

# **Friendship House, Inc.**

*Thirty Years of Service to People in Need*



## **Empowerment Ministry**

*First Principles and Best Practices*

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## Introduction

Our need for and dependence on one another is part of our nature. Human need each other to survive and prosper. As infants we need to be nurtured and protected. As children we need to be taught. As adults we need to belong in order to be complete. In other species, altruistic acts are usually reserved for their immediate kinship group. By contrast, we humans are constantly challenging ourselves to extend this circle of compassionate service to any person in need. We have made ourselves “our brother’s keeper.” Our own fulfillment as persons is deeply imbedded in our capacity to empower others to achieve the same goals in their own lives.

In his book, The Social Conquest of the Earth, renowned scientist Edwin Wilson notes that the human capacity to sacrifice for others is directly responsible for what our species has achieved. He observes that the breakthrough moment in human evolution occurred less than one hundred thousand years ago when our fore-parents were graced not just with speech, but language. This one gift transformed us into teachers and storytellers. It extended our knowledge, preserved our history and articulated our faith. It forged scattered families whose only loyalty was to their own blood-kin into nations of people bound together with root stories of their creation and ancestry. In these sacred stories, love and personal sacrifice was the path to ultimate victory and immortality.<sup>1</sup> Each heroic life was woven into the *spiritual DNA* of his or her community, making everyone a better and stronger person.

The call to sacrifice and service lies at the heart of our own Christian faith. Just as he is called the New Adam by Paul, Jesus is the spiritual ancestor of all those who believe his words and model themselves after his life. Into a world divided into warring nation states whose creation stories demonized their enemies, Jesus preached the Good News of forgiveness, acceptance and universal community. In his Eucharist, he offered his followers blood-kinship as children of one loving Father. In his life, death and resurrection, he reminded us of humanity’s deepest, truest call. *“If you love and cling to your life, you will lose it. If you sacrifice your life for the sake of the Kingdom, you will preserve it forever.”*

In a world teetering on the edge of ideological fanaticism, moral indifference, genocidal holocaust and environmental collapse, the Kingdom Dream of Jesus of Nazareth is humanity’s last best hope. That Kingdom Dream rejects a world of us-and-them. In his parables and miracles, Jesus reminds us repeatedly our worth is rooted in the unconditional love of God for us and our own capacity to love one another. In his reminder that all we possess are gifts from God for which we will one day render stewardship, Jesus dispels our narcissistic illusion that life is a big game of winners and losers. He changed the world less by what he did than by who he was. In his Kingdom, community and service trump personal achievements and prestige. Lastly, the Kingdom Dream of Jesus promises ultimate victory in its divine capacity to weave light out of

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<sup>1</sup> Edward O Wilson, *Social Conquest of the Earth*, New York, pp. 225 - 240

darkness, life out of death, and hope out of loss.

Empowering others to live the Kingdom Dream is the mission of every Christian-based organization. Such a life gives depth and significance to every human act of love and service. Beyond the immediate effectiveness or failure of our best efforts, a Kingdom-inspired life of compassionate service participates in the redemption and transformation of all Creation. Every day of life is a sacred trust; each human encounter bestows a blessing and an opportunity to see the face of God more clearly. When such a spirit infuses our acts of kindness and mercy to one another, the Kingdom-Dream takes flesh and we are both changed for the better. In our service to those in need, how we serve is always as important as what we do.

### **About Friendship House:**

Based in New Castle County, Delaware, Friendship House is a non-profit Christian corporation in service to those individuals and families that are or are at risk of becoming homeless. Welcoming to all, Friendship House strives to serve as a sanctuary and a stepping stone to each person in need through the traditional spiritual ministries of hospitality, education, empowerment and community. Primarily a coalition of local faith communities in direct ministry to the poor, Friendship House chooses not to accept state or federal funding. Although economically challenging, this choice enables the Friendship House strategic planning process to be consumer driven. Its relation-based programs provide timely and practical solutions to the social needs identified by its homeless clients and community partners.

Friendship House operates a six stage Empowerment Strategy Program providing homeless or at risk housed households with a strategic pathway from survival to self-sufficiency. All sixteen core Friendship House programs are designed to fill the gaps in New Castle County's homeless service network. In 2015, fourteen full time and sixteen part time staff worked with 1,500 volunteers to provide services to over 5,500 men, women and children.

### **About This Paper:**

This paper articulates the principles and practices of the empowerment ministry of Friendship House which has evolved over thirty years of ministry interaction with more than 28,000 clients. It also includes a summary of the growing body of literature that critiques traditional poverty alleviation strategies and offers alternative empowerment strategies.

The main purpose of this paper is to provide Friendship House staff, interns and volunteers with a clear explanation of the organization's ministry philosophy and methodology. On a broader scale, it is also meant to serve as a stimulus for all those involved in service to the poor to reflect critically on their own service and ministry philosophy.

# BOOK ONE:

# FIRST PRINCIPLES

## PART I:

## POVERTY

### Chapter One:

### How Poor Is Poor?

In this era of radical economic and technological change, our very definitions of wealth and poverty have begun to blur. The new global marketplace has created winners and losers. Strong, financially viable middle classes have emerged in countries like China and India, lifting the children of peasant farmers out of crushing poverty. At the same time, the industries that fueled Western middle class prosperity have fled to south and east to Third World countries like Mexico and Viet Nam. Good-paying manufactory jobs in the steel and auto industry have been replaced by part-time service economy jobs in restaurants and big box chain stores. While people with the right education and skill set are earning exorbitant salaries, others with only a high school education struggle to pay their rent.

Just as income inequality has increased, the social mobility has slowed to a standstill. The American Dream has always been that, if parents were willing to work hard and sacrifice for their family, their children's future was unlimited. Today that is no longer true. As a result, many middle class families possess a sense of impending poverty. Their social and political pessimism is grounded in the fear that their children will not be able to afford to maintain the lifestyle to which they have become accustomed.

How then does one measure economic need? Is the plea for assistance from a middle class friend about to lose his house of greater or less import as the request for shelter from a homeless mother and child? What metric or criteria does a compassionate person use to decide where and how to help? How poor is poor?

#### A. Measuring Poverty

There are several standard metrics for measuring poverty. The traditional international benchmark for *very poor* are those who survive on less than \$2 a day. Based on the updated poverty line of \$1.90 a day, World Bank projections suggest that global poverty may have reached 700 million, or 9.6 percent of global population, in 2015. While the economic progress of eastern Asian nations like China, India and Viet Nam have raised the standard of living of its formerly poor citizens, genocidal civil wars, ecological change, natural disasters, and a global recession have driven millions of formerly prosperous families into extreme poverty..

In the United States, the federal government has established poverty thresholds and guidelines which it defines as the lack of those goods and services taken for granted by members of mainstream society. The US Census Bureau and the US Department of Health and Human Services use slightly different rates for measuring the number of Americans living in poverty.

The poverty thresholds are the original version of the federal poverty measure. They are updated each year by the Census Bureau.

