

# Introduction

Myrna Nelson, Saint Paul Area Synod council representative on the Ending Poverty Leadership Team, and I (Nancy) sat at the beachfront café having lunch with Ruby Payne. It was June 2003, and Myrna and I were attending the Training the Trainers week-long workshop in Galveston, Texas. Payne was teaching educators, administrators, nonprofit executives, a few business people, and another few church people—a gathering of more than three hundred from many parts of the country—about the culture of generational poverty and how to communicate to others an understanding of the culture of class, as well as an effective approach to teaching students who come out of generational poverty.

I had become aware of Ruby’s “Framework for Understanding Poverty” when Pastor Cheryl Indehar, another member of the Ending Poverty team, had introduced me to Jodi Pfarr, a local consultant and workshop leader for Ruby Payne’s material. We had sponsored Jodi for a major presentation at our synod assembly that same year, and we knew we needed to know more and be equipped to teach some of the material ourselves. Thus we had registered to attend the workshop in Galveston and hoped to have a direct conversation with Payne about our synod’s initiative to end poverty in the Saint Paul area by 2010.

As Myrna and I talked with Ruby Payne on that bright June day, we told her about the Saint Paul Area Synod’s vision for ending poverty in our area. Without a smile or any note of doubt, she told us directly, “Well, you can’t end poverty in ten years, but you can in twenty years.” She went on to map out the process by which to measure what an end of poverty would look like and plan the steps to get there.

We listened, took notes, asked questions, and understood the significance of her counsel. When we later reported the content of that conversation to the Ending Poverty Leadership Team, the effect was the clarifying of the synod’s vision. Now we began to speak and write about the goal of *Ending Poverty: A 20/20 Vision*—with the intentional double meaning of 20/20 clarity of sight as well as by the year 2020.

## How to use this book

This book is adaptable for individual or group use within the congregation or among congregations. While much of the content can be completed independently, small group discussions using the material will strengthen understanding, build community, and assist in developing action plans for your own congregation.

God’s mission is always contextual; it takes place at a particular time and in a particular place or context. Therefore, while the subject of this book is poverty, each of the four chapters presents a particular congregational context:

- Emmanuel Lutheran, a first-ring suburb congregation
- Second Lutheran, a city-neighborhood congregation
- Christ the King Lutheran, a third-ring suburb congregation
- St. John’s Lutheran, a rural-urban fringe congregation

Chapter 1 What Is Poverty?	Emmanuel Lutheran
Chapter 2 Communities of Poverty	Second Lutheran
Chapter 3 The Hidden Culture of Class	Christ the King Lutheran
Chapter 4 We Are One Community	St. John’s Lutheran

***Individual study***

This book uses scenarios, Bible study, journaling, and other tools as a way to enter into issues and experience new learning. Additional reference material and Web site links provide access to a wealth of information that can deepen understanding and provide potential connections with others.

***Group study***

The material and format can be used by a congregational task force or class to facilitate depth of understanding of their situation as well as options for moving into action. Bible study, questions, data, and other information are provided to stimulate discussion and interaction.

# What Is Poverty?

## Debra's story

Debra knew her life seemed chaotic. When one thing started going right, three other parts of her life fell apart. As she wearily drove home from her second job, she thought about her situation. She remembered how her first husband had left her for another woman and the terrible effect that had had on her. She remembered how she would sit for hours in her old car outside of the woman's apartment, knowing her husband was inside; how she even thought about doing something drastic to herself or her husband or the other woman.

But that time had passed, and she knew her marriage to him had not been a healthy relationship from the start. She had moved to Dallas because her brother had found work here and had encouraged her to come. That was now eight years ago, and she and her two sons—and new baby daughter—were still here and her brother had moved back home. Sometimes she wondered whether she also should have gone back, but she knew the jobs were even more scarce there. But she worried about her mother back home, who was still working her cleaning job even though her health was failing and she ought to be slowing down now.

