

# 21<sup>st</sup> CENTURY POVERTY STUDY GUIDE



*Use this resource from NETWORK Lobby  
for individual reflection, or with your local  
community group!*

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# *Illuminating the Reality* of 21<sup>ST</sup> CENTURY POVERTY

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## *A note from Sister Simone Campbell, SSS, Executive Director of NETWORK Advocates for Catholic Social Justice:*

For more than 45 years it has been NETWORK's mission to mend the gaps in economic inequality, with particular focus on how these issues disproportionately affect women and people of color. More recently, we at NETWORK came to realize that there are a number of inaccurate perceptions and stereotypes about poverty rife in our political discourse.

Often we hear that people are living in poverty because they are lazy and don't want to work. For example, in all his talk about poverty, Speaker Ryan says that we need to "incentivize work." Too often, we hear that if people just "work hard and play by the rules" they will "get ahead." Even the myth of the so-called "Welfare Queen" creates a narrative of gaming the system for financial gain. These misconceptions and stereotypes are light years away from reality.

**Therefore, we believe that we need to educate ourselves about the current reality of just who is living in poverty and why.** This is our journey. Opening up our minds and hearts to the current story of economic struggle is the challenge that we face. My own journey to awareness has led me to see the deeper reality of poverty in our midst.

I see the Latin American women who clean our office in the evening and hear that this is their second job. I meet Lyft drivers who have two or three jobs to get by. I meet working people who cannot afford rent and so they live in their cars. For all of these people the economic reality is driven by an economy that preferences those at the top and discounts the workers who serve in our society.

In this context, federal policy matters. Giving tax breaks to the wealthiest only exacerbates the income and wealth divide in our nation. Suppressing wages and not having living wage legislation keeps families in poverty. Lack of affordable housing in our urban areas pushes families out, etc. This is the work in which NETWORK is engaged.

## **Facts and Figures**

- **In 2016, the poverty rate was 12.7%, and 40.6 million people were living in poverty.<sup>1</sup>**
- **13.3 million children under the age of 18 experienced poverty in 2016.<sup>1</sup>**
- **4.6 million people age 65 and older lived in poverty in 2016.<sup>1</sup>**
- **In 2016, 21.4% of Black women, 22.8% of Native women, 18.7% of Latinx women, and 10.7% of Asian women experienced poverty, compared to 9.7% of white, non-Hispanic women.<sup>2</sup>**
- **Nearly 9 in 10 adults who are lifted above the poverty line by safety net programs do not have a college degree.<sup>3</sup>**
- **White people without a college degree are the largest group of working-age adults lifted above the poverty line by safety net programs.<sup>3</sup>**

## Words of Wisdom

There is nothing new about poverty. What is new, however, is that we have the resources to get rid of it.”

— Rev. Dr. Martin Luther King, Jr.

What we would like to do is change the world—make it a little simpler for people to feed, clothe, and shelter themselves as God intended them to do. And, by fighting for better conditions, by crying out unceasingly for the rights of the workers, the poor, of the destitute—the rights of the worthy and the unworthy poor, in other words—we can, to a certain extent, change the world; we can work for the oasis, the little cell of joy and peace in a harried world. We can throw our pebble in the pond and be confident that its ever widening circle will reach around the world. We repeat, there is nothing we can do but love, and, dear God, please enlarge our hearts to love each other, to love our neighbor, to love our enemy as our friend.”

— Dorothy Day

So, I invite you on this journey. Let us open our minds and hearts to the reality of poverty in our nation. This begins first with self-reflection of our own preconceived notions and expands to political awareness. At the end, we will begin to know the truth of the struggles of our families living at the economic margins in society. Then when we hear some old stereotype from politicians (or even our friends) we can say to them: “Oh that is SO last century! Come join the 21<sup>st</sup> century and engage with us to mend the gaps and heal our nation...with the truth.”

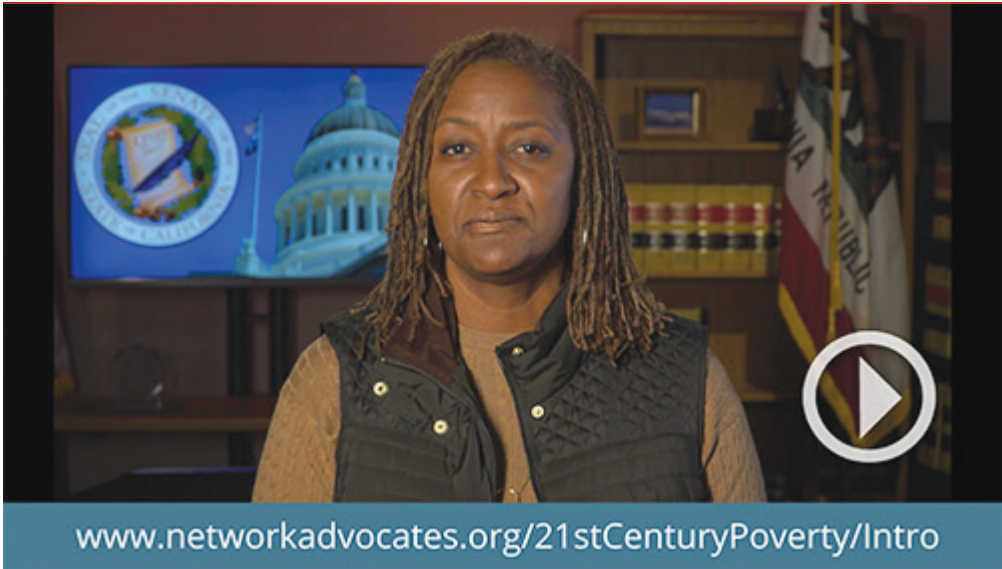
## How to Use This Guide

We know that unpacking the reality of poverty in the United States is a big task. This resource was created to begin the exploration by providing some insight into the reality of 21<sup>st</sup> century poverty and unveiling what differentiates the current reality from historical perspective. Our hope is that it will serve as an introduction that will provide opportunities for deeper personal reflection, serve as a starting point for conversations you can have in your communities, and point you in the right direction to learn more.

This resource includes an introduction that breaks down the myths of poverty in the 21<sup>st</sup> century, then focuses on key topics that are leading contributors to poverty today, and ends with a hopeful look at a new theology of abundance. Each section includes a description of the issue, facts and figures, a personal story, a sermon from a faith leader, reflection questions, quotes from key figures like Pope Francis, a prayer, and links to additional resources. We suggest you use this resource to reflect deeply on each theme one week at a time, and then use it to spur action in your personal life, in your home community, and on Capitol Hill. If you have any questions or reflections you'd like to share with NETWORK as you engage with this resource, please email them to [info@networklobby.org](mailto:info@networklobby.org).

We look forward to this journey with you!

## Reflecting on the Myth of the Welfare Queen



Senator Holly Mitchell, California State Senator, dismantles the myth of the “welfare queen.”

Watch the video at:  
[www.networkadvocates.org/21stCenturyPoverty/Intro](http://www.networkadvocates.org/21stCenturyPoverty/Intro)

“I’m Senator Holly Mitchell of Los Angeles. The myth of the welfare queen was imagined over 40 years ago; these were women supposedly having babies just to get rich off of welfare benefits. This gained traction in the early 90’s during so-called “welfare reform,” and it wasn’t by accident. The myth was used to undermine public support for important social safety net programs. The classist stereotypes of poor Americans are being used today to undermine what’s left of that safety net, and it wasn’t by accident that a welfare queen is always depicted as a black woman. This race-baiting is an old trick. It’s intended to attract people to a policy narrative because it speaks to racist stereotypes. The welfare queen myth is just that, a repulsive untruth.

Nationally, welfare recipients are required to work, go to school, or complete job training. The average monthly cash grant today in California is less than \$500 per month for a family of three. The additional benefit a poor mother receives when a new child joins the family, averages an additional \$100 per month - barely enough to cover the cost of diapers. I don’t know about you, but I don’t know a woman who would have a baby for the sole purpose of getting an additional \$100 a month. And women of Color are NOT the majority demographic of welfare recipients.