The **poverty thresholds** are used mainly for statistical purposes -- for instance, preparing estimates of the number of Americans in poverty each year. The **poverty guidelines** are the other version of the federal poverty measure. They are issued each year by the Department of Health and Human Services (HHS). The guidelines are a simplification of the poverty thresholds for use for administrative purposes — for instance, determining financial eligibility for certain federal programs. These rates are adjusted annually by state for inflation and the consumer price index<sup>2</sup>.

### 2015 Poverty Guidelines for Lower 48 States & District of Columbia

Number of Persons in Household	Income
1	\$11,880
2	\$16,020
3	\$20,160
4	\$24,300
5	\$28,440
6	\$32,580

For a person in a family of four, being poor means living on \$16.64 a day.

Based on 2009 – 2013 US Census statistics, 11.7% of all Delawareans live below the poverty level. Nationally 15.4% of Americans live below the poverty level.<sup>3</sup> Of even greater concern is the number of American families living at or below the international benchmark of \$2 per day. Since the passage of the Welfare Reform Act of 1996, the number of Americans living in extreme poverty has more than doubled. Nearly 1.5 million American households with roughly 3 million children are surviving on cash incomes of no more than \$2 per person, per day in any given month.<sup>4</sup>

#### B. Categories of People in Need:

Friendship House serves about 5,500 people in need each year. The vast majority of these clients may be grouped into three general categories of economic need. These are *the destitute*, *the working poor* and *the lower middle class*. The *destitute* are those surviving on less than five dollars a day with no reliable source of cash income. The *poor* are those whose cash income is not sufficient to pay their ordinary living expenses. The *lower middle class* are those whose cash income meet their ordinary living expenses, but allows for no savings or cash reserve to weather unexpected bills or loss of income.

<sup>2</sup> <https://aspe.hhs.gov/2015-poverty-guidelines>

<sup>3</sup> <http://quickfacts.census.gov/qfd/states/10000.html>

<sup>4</sup> Kathryn Edin & H. Luke Shaefer, *\$2.00 A Day*, Boston, 2015, pp. xvii

Among the *destitute* are:

- The chronically homeless (people who have been on the street for more than three consecutive years)
- The uninsured disabled ( people unable to work whose disability claim is pending or has been denied)
- The “young” elderly (people between the age of 50 and 63 whose bodies have worn out)
- The disqualified (people whose outstanding debts or past criminal record prevents them from finding work or housing)
- The walking wounded (the mentally ill, the emotionally broken, the abused, the veterans suffering PTSD who cannot cope with the social mores of ordinary society and who do not desire to live in an institutional environment)
- The addicted (those trapped in a cycle of chemical dependence that they are unable or unwilling to break)
- The undocumented or the unwanted (those living below the radar because they fear arrest and/or deportation)

Among the *poor* are:

- The underemployed (day laborers, temp employees, independent contractors in low paying or unreliable jobs)
- The permanently employed who wages leave them at or near the poverty level (minimum wage workers, people working part-time jobs without benefits)
- Those whose monthly benefit check barely covers expenses (the elderly, the disabled, widows on survivor’s benefits, families receiving temporary public assistance)
- The undereducated (young people without a high school diploma or GED, former blue collar workers unfitted for high-tech jobs)
- Single parent household (mother or fathers with small children)
- Newly released prisoners (people convicted of minor crimes who could not post bail, convicted felons still on probation, inmates that have served lengthy sentences)

Among the *lower middle class* are:

- Laid-off and downsized middle managers and skilled laborers (breadwinners trying to maintain a family lifestyle that is based on their former income)
- The divorced and separated (one wage-earner trying to maintain the budget of a two income household)
- The caregivers (adult children supporting their elderly parents, grandparents raising their grandchildren, elderly parents still housing and supporting their adult children)
- The functional addicts (workers and householders whose addiction are slowly eroding their relationships, health and professional careers)
- Convicted felons (People whose criminal records deprive them of employment in their former professions)
- The victims of the Recession of 2007 and/or poor financial planning (householders whose

mortgage is greater than the equity in their homes, victims of corporate bankruptcies that have cost them their pensions, senior citizens who have exhausted their savings)

- Workers making less than the living wage (i.e. the hourly rate at which a wage earner working 40 hours per week can afford to pay his housing costs with one third of his monthly income)
- Single adults between the age of 18 and 35 (adult children of divorced parents, entry-level wage earners with little seniority or experience, boarders without leases)

### C. Conclusion

Poverty is both actual and relative. Without the availability of shelter, soup kitchens, clothing closets and free medical care, the destitute would not survive. Without a hand-up in the form of subsidized housing, food stamps and quality education, the poor will never advance. Without the opportunity to earn a living wage and provide for their families, the lower middle class will see their children slip back into poverty.

Poverty is also relative to one's background, environment and expectations. In a world dominated by consumerism and bombarded by advertising, the poor are constantly being told what is missing in their lives. This unappeased hunger for what they do not possess can be more soul-crushing than one's actual lack of material resources. To the homeless man dependent on soup kitchens for food, not being able to choose when, where or what one can eat is humiliating. To a young person, the lack of minutes on their cell phone may seem a greater hardship than being without housing. To someone who has always had their own car, having to rely on public transportation is an insufferable handicap.

To the outsider who has never had to walk in their shoes, the poor sometimes make incredibly poor choices. Those with doors that lock are astounded that a young couple should choose the privacy of their campsite over the greater security and services of gender-specific emergency shelters. Those who can afford both may be puzzled that someone would choose to keep their car over their apartment. People who have always lived in safe neighborhoods cannot understand why a poor family on a drug infested street would want to own a pit-bull.

Trapped in a fight for daily survival, the destitute and the poor do in fact make some incredibly poor long-term decisions. Not believing that things can ever improve, they see no worth in planning for the future. In the denial of their changed circumstances, many perfectly sensible middle class householders will destroy their credit and avoid strategic life choices until their situation is beyond repair.

To truly alleviate poverty, those who wish to help must not only provide resources but must commit to walk with people in their need.

## Chapter Two: Poverty Has Many Faces

Humanity is hard-wired to respond to their neighbor in need. What has made us great is our capacity to put the common good above our own instinct for self-preservation. This is especially true when we encounter a brother or sister in material need. For most people of faith, the challenge is not whether to help my neighbors but rather how to assist them in a way that makes life better for all.

When asked to describe poverty or material need, most people of means tend to focus on its physical manifestations and consequences. For them poverty is the lack of those vital material resources that make a decent life possible – food, water, shelter, clothing, a good education, adequate healthcare, a job that pays a living wage, a safe neighborhood where one can live without fear, etc. Poverty, however, leaves emotional and psychological wounds that can scar a person for life. In the book When Helping Hurts, Pastors Steve Corbett and Brian Fikkert note that people who have grown up poor talk more frequently about *a poverty of the soul*. They use words like shame, despair, inferiority, hopelessness, depression, isolation, powerlessness, fear, humiliation and voicelessness to describe their condition. This poverty speaks to the breakdown of a person’s capacity to live and grow and love in the way that God intended. It is the breakdown of one’s fundamental relationships to self, other people, the human community, the world around us and the Creator who gives us life. Appreciating both faces of poverty is crucial to determining which solution is best suited to alleviate our neighbor’s suffering and empower them to become their truest self.

