*Susan discussed a story she had heard on the news. "They were talking about the millions of Americans living in poverty in the United States. I mean, I know there are poor people here, but usually when I think of poverty, I think of Africa or somewhere like that. They were talking about some bill that the government wants to pass that will make it harder for people to access help. I feel sorry for them. I mean I wish I could do something to help."*

*"We all do," Mark replied, "but poverty is so big, what can one person do?"*

#### INTRODUCTION TO THE LESSON

Yes, poverty is a big, worldwide problem, but it isn't so big that one person can't make a difference. Another way to look at poverty is to realize it is as big as one person's life. Start small (working with one person, family, organization, ministry, or agency) and work toward something bigger. Doing one thing that impacts one life positively is a big deal!

Caring emotionally and physically about someone who is experiencing poverty also will enrich you. Too often we think of ourselves as the "hero" rushing in to "do good" for some person who needs our help. What we may fail to realize is that we have as much or more to gain than the recipient could ever receive from us. Certainly when we open our hearts to act compassionately, we open our spirits to allow God to strengthen and instruct our faith. In this choice to give of ourselves, out of gratitude for what God has given us, God can help "grow us up" into more mature and Christ-like followers of Jesus' way.

This lesson provides practical actions that a person can take to combat poverty. The actions are organized from smaller to larger acts. You don't need to jump in trying to rid the world of poverty single-handedly. Instead, find something small you can do as a beginning point, or if you're already involved, find a way to expand what you are already doing.

#### »» MAKING IT REAL

1. **Get to know someone living in poverty.** How do you do that? Pay attention when you hear prayer requests at church or at the grocery store when you see someone who seems to need help. Is there a single mother who looks overwhelmed by grocery shopping and watching her children at the same time? When someone asks for money for food, offer to take that person to a restaurant and buy them a meal. Over the meal spend time in conversation trying to get to know the person.

2. **Volunteer** at a local organization, agency, or ministry that works with people living in poverty. Many times these groups are underfunded and understaffed. Volunteering in these organizations will give you the opportunity to begin to know and relate to individuals with whom you work.



3. **Educate yourself.** There are several good resources to learn more about the personal and societal causes of poverty. Ask your church to hold a special topics class to further educate your congregation about issues related to poverty.

4. **Build partnerships.** Building partnerships among churches, city and county agencies, schools and non-profit organizations is a great way to build cohesion in a community. It reminds us that no one can solve a societal problem alone, but that the solution doesn't seem so big and overwhelming if we come together and join resources.

5. **Advocacy.** The government, whether local, state, or federal, can seem like a big machine that one person cannot impact, but this isn't true. A single voice, joined by other individual voices, can change policies for the better. This is the essence of advocacy, i.e., speaking up for those whose voices are never heard. Calling or writing a letter to our local government, state representative, or congressional representative is a great way to be a voice for those living in poverty. Educating the government about people living in poverty is part of our right as American citizens. It is our right to call on the government to care for those who are marginalized in our society. It is our right to speak out against policies and actions of the government that we believe are unfair or harmful to people living in poverty.

## CLASS DISCUSSION

1. Which idea above appeals to you and your personality? Which idea seems scary?
2. What gifts do you already have that can be used to make a small difference? What strengths or gifts does your family have? What about your Sunday School class? The members of your church?
3. Who are your state and local representatives? How can you communicate with them? Is there an issue in your town or community that you think they should know about?
4. What programs are already in place within your community to help those experiencing poverty? What are some ways that you or your church can partner with these organizations?

## PERSONAL REFLECTION

Spend time reflecting on the following passage of poetry:

*"...And right action is freedom  
From past and future also  
For most of us this is the aim  
Never here to be realized;  
Who are only undefeated  
Because we have gone on trying"*

Source: T.S. Elliot, "The Dry Salvages"

What does it mean in your life to go on trying? How can you use your one life to make a difference in another life?

## BENEDICTION


*"That's what happens when you get involved. You learn people's names, and that makes all the difference. Poverty is no longer just a social or economic problem when you have a personal friend who is poor. Gang violence is not just a law-enforcement issue when you've spent time listening to a kid tell you why he has taken to the streets. "Welfare Mother" is no longer a term of derision when you've gone over the budget of a woman who is trying to raise her kids on \$410 a month. Personal involvement seems to defy the easy answers while at the same time opens up the possibilities of real solutions"*

Source: Jim Wallis, *Faith Works* (p. 31)

**CALL TO BE ATTENTIVE**

Is there an issue or a cause that is important to you? Are you concerned about the well-being of women and children? The homeless? The hungry? What has caught your attention about this issue? Is there a small step that you can make toward alleviating this need? Are you willing to pray about it?