After she had moved here, she had met Al, who coached her sons' community football team. She had known he had some previous scrapes with the law, but he had been such a good influence on her sons that she had ignored his past history. Besides, she didn't

know much about his situation anyway. And his mother lived in town and adored him as well as her and her two sons. So, they had married, and for a while things were looking very hopeful. They were both working and had bought a small home where the schools seemed to be good. The boys had led them to a new congregation because they had gotten involved with some of the sports activities there. She and Al at first had attended to find out what the boys were getting involved in, then had become involved themselves. Al had even been a volunteer with the youth group. And she became active in Sunday morning worship and Bible study.

But now, after breaking his parole, Al was back in prison, and she had a baby daughter in addition to her two sons. Al's mother was helping to care for little Mary, but Debra was working two full-time jobs and sometimes a third on weekends. She was always tired and had so little time for parenting. Her two sons were now teenagers, and she worried about them.

## **Debra's journal**

### ***Monday***

I'm so tired I can hardly lift this pen, but I know I feel better when I write down my thoughts and prayers. This journal has really become my devotion time. Tonight on my drive home I wondered again where my life is headed. I guess I've been through a lot, but, God, I do believe the gospel hymn says it well: "You didn't bring me this far just to leave me." I want you to lead me.

### ***Tuesday***

Tonight on my drive home I had this powerful sense that you are leading me somewhere, God. Even when I'm exhausted from working two full-time jobs and a weekend part-time job and from worrying about the kids, I still think about going back to school. I know that is crazy, but the thought keeps coming anyway. I have the kids to support and if I quit one of my jobs, I can't make the house

payments and all of the other bills. Here I go in this cycle again. There doesn't seem to be any good answer. Help me, God.

### *Wednesday*

I am so angry and upset I don't know what to do! I came home at the usual time (11:00 p.m.) after my late job, and James wasn't home. He had left Mike in charge of taking care of Mary (a two-year-old!) and had gone out with friends. He thought he would get home before I did and I would never find out. I can't believe he would do that. I count on him. James knows that he needs to take care of Mike and Mary while I'm at my evening job. I know it's hard on him (after all he's just a teenager), but I can't expect Al's mother to take care of Mary all of the time. And to think I was considering going back to school! What a laugh!

### *Thursday*

Okay now, I don't feel as angry and down as I did last night. In fact, I feel a bit hopeful. I decided to call my boss to tell him I would be late for work this morning. Then James and I had a good talk after breakfast and before he went to school. For the first time he told me how he does resent having to care for Mary—and Mike, for that matter—so much. However, he did say he was sorry about last night. He even confessed that he had gone out one other time and had made it back before I came home. That started to get me upset again, but, instead, I kept my cool and stayed calm. He told me that he really likes the youth group at church and resents not being able to play basketball with the rest of the youth on Wednesday nights. Well, later, after I got to work and had a bit of a lull, I called Pastor Carol and talked to her about what goes on at church on Wednesday evenings. I told her a bit about my situation, and she said that they had child care available on Wednesday nights, in addition to the other programs. She even said that she or one of the other adult leaders would be glad to pick up the kids and bring them home on

Wednesday evenings. I hadn't even thought about that possibility. But when I was telling MeMe (Al's mother) about this arrangement for Wednesdays, she insisted that she would keep Mary overnight on Wednesdays so the boys could go to church activities without having to take Mary along. Wow! I'm really thankful, God.

### *Friday*

I know this may be silly, but on my way to my second job today I stopped by the community college and picked up some brochures. I also found out that they offer some night and weekend courses. I wonder.

### *Saturday*

I worked my part-time job this morning, then crashed for a few hours. Then the kids and I went to the picnic and sports event sponsored by our church. We all had a great time, and it was so good to do something positive as a family. When we first started going to Emmaus Lutheran, I didn't think I would fit in, but now I do feel supported and accepted there. I even discovered two other women in similar situations as mine—single parents working hard to raise kids—and keep them out of trouble. We promised that we would keep in touch by phone and at church. But the best part of the whole evening was meeting “Auntie Martha” (that's what we started calling her) who loves children and offered to take care of Mary if I wanted to take a course next semester. God, are you telling me something?