Although there are many poor people who are spiritually rich as well as many rich people who are spiritual paupers, most persons require reliable access to the basic necessities of life to prosper and live healthy lives. In her landmark study Understanding Poverty, Dr. Ruby Payne defines poverty as “the extent to which an individual does without resources”, but does not limit these vital resources to simply material possessions.<sup>5</sup> She argues that everyone’s wellbeing is dependent upon a broad variety of resources and skills:

- *Financial resources*: Having the money to purchase goods and services
- *Emotional resources*: Being able to choose and control emotional responses, particularly in negative situations
- *Mental/cognitive resources*: Having the mental abilities and acquired skills to deal effectively with daily life
- *Spiritual resources*: Believing in a divine purpose and guidance
- *Physical Resources*: Possessing physical health and mobility
- *Communal support systems*: Providing accessible back-up resources in times of need
- *Relationship and role models*: Having frequent access to living examples of who we are meant to become
- *Knowledge of the “hidden rules”*: Knowing the unspoken cues and habits of different cultures and classes

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<sup>5</sup> Dr Ruby Payne, *A Framework for Understanding Poverty*, Texas, 1996, pg. 8

- *Language/Formal Register:* Being able to use the appropriate vocabulary and sentence structure to communicate competently in different professional and social settings

Dr. Payne notes while people desiring to help others typically focus on that person's lack of financial resources, the ability to lift someone out of poverty is often more dependent on their access to the other resources listed above. Besides the lack of resources, she notes several other facts about poverty that are also important to remember:

- *Poverty occurs in every race and country.* People in need can be found in wealthy suburbs as well as inner city ghettos.
- *Poverty and wealth are relative to the environment in which one lives.* This applies not simply to the cost of living in different regions of the county, but also to the standard lifestyle of one's peers.
- *Generational poverty is vastly different from situational poverty.* The difference is most obvious in the chronic lack of the other resources listed above.
- *Everyone brings the hidden rules or "mores" of the culture or class in which they were raised.* Most schools and businesses operate from middle class norms and use the hidden rules of the middle class.
- *The most common motivations for someone leaving poverty are:*
  - The pain becomes too much to bear.
  - One chooses to pursue an achievable vision or goal.
  - One possesses a marketable talent or skill.
  - One develops a key relationship with God or another person.
- *The most common pathways out of poverty are:*
  - Employment
  - Education
  - Relationships of bridging social capital (people different from oneself)
  - A personal vision linked to a strategic plan<sup>6</sup>

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<sup>6</sup> Ibid, pp. 4 – 5

## Chapter Three: Chronic vs. Episodic Poverty

At least once a month, a newly homeless client requests a private conference with a Friendship House staff person to tell them that their situation is unique and that they are “not like the rest of the people we serve.” The arrogant are judgmental of the other homeless clients and demanding of special treatment; the humble are just desperate and in shock. The common themes of these interviews are:

- The client’s life has fallen to a new low. *“I never thought this would happen to me.”*
- The client is out of his or her normal environment. *“This isn’t me.”*
- The client is in pain. *“I can’t live this way.”*
- The client is desperate. *“Somebody has to do something now!”*

What these clients are experiencing is *cognitive dissonance*. Each of us has an internal image of how our lives should be. So long as our daily life remains in relative harmony with that self-image we feel okay. When we fall on hard times, we feel disoriented and in great pain. Our positive internal image is in dissonance with our new external reality. One or the other has to change before the pain can go away. We either change the way we are living or we redefine our self-image. This crisis drives some people into action and others into denial.

When working with chronically poor or displaced clients, it is important to remember that the law of cognitive dissonance also works in reverse. Born into generational poverty or chronically dysfunctional environments, some people have known hard times their entire lives. To survive, they develop an internal self-image that matches that external reality. In their “through the looking glass” world, bad things – want, injustice, violence -- are the normal. Dreams are for someone else. Their self-image is generally pessimistic and fatalistic. As a result, the poor learn to endure and develop a high tolerance for pain.

When the opportunity for life-change is given, such people face a far greater challenge than the episodically homeless. As they begin to achieve exterior success, they also experience cognitive dissonance from their negative self-image. Their new better life feels illusory and temporary. No matter how well things seem to be going at the moment, they feel in their hearts that it cannot last. One resident of our women’s housing program described it as feeling as if she was walking a tight rope high above a chasm. The more she achieved, the worse it was going to hurt when she inevitably took a misstep and failed. Every social worker or teacher has known star students or clients who suddenly self-destructed just as they were about to graduate to a better life.

For people who have lived their lives without hope or dreams, the path to a better life must begin with a courageous leap of faith in their own self-worth. This spiritual awakening can only occur within the context of loving relationships and a community of fellow believers. For some people, it is a church home or a 12 Step group; for others, it is the experience of unconditional love for another person. For each in their own way, it is the inner conviction that we are beloved and are capable of loving others. With such a spirit, all things are possible.

## Chapter Four:

## “The Undeserving Poor”

*Do the poor bear some responsibility for their own condition in life? Are they victims of injustice or dysfunctional citizens? Are there “good” poor people deserving of help and “bad” poor people looking for a free ride?*

Every culture and religion struggles with the scandal of poverty. The presence of the poor, the sick and the wounded in our midst challenges our faith in a just social order and a benevolent divine protector. As the Book of Job testifies, sometimes bad things do happen to good people through no fault of their own. Natural disasters occur every day, devastating the lives and fortunes of whole communities. Disease and illness ravage the health of young and old alike. Random acts of violence can snatch away loved ones in the wink of an eye. Some people are born into soul-killing squalor; others into obscene riches.

Despite life’s capriciousness, or perhaps because of it, society feels compelled to blame someone for the misfortune of the poor. Hinduism has adopted the concept of *Karma* and re-incarnation. The poor and suffering are atoning for their sins from a previous life. Judaism speaks of a jealous God who visits the iniquity of the fathers on their children.<sup>7</sup> Christianity teaches the doctrine of Original Sin, a corrupting influence inherited by every human descendent of Adam and Eve. The Calvinist Reformers preached predestination and saw prosperity earned through hard work as a sign of divine favor.<sup>8</sup> In each belief system, poverty is both an evil and consequence of societal or personal wrong-doing. While the poor deserve our sympathy and charity, we sometime doubt if they are trying hard enough to better their condition.