 **WHAT DO YOU THINK?**

***But I'm here to help YOU!***

In what ways might you change after getting to know someone who lives in poverty? What kinds of things might that person be able to give you? Would you be willing to receive them?

# F

## Teaching Leaflet



### Understanding Poverty

#### Lesson Six: What Can One Person Do About Poverty?

#### “Organizations Ending Poverty”

Poverty is a big, worldwide problem, but it is not so big that a difference cannot be made. Many organizations are working to end poverty around the world, from working one-on-one with people living in poverty to working to change systems that make it difficult for people to rise out of poverty. Below is a list of organizations working to end poverty around the world. These organizations provide helpful information as you are discerning your own call to be involved in making change in this world. Many times it is helpful to join our voices and actions together with others who are concerned about the same issues. By partnering with organizations like these, it is easier to see how one more voice and one more set of hands can make a difference.

**Bread for the World** – <http://www.bread.org>

Bread for the World is a collective Christian voice urging our nation’s decision makers to end hunger at home and abroad. By changing policies, programs, and conditions that allow hunger and poverty to persist, we provide help and opportunity far beyond the communities in which we live. This website provides information so that you can learn more about hunger and lists ways that your church can be involved in advocating for change.

**World Vision** – <http://www.worldvision.org>

World Vision is a Christian humanitarian organization dedicated to working with children, families, and their communities worldwide to reach their full potential by tackling the causes of poverty and injustice. World Vision provides many different ways churches can be involved in making a difference including ways to learn about poverty and other problems around the world, sponsoring a child, helping with disaster relief efforts, or providing micro loans.

**Heifer International** – <http://www.heifer.org>

Heifer envisions a world of communities living together in peace and equitably sharing the resources of a healthy planet. Heifer’s mission is to work with communities to end hunger and poverty and to care for the earth. Heifer’s strategy is to “pass on the gift.” As people share their animals’ offspring with others – along with their knowledge, resources, and skills – an expanding network of hope, dignity, and self-reliance is created that reaches around the globe. Churches can participate in the work of Heifer International and help build sustainable communities by giving the gifts of animals and trees as well as training for families to know how to make the most of their livestock and land.



## **Together For Hope, The Cooperative Baptist Fellowship –**

<http://www.thefellowship.info/togetherforhope>



Launched in 2001, Together for Hope (TFH) is a long-term commitment to working with people in 20 of the nation's poorest counties in order to effect change and break the cycle of economic disparity. The ministry is about establishing long-term relationships, listening, learning and walking alongside local leaders. The hope is that communities will be transformed as will the churches and individuals who serve in focal counties. Churches can be involved in this initiative by giving financially or by giving of their time in short-term missions opportunities.

## **Sojourners – [www.sojo.net](http://www.sojo.net)**

Sojourners' mission is to articulate the biblical call to social justice, inspiring hope and building a movement to transform individuals, communities, the church, and the world. Sojourners provides regular updates through emails and on their website about social justice issues around the world. They also provide many resources for congregations interested in being involved in advocating for change.

## **Jubilee USA Network – [www.jubileeusa.org](http://www.jubileeusa.org)**

Jubilee USA Network is an alliance of more than 80 religious denominations and faith communities, human rights, environmental, labor, and community groups working for the definitive cancellation of crushing debts to fight poverty and injustice in Asia, Africa, and Latin America. Congregations can become Jubilee Congregations and receive a number of resources that provide education on Jubilee and helps for how to be involved in the process.

## **Micah Challenge USA – [www.micahchallenge.us](http://www.micahchallenge.us)**

Micah Challenge USA is a Christian campaign that is part of a global Micah Challenge campaign. Their aim is to deepen engagement with impoverished and marginalized communities and to challenge leaders to achieve the Millennium Development Goals, thereby halving absolute global poverty by 2015. Micah Challenge offers prayer guides, Bible studies, and other resources designed to help your congregation be a part in bringing an end to global poverty.



# UNDERSTANDING POVERTY

## WELFARE 101: THE LANGUAGE OF POVERTY

Definition of  
welfare:

*"To make one's  
journey good  
or better."*

— Popple

There are a plethora of acronyms associated with welfare that most of us don't know - either what they stand for or what they mean. Here is one example to illustrate how uninformed middle- or upper-class Americans can be in regard to trying to help someone who is in poverty:

*Mary Ann had agreed to help out in the church office one morning when the church secretary had called in ill. She expected to answer phones and stuff envelopes for an upcoming church event flier. All went well until a disheveled woman came to the church door requesting information about her eligibility to receive TANF.*

*"I'm sorry," Mary Ann said, "I don't know what TANF is."*

*"It's welfare," the woman said. "It's supposed to help me feed my babies."*

*Mary Ann was stumped, but she grabbed the phone directory and began looking under the "W" for welfare.*

What Mary Ann, nor most of us, did not know was that there is no Welfare listing in the phone directory. The welfare office is a publicly accepted term; it is not an actual entry in the phone book. To find assistance in a telephone directory, look in the Blue Government pages (Human Service; Health and Human Services). Whether you have a local or regional office depends upon the size of your town and state.