## **Going deeper**

### *Understanding poverty*

The story about Debra (not her real name) is based on a true story. Debra came out of generational poverty—in which her grandparents had been sharecroppers in the old South, and her mother and stepfather had both worked in manual labor all of their lives. While Debra's situation is a challenging and sometimes exhausting one, there is also much hope. Here is why:

Educator, author, and consultant on the culture of poverty Ruby Payne, in *A Framework for Understanding Poverty*, defines poverty as “the extent to which an individual does without resources” (Highlands, Texas: aha! Process, Inc., 2001, p. 16). She then goes on to describe eight resources needed in people’s lives:

*Financial:* having the money to purchase goods and services

*Emotional:* being able to choose and control emotional responses, particularly to negative situations, without engaging in self-destructive behavior

*Mental:* having the mental abilities and acquired skills (reading, writing, computing) to deal with daily life

*Spiritual:* believing in divine purpose and guidance

*Physical:* having physical health and mobility

*Support systems:* having friends, family, and backup resources available to access in times of need

*Relationships/role models:* having frequent access to adults who are appropriate, who are nurturing, and who do not engage in self-destructive behavior

*Knowledge of hidden rules:* knowing the unspoken cues and habits of a group

While Debra’s situation was indeed grave, she either had or was in the process of developing all eight resources. Her challenging financial situation was related to the fact that, with her high school diploma and several college courses, she could only find low-wage jobs. Thus she was working two full-time jobs to make ends meet. However, she had the mental, physical, and spiritual resources to support her. Her congregation and her network of family and friends provided support systems, relationships, and role models. Because of her own resiliency, she was able to intuit the hidden rules that she needed to understand in order to succeed in the job and academic world to which she aspired.



Payne's definition for poverty provides a helpful tool with which to understand the situation of an individual as well as to analyze a community or a congregation. In considering Debra's situation, some resources are available to her already and some are in process. In looking at a congregation or a community, an analysis of resource accessibility can be determined by looking at availability of living-wage jobs, affordable housing, healthcare, transportation, support systems, health of schools, and the commitment of congregations to invite in and reach out to people of a variety of cultural and economic backgrounds.

Discovering the availability—or lack thereof—of resources in a congregation and community can provide clear implications for the mission to which God is calling a congregation. This research will uncover needs and opportunities for a congregation and the community in which it is located.

A different but somewhat similar definition of poverty is based on "A Common Foundation: Shared Principles for Overcoming Poverty," which originated in the Saint Paul Area Synod of the ELCA (see page 13). The definition implied in this document is that poverty is the lack of access to "those things that protect human dignity and make for healthy life: adequate food and shelter, meaningful work, safe communities, healthcare, and education."

As with Ruby Payne's definition, this definition of poverty also implies (1) ways to assess poverty for an individual or a community and (2) possible solutions for overcoming poverty for an individual or a community.

## **Statistics about poverty**

The following sources provide some current statistics about poverty in the United States.

- The official poverty rate in 2004 was 12.7 percent, up from 12.5 percent in 2003. In 2004, 37.0 million people were in poverty, up 1.1 million from 2003.

- Poverty rates remained unchanged for Blacks (24.7 percent) and Hispanics (21.9 percent), rose for non-Hispanic Whites (8.6 percent in 2004, up from 8.2 percent in 2003), and decreased for Asians (9.8 percent in 2004, down from 11.8 percent in 2003).
- The poverty rate in 2004 (12.7 percent) was 9.7 percentage points lower than in 1959, the first year for which poverty estimates are available (Figure 3). From the most recent low in 2000, both the number and rate have risen for four consecutive years, from 31.6 million and 11.3 percent in 2000 to 37.0 million and 12.7 percent in 2004, respectively.
- For children under 18 years old, both the 2004 poverty rate (17.8 percent) and the number in poverty (13.0 million) remained unchanged from 2003. The poverty rate for children under 18 remained higher than that of 18- to 64-year-olds (11.3 percent) and that of people aged sixty-five and over (9.8 percent).
- Both the poverty rate and number in poverty increased for people 18 to 64 years old (11.3 percent and 20.5 million in 2004, up from 10.8 percent and 19.4 million in 2003).
- The poverty rate decreased for seniors aged 65 and older, 9.8 percent in 2004, down from 10.2 percent in 2003, while the number in poverty in 2004 (3.5 million) was unchanged. (Source: DeNavas-Walt, Carmen, Bernadette D. Proctor, and Cheryl Hill Lee, U. S. Census Bureau, Current Population Reports, p. 60-229, *Income, Poverty, and Health Insurance Coverage in the United States: 2004*, U. S. Government Printing Office, Washington, D. C., 2005.)
- In 2004, 45.8 million people in the United States were without health insurance coverage, up from 45.0 million people in 2003. The percentage of people covered by employment-based health insurance decreased to 59.8 percent in 2004, from 60.4 percent in 2003. With a 2004 uninsured rate at 18.9 percent, children in poverty were more likely to be uninsured than all children (Legal Momentum [August 2005], *Reading between the lines: Women's poverty in the United States, 2004*, accessed March 13, 2006, [www.legalmomentum.org/womeninpoverty2004.pdf](http://www.legalmomentum.org/womeninpoverty2004.pdf)).