Throughout history, this ambivalent attitude toward the poor has resulted in the distinction in some people’s minds between *the deserving and the undeserving poor*. For most Americans, the *deserving poor* include:

- The very young and the very old
- People born with physical and/or mental disabilities
- Widows and orphans
- Veterans suffering from physical and emotional wounds of war
- Victims of fire, accidents or natural disasters
- Self-reliant people who have fallen on hard times not of their own making

Conversely, many Americans rank among *the undeserving poor*:

- Adults with addiction issues
- Convicted felons
- Registered sex offenders
- Undocumented immigrants
- Adults that have chosen to have children out of wedlock
- People born into generational poverty
- People with chronic health issues caused by lifestyle choices

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<sup>7</sup> Exodus, Chapter 20, verse 5

<sup>8</sup> Max Weber, The Protestant Work Ethic and the Spirit of Capitalism, Germany, 1905

As a society, Americans are incredibly generous in their response to people in crisis. Every news story describing a human tragedy elicits a spontaneous campaign to help the victims. However, once the emergency aid is delivered (complete with photos of smiling, grateful faces), the world moves on to the next new crisis.

The longer victims take to recover, the less deserving of our compassion they seem to become. An assault victim may get plenty of professional and communal support at the time of the incident and during her first couple months of recovery. People's sympathy and patience begins to wear thin, however, after the physical wounds are healed but the post-traumatic stress disorder continues to wreak havoc with her emotional health. Friends and family tell her to pull herself together and get on with her life. Employers question her motivation and wonder if she is using the incident as an excuse. In the end, the only people who seem to understand are those who have been through a similar experience themselves.

Americans are especially uncomfortable responding social and economic problems that are both long-lasting and complex. Veterans are welcomed home with parades, but a nation's gratitude seldom translates into tolerance if their PTSD results in domestic violence or drug addiction. Children raised in foster care are expected to become fully responsible adults on their eighteenth birthday. Victims of childhood abuse are criticized as adults when their relationship and parenting skills are lacking. We recognize addiction as a disease, but have no patience for the friend or neighbor that relapses repeatedly. We weep for the refugees of war, until they knock on our doors or cross our borders seeking asylum. We are scandalized by the number of homeless people in our midst, but also wonder why they do not just get a job and a place of their own.

Whatever one's personal opinion about poverty's causes and solutions, the poor – temporary or generational, deserving or undeserving – are all around us. Whatever our response to their need, we will inevitably impact one another's lives. If we wish these interactions to be positive, certain principles should be observed:

- *Do Not Profile:* Treat people as unique individuals, not as a group types.
- *Do Not Presume:* No one knows the full story of anyone else's life.
- *Do Not Rush To Judgment:* Things are not always what they seem.

Whatever one's past history or present behavior, no one ever forfeits their right to the basic necessities of life – food, clothing, shelter, medical care, etc. No matter how many opportunities for change they have wasted, people never lose their capacity to grow. By God's unconditional love, we who were undeserving of a second chance have been blessed and forgiven. Surely we can extend that same compassion to others in their time of need.

## Chapter Four: The Rise of Suburban Poverty

Poverty in America has always been either urban or rural. Statistically rural poverty was the more severe of the two. For most Americans, however, it was the urban poor concentrated in crime-ridden city ghettos that made the headlines and impacted their daily lives. While suburban churches might host an annual mission trip to rural Appalachia or Mississippi, their ongoing service to the poor were urban missions allied with local non-profit ministries like Friendship House.

Since the beginning of the Twenty-First Century, the poor have become geographically more dispersed and demographically more diverse than previous generations. As the majority of Americans now live in suburban communities, so have the poor moved beyond the city limits. The reasons are many: racial desegregation, business de-centralization, aging suburban apartment complexes, the millennial revolution, a suburban drug epidemic, the aging of the Baby Boomers, etc. Using New Castle County, Delaware as an example, let us examine this pattern in more detail.

With 553,000 citizens, New Castle County represents sixty percent of the total population of Delaware, but only twenty-two percent of its total land area. While fifteen percent of these households reside in the cities of Wilmington and Newark, the vast majority live in small towns and suburban neighborhoods. In the last ten years, the demographics of suburban New Castle County have changed dramatically. The population has become younger and more culturally diverse. While sixty percent of the population is white, forty percent are African-American, Hispanic and Asian. At more than nine percent of the total population, emerging Hispanic communities can be found in every part of the county. Imbedded in these communities are growing numbers of undocumented immigrants. The state government estimates there are currently twenty thousand undocumented immigrants living in Delaware and working in the shadows.

The changing demographics in New Castle County have contributed to new and challenging social needs:

1. The spread of section 8 housing projects throughout the county: There are pockets of suburban poverty that are as severe as anything found in Wilmington's poorest neighborhoods.<sup>9</sup>
2. The Aftermath of the 2007 Recession: Having exhausted their savings and been reduced to working at part-time service economy jobs, an increasing number of middle class families routinely spend more than fifty percent of their net-pay on rental housing alone.<sup>10</sup> Struggling to survive on fixed incomes, the elderly and the disabled are even more vulnerable. Any unanticipated expense or reduction in income can produce a crisis that cascades domino-fashion

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<sup>9</sup> 2015 NCC demographics by zip code compiled by *Demographicsnow.com*

<sup>10</sup> *New Castle County statistics from 2015 National Low Income Housing Coalition Study "Out of Reach"*

into the breakup of family and the loss of possessions. Middle income households in crisis often are at a loss on where and how to get help.

3. Of the 80,000,000 Americans born between the 1980s and the year 2000, 67% do not possess independent housing.<sup>11</sup> By not having independent housing and possessing no legal status in their place of residence, they can become displaced persons at a moment's notice. Young men and women under the age of thirty are the fastest growing segment of the street-level homeless population in New Castle County. In the last five years homeless camps and suburban panhandling have grown exponentially throughout New Castle County.

4. The heroin epidemic devastating America transcends all social, economic and geographic boundaries. Heroin use increased 150% in the last three years.<sup>12</sup> Each month, fifteen Delawareans die of drug overdoses, mostly in New Castle County.<sup>13</sup> Addicts are rarely the only people affected by this horrible disease. Family, friends and victims often suffer severe emotional and financial damage.

Unfortunately, much of suburban New Castle County is a social service wasteland. Both public and private social services tend to concentrate in Delaware's major municipalities. With nowhere else to turn, many suburban people in need turn to local churches and are presented with both an opportunity and a challenge. The people in need are no longer unknown or faraway. The households in financial crisis might have children enrolled in the church's day care program. The homeless beggar at the local shopping center might have gone to school with your kids. The addict getting out of jail with nowhere to go might be a parishioner's nephew or niece. Their presence in our midst is a daily reminder how illusory is our own sense of security and invulnerability. Their personal cries for help confront people of faith with hard choices. Does one give to the beggar with the sign? Does one take in the relative who just needs a few months lodging to get back on his feet? How does one help an addicted friend without contributing to their disease?

Most suburban churches feel ill-equipped to meet this new challenge. Parish staffs lack the time or professional expertise to process the many requests for financial assistance. Pastors are especially conflicted. When confidential conferences become requests for financial assistance, how does a minister balance the dual roles of pastoral counselor and loan officer? Under financial stress themselves, many suburban churches have fewer funds for outreach programs. More than ever, decisions on how to dispense these limited resources demand a proper assessment and strategic plan.