Following is a brief glossary of the more common acronyms and terms used and eligibility requirements for each:

### **TANF- Temporary Assistance to Needy Families**

*Four Main Purposes:*

- To assist families in need so that children can be cared for in their homes
- To reduce the dependency of needy parents through job preparation, work, and marriage
- To prevent unmarried pregnancies
- To encourage the formation and maintenance of two-parent families

People who receive assistance from TANF are required to be in work-type activities after two years of assistance. People cannot receive services from TANF more than five years in their lifetime. Single parents must participate in work-type activities at least 30 hours per week. Teenage mothers must also be in high school or GED programs

*Work-Type Activities are defined as:*

- Volunteering
- Subsidized or unsubsidized employment
- On-the-job training
- Work experience
- Community service
- Job search (6 weeks total and no more than 4 consecutive weeks)
- Vocational training (no more than 12 months)

- Job skills
- Satisfactory secondary school attendance
- Providing child care services to individuals who are participating in community service

### **SSI- Supplemental Security Insurance**

Gives monthly payments to individuals who have a low income and who are 65 or older, blind, or disabled

- Must be disabled
- Adults (at least 18 years old) who are disabled because of physical or mental impairment expected to last at least 12 months
- Persons who are visually impaired but do not meet the criteria for blindness
- Drug addicts and alcoholics who enter treatment for 36 months
- Disabled or blind children

*Eligibility:* Determined by a person's income and access to wages

*What qualifies as Income:*

- Wages
- Social Security benefits and pensions
- Food
- Shelter

### **Medicaid**

Medical assistance for individuals and families with low incomes. The eligible individual receives services from a doctor who accepts Medicaid patients. Services mandated by the federal government.

*Eligibility:*

- Low-income families with children who are on TANF
- SSI recipients
- Infants born to mothers on Medicaid (must continue until the child is 1 year old if the child remains in the mother's household and the mother remains eligible)
- Children under 6
- Pregnant women whose family income is at or below 133% of the federal poverty level
- Recipients of adoption assistance and foster care

### **SCHIP- State Children's Health Insurance Program**

Health insurance program that allows children in low-income families to receive health insurance. For families who have too much income to qualify for Medicaid but too little income to afford private health care. It covers a more limited array of services than Medicaid.

*Three options for covering children:*

- To design a new children's health insurance program
- To expand its current Medicaid programs
- To choose a combination of the above two options

## Food Programs

Most well-known food program is Food Stamps, which are now distributed as a debit card, not paper vouchers.

*(2003 statistics)*

- Average assistance received per household- \$163/ month
- Average assistance received per households with children- \$242/ month (\$284 for a married couple household)
- 41% of recipients are white; 35% are African-American; 18% are Hispanic

*(2002 statistics)*

- 71% of recipients received assistance for less than 2 years; half for less than 6 months; 57% stopped receiving assistance within a year

## WIC- Women, Infants, and Children

*Main Goal:* to address the areas of child development that are affected by poor health and inadequate nutrition

*Other Goals:*

- To enrich the food that participants eat by providing them with coupons or electronic food cards they redeem at local grocery stores
- To educate mothers both individually and in group settings on how to prevent nutritional deficiencies

*Eligibility:*

- People who are at or below 185% of the poverty line
- Pregnant, breastfeeding and postpartum women
- Infants
- Children up to 5 years of age if they are determined to be a nutrition risk (must meet state requirements and income standards)
- Some recipients may be considered automatically eligible if they participate or have family who participate in other programs such as Food Stamps, Medicaid, or TANF.

*Benefits (vouchers for):*

- Milk
- Cheese
- Eggs
- Infant formula
- Cereals
- Fruits
- Vegetables





## Teaching Leaflet

### Understanding Poverty

#### “Suggested Resources For Further Study”

##### Books

***Nickel and Dimed: On (Not) Getting By in America*** by Barbara Ehrenreich (published by Holt Paperbacks)

Barbara Ehrenreich leaves behind everything she knows as a successful writer and heads out to live the lives of the working poor in America. She finds work as a cleaner or waitress trying to live off meager wages and tips. What she finds is that not only can one not survive in these jobs, one begins to disappear; one becomes invisible. This is a great narrative on one person's journey into the invisible class in America: the working poor.