The myth of the welfare queen was put into place to justify racists, classists, sexist policies and deep cuts to our social safety net programs. Yet the welfare queen myth continues to thrive in our national narrative. The result: deserving families with children in America are left to suffer through the

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*Mitchell cont.*

danger and humiliation of deep poverty with little to no opportunity of escape. There are no queens in welfare, just mothers, and fathers who need short-term help to feed, house and clothe their children. The welfare program was designed to keep children out of poverty, and that's exactly what we should do.”

### *We Pray*

God, please bless us on this journey to uncover the truth.  
Grant us the courage to question our own preconceived notions.  
Grant us the compassion to listen to people struggling at the margins.  
Grant us the curiosity to engage in conversations within our community.  
Grant us hope and vision of a future without economic disparity.  
Grant us commitment to continue our work for justice.  
We long for a future where gaps are mended and all live in solidarity.  
Amen.

### Reflection Questions

How has your story — and the story of your family — shaped your view on poverty and success in the United States?

When was the last time you had a conversation with someone who might be experiencing poverty? What was your response?

In this divided time, how is God calling you to contribute to mending the gaps in economic inequality?

### ADDITIONAL RESOURCES

 **NETWORK: 21<sup>st</sup> Century Poverty**  
[www.networkadvocates.org/21stCenturyPoverty](http://www.networkadvocates.org/21stCenturyPoverty)



## CHAPTER 1

## Making a Decent Living

For years, our national rhetoric forcefully proclaimed that if someone does not want to be in poverty, they should just work like everyone else and they will be fine. The American Dream has always assured us that, with the right amount of hard work, anyone can be successful. Looking around, it is clear that this idea of the American Dream is not true anymore, if it ever was.

Today, the majority of people experiencing poverty who are not retired, in school, or disabled, are working. Unfortunately, in the 21<sup>st</sup> century, working a full-time job in the United States does not mean a person can adequately provide for themselves or their family.

The numbers are stark: a full-time minimum wage worker earns an annual pre-tax annual income of \$15,080. This doesn't even begin to approach the 2016 federal poverty threshold for a family of four, at \$24,563.<sup>1</sup> Instead of equipping people to provide for themselves and their families, employers paying these poverty wages set their employees up to barely get by and force them to access federal safety net programs to make ends meet. While the majority of states already passed higher state-wide minimum wage legislation, Congressional action is needed to raise the federal minimum wage, which has not changed since 2009 and continues to decline in purchasing power every year.

To make up for low-wages, workers often choose to work overtime, at second or even third jobs if their circumstances allow. In December 2017, more than 7 million workers held multiple jobs.<sup>2</sup> However, the opportunity to work overtime or full-time is not always available; in December 2017, nearly 5 million workers would have preferred full-time employment over their current part-time work.<sup>3</sup>

While the December 2017 unemployment rate of 4.1% is the lowest it's been since the Great Recession, not all workers experience the increase in employment equally. The unemployment rate for Black workers is significantly higher than the white unemployment rate.<sup>4</sup> Inequity persists in wages as well. The median Black household income in 2014 was about \$43,300 while white household income was \$71,300.<sup>5</sup> Our nation can and must do better to ensure good jobs are available and workers, especially people of color, are paid a living wage.

The decline in union membership across the country is an important factor in lower wages and reduced benefits for workers. Between 1983 and 2017,

### Facts and Figures

- 42% of workers in the U.S. made less than \$15 an hour in 2014.<sup>7</sup>
- In 2014, more than 50% of Black workers and close to 60% of Latinx workers made less than \$15 an hour.<sup>7</sup>
- More than half of all hourly workers earning wages at or below the federal minimum wage were over 25 years old in 2016.<sup>8</sup>
- The 7.7% unemployment rate for Black workers and 5.0% rate for Hispanic workers are significantly higher than the 3.5% white unemployment rate.<sup>4</sup>
- 10.7% of all workers are union members, amounting to 14.8 million workers in 2017.<sup>9</sup>

the number of employed union members declined by 2.9 million.<sup>6</sup> This decline in collective bargaining has had a serious impact on wages and working conditions. Supporting unions, family-friendly workplace policies, and living wages are some of the most effective ways people of faith can uphold the dignity of workers and all people. Catholic Social Justice teaches that work is more than a way to make a living; it is a form of continuing participation in God's creation.

**"We have family to feed. We have to provide for our loved ones."**

### **A Personal Story about Wages and Employment**

Listen to Darius Cephus share his experience organizing for higher wages in Massachusetts:

[www.networkadvocates.org/21stCenturyPoverty/Employment](http://www.networkadvocates.org/21stCenturyPoverty/Employment)

### **Reflecting on Wages and Employment**

Sister Quincy Howard, OP, a Dominican Sister and NETWORK Government Relations Fellow shares her reflection on wages.

Watch the video at:  
<https://networkadvocates.org/21stcenturypoverty/employment/>



[www.networkadvocates.org/21stCenturyPoverty/Employment](http://www.networkadvocates.org/21stCenturyPoverty/Employment)

“At NETWORK, we work to create a more just society where all share in the abundance of God's creation. A just society is one that values people above the accumulation of profit. At NETWORK, we really work to try to change to the structures that cause poverty and inequality in our country. The needs of the most vulnerable and those living at the economic margins are really the focus of our advocacy.

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*Howard cont.*

The Catholic Church holds that the human being is the source and focus and the aim of all economic social life and Pope Francis, he talks about the ideal of work as a path to growth and to human development and personal fulfillment. He also talks about business as a potentially noble vocation, especially if it's sees the creation of jobs as an essential part of its service to the common good. Unfortunately, what we've seen in the United States is that over the last 35 years the economic growth and worker productivity have increased by 65%, but the wage rate — the average pay of a worker in the United States — has only increased by less than 8% over the same time period.

Our culture has developed some false narratives around this dynamic, one of which is that globalization and technological innovation are really a cause of wage stagnation, and those aren't necessarily things that we want to fix. Another narrative that has grown around the dynamic is that living in poverty is really the cause of individual inadequacy or government dependency, but the reality is that people can work today up to 80 hours, two or more jobs and still find themselves treading water to support themselves and their families. The other reality is that it's the U.S. labor market and the policies and the practices that have been the real driving force for suppressing wages in our country.

The way that we've seen the U.S. labor market develop over the last 35 years has slowly been chipping away at a worker's ability to negotiate a fair pay, to have a realistic expectation that they might earn a living wage, or to be even able to balance their demands of their job with the life responsibilities and the needs of their families. The positive aspect is that these are problems that can be fixed through structural change and we need to look at our labor market to make those changes. It would involve policies like paid family leave, increasing the minimum wage, or paid sick time, it could be policies like strengthened collective bargaining, or even just stronger enforcement of the labor standards that are already on the books.

I believe that as Christians, we are called to take a hard look at our culture and its idolatry of capitalism and of market forces. We're also called to find ways to restructure our labor market to make sure that workers get a fair deal. I think as Christians we need to look also at ourselves and at our own attitudes towards people living in poverty, at the judgements that we bring to the table and to ensure that our policies and our practices don't stigmatize and punish people because they're poor."

## Words of Wisdom

**The obligation to earn one's bread by the sweat of one's brow also presumes the right to do so. A society in which this right is systematically denied, in which economic policies do not allow workers to reach satisfactory levels of employment, cannot be justified from an ethical point of view."**

— Pope John Paul II

**The fight is never about grapes or lettuce. It is always about people."**

— Cesar Chavez

## Reflection Questions

Does the difference between our minimum wage and cost of living seem acceptable in a just society?

What are some ways you can think of for jobs to better reflect the dignity of all workers?

## *We Pray*

Merciful and just God, we offer thanks for the privilege to be participants in this struggle towards dignity and justice for all of your children. We believe that working for victories that bring marked improvements to people everywhere is one of the deepest and most meaningful expressions of our faith.

In this challenging time, when it seems each day is a struggle to keep hope alive, we pray for respect, fairness, and prosperity for all working people and their families.