### *Poverty USA*

The following statistics are gleaned from the Web site of the Catholic Campaign for Human Development: [www.usccb.org/chcd/povertyusa](http://www.usccb.org/chcd/povertyusa):

- Twenty-nine percent of working families in the United States with one to three children under age twelve do not earn enough income to afford basic necessities like food, housing, health care, and childcare (Economic Policy Institute, 2001).
- Nearly 40 percent of America's poor over the age of sixteen worked either part-time or full-time in 2001—yet could not earn enough to secure even the basic necessities of life.
- Three out of four children in poverty lived with a family member who worked at least part time. And one out of every three children in poverty lived with someone who worked full-time, year round (Current Population Survey, U.S. Census Bureau, September 2002).
- A single parent of two young children working full-time in a minimum wage job for a year would make \$10,712 before taxes—more than \$4,300 below the poverty line (Current Population Survey, U.S. Department of Labor; U.S. Census Bureau, March 2001).
- The number of Americans living in poverty grew significantly in 2001, swelling to 32.9 million people—nearly one out of every eight people in the United States. Poverty's rise to 11.7 percent of the total population represented an additional 1.3 million people falling into need—and the first year-to-year rise in a decade (Current Population Survey, U.S. Census Bureau, September 2002).
- The top ten cities (100,000 or more population) with highest rate of child poverty (Census 2000, U.S. Census Bureau):

1. Brownsville, TX	45.3%
2. Hartford, CT	41.3%
3. New Orleans, LA	40.5%
4. Providence, RI	40.5%
5. Atlanta, GA	39.3%
6. Buffalo, NY	38.7%
7. Miami, FL	38.5%
8. Gary, IN	38.2%
9. Cleveland, OH	38.0%
10. Laredo, TX	38.0%

- The top 10 states with highest poverty rate, 2000–2001 (Current Population Survey, U.S. Census Bureau, 2002):

1. New Mexico	17.7%
2. Mississippi	17.1%
3. Arkansas	17.1%
4. District of Columbia	16.7%
5. Louisiana	16.7%
6. West Virginia	15.6%
7. Texas	15.2%
8. Oklahoma	15.0%
9. Alabama	14.6%
10. New York	14.0%

## **Bible study**

### ***Read Genesis 1:26–27 and Psalm 8.***

- What do these passages say about God’s stance toward all people? Toward each individual?

### ***Read John 4:1–42.***

- Let your imagination play with the story of the woman at the well. Try to assess which of the eight resources were available to her, which ones were not, and which ones are not even implied.

**Read Matthew 25:31–40.**

- Whom do you think of when you hear the phrase, “the least of these”?
- What does Jesus say about making resources accessible?

**Read Acts 2:43–47.**

- Think about how resources were shared in this scenario.
- Does this passage depict an imaginary idealistic community, or can we learn real-life behaviors from this community?

**Read Acts 6:1–6.**

- How were needs dealt with in the early church?
- What can we learn and apply to our congregation and our church as a whole?

**Resources**

*The Christian Century* 120, no. 12 (June 14, 2003). The theme for this issue is “The Widening Gap.” See especially the article “Insufficient Funds: When Hard Work Doesn’t Pay” by Marcia Z. Nelson, page 20.

Ehrenreich, Barbara. *Nickel and Dimed: On (Not) Getting by in America*. New York: Metropolitan Books, 2001.