***The Working Poor: Invisible in America*** by David K. Shipler (published by Vintage)

David Shipler provides the reader with glimpses into the lives of people who work hard every day at one, two, or even three jobs yet still live below, at, or barely above the federal poverty line. For the people you meet in this book the American Dream is just that, a dream, even though they work hard for it every day. This book illustrates what it is like to end up trapped in a cycle of dead-end jobs with no benefits forcing people to learn how to work the system of government assistance to merely survive.

***The Other America: Poverty in the United States*** by Michael Harrington (published by Scribner)

This book utilizes the research of sociologists and economists to help the reader understand the depth of poverty. In this book he brings to light the plight of the “invisible” citizens of America: the elderly, children, and minorities.

***What's Class Got to Do With It?: American Society in the Twenty-First Century*** by Michael Zweig (published by Cornell University Press)

There is a common misconception that America is a classless society, that anyone who works hard enough can make it out of any situation to better his or her life. Michael Zweig has brought together essays on the hidden issue of class. For too long class has remained hidden behind the issues of race or gender. This book examines the role of socioeconomic class in our society today.

***Poverty in America: A Handbook*** by John Iceland (published by University of California Press)

This handbook is a readable reference for anyone wishing to study poverty in America in today's society. This book provides theoretical issues, history, and public policy discussions. Iceland shows how poverty is measured and understood and how these have changed or stayed the same over time.





***Ending Poverty in America: How to Restore the American Dream*** edited by John Edwards, Marion Crane, and Arne L. Kalleberg (published by New Press)

This book is a collection of several essays from several of the leaders in the War on Poverty. The writings tackle the issues of why the rich are getting richer, the middle class are getting poorer, and why working families cannot survive. It examines programs that develop assets and policies that can be put in place to help lift people out of poverty.

### **Movies/Media**

***The Poverty Tour*** - [www.usccb.org/cchd/povertyusa/tour.htm](http://www.usccb.org/cchd/povertyusa/tour.htm)

This tour is an interactive way to do (or supplement) the budget exercise found in Teaching Leaflet D.

***Waging A Living*** - [www.pbs.org/pov/wagingaliving](http://www.pbs.org/pov/wagingaliving)

*Waging a Living* is a documentary that examines the day-to-day life of people labeled “the working poor.” It was filmed over three years in the northeast and California.

***Poverty, Inc.*** - [www.pbs.org/wnet/expose/2008/08/poverty-inc.html](http://www.pbs.org/wnet/expose/2008/08/poverty-inc.html)

*Poverty, Inc.* is a documentary on the business of poverty. This documentary looks at how businesses are making a profit off of the working poor.

***People Like Us: Social Class in America*** - [www.pbs.org/peoplelikeus](http://www.pbs.org/peoplelikeus)

*People Like Us* is a documentary that examines social class in America. This website is a tool to accompany the documentary that provides stories from the film, more information on the people you meet in the film, games, resources, and information on airings of the film or ways to order a copy.

### **Websites**

**From Poverty to Prosperity: A National Strategy to Cut Poverty in Half**

[www.americanprogress.org/issues/2007/04/poverty\\_report.html](http://www.americanprogress.org/issues/2007/04/poverty_report.html)

This resource is produced by the Center for American Progress, Task Force on Poverty. It reports on the recommendations made by national experts and leaders convened in 2007 by the task force. This website provides a copy of the full report, an executive summary, facts about poverty in America, and principles and key steps for cutting poverty in half in ten years.

**U.S. Census Bureau, Poverty**

[www.census.gov/hhes/www/poverty/poverty.html](http://www.census.gov/hhes/www/poverty/poverty.html), [www.census2010.gov/hhes/www/poverty/poverty.html](http://www.census2010.gov/hhes/www/poverty/poverty.html)

The U.S. Census Bureau website provides an overview about poverty, how it is measured, news, publications, definitions, and data sources. This website is the place to go if you are looking for specific and detailed information about poverty in your area.

# WALKING ALONGSIDE

## UNDERSTANDING POVERTY

### PARTICIPANT EVALUATION



Help us improve the “Understanding Poverty” study.

\_\_\_\_ I was able to relate and engage with the information, even though much of it was new to me.

\_\_\_\_ There was too much/too little information.

\_\_\_\_ The lessons were easy for the class leader to present. If not, what would improve them? \_\_\_\_\_

\_\_\_\_ I wish there had been more time for: \_\_\_\_\_

\_\_\_\_ I wish we had spent less time on: \_\_\_\_\_

\_\_\_\_ I visited the Walking Alongside Web site to get more information.

\_\_\_\_ The study challenged me in unexpected ways? If so, how?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



\_\_\_\_ The study disappointed me, because \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Other comments: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

*Please return to:* Jon Singletary  
Center for Family and Community Ministries  
Baylor School of Social Work  
PO Box 97320  
Waco, TX 76798-7320