We pray for immigrants and refugees, that they may be free from the terror of wondering whether today will be the day that their family is torn apart by unjust deportation.

We pray for people of color who live in fear of police power and worry for the safety of their bodies each day; we reaffirm that Black Lives Matter.

We pray for our Muslim and Jewish sisters and brothers and all who are subject to abuse and harassment because of their faith.

We pray for all women and every person who has been the victim of sexual assault or misconduct.

Loving God, make us vessels of peace, justice, and reconciliation. Help us heal the wounds of this nation and restore the promise of a welcoming America where all working people enjoy family-sustaining wages and benefits, dignity and satisfaction in their labor, and the agency to powerfully organize against abuse and injustice.

Amen.

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Dios misericordioso y justo, te damos las gracias por el privilegio de ser participantes en esta lucha por dignidad y justicia para todos tus hijos. Creemos que trabajar por las victorias que aportan mejoras a personas en todas partes del mundo es una de las expresiones más profundas y significativas de nuestra fe.

En estos momentos difíciles, donde parece que es una lucha diaria mantener viva la esperanza, oramos por el respeto, la equidad y la prosperidad para todos los trabajadores y sus familias.

Oramos por los inmigrantes y los refugiados, para que puedan liberarse del terror de preguntarse si hoy será el día en que su familia va a ser separada debido a la deportación injusta.

Oramos por las personas de color que viven con miedo a la policía y se preocupan por su seguridad cada día; reafirmamos que la vida de los Afro Americanos vale (Black Lives Matter)

Oramos por nuestras hermanas y nuestros hermanos musulmanes y judíos, y por todos los que sufren abuso y acoso debido a su fe.

Oramos por todas las mujeres y todas las personas que han sido víctimas de agresión o acoso sexual.

Amado a Dios, haznos recipientes de tu paz, tu justicia y reconciliación. Ayúdanos a sanar las heridas de esta nación, y restablecer la promesa de un Estados Unidos que da la bienvenida a todos, y donde todos los trabajadores disfrutan de salarios y beneficios familiares, dignidad y satisfacción en su trabajo, y la capacidad para organizar y luchar fuertemente contra el abuso y la injusticia.

Amen.

*Written by Rev. Doug Mork, Board President at Interfaith Worker Justice*

## ADDITIONAL RESOURCES

Learn more about wages and employment in the 21<sup>st</sup> Century:

 **New York Times:** Recovery Has Created Far More Low-Wage Jobs Than Better-Paid Ones

[www.nytimes.com/2014/04/28/business/economy/recovery-has-created-far-more-low-wage-jobs-than-better-paid-ones.html](http://www.nytimes.com/2014/04/28/business/economy/recovery-has-created-far-more-low-wage-jobs-than-better-paid-ones.html)

 **Urban Ministries of Durham:** Spent

[www.playspent.org/](http://www.playspent.org/)

## CHAPTER 2

## Financial Security and Assets

### Facts and Figures

- **The top 10% of the wealth distribution held 78% of all wealth 2016.<sup>2</sup>**
- **53% of young adults aged 18-29 with a bachelor's degree or more education have outstanding student debt in 2016.<sup>5</sup>**
- **In 2016, 42% of families headed by Black adults ages 25 to 55 had student loan debt, compared to 34% of similar white families.<sup>3</sup>**
- **About two-thirds of home-ownership tax subsidies and retirement subsidies go to the top 20% of taxpayers, as measured by income. The bottom 20%, meanwhile, receive less than 1% of these subsidies.<sup>3</sup>**
- **In 2016, white family wealth was seven times greater than Black family wealth and five times greater than Hispanic family wealth.<sup>3</sup>**

Income plays a significant role in determining who does or does not experience poverty, but it is not the only factor. Wealth (a person's assets that build up over time, sometimes over generations, minus any debt) contributes enormously to financial stability and poverty prevention. Income and wealth are two distinct but important factors at play in the 21<sup>st</sup> century. An individual or family's wealth, or lack thereof, can either help them to survive an economic crisis or cause a one-time difficulty to turn into lasting financial distress. It is crucial to understand, therefore, how wealth is distributed in our society today to fully grasp the reality of our 21<sup>st</sup> century economic system.

There are two ways to obtain wealth: build wealth during one's lifetime or inherit it. There are many factors that make it challenging for individuals and families to build wealth: low wages, rising housing costs, healthcare expenses, and more. Compared with these challenges, inherited wealth confers a significant advantage for individuals to get ahead in our society.

When you look at the numbers, the massive wealth gap in the United States is startling. Wealth is much more highly concentrated than income, and that concentration of wealth at the top has risen since the 1980s.<sup>1</sup> Today, the top 10% of the wealth distribution holds more than three-quarters of all wealth. This leaves the bottom 90% collectively owning just 23% of total U.S. wealth, a significant decline from 33.2% in 1989.<sup>2</sup> Not only do some individuals and families struggle to build wealth, but they also struggle with high levels of debt. The average debt for families in the bottom 10% of the wealth distribution was about \$1,000 in 2016.<sup>3</sup>

The U.S. wealth gap has systematically kept people of color at the bottom and white individuals and families at the top end of the economic spectrum. The average wealth of white families (\$919,000) is more than \$700,000 higher than the average wealth of Black families (\$140,000) and Hispanic families (\$192,000).<sup>3</sup> The insistence on tax cuts and trickle-down economics beginning in the 1980s has not only failed to reduce wealth inequality, but has actually exacerbated the inequity. If we are serious about ending about poverty in the 21<sup>st</sup> century, we must take steps to distribute wealth more evenly and minimize barriers to building wealth.

Much of the debate on wealth and assets revolves around taxes, and the December 2017 tax bill once again preferred the wealthiest individuals and corporations over everyone else. When the wealthiest in our nation rely

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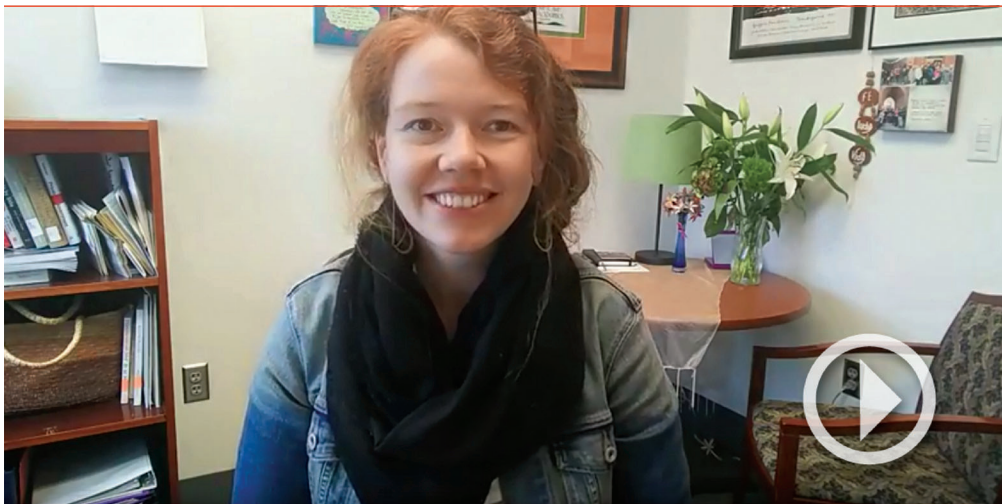
on assets as their main source of financial security, they are structuring their economic well-being in a way that lowers their tax rate. This is how people like Warren Buffett are able to pay lower tax rates than his secretary.<sup>4</sup> As people of faith, we believe that everyone must pay their fair share. Taxes are both the price we pay for public benefits that serve the common good, and we are mindful of the way our tax code can be structured to provide some economic relief to people struggling with the ability to build wealth.