Evangelical Lutheran Church in America Advocacy Ministries  
Web site: [www.elca.org/advocacy](http://www.elca.org/advocacy)

Lutheran Office for Governmental Affairs Web site: [www.loga.org](http://www.loga.org)

Payne, Ruby K. *A Framework for Understanding Poverty*, Highlands, TX: aha! Process, Inc., 2001.

Payne, Ruby K. and Bill Ehlig. *What Every Church Member Should Know about Poverty*. Highlands, Texas: aha! Process, Inc., 1999.

Saint Paul Area Synod Web site: [www.spas-elca.org/aboutsynod/poverty/endingpoverty.htm](http://www.spas-elca.org/aboutsynod/poverty/endingpoverty.htm)

Shieler, David. *The Working Poor: Invisible in America*. New York; Alfred A. Knopf, 2004.

## Perspectives

### **My Name Is Not “Those People”**

*My name is not “Those People.”*

*I am a loving woman, a mother in pain, giving birth to the future,  
where my babies have the same chance to thrive as anyone.*

*My name is not “Inadequate.”*

*I did not make my husband leave—he chose to,  
and chooses not to pay child support.*

*Truth is, though, there isn’t a job base for all fathers to support their  
families.*

*While society turns its head, my children pay the price.*

*My name is not “Problem and Case to Be Managed.”*

*I am a capable human being and citizen, not a client.*

*The social service system can never replace the compassion and concern  
of loving grandparents, aunts, uncles, fathers, cousins, community—all  
the bonded people who need to be but are not present to bring children  
forward to their potential.*

*My name is not “Lazy, Dependent Welfare Mother.”*

*If the unwaged work of parenting, homemaking, and community  
building was factored into the Gross National Product, my work  
would have untold value. And I wonder why my middle-class sisters  
whose husbands support them to raise their children are  
glorified—and they don’t get called lazy and dependent.*

*My name is not “Ignorant, Dumb, or Uneducated.”*

*I live with an income of \$621 with \$169 in food stamps.*

*Rent is \$585. That leaves \$36 a month to live on.*

*I am such a genius at surviving that I could balance the state budget  
in an hour.*

*Never mind that there is a lack of living-wage jobs.  
Never mind that it is impossible to be the sole emotional,  
social, and economic support to a family.  
Never mind that parents are losing their children to the gangs, drugs,  
stealing, prostitution, social workers, kidnapping, the streets, the predator.  
Forget about putting money into schools—just build more prisons.*

*My name is not “Lay Down and Die Quietly.”  
My love is powerful and my urge to keep my children alive will  
never stop. All children need homes and people who love them.  
They need safety and the chance to be the people  
they were born to be.*

*The wind will stop before I let my children become a statistic.  
Before you give in to the urge to blame me,  
the blame that lets us go blind and unknowing into  
the isolation that disconnects us, take another look.  
Don't go away.  
For I am not the problem, but the solution.  
And . . . My name is not “Those People.”  
—Julia Dinsmore (Used by permission of the author.)*

### **Key points about poverty**

From *What Every Church Member Should Know about Poverty* by Ruby Payne and Bill Ehlig, pp. 11-12:

1. Poverty and wealth are relative. We basically know only our own poverty or wealth in relationship to others. Poverty in the United States was defined in 1993 as \$14,763 or less for a family of four (annual income). In 1996, one was considered to be “marginally rich” if the household income was \$70,000 or more a year.
2. Poverty occurs in all races and countries. In America in 1996, the largest group of individuals in poverty were children under the age of eighteen. According to the Center for the Study of Poverty

at Columbia University, 25 percent of all the children in America live in poverty. And if one counts the number of children very close to poverty, the number of children in poverty is close to 50 percent. One of the biggest misunderstandings is the difference between percentages and numbers. The greatest number of children in poverty are white, but the greatest percentage of children in poverty is by minority group.