To meet this challenge, many non-profits are forming alliances with suburban church coalitions to expand their services and establish church-based suburban ministries.

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<sup>11</sup> Pew Charitable Trust Study on Millennials, July, 2015

<sup>12</sup> Center for Disease Control Study, October, 2014

<sup>13</sup> Delaware Dept. of Human Service Report, June, 2015

# BOOK ONE:

# FIRST PRINCIPLES

## PART II:

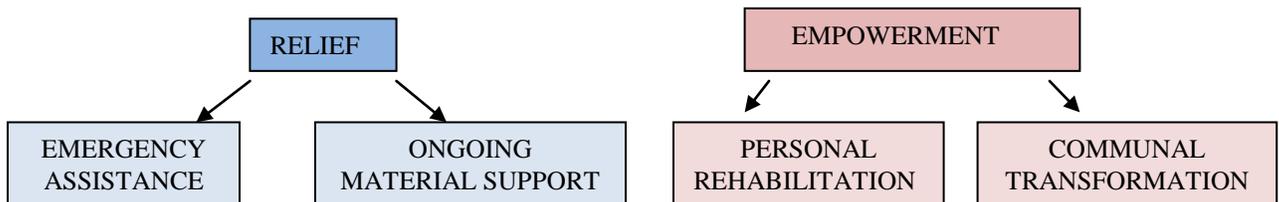
## POVERTY ALLEVIATION

### Chapter One: Ways of Helping

The two traditional ways of helping people in need are *relief and empowerment*. Relief ministries usually involve offering direct material assistance to someone who is suffering and whose quality of life is at risk due to circumstances that may or may not be within their control. In most cases, relief is something that the “haves” do for the “have nots”. Such relief may take two forms. One type is as an emergency response to a temporary situation. To be effective, such relief should be immediate, adequate and temporary. The other type of relief is an ongoing commitment to share one’s own resources with one’s neighbors who seem trapped in a long-term cycle of deprivation. Examples of the first kind of relief include emergency aid to victims of natural disasters or financial assistance to a family in crisis. Examples of the second kind of relief include refugee camps, shelter programs, free health clinics, church food closets and government welfare programs.

Empowerment ministries are designed to help people to address the systemic issues that are preventing them from living a purposeful life. This means of assistance is more programmatic and long-term. Empowerment ministries can be rehabilitative or transformational. Rehabilitation programs provide motivated clients with the resources, professional training and communal support to rebuild their lives. To be effective, rehabilitation programs need to be holistic, professional and participatory. Transformation programs involve strategic collaboration with low income individuals and communities to improve the quality of their lives and promote more just social systems. In such situations it is usually people who are suffering the injustice that provide the leadership and plan the action. Those with material resources may support, but should never control.

Helping people rebuild or transform their lives also means “working with people” rather than “doing for people”. How much anyone gets out of any program, even of their own creation, depends on them.



## Chapter Two: Ministry Parameters: Need, Context, Resources, Action, Outcome

Whenever and however one chooses to help another individual, family or community, the goal is always a positive outcome leading to a higher quality of life. For compassionate service to be effective, certain ministry parameters bear consideration. They are *need, context, resources, action* and *outcome*:

- *Need*: Not necessarily the same as the help being requested, but rather the underlying roots of the current situation of one in need. To be effective, assistance must address cause as well as symptoms. This is the difference between empowerment and enablement. To identify that deeper need requires a holistic assessment that is only achieved through dialogue and relationship.
- *Context*: Every compassionate act occurs within a certain set of circumstances that impact both its appropriateness and efficacy. For example, it may be a good policy not to stop for hitch-hikers. On the other hand, if it is a bitterly cold night and the person waving you for help is an elderly woman beside a disabled car, one would be irresponsible not to stop and render assistance.
- *Resources*: Everyone choosing to help must recognize their resources are finite. They only have so much money, time and energy to give. The amount of resources that one spends on one person in need is no longer available to the next person that asks for help.
- *Action*: Think before you act. After reflecting on the person's deeper need and the amount of available resources as your disposal, choose a deliberate plan of action. That plan is the foundation of a covenant of service that binds both the person helping and the person being helped.
- *Outcome*: Every plan of action should have a specific and quantifiable outcome as its goal. Without the expectation of concrete positive results, both the helper and the helped quickly lose hope. Without these defined metrics of success, both parties can waste their limited resources on an action plan to nowhere.

Acts of service are never value-neutral events. They can both help or hurt the person in need: the greater the investment of resources, the higher the risk for actual harm to the person being helped.

*Someone stops you on the street and begs for money to get something to eat.*

Whether you do or don't give him some money is not going to radically change his or your life. The beggar may be living in an area where the option of eating at soup kitchens is not available; he or she may also be begging for money to buy alcohol or drugs.

*A church decides to use its benevolence fund to give \$50 to each household that comes for help with rent or utilities, no questions asked.*

While this policy assists a lot of families with a little bit of help, it seldom enables any of those households to break their cycle of dependence on outside financial assistance to survive.

*A coalition of suburban faith communities decide to open an outreach center in a nearby inner-city neighborhood. They have rented a property, recruited volunteers and planned programs that will utilize the talents and experience of their parishioners in service to the poor. Given their motivation, commitment and resources, they do not doubt that they will succeed. Unfortunately, they did not bother to include anyone from the targeted neighborhood in the needs assessment or planning of the project. They also have no clear metrics to measure whether their new outreach center is succeeding or failing in its mission.*

Another less popular ministry parameter is known as *Return on Investment (ROI)*. For some human service professionals, ROI can seem too calculating and uncompassionate, especially toward their poorest and most vulnerable clients.

Despite this negative connotation, ROI has an important role to play in discerning the proper and most effective use of one's human service resources. Regarding individual acts of financial assistance, one can use the ROI principle to decide whether the outcome matches the investment. Regarding the development and implementation of ministry programs, ROI challenges the program planners to have a sound, fiscally responsible business plan.

Consider these real life examples:

*A homeless family with small children asks their local pastor to put them up in a motel which charges a weekly rate of \$450. Neither parent is working, their credit cards are maxed out, and their friends have no more money to lend them. The pastor has contacted a local shelter with an opening, but the family says they do not feel safe in shelters. A grandparent has room for the children in her house, but the parents do not want to be separated from their kids at this traumatic time for them all.*

Most pastors probably have \$450 or more in their discretionary fund to help needy parishioners. Using the ROI principle, the pastor should discern whether the family's financial situation will be any different at the end of their week in the motel. If a week buys the pastor enough time to recruit a church family to offer them sanctuary in their home, it might be worth the investment. On the other hand, if the family bit the bullet and spent a month in a homeless shelter, they might be able to find jobs, save some money and move into their own apartment. The pastor could then use that \$450 toward help with the first month's rent and security deposit.