### A Personal Story about Financial Security and Assets

Read Christine Soberano's story about her struggle to build savings, and the importance of the Earned Income Tax Credit for her family in South Carolina: [www.networkadvocates.org/21stCenturyPoverty/Assets](http://www.networkadvocates.org/21stCenturyPoverty/Assets)

**"I was living month to month just barely getting by, but that refund helped me get my children things I couldn't afford otherwise."**

### Reflecting on Financial Security and Assets



Shannon Hughes is the Senior Assistant Director for service, justice and immersion at Xavier University's Dorothy Day's Center for Faith and Justice.

Watch her reflection: [www.networkadvocates.org/21stCenturyPoverty/Assets](http://www.networkadvocates.org/21stCenturyPoverty/Assets)

[www.networkadvocates.org/21stCenturyPoverty/Assets](http://www.networkadvocates.org/21stCenturyPoverty/Assets)

"Hi I'm Shannon Hughes and I am the senior assistant director for service, justice and immersion at Xavier University's Dorothy Day Center for Faith and Justice. One of the great joys of my job here at Xavier is that I'm able to continue to address issues I care about and delved deeply into during the time I worked at NETWORK: economic justice, and yes, faith and taxes.

At the heart of my faith is my belief that we belong to each other. The division that we have come to expect in the world, the biggies — division by race, economic class, gender, isn't right. And it isn't the way it has to be. Despite our American Dream that this is a land of opportunity for all, where it's possible

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*Hughes cont.***Words of Wisdom**

**When power, luxury and money become idols, they take priority over the need for a fair distribution of wealth. Our consciences thus need to be converted to justice, equality, simplicity and sharing.”**

— *Pope Francis*

**“The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little.”**

— *President Franklin Delano Roosevelt*

for anyone to work hard and get ahead, the biggest predictor of wealth, is still you guessed it, past wealth. There may not technically be a law against people who are born into poverty becoming wealthy, but there certainly isn't a well-worn path. And today, the top 1% of the population owns more than the bottom 90% combined. In our economic system, capital, like power, grows itself, holds on tightly to itself, concentrates itself more and more intensely.

Taxes are one of the most direct ways to address this concentration and the economic disparity that it causes. As a nation, a progressive tax code which collects a higher percent from the highest income earners or on capital gains or luxury items, and provides public goods and even resources like food, shelter, cash assistance, and healthcare for the most economically vulnerable among us is our best shot at tackling the widening chasm between the wealthy few and the rest of us.

There are those who will try to argue that we are asking too much of the top. They might say, “In 2014, the top 1% of income earners contributed 39.5% of the federal income taxes collected. The bottom half paid a little less than 3%.” But these numbers don't rattle me. Peter Maurin who, with Dorothy Day, founded the Catholic Worker movement is quoted as saying, “the coat that hangs in your closet belongs to the poor.” Wealth, when it translates to food, to healthcare, to health, to life, is not for hoarding. Health and life are not for the lucky few. We know that in no county in the United States is it possible to afford the rent of a 2 bedroom market-rate apartment while working full-time minimum wage job. It's not right that people have to choose between taking their child to the doctor and paying their rent.

The Tax Cuts and Jobs Act that passed in 2017 does not take seriously our commitments to each other. Rather than working to bring more solid economic footing to those precariously balancing expenses — who are forced to prioritize between their basic human needs — it benefits the wealthy. By 2027, analysts say households making \$30,000 to \$40,000 a year will end up paying \$50 more per year in taxes, while houses making over \$1 million will pay \$23,000 less. We are better together and stronger as a nation when all of us can count on enough food to eat and medical care when we are sick. The world, that world, where our social fabric is woven tightly enough to prevent anyone from falling through, is what I'm motivated to pursue. It reflects the radical love of Jesus in the Gospels, the preferential option for the poor in Catholic Social Teaching and the example of those around us who willingly give up that second coat in the closet. Our federal policies may never ask for our second coat. But what about our second mortgage deduction? As some-

*Hughes cont.*

one buys a second home, might we collect taxes on that purchase and use that revenue to support low-income renters? Our values show in decisions like these, and there is a better way forward than what we've chosen in the past.”

## ***We Pray***

Oh my Jesus,

We remember Your path to Calvary.

We remember that You abandoned Your throne to humbly pay the ransom for our salvation. Ground us in the understanding that no one is too big to sacrifice for another and that every human being is worth saving.

We remember that Pontius Pilate worried about popularity and tried to wash his hands of his injustice. Bless us with the wisdom to elect officials who will shape taxes and appropriate finances in a way that promotes dignity and opportunity for all of Your children.

We remember the false camaraderie of the crowd, who did not know You, shouting, “Crucify Him.” Enlighten our politicians and civil servants to seek advice from those who utilize and provide public services before they allow partisanship to terminate lifesaving programs.

We remember the politicians and high priests who believed that Your death would silence Your teachings. They never anticipated Your Resurrection. Grant our political leaders the wisdom to see that welfare programs geared to certain emergencies are temporary responses. May they realize that welfare programs will never replace true economic inclusion.

We praise You until Your kingdom has come.


Amen.

*Written by Sr. Mary Ellen Lacy, DC*

## **ADDITIONAL RESOURCES**

Learn more about financial security and assets in the 21<sup>st</sup> Century:

 **NETWORK:** Human Bar Graph Video  
[www.networkadvocates.org/humanbargraph](http://www.networkadvocates.org/humanbargraph)

 **Washington Post:** If You Thought Income Inequality Was Bad, Get a Load of Wealth Inequality  
[www.washingtonpost.com/news/wonk/wp/2015/05/21/the-top-10-of-americans-own-76-of-the-stuff-and-its-dragging-our-economy-down](http://www.washingtonpost.com/news/wonk/wp/2015/05/21/the-top-10-of-americans-own-76-of-the-stuff-and-its-dragging-our-economy-down)

## **Reflection Questions**

What responsibility do we have as people of faith to ensure that our government provides care for those who are less fortunate?

How do our taxes and policies reflect where our values are as a country? Is that where our values should be?

Recognizing the growing wealth gap between the wealthiest and the ever shrinking middle-class, how do you think our tax code should be constructed? Considering the racial wealth gap, how do you think the tax code should be constructed?

## CHAPTER 3

**Food that Nourishes****Facts and Figures**

- In 2016, roughly 41 million people struggled with hunger, including 13 million children.<sup>7</sup>
- Two-thirds of households with children have at least one working adult who typically works a full-time job.<sup>2</sup>
- More than 50% of households experiencing food insecurity are white.<sup>2</sup>
- Around 94% of majority African-American counties in the United States are food-insecure.<sup>8</sup>
- African-Americans households are four times more likely than their white counterparts to suffer from 'very low food insecurity.'<sup>8</sup>
- 24% of Latino children suffer from food-insecurity compared to 13% of white, non-Hispanic children.<sup>9</sup>

If the image that comes to mind when we think about hunger and poverty is an undernourished person starving in their home or on the street, it is time to reset our perception. Our national relationship to food has changed significantly in the 21st century. Beginning in 2006, the U.S. government made a distinction between hunger (*an individual-level physiological condition that may result from food insecurity*) and food insecurity (*a household-level economic and social condition of limited or uncertain access to adequate food*) and recognized different levels of food insecurity that families may experience.<sup>1</sup> As families' and individuals' experiences have changed, our lexicon has shifted and so must our understanding of the intersection of access to food and poverty.

The reality today goes beyond hunger. Some food-insecure households may seem like they would never suffer; they could have a home, appliances, televisions, and cell phones. One incident, however, can throw a family into an economic crisis, causing food to become a lower priority.<sup>2</sup> Low wages strain families and force them to decide between paying for healthcare, insurance, transportation, and housing, or putting healthy food on the table.

It is not rare for working families or individuals to require assistance meeting their basic nutritional needs in the United States today. In 2017, more than 40 million people received assistance from the Supplemental Nutrition Assistance Program (SNAP) in a given month, and more than half of these SNAP households with at least one working-age, non-disabled adult were working.<sup>3</sup> More adults and children are eligible for other nutrition programs such as Women, Infants, and Children (WIC) and school lunches, but all of these programs combined still fail to meet the country's full need.