3. Generational and situational poverty are different. It generally takes two generations to make the slide from middle class into poverty. When an individual has been in poverty two generations or more, then the patterns and habits are different. Situational poverty is when there is a divorce, death, or illness, and the resources are temporarily reduced, but the mind-set remains largely with middle-class norms and values.
4. This work is based upon patterns of the group, and all patterns have exceptions.
5. Every individual brings with him or her the hidden rules of the economic group in which he or she was raised. Hidden rules are those unspoken cueing mechanisms we use to let people know they do or do not belong.
6. Schools and businesses use the hidden rules of middle class. So do many churches. Because America now tends to be economically segregated, most individuals do not know the rules of other economic classes.
7. For churches to be successful with the poor, members must understand the hidden rules of generational poverty as well as middle class, so that the transition can be more readily accepted. For the transition to occur, both sets of rules must be openly acknowledged.
8. To move from poverty to middle-class norms and values, a period of time exists where some relationships are broken. These relationships may be resumed at another time, but there is a period of time in which the old relationships are very tentative and, sometimes, broken.



9. The fundamental reasons for poverty are lack of educational attainment and the disconnection of family and/or community.

From *Nickel and Dimed: On (Not) Getting By in America* by Barbara Ehrenreich, p. 221:

The “working poor,” as they are approvingly termed, are in fact the major philanthropists of our society. They neglect their own children so that the children of others will be cared for; they live in substandard housing so that other homes will be shiny and perfect; they endure privation so that inflation will be low and stock prices high. To be a member of the working poor is to be an anonymous donor, a nameless benefactor, to everyone else.

From *The Betrayal of Work: How Low-Wage Jobs Fail 30 Million Americans* by Beth Shulman (New York: The New Press, 2003), p. 12:

Without change, a growing gap between the haves and have-nots will continue to challenge our national solidarity and stability and will strain an already divisive America. But just as important, if work does not work for millions of Americans it undermines our country’s most fundamental ideals. We are permitting a caste system to grow up around us, consigning millions of Americans to a social dead-end. The notion of equal opportunity becomes a farce in the face of these hard class divisions. It is a sentence passed onto not only those now toiling in the poverty wage economy, but onto many of their children who lack the support they need to succeed.

## **Learning more about Debra’s congregation**

*Emmanuel Lutheran, a first-ring suburb congregation*

**Description by Craig Van Gelder**

This congregation was started in 1951 as new suburban housing was built on the north side of the city. Many of the tract homes were initially

purchased by veterans with Veterans Administration loans. By the 1960s, this area was incorporated as a separate suburb. These young families had large numbers of children during the baby-boom years, and it seemed like the church couldn't add enough space during the 1950s and 1960s. In the first two decades, a significant number of the members of this church were made up of young families from two primary sources. Some transferred in from Lutheran city-neighborhood congregations in which they had grown up. Others transferred in from Lutheran small-town congregations throughout the state, having moved to the city.

The suburb peaked in population at 47,500 during the early 1970s as the baby-boom children left the neighborhood. During this time, the congregation also peaked in growth. A significant number of empty-nester families relocated to suburbs further out during the 1980s, but many still drive back to attend Emmaus. Two other population shifts have also been occurring in the past two decades. One is young, white couples purchasing affordable houses as starter homes but within a decade relocating to a suburb further out as their families begin to grow. Those who are Emmaus members usually transfer to a congregation nearer their new home. The other is composed of emerging middle-class Hispanic and African American families who are buying homes in the neighborhood.

## **Moving into action**

### *Reflecting on your own experience*

1. What are your images of "the poor"?
2. Describe your perceptions of a woman living in poverty. A male. A child. A family.
3. Reread Debra's journal. Which of the eight resources does the congregation (or individuals in the congregation) make accessible for Debra? How does that affect Debra and her family?
4. Examine your congregation for the availability and accessibility of the eight resources. Use the questions below to begin your assessment. What are the implications for mission?

*Financial*

Does the congregation meet its budgeted expenses?

Is the budgeting process open and transparent?

Does the congregation pay a livable wage to all staff?

Do lay staff members receive the same benefits that clergy receive?

Does the congregation give an appropriate percentage to mission support?

Does the congregation give financial support to local/community programs?

*Physical*

Are the church facilities handicapped accessible?

Are the facilities maintained and clean?

Are the church grounds landscaped and maintained for beauty as well as safety?

Is the church hospitable and welcoming to people of a variety of languages, cultures, economic levels (signage, artwork, and so forth)?