*Although several other reputable daycare programs exist in their area, a faith-based homeless ministry decides to start its own daycare program for the working mothers that stay in its various shelters. They are in the process of writing grants to purchase and renovate a building. They project an annual operating budget of \$250,000. Since they will not be charging their residents for this service, they need to raise these operating funds from their donors.*

No one would argue against the value of an on-site, free daycare program to the working moms trying to rebuild their lives. The ROI principle, however, would challenge the wisdom of such an ongoing investment of resources. Some issues to be examined would include:

- What is the *per diem cost per child* of this shelter-based daycare versus the cost of other

area daycare programs?

- Does anyone on the shelter staff have any experience operating a daycare program?
- What other capital projects will be put on hold to raise the funds for the purchase and renovation of the daycare building?
- Will the \$250,000 in additional operating funding come from new donors or old?
- Are there more cost effective means of subsidizing the daycare expenses of their shelter residents?

In conclusion, ministry parameters are not meant to convert open-hearted, *Good Samaritans* into hard-headed, unfeeling *Scrooges*. Rather they are a reminder that we are all stewards of resources not our own. Our wealth, our talents, even our time come from God and are held by us in trust for the sake of His Kingdom and the service of His children. Asking the hard questions before we help others is not about testing their good intentions but assuring that our service is in their best interest. At all times, we should seek to do no harm.

## Chapter Three: Relief: Short-term vs. Long-term

When confronted with someone in need, the natural response of most good-hearted people is to offer help. Limited, direct material assistance of some form is always the first and easiest option, leaving both parties pleased and ending an awkward encounter as quickly as possible. It doesn't demand too high an emotional or financial price from the giver and the person in need gets some portion of the funds, food or shelter that he or she has requested. At their best, such random acts of mercy remind the givers of the times in their own lives when they needed a helping hand just as they assure the persons in need they are not alone or without worth.

Emergency relief implies the person in need is confronted by an emergency situation that has overwhelmed his or her resources. If they can get the material assistance to weather this crisis, they can get back on their feet in short order. If warranted, emergency relief works best when it is *immediate, adequate and temporary*:

- *Immediate* – A true emergency requires immediate action. One doesn't wait to see whether a person having a seizure will recover on their own; you call 911. The mom accompanied by her three little children with no place to go cannot call 211 and wait seventy-two hours for a return call; she needs shelter for her family before the sun goes down.
- *Adequate* – In a true emergency, “half-a-loaf” is not better than “no loaf at all”. That is like giving a person having a heart attack a bus ticket to the hospital instead of calling an ambulance. True emergencies require appropriate and adequate resources.
- *Temporary* – Once the crisis has been met, the goal should always be to get the person or community in need back on the path of recovery as soon as possible. The longer the “emergency” situations go on, the worse it is for everyone involved.

Unfortunately sometimes the need for material assistance can be ongoing. Victims of natural disasters or refugees from war-torn countries are frequently dependent on their neighbors for the basics necessities of life for years at a time. Many chronically poor and homeless people have spent large portions of their lives in survival mode with neither the energy nor resources to better their lot. In these cases, the material assistance is ongoing and continuous in the form of large-scale relief programs like Red Cross refugee camps or small-scale local feeding or shelter ministries.

Just as emergency, short-term relief should be immediate, adequate and temporary, ongoing relief ministries should always strive to be communal in nature. To be most effective, ongoing relief programs should be *relational, participatory and empowering*.

- *Relational*: One's service must be people-centered. Quality is more important than quantity. While both feed the hungry, there is a vast difference between a fellowship meal and a soup kitchen. While any heated space will keep the homeless person warm on a bitterly cold night, winter sanctuaries become sacred space when the host volunteers

share their lives as well as their church basements.

- *Participatory*: The people being helped need to feel they have a say and are doing their part. It can be something as simple as asking clients to help set up the auditorium for the weekly meal or clothing give-away. It could be inviting a regular client to serve on the church outreach committee. It could be providing clients with a list of community service opportunities through which they can help others.
- *Empowering*: Ongoing relief ministries serve as portals to empowerment programs that provide their clients a pathway to a better, more self-sufficient life. Church food closets can also partner with their local food bank to organize brown bag buying clubs that improve the quantity and quality of clients' food purchases.

### Parameters for Relief Ministries

	<b>Emergency Relief</b>	<b>Continuing Support</b>
<b>Source of Crisis</b>	Single Incident	Cascading Breakdown of Support Systems
<b>Risk to the Person in Need</b>	Cascading Breakdown of Support Systems	Living with the consequences of a broken support system
<b>Nature of the Support</b>	Crisis Intervention	Ongoing Sustenance
<b>Features of the Support</b>	Immediate Adequate Temporary	Relational Participatory Empowering
<b>Goal of the Support</b>	Prevention of a Support System Breakdown	Stepping Stone to a Systemic Recovery Program

## Chapter Four: Sometimes Helping Hurts

Unfortunately, both short-term and long-term material assistance, however necessary, have a dark, seductive side for both those who give and those who receive such aid. First, the need can dominate and distort the relationship. The encounter is no longer between two peers, but between a have and a have-not. Even if one offers the material assistance without being asked, such giving has the capacity to make the giver feel good, powerful and in control just as it can leave the recipient humiliated and doubtful. Once it becomes the default response for either party to such situations, it can scar their souls. The giver becomes more self-righteous and judgmental about people in need while the person asking for help becomes more dependent and manipulative, learning just what to say to get what he/she wants. The longer a cycle of dependency lasts, the harder it is to break. Like any addictive behavior, it begins to dominate and distort one's perception of both other people and oneself.

In his book Toxic Charity, Robert Lupton records incident after incident of well-intentioned people trying to help, but causing more harm than good. Presuming to know in advance both the problem and the solution to the poverty in other people's lives, they administer their good deeds without ever bothering to consider the feelings or perspective of the people they wish to help. Just as destructive in a different way are those Good Samaritans who feel obliged to uncritically grant every request for financial assistance no matter what the circumstances. In both cases, the focus is on alleviating a person's material poverty without any consideration for the collateral damage being done to their spirits. Lupton concludes that people who truly want to make a difference should take "an oath of compassionate service" which reads:

- Never do for the poor what they have (or could have) the capacity to do for themselves.
- Limit one-way giving to emergency situations.
- Strive to empower the poor through employment, lending and investing, using grants sparingly to reinforce achievements.
- Subordinate one's self-interest to the needs of those being served.
- Listen closely to those you seek to help – especially to what is not being said – unspoken feelings may contain essential clues to effective service.
- Above all, do no harm.<sup>14</sup>

In their book When Helping Hurts, Pastors Steve Corbett and Brian Fikkert focus on harm that unrelieved poverty has on the human spirit. They warn the economically rich to beware of their own *God Complex* – "a subtle and unconscious sense of superiority in which they believe that they have achieved their wealth through their own efforts and that they have been anointed to decide what is best for low-income people, whom they view as inferior to themselves."<sup>15</sup> While most of us are unconscious of such feelings, everyone chooses to help out of a variety of motives – not all of which are selfless. They argue that "until we embrace our mutual brokenness, our work with low-income people is likely to do more harm than good."

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<sup>14</sup> Robert Lupton, *Toxic Charity*, New York, 2012 pg.