Living in "food deserts," areas with limited selections of healthy food due to the lack of grocery stores, also negatively affects families and individuals.<sup>4</sup> Families with limited transportation shop at stores closer to home, which may lack healthy options. Foods that are high in added sugar are often cheaper than fresh fruit, vegetables, and other foods with necessary vitamins. This nutrition deficit has serious implications, affecting health, children's school performance, and overall well-being.

Systems and structures in our society have made communities of color particularly susceptible to food insecurity. Today, African American individuals and families suffer from food insecurity at twice the rate of white,

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non-Hispanic households.<sup>5</sup> Lower average income, higher poverty rates, and other factors contribute to this disproportionate rate of food insecurity. Latino households are also vulnerable to higher rates of food insecurity, and are less likely to get help with nutrition assistance programs at a federal level because of limited information about the programs or concern over immigration status (SNAP has a five-year residency requirement).<sup>6</sup>

As people of faith, we believe access to healthy, nutritious food is a human right. The United States is one of the wealthiest nations in the world, but there are millions who experience food insecurity each year. In the 21<sup>st</sup> century, no one in a nation as wealthy as ours should suffer from hunger or food insecurity.

### A Personal Story about Food Insecurity

Listen to Jacques Angelino address rural poverty and food insecurity in Appalachia:

[www.networkadvocates.org/21stCenturyPoverty/Food](http://www.networkadvocates.org/21stCenturyPoverty/Food)

**“The poorest kids in the entire state, their parents, come to the food pantry to get help.”**

### Reflecting on Food Insecurity



**Eric Mitchell, Director of Government Relations at Bread for the World, shares his reflection on food insecurity.**

**Watch the video at:  
[www.networkadvocates.org/21stCenturyPoverty/Food](http://www.networkadvocates.org/21stCenturyPoverty/Food)**

“Bread for the World is a Christian advocacy organization committed to ending hunger and poverty in U.S. and around the world. We believe that you can end hunger and poverty with the political will to do so.

My faith drives me in all the work that I do, particularly as it relates to addressing hunger in the United States and around the world. The Bible tells

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*Mitchell, cont.*

us that we should treat each other the way we would treat ourselves and also that we are all made in God’s image. And with that being said, no matter where you are in life, no matter what your income is, no matter what your status is, we should have policies and laws that help provide equal opportunities for everyone, no matter where they’re from, no matter who they are, whether they born here or not, we should all be able to have the key essential things for survival. One of those key essential things is access to quality food. Quality food, healthcare, as well as, making sure that we have laws that provide equal opportunities for all of us.

We can’t end hunger in this country unless we have the political will to do so. In order to do that, we must really put pressure to our elected officials to prioritize policies that help move us in the direction to end hunger and poverty. It’s going to take the collective voice of all of us to hold Members of Congress and hold our elected officials accountable for the decisions they make. I often think about the book of James — that’s one of my favorite books in the Bible. And in James they talk about number of things. One, they talk about the importance of ensuring that we have equal laws — equal laws that are applied to people no matter where they come in society. No matter whether they were born with a silver spoon in their mouth, or whether they come from an immigrant family who’s struggling day by day trying to get by. It also talks about the importance of living out your faith. There’s a saying in there that resonates with me, that “faith without works is dead.” I take that by saying that, yes, it’s important to pray, it’s important to fast, but it’s also important to speak up and speak out. It’s important for us to engage our elected officials. It’s important to vote. It’s important to make sure that we push our country to truly form itself in the image that God wants it to be.”

### *We Pray*

Creator God,

On the third day, you produced “...every kind of plant that bears seed and every kind of fruit tree on earth that bears fruit with its seed in it.” Since the beginning of time, you have gifted us with seeds, soil, water, and sunlight to help us produce food that continues to nourish our body, soul, and mind.

For these gifts, we thank you.

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The feeding of the human race involves millions of people who grow, pack, transport, and prepare food that has nourished our body, soul, and mind. Our morning cereal, midday sandwich, and evening rice could not be possible without the effort of so many of our neighbors.

For these providers and their efforts, we thank you.

Your son celebrated many meals with those he loved, people often excluded by others in the community. Around such tables, he and we grew and continue to grow in relationship with family, friends, and strangers. Bless those hosts who make such relationship building around a common table possible.

For these opportunities, we thank you.

For growers and consumers who share their resources with food pantries; for men, women, and youth who volunteer at food banks; for policy advocates who lobby on food security with our lawmakers—may they be sustained in their ministries.

For these community servants, we thank you.

For every man, woman, and child, in the United States and abroad suffering from lack of food security, that their material needs may be met.

For the grace to discover Christ in service to those suffering from lack of nutrition, we thank you.

We offer this prayer through Christ our Lord.

Amen.

*Written by Br. Steve Herro, O. Praem.*

## ADDITIONAL RESOURCES

Learn more about food insecurity in the 21<sup>st</sup> Century:

 **National Geographic:** The New Face of Hunger  
[www.nationalgeographic.com/foodfeatures/hunger/](http://www.nationalgeographic.com/foodfeatures/hunger/)

 **Feeding America:** What is Food Insecurity?  
[www.hungerandhealth.feedingamerica.org/understand-food-insecurity/](http://www.hungerandhealth.feedingamerica.org/understand-food-insecurity/)

## Reflection Questions

How has your understanding of food insecurity and poverty changed by learning more information about the issue?

What impact do you believe that higher rates of food insecurity have on the health outcomes of communities of color?

What is the effect of the price of healthy foods increasing while processed and fatty foods are becoming cheaper? What does this mean to low income communities and communities of color?

## CHAPTER 4

## Quality, Affordable Housing

### Facts and Figures

- 553,742 people experiencing homelessness were counted on a single night in 2017.<sup>9</sup>
- From 2010 to 2016, the amount of apartments classified as “affordable” dropped by over 60%.<sup>10</sup>
- 33% of rural working poor people had family incomes below 50% of the poverty line (around \$12,000 for a family of four) in 2015.<sup>11</sup>
- A median renter in the bottom 20% income quintile pays more than 50% of income on rent, and is left with less than \$500 for other necessities.<sup>5</sup>
- 23% of Black renting families and 25% of Hispanic renting families spent at least half of their income on housing in 2013.<sup>4</sup>

When we think about housing and poverty, we often think about urban homelessness and forget about the instability that comes with housing insecurity. The reality is many people experiencing poverty may have a roof over their head, but might struggle with affording soaring housing costs on low wages in urban and rural areas alike.

Homeownership — a key way to build wealth and achieve financial security in our country — is disproportionately skewed in favor of white households owning their homes (73%) compared to Latinx households (47%) and Black households (45%).<sup>1</sup> Owning a home allows a family to build assets, and it increases children’s chances of finishing school and future success. Children of homeowners are twice as likely to graduate from college and 59% more likely to become homeowners.<sup>2</sup>

Currently, renters are spending too high a percentage of their monthly income on housing. Any household that pays more than 30% is “rent burdened.”<sup>3</sup> Rent burdened families are forced to make sacrifices on other expenses such as healthcare, food, and transportation. They are also more likely to face eviction, which leads to major population displacement, particularly for low-income women of color.<sup>4</sup> Across the country, developers are prioritizing new housing units for high income renters, causing a decline in our nation’s supply of affordable housing.

Extremely high costs affect low-income renters in large cities, mid-sized cities, and rural areas alike.<sup>5</sup> Since the 1990s, migration from rural to urban areas has declined by 50%, tying residents of rural areas to the economic reality of their area with less control over their financial future.<sup>6</sup> For example, one of the poorest counties in the United States, McDowell County, WV, has experienced major declines in industry, particularly coal. This decline contributed to abandoned businesses, decreasing wages, lack of jobs, and little opportunity for economic growth, which led to the deterioration of housing stock and infrastructure in the county. In McDowell County, 40% of the population lives in poverty compared to 12% nationally.<sup>7</sup> Bolstering economic vitality and reinvesting in the workforce in certain regions are key steps to help eliminate disparities in access to housing and opportunity across the United States.