*Mental*

Do sermons, programs, and educational offerings encourage people to think about their faith and life?

Are members and staff encouraged to learn and grow?

Are sermons accessible for people of all ages, classes, and cultures?

*Emotional*

Does the congregation exhibit emotional health and integrity?

Are decisions made in an equitable and fair manner?

Are tough issues discussed openly?

Are disagreements handled respectfully?

Is pastoral counseling available?

*Spiritual*

Do clergy and lay leaders exhibit faithful living?

Do worship and the programs of the congregation encourage members to grow in their faith?

Are there in-depth opportunities for people to learn and grow in their discipleship?

Would people without a Christian faith tradition be introduced to and nurtured in their faith?

*Support systems*

Are children and youth nurtured and mentored in a safe faith environment?

Is there a discretionary fund to aid in emergencies?

Are there programs that support people or educational programs for ESL, job training, citizenship training, and so forth?

Is childcare available?

Is the congregation involved in Stephen Ministry (or similar ministry of support)?

*Relationships/role models*

Are mentoring relationships available (formally or informally) for children, youth, and adults?

Are cross-cultural relationships evident among members and visitors?

Are friendships and caring relationships easy to establish and maintain?

*Knowledge of the hidden rules*

Is worship accessible for children and for visitors?

Do members readily greet and guide newcomers in worship and assimilation into the congregation?

Are mental models/basic assumptions that guide the life of the congregation articulated and communicated and critiqued?

5. Use the questions below to examine your community for the accessibility of the eight resources. What are the implications for your congregation's mission and for community involvement?

*Financial*

Are there living-wage jobs available in the community?

Are there banks and credit unions?

Is affordable housing available?

*Physical*

Is quality health care available?

Is the crime rate low?

Are there parks, sidewalks, bike trails, and so forth?

Is there a variety of safe housing?

*Mental*

Are good public schools and libraries available?

What is the graduation rate? The drop-out rate?

What are the test scores in math and reading?

*Emotional*

Are community policy decisions made which enhance the well-being of the residents?

Is the community safe, productive, and predictable?

*Spiritual*

Are the congregations in the community healthy and viable?

Are they welcoming to all of the people in the community?

Are they involved and invested in the community?

*Support systems*

Is there an active neighborhood association?

Is quality childcare available and affordable?

Are police and fire departments available?

Is transportation or a transit system accessible and effective?

*Relationships/role models*

Are there supportive family systems in the community?

Are there other mentoring or partnering relationships available?

*Knowledge of the hidden rules*

Is there healthy interaction between people of differing economic classes and cultural backgrounds?

Do there seem to be friendships and mutual respect among people of diverse backgrounds?

*Personal action plan*

1. Think about your own life and your own situation. Which of the eight resources are available and accessible to you? Which ones are your strengths? Which resources need strengthening? How might you work from your strengths to improve the other resources?
2. Do you know someone in a similar situation as Debra (male or female)? If so, which of your strengths could enhance his or her accessibility to the eight resources? If you do not know someone in Debra's similar situation, ask your pastor or a school teacher or social service agency about other "Debras." Listen to her (or his) story. Remember that not all people who live in poverty are single parents or female.
3. Volunteer to help serve a meal at a shelter (family or singles shelter). While there, visit with at least one person and hear his or her story.
4. Read one or parts of several of the references listed in the section on "Resources" and the quotes in "Perspectives." Identify any new ideas or insights you may have discovered.

***Group activities***

1. Discuss the working definition of poverty as “the extent to which an individual does without resources.” Do you think this is a helpful and accurate definition?
2. Discuss the difference between generational poverty and situational poverty. Have you ever experienced either generational or situational poverty?
3. Reread Debra’s story and her journal. Compare your thoughts about which of the resources were available—or became available—to her and her family. Discuss the implications for the mission of your congregation.
4. Discuss your assessments of your congregation’s and your community’s resources. Discuss the implications for mission. Identify your congregation’s and community’s strengths. How can you use the strengths to enhance the availability of all of the resources? Begin to develop a plan.
5. Name at least one action that you will do, together or individually, as a result of this discussion and planning. Agree to hold one another mutually accountable for that action.