<sup>15</sup> Corbett & Fikkert, *When Helping Hurts*, Illinois, 2012, pg.63 - 64

For a follower of Jesus, alleviating the material poverty of this world is a sacred ministry of healing and reconciliation. “The goal is to see people restored to being what God created them to be: people who understand that they are created in the image of God with gifts, abilities, and capacity to make decisions and to effect change in the world around them; and people who steward their lives, communities, resources and relationships in order to give glory to God.”<sup>16</sup> Such a ministry involves not just individual transformation, but also the restoration of justice to the social, political and economic systems that govern our lives.

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<sup>16</sup> Ibid. pg. 64

## Chapter Five: Empowerment -- Personal Rehabilitation

Empowering someone to rebuild their lives after a major experience of physical, economic or social displacement always takes longer than anticipated. There are no quick fixes or silver bullets. Frequently the person has been in denial about the severity of his or her problems for years. Most are dealing with multiple issues that have combined to keep them trapped in a cycle of short-term failures and long-term dependence. This is especially true of persons born into material poverty, dysfunctional communities and unjust social systems.

Rehabilitation is a marathon, not a sprint. It requires motivation, commitment and stamina from both the person in rehabilitation and people willing to provide the professional training and required resources. To have any hope for success, rehabilitation pathways presume the following commitments from both the displaced client and the human service community:

Client		Community	
<b>Commitment</b>	Believing a better life is possible for oneself	<b>Resources</b>	Available tools, programs and support systems
<b>Motivation</b>	Taking personal responsibility for one's own recovery	<b>Options</b>	More than one possible pathway forward
<b>Honesty</b>	Speaking the truth to oneself and others.	<b>Collaboration</b>	Working together to produce a holistic continuum of care
<b>Realistic Goals</b>	Setting priorities and addressing them in stages	<b>Relationships</b>	Mutual trust and sharing
<b>Dedication</b>	Giving the process the time and energy that it demands	<b>Rewards</b>	Short-term experiences that the hard work is making a difference

Even after they have assessed their situation and devised a realistic strategy to rebuild their lives, most people still require a program to make it happen. No matter how skilled and talented a person may be, they are seldom objective or self-critical enough to heal themselves without professional help. Life recovery programs provide the displaced persons with the professional expertise, material resources and regular case management. While a program cannot do the work for people, it can keep them honest and focused on the action steps needed to make their goal a reality.

Rehabilitation is also hard work for the professional staff and supporting community walking with the displaced person. Rather than being the rescuer and cheerleader, they must become the life coach and trainer -- monitoring progress, enforcing routines and asking for the extra mile. They are also the gate-keepers of the covenants that recovering persons have made with themselves and their supporting community.

## Chapter Six: Empowerment – Communal Transformation

*In life, change is constant.* Things never stay the same for very long; they get better or they get worse. Whether a single cell organism or a community of nations, living things begin to decay the minute they stop growing. *All life is also inter-connected.* However seemingly small and insignificant, each individual choice and event impacts all of Creation. We all play our part in a story that began before we were born and will continue long after we are gone. Just as we have inherited a legacy of gifts and wounds from those that came before us, so too our life choices weave our children's future for generations to come.

For this reason, no individual's poverty and suffering is simply a matter of his or her poor personal choices. Like Original Sin, economic inequality and political injustice flaw the communal well-being of every society, doing multi-generational harm. They are cancers that consume their host, thriving in the communal chaos, division and violence that precede societal self-destruction. To remain healthy, a community must be aware of its imperfections and remain committed to a path of ongoing societal transformation that benefits all of its members.

However well-intended, any project, movement or political action trying to change the world is fraught with danger. However passionate and dedicated, revolutionaries always risk losing their moral center and letting the ends justify the means. In the name of "*The Greater Glory of God*" saints have endured martyrdom and religious bigots have promoted Inquisitions and Jihads. Advocates of revolution and political change always believe that the temporary chaos resulting from their actions is but the birth pangs of a more just society. Economic theories as diverse as capitalism, communism and socialism all share the common goal of alleviating poverty and providing a better life for all humanity. Each of these theories, however, has also been used to justify "community development projects" that produced untold suffering to millions of poor and powerless people.

Effective societal transformation demands a common vision, a realistic strategy, and a long-term commitment to the struggle and most of all communal consensus. In *Helping Without Hurting*, Steve Corbett and Brian Fikkert describe this transformation as development "a process of ongoing change that moves all the people involved – both the materially poor and the materially non-poor – closer to being in right relationship with God, self, others and the rest of creation than they been in the past. . . the key dynamic in development is promoting an empowering process in which all the people involved – both the "helpers" and the "helped" – become more of what God created them to be. Development is not done *to* people or *for* people but *with* people."<sup>17</sup>

Christian economist Wayne Braggs argues for a biblically grounded development theory that goes beyond social welfare to include justice concerns as well. For Bragg, any effective Christian development theory or project must address nine characteristics of transformation which he listed as:

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<sup>17</sup> Corbett & Fikkert, *Helping without Hurting*, Illinois, 2015, pg. 24

- Life sustenance: care for basic human needs
- Equity: fair distribution of material goods and opportunities
- Justice: present within all social relationships and social structures
- Dignity: sense of feeling fully human and beloved by God
- Freedom: a sense of liberation from oppression and manipulation
- Participation: action ownership and involvement in our own transformation
- Reciprocity: everyone has something to give and receive from the other
- Cultural Sensitivity and Fitness: respect for what is best in local culture
- Ecological Soundness: reverence and stewardship of creation<sup>18</sup>

Mohandas Gandhi, who developed the modern theory of non-violent political change (*Satyagraha*) and practiced it in leading the Indian people to freedom from British colonialism, urged his followers to focus not on the ends, but the means of their actions.<sup>19</sup> While those seeking social change cannot predict the end results of their actions, they do possess control and responsibility for how they choose to act.

When trying to bring about societal change at any level, include the following principles in one's planning and implementation:

- Work for the common good of all, not just a better life for some.
  - How does the project impact the lives within the local community?
  - How does the project impact the lives in other communities?
  - How does the project impact the lives of future generations?
- Focus on long-term change not short-term results.
  - What is the larger strategic plan for societal transformation?
  - How does this project fit in that process?
  - If this project succeeds, what is the next step?
  - If this project fails, what have we learned?
- Share power with the people being helped.
  - Have we truly listened to people we are trying to help?
  - Are their views and priorities part of the project's design?
  - What is their role in the project's implementation?
  - Do they have a seat at the leadership table?
- Give serious consideration to the views of the opposition.
  - Do we view our opponents as children of God?
  - Do we believe that God can speak to us through their voice and opinions?
- Build in safeguards to avoid the influence of ego and self-interest.
  - How do we avoid making the success or failure of the project "about me"?