Historically, racist local and federal policies — such as the National Housing Act of 1934 — have stripped wealth from people of color and exac-

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erbaded the racial wealth gap. Practices such as redlining, land contracts, and subprime loans contribute to higher monthly payments, loan defaults, increased foreclosures, and more evictions for families of color.<sup>8</sup> This systematic housing discrimination has long-term effects for people and communities of color.

There are many factors to determine where someone might live: school district, commute time, proximity to public transportation, safety, and more. However, many families do not have the liberty to choose where they live, and many do not have homes at all. No one, regardless of location, should have to face uncertainty about where they will sleep. Individuals across all areas — whether urban or rural — have a right to live in safe and affordable communities so they are able to thrive and to focus on family life.

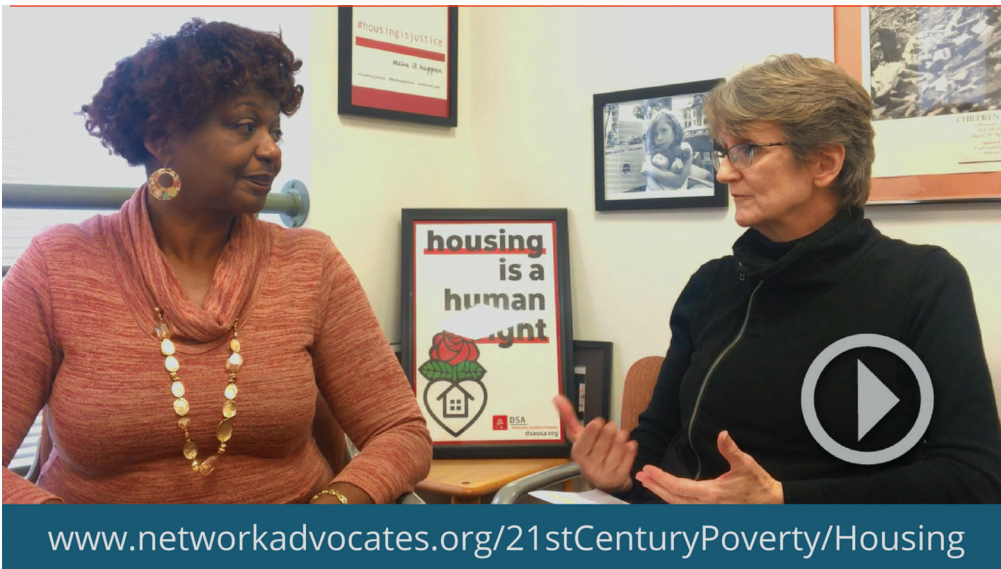
### A Personal Story about Housing

Listen to Julie Eide share her experience struggling to secure housing for her family in Wisconsin:

[www.networkadvocates.org/21stCenturyPoverty/Housing](http://www.networkadvocates.org/21stCenturyPoverty/Housing)

**“Many families fall through the cracks. There’s nothing more terrifying as not knowing where you are going to lay your head at night.”**

### Reflecting on Housing



**LaJuan Brooks is the Administrative Assistant and Patty Mullahy Fugere is the Executive Director at the Washington Legal Clinic for the Homeless.**

**Watch the video at:**  
[www.networkadvocates.org/21stCenturyPoverty/Housing](http://www.networkadvocates.org/21stCenturyPoverty/Housing)

**“LaJuan:** The Legal Clinic is a nonprofit organization, a law firm, that works in the community with our lowest income community members, most vulnerable community members, helping them with legal issues and different obstacles that they find themselves facing daily.

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## Words of Wisdom

**The family has the right to decent housing, fitting for family life and commensurate to the number of the members, in a physical environment that provides the basic services for the life of the family and the community.”**

— Pope Francis

**Our nation can and should eliminate homelessness, and should ensure that no one is forced to decide between paying for housing or other vital expenses because of unaffordable housing costs.”**

— Sister Marge Clark, BVM

*LaJuan and Patty cont.*

**Patty:** A big part of our work focuses on affordable housing, working to make sure that in the nation’s capital, there is an adequate supply of housing that is truly affordable to those who are on the lowest income rungs of the economic ladder.

**LaJuan:** I am a woman of great faith — I identify as a Christian. (In regards to our housing policies and practices in the United States) I do think that what we should be doing is not anywhere near what we are doing, unfortunately. We do have instances where our community members are forced into circumstances because they can’t afford a place to live. The job that they are working does not allow them the opportunity to move into a better place. I just think we could be doing a lot better and a lot more for our community members. We talk about a “Christian Nation” yet we do not express Christian values all the time. We forget about the poor — the ones who we’ve been charged to assist, to help, and to look out for.

**Patty:** A big part of what I feel called to do as a Catholic woman is to see, recognize, and embrace the dignity and the humanity and at some very deep level, the divinity of each person that we encounter. And to be in a community where it’s so commonplace to walk down the street and see people who are sleeping rough, to know as we do through our work every day, that there are families who are struggling with homelessness who are being turned away from shelter, who are being judged as not meeting certain standards or not trying hard enough or being at fault for their circumstances, I think robs people of their humanity and their dignity. We have to do better.

**LaJuan:** I agree. I think just as a whole, our nation has lost sight of what’s really important. I think that the members that we work with and that we are hard pressed to assist and help have been vilified and stereotyped and accused of things that just aren’t true. Everyone faces a hardship and I think that’s what we forget — that the poor that we see now, today, could very well be us tomorrow. We have to stay mindful of that. We have to take into consideration the needs of everyone, not just certain people in these communities. I think we need to be very mindful of what we portray and how we portray it.

I think with this being the United States, especially, and just internationally such a stronghold and such a force to be reckoned with, that

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*LaJuan and Patty cont.*

we have to set an example. It starts locally but it affects national change and that's why I think what we do here is so important because we don't surrender our voice ; we continue to fight for the little man and the little woman and we continue to make sure that their plight is not just seen and heard, but actions are actually taken. I think we try to be as proactive as we can as opposed to being reactive, but with everything changing as quickly as it does, it's hard to stay up at times.

**Patty:** We at the Legal Clinic believe housing is a human right; we proclaim it proudly. We also believe housing is healthcare, and housing is good employment and housing is better academic outcomes and without that stable base, that housing provides, folks are at such a disadvantage to be able to achieve what they are fully able to achieve if they had that foundation.

**LaJuan:** I agree. It definitely makes a difference how you thrive and how you advance forward, when you have the safety of an affordable home and safe place and a stable home, especially if you have children — that's so important for their mindset, for their growth and just for what the expectations are for where you would like to see them go. Suffering through a hardship and coming out wonderful on the other side is a great thing, and I say that from personal experience having gone through homelessness. But it's just the support you have while you're going through. That's also it very, very necessary to have.

**Patty:** What gives me hope is knowing people LaJuan and our clients, and to see that in spite of all of the obstacles, people have the determination to continue to fight, to continue to push for housing as a human right, to make sure that everyone in the community has a safe and stable place to be and is embraced fully for who they are.

**LaJuan:** That can continue to be our hope — it's going to continue to be mine. The reality is that even though it may start with us, it won't end with us. The change is going to end with a larger picture, more people being involved and caring.”



## Reflection Questions

How could we expand our definition of housing? What else should be included for housing to be a nurturing environment where people can grow?

How does access to safe, reliable housing intersect with other systemic obstacles faced by marginalized individuals and families?

## *We Pray*

Mothering God,

You have made a home for all your creatures,  
a world exploding with abundant and nourishing love.

And yet,  
our history is a story of the powerful taking  
and maintaining control over  
the homes, and the very lives, of others,  
beginning with indigenous peoples  
still deprived of their own land and sovereignty  
and of the dignity of their histories.

We think, too, of those who have been made poor—  
in substandard houses, apartments, and trailers  
made unsafe by inadequate heating,  
leaking roofs,  
and toxic environments.

Let us bring each other home.  
Let us give back that which is not ours to have.  
Let us meet one another's needs  
and be satisfied with "enough."  
Let us create communities of inclusion and care  
which honor the least among us.  
Let us make each place where we find ourselves  
into a home that you yourself would be honored to inhabit.  
Amen.

*Written by the Catholic Committee of Appalachia*

## ADDITIONAL RESOURCES

Learn more about housing in the 21<sup>st</sup> Century:

 **National Low Income Housing Coalition:** Out of Reach Report  
[www.nlihc.org/oor](http://www.nlihc.org/oor)

 **Washington Post:** America's Affordable-Housing Stock Dropped by 60 Percent from 2010 to 2016  
[www.washingtonpost.com/news/wonk/wp/2017/10/23/americas-affordable-housing-stock-dropped-by-60-percent-from-2010-to-2016/](http://www.washingtonpost.com/news/wonk/wp/2017/10/23/americas-affordable-housing-stock-dropped-by-60-percent-from-2010-to-2016/)

## CHAPTER 5

## Healthcare and Wellbeing

Health and wellbeing are foundational to the success and continued growth of our communities and our nation. In our current system, it is all but impossible to receive medical services without health insurance and avoid medical debt. Both research and personal stories teach us that without health insurance, people are less likely to receive medical care. Understanding who has and who lacks access to affordable health insurance is a key part of understanding the intersection of healthcare and 21<sup>st</sup> century poverty. But there is still more to the story, because even with insurance health outcomes vary by income level, race, and gender. Health and poverty both intersect and influence each other. High medical costs can cause any family or individual to experience poverty with one diagnosis, while low-income communities experience disproportionate health disparities.

Seeing the connection between health and poverty cannot simply be an academic exercise for us; this issue has real life consequences. In the United States, life expectancy in the lowest-income neighborhoods is 10 years shorter than in the richest neighborhoods.<sup>1</sup> Black men have the shortest life expectancy (72.5 years) compared to other groups.<sup>2</sup> Additionally, infant mortality is significantly higher for Black, American Indian, and Alaska Native infants compared to white infants.<sup>3</sup>

Some of these disparities stem from the fact that in our current reality, healthcare is primarily obtained through an employer. For many possible reasons, this may not always benefit an individual or family: an employer may not offer employer-sponsored coverage, a worker might not be eligible, or someone could be experiencing a period of unemployment.<sup>4</sup> Most uninsured people have at least one working member of their family, despite the common belief that employment should be the key factor in determining one's access to healthcare. Moreover, because of the connection between health insurance coverage and work, some ascribe the same incorrect beliefs about work and poverty to health and poverty. The reality is more complicated. In some situations when a worker is offered employer-sponsored healthcare, or an individual qualifies for subsidies in the marketplace, insurance costs can still be prohibitive.

The passage of the Affordable Care Act (ACA) in 2010 allowed states to expand Medicaid for adults who previously earned too much income to qualify but were still struggling financially, established health insurance

### Facts and Figures

- 27.6 million people were uninsured in the United States in 2016.<sup>4</sup>
- 45% of uninsured adults remained uninsured because the cost of coverage was too high in 2016.<sup>4</sup>
- One in five uninsured adults in 2016 went without needed medical care due to cost.<sup>4</sup>
- 9% of Asian adults, 22% of Latinx adults, 14% of Black adults, and 9% of white adults were uninsured in 2016.<sup>5</sup>
- 75% of uninsured people had at least one full-time worker in their family, and an additional 11% had a part-time worker in their family.<sup>4</sup>

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exchanges with subsidies for individuals and families to purchase their own health insurance, and more. This resulted in a significant decrease in uninsured people in our nation, from 44 million in 2013 to less than 28 million as of the end of 2016.<sup>4</sup> Unfortunately, much of this success is being rolled back as President Trump and Congressional Republicans work to dismantle the legislation. In the last quarter of 2017, the uninsured rate began rising again, adding 3.2 million people. Healthcare is a human right, and it is both a personal and political fault that millions of our sisters and brothers lack access to necessary, life-giving care in the 21<sup>st</sup> century.

### A Personal Story about Healthcare

**“I’m stuck in the system, the spin down... I am just stuck in the middle of this with no way out.”**

Terry McCallister shares her struggle to afford the healthcare she needs in Missouri:

[www.networkadvocates.org/21stCenturyPoverty/Healthcare](http://www.networkadvocates.org/21stCenturyPoverty/Healthcare)

### Reflecting on Healthcare

**Iman Jandali is the Program Coordinator at American Muslim Health Professionals.**

**Watch her reflection on healthcare and poverty at:  
[www.networkadvocates.org/21stCenturyPoverty/Healthcare](http://www.networkadvocates.org/21stCenturyPoverty/Healthcare)**



“My name is Iman Jandali and I am the program coordinator at American Muslim Health Professionals, also known as AMHP. AMHP is a public health nonprofit organization focused on empowering American Muslims to service the public health needs of Americans. We do this in three unique ways. The first way is through professional development. We host various networking events throughout the country, and we also have communi-

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*Jandali cont.*

ty-based mental and physical health promotional activities. In addition and most recently, we've been very focused on healthcare advocacy in light of recent events and efforts to repeal the Affordable Care Act. At AMHP, our mission is to ensure that every member of our community has an equal chance at achieving a healthy life. For that reason, we have spent the past four years coordinating outreach and enrollment events in various cities and states. We hired six liaisons — community liaisons — to host these events in various cities to ensure that Americans are aware of and connected to health coverage under the Affordable Care Act. In our Muslim community, there are many self-employed and immigrant Muslims who have a hard time accessing and getting to know the healthcare system. These liaisons serve as a bridge to make health care more accessible to them. And more recently, in response to the new administration's efforts to repeal the ACA, AMHP has actively participated in various campaigns, vigils, and protests throughout the country to advocate for the uninsured and underinsured, because it is clear that their voices are not accounted for in these healthcare debates.

As a devout Muslim, I believe that we are united in humanity as one body, and there is a saying of the prophet Muhammed, peace and blessings be upon him, that if one part of the body feels pain, the rest of the body will join in its staying awake and suffering fever. Similarly, when the most marginalized members of our community are overlooked and neglected, it is our collective responsibility and moral duty to respond with empathy and unconditional kindness because we believe that their pain is our collective pain. The healthcare policy debates taking place today undermine the healthcare needs of the underserved by making cuts to the Medicare, Medicaid, the Children's Health Insurance Program, and will therefore only perpetuate the cycle of poverty and inequality in America. We must speak out against these injustices and remember our collective duty towards the most underserved members of our communities.”

## Words of Wisdom

**Health is not a consumer good but a universal right, so access to health services cannot be a privilege.”**

— Pope Francis

**In a country that enjoys a high standard of living, it is wrong to deny access to life-saving medical care to our people.”**

— Sister Carren Herring, RSM

## Reflection Questions

What is the significance of Jesus acting as a healer throughout the Gospels? How does that call us to live?

How does lack of adequate healthcare affect our ability to thrive as members of a society?

In what ways do we treat healthcare as a privilege instead of a right in our country?

## We Pray

O Creator, known to us by many names, we come to you in prayer.

As it says in Ezekiel 47:12: “On the banks, on both sides of the river, there will grow all kinds of trees for food. Their leaves will not wither nor their fruit fail, but they will bear fresh fruit every month, because the water for them flows from the sanctuary. Their fruit will be for food, and their leaves for healing.” The fruit, leaves, and the river, which you created can bring us healing. People, who you created in your image and gave certain gifts, can bring healing. But, we know other people value money over their neighbor’s health and let policy send that message.

Your Son came not to condemn the world, but to heal the world. Jesus physically and spiritually healed all creations, including men, women, and children. Healing is what he was called to do. Some lawmakers, who claim to be followers of Christ, are actively working to deny access to healthcare for all. That’s not what Jesus would do. Jesus didn’t stop a woman from touching his garment. Jesus didn’t disqualify people due to a pre-existing condition—even if it was death.

O Creator, speak to policymakers, and remind them being a Christian involves more than calling yourself. You live into that testimony. Compel them to share a prophetic testimony through just healthcare policy. Remind them to ask what Jesus would do to the least of these.

Amen.