<sup>18</sup> Bryant Myers, *Walking with the Poor*, New York, 2011, pg. 153

<sup>19</sup> Mohandas Gandhi, *Wit and Wisdom of Mahatma Gandhi*, New York, 1951, pg. 88

- How do we develop counter-measures for our own racial, social and economic prejudices?
- Are we regularly examining our motives and tactics?
- Renounce all means that will do harm to others.
  - How do we avoid an “us/them” mentality?
  - How do we avoid demonizing our opponents?
  - Do we ask all participants to reject all acts of physical and verbal violence?
  - Is a formal process of forgiveness and reconciliation built into the project?

## Chapter Seven: Asset-Based Community Development

One theory of community development that strives to incorporate the above empowerment principles is known as Asset-Based Community Development. Asset-Based Community Development (ABCD) is an approach that empowers change and development based by mobilizing the existing gifts and capacities of people and their communities. Rather than relying on large publically-funded development projects, the ABCD model energizes change and development from within the local community. Its emphasis is not so much a community's needs, but its strengths. ABCD presumes communities can drive the development process themselves by identifying and mobilizing existing often unrecognized assets, thereby responding to and creating local economic opportunity. Among the assets that exist in the community, ABCD pays particular attention to the assets inherent in social relationships, as evident in formal and informal associations and networks. While outside institutions are an important resource and community partner, their primary function is support rather than control.

### Key Principles of ABCD:

- Everyone Has Gifts. With rare exception; people can contribute and want to contribute. Gifts must be discovered.
- Relationships Build a Community. See them, make them, and utilize them. An intentional effort to build and nourish relationships is the core of ABCD and of all community building.
- Citizens Are at the Center. It is essential to engage the wider community as actors (citizens) not just as recipients of services (clients).
- Leaders Involve Others as Active Members of the Community. Leaders from the wider community of voluntary associations, congregations, neighborhoods, and local business, can engage others from their sector. This “following” is based on trust, influence, and relationship.
- People Care about Something. Agencies and neighborhood groups often complain about apathy. Apathy is a sign of bad listening. People in communities are motivated to act. The challenge is to discover what their motivation is.
- Motivation to Act must be identified. People act on certain themes they feel strongly about, such as concerns to address, dreams to realize, and personal talents to contribute. Every community is filled with invisible “motivation for action”. Listen for it.
- Listening Conversation – one-on-one dialogue or small group conversations are ways of discovering motivation and invite participation. Forms, surveys and asset maps can be useful to guide intentional listening and relationship building.
- Ask, Ask, Ask – asking and inviting are key community-building actions. “Join us. We need you.” This is the song of community.
- Asking Questions Rather Than Giving Answers Invites Stronger Participation. People in communities are usually asked to follow outside expert's answers for their community problems. A more powerful way to engage people is to invite communities to address ‘questions’ and find their own answer-- with agencies following up to help.

- A Citizen-Centered “Inside-Out” Organization is the Key to Community Engagement. A “citizen-centered” organization is one where local people control the organization and set the organization’s agenda.
- Institutions Have Reached Their Limits in Problem-Solving. All institutions such as government, non-profits, and businesses are stretched thin in their ability to solve community problems. They cannot be successful without engaging the rest of the community in solutions.
- Institutions as Servants. *People* are better than *programs* in engaging the wider community. Leaders in institutions have an essential role in community-building as they lead by “stepping back,” creating opportunities for citizenship, care, and real democracy.<sup>20</sup>

Many religious denominations and faith-based organizations have incorporated the principles of Asset-Based Community Development into their own charters for social change.

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<sup>20</sup> Asset Based Community Development Institute, Northwestern University, <http://www.abcdinstitute.org/>

## Chapter Eight: The Three R's of Community Development

In his book Charity De Tox, Robert Lupton retells the experience of Rev. John Perkins, theologian and civil rights activist, who returned to his own hometown near Jackson, Mississippi to empower other young people of his community to better lives. To his surprise, his successes seemed to make matters worse. While many young men and women went to college and broke their family's cycle of poverty, few ever returned to live in their old community. As would be expected, they got up and out. Racial ghettos became economic wastelands as well. To counter this tendency, John Perkins challenged those who wished to minister to the poor to share their lives by becoming their neighbors. He founded the Christian Community Development Association (CCDA) which advocated *re-neighboring*, *reconciliation* and *redistribution* as its guiding principles. Lupton describes these principles in chapter seven of Charity De Tox:<sup>21</sup>

- *Reneighboring*: “Without connected, involved, resourced neighbors, no neighborhood can thrive. Without a transfusion of new blood, troubled communities will continue to deteriorate as the capable exit in pursuit of better opportunities. An infusion of new life, rich with creativity, teeming with fresh ideas and energy, abundant with capacity – this is what invigorates a community. . . Vested citizenships become a catalyst for transformation from within.”
- *Reconciliation*: “While the relocation required by *re-neighboring* is the most radical R, *reconciliation* is generally the most challenging – although also potentially the most rewarding. When community works, when the neighborhood is blessed with a leavening of reconcilers, when neighbors join together in common activities, the very diversity that would splinter any church gives life richness and flavor. Community that works can have a corrective impact on even those tempted to operate outside the law.”
- *Redistribution*: “This is not talking about taking from the rich to give to the poor. Redistribution is the natural outcome of being neighbors in a diverse community. It is neither a doctrine nor a formula. Rather it is a predictable result of engaging in authentic relationships with those who are different from oneself.”

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<sup>21</sup> Robert Lupton, *Charity De Tox*, Harper Collins, New York, 2015, pp. 129 -- 152

## Chapter Nine: Church-Based Microfinance

America is rich in banks, credit unions, insurance companies and other financial institutions which offer a broad array of services and options. As part of their re-investment in the community, many of these institutions support non-profit organizations that teach financial literacy, provide credit counseling and encourage personal savings. Locally, *Stand By Me*® is an excellent example of this profit/non-profit partnership. Stand By Me® is a coalition of community partners that offers a broad range of financial counselling services state-wide. Its mission is “to provide Delawareans with a personal financial coach and a toolkit to navigate the challenges leading to personal financial security”. Its goal is “to increase the capacity of Delawareans to understand and manage their finances in order to increase their financial stability and future economic opportunities.”<sup>22</sup>

Despite these resources, however, 25% of Americans do not have a bank account.<sup>23</sup> With more Americans moving from homeowners to renters, forty percent of all Americans have less than five hundred dollars in personal savings. In a 2015 CNBC survey, more than sixty percent said they did not have enough “rainy day funds” set aside to deal with even minor calamities.<sup>24</sup> Among the poor and lower middle class, these percentages are much higher. When they find themselves in financial need, the majority of poor and working class households are unable or unwilling to pursue sound financial strategies. Some will seek personal loans from family or friends. Others will max out their credit cards. Still others will turn to predatory lenders that offer pay-day loans with loan shark interest rates.

With this gap in mind, many asset-based community developers are proposing the implementation of micro-financial institutions similar to those which have been so successful in under-developed nations abroad. In their book *From Dependence to Dignity*, Brian Fikkert and Russell Mask present the case for Microfinance as an effective tool for community development.<sup>25</sup> They define Microfinance as “an approach to poverty alleviation that seeks to establish financial systems for poor households and individuals. A financial system