*Written by Rev. Jason Carson Wilson, M. Div., Justice & Peace Policy Fellow, United Church of Christ, Justice & Witness Ministries*

## ADDITIONAL RESOURCES

Learn more about healthcare in the 21<sup>st</sup> Century:

 **New York Times:** The Rich Live Longer Everywhere. For the Poor, Geography Matters.

[www.nytimes.com/interactive/2016/04/11/upshot/for-the-poor-geography-is-life-and-death.html](http://www.nytimes.com/interactive/2016/04/11/upshot/for-the-poor-geography-is-life-and-death.html)

 **Families USA:** Alleviating Poverty Doesn’t Come from Slashing Medicaid

[www.familiesusa.org/blog/2014/03/alleviating-poverty-doesn't-come-slashing-medicaid](http://www.familiesusa.org/blog/2014/03/alleviating-poverty-doesn't-come-slashing-medicaid)



## CHAPTER 6

## A Theology of Abundance

In our world today, it is easy to become accustomed to the dominant narratives of consumerism and individualism that pervade our personal, professional, and even spiritual lives. It is not easy to look around and have a clear vision for how we might achieve an end to poverty. The temptation to gather resources and keep them for oneself is strong, sometimes overpowering. In our profit-driven world, outcomes, not current reality, drives decisions. In fact, one might even say that the measure of success in today's society is economic prosperity. That means that business owners, so focused on competition, are “winning” if they are making lots of money. We need to change the measure of winning so that success means businesses pay workers a living wage, developers invest in affordable housing, and healthy food is accessible to all. This is not the way that we, as justice-seekers, are called to live.

Time and time again in the Bible, God demonstrates unending generosity and shares the abundance of Her creation with humankind. In miracles and parables, Jesus taught his disciples about a new way to live together, caring for our one human family without any fear of scarcity. Catholic Social Justice and the lived witness of prophets, saints, and justice-seekers show us what living faithfully to this call looks like, and how choosing abundance can transform the world.

Believing in a theology of abundance is a new way to live in the world. It is a direct contradiction to the individualism, consumerism, and unbridled capitalism that dominate our world today. Moreover, it is an active choice, and one that may require sacrifices. It requires taking a critical look at where resources are hoarded and kept from people at the margins of society.

We know there is a way to fix this — and it is part of NETWORK's core mission! As we work to *Mend the Gaps* in economic and wealth inequality with big-picture, structural solutions, we must also continue our advocacy to ensure that current, successful federal programs are protected and enhanced. These safety net programs ensure that we all have a place in ensuring the financial security of our neighbors. But, they are constantly under attack because of our society's incorrect understanding of 21<sup>st</sup> century poverty.

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### Facts and Figures

- The safety net kept 38 million people, including 8 million children, above the poverty line in 2015.<sup>2</sup>
- 8.2 million people, including 4.4 million children, were lifted out of poverty by refundable tax credits in 2016.<sup>3</sup>
- Housing subsidies shielded 1.0 million children from poverty in 2016.<sup>3</sup>
- In 2016, the uninsured rate for people under 64 was 10.3%, the lowest it's been in decades.<sup>4</sup>

It is tempting to collect assets and wealth, whether to protect against future hardship or because one feels that is the measure of self-worth. But, doing so is incompatible with the trust we are called to place in God and the care we are called to provide to our one human family. As the theologian Walter Brueggemann wrote: “Too often, the church has understood God’s unconditional grace as solely a theological phenomenon, instead of recognizing that it has to do with the reordering of the economy of the world.”<sup>1</sup> It is time to begin talking about a theology of abundance in the real world, both the current challenges and our visions of hope. Only then we will get closer to the Kingdom of God.

### *Reflecting on a Theology of Abundance*

Sister Simone Campbell, SSS is the Executive Director of NETWORK.

Watch her reflection on how we are called to a theology of abundance at: [www.networkadvocates.org/21stCenturyPoverty/Abundance](http://www.networkadvocates.org/21stCenturyPoverty/Abundance)



“What the Resurrection teaches us is that there is enough in our world to go around if we share. Sharing is at the heart of the Christian message. And, it’s at the heart of what will break open 21<sup>st</sup> Century Poverty, so that we can live in a new way together. There is abundance in our nation, for sure, and abundance in our world. But, we need to come at it not with the individualistic approach of how much do I have, but rather, with the communal dimension of how do WE flourish together. This is going to take some missionary work on our part. We the people are going to have to reach out and let others know how abundant our world is if we step away from our fear, if we embrace the true teaching of Jesus who said, “Fear not.” It’s in his message that we can find joy and hope.

Most of all, what I really want to encourage you all to do is to know that you make the difference in breaking open *21<sup>st</sup> Century Poverty*. We know that the Christian message of joy, hope, and engagement means that there's enough to go around. And then, we will become like the apostles on the way to Emmaus where they didn't recognize Jesus in the beginning, but then discovered that when he broke bread and shared it among them, that he was there. There IS enough to go around if we recognize his presence in our midst."

*In the spirit of abundance, more video reflections are available on NETWORK's website: [www.networkadvocates.org/21stCenturyPoverty/Abundance](http://www.networkadvocates.org/21stCenturyPoverty/Abundance)*

### *We Pray*

Gracious and loving God,

Long ago, you created the world and you called your creation good. You filled your world with your abundance. You freed your people from slavery in Egypt and made of them a community, giving them manna in the wilderness so they would have enough to eat. You sent your prophets who called your people to live justly and generously, sharing resources, so that everyone would have enough. Your servant Mary sang a song of praise about you, saying: "God has filled the hungry with good things." Your Son Jesus multiplied the loaves and the fish for a hungry crowd — and they ate and were filled. In Jesus' life, death, and resurrection, you gave the gift of eternal life. Your Holy Spirit made your early followers into a community that shared your abundance and gave to all who had need.

Merciful God, too often we live in fear. We are isolated. We value rugged individualism. We focus on scarcity. Forgive us. Help us to celebrate the gifts of your good creation. Make us good stewards of your many blessings. Give us courage to live justly and generously, so that everyone in this world has enough. Teach us to listen to the poor and learn from their generosity. Show us again the fullness of the life you have given. Bring us from scarcity to abundance, from isolation to community, from fear to love.

Amen.

*Written by Rev. Carolyn Winfrey Gillette, Co-Pastor of Overbrook Presbyterian Church*

### Reflection Questions

How do you encounter the dominant narrative of individualism in our society; do you have any examples of counter-cultural encounter in your life?

How are you already living out a theology of abundance in your life?

What can you do moving forward to reinvent and correct the outdated narrative of poverty that currently dominates our political discourse?

## Words of Wisdom




“The goods of the earth are meant for everyone, and however much someone may parade his property, which is legitimate, it has a social mortgage — always. In this way we move beyond purely economic justice, based on commerce, towards social justice, which upholds the fundamental human right to a dignified life.”

— Pope Francis

“Authentic abundance does not lie in secured stockpiles of food or cash or influence or affection, but in belonging to a community where we can give those goods to others who need them — and receive them from others when we are in need.”

— Parker Palmer

## ADDITIONAL RESOURCES

-  **NETWORK:** Mind the Gap!  
[www.networkadvocates.org/advocacytoolbox/educate/mindthe-gap/](http://www.networkadvocates.org/advocacytoolbox/educate/mindthe-gap/)
-  **NPR:** Poverty: ‘We Need To Talk About It As It Is, Not As It Was’  
[www.npr.org/2014/01/15/262738834/poverty-we-need-to-talk-about-it-as-it-is-not-as-it-was](http://www.npr.org/2014/01/15/262738834/poverty-we-need-to-talk-about-it-as-it-is-not-as-it-was)
-  **NPR:** An Outsider’s View Of How the U.S. Treats Its Most Vulnerable  
[www.npr.org/2017/12/15/571199941/an-outsiders-view-of-how-the-u-s-treats-its-most-vulnerable](http://www.npr.org/2017/12/15/571199941/an-outsiders-view-of-how-the-u-s-treats-its-most-vulnerable)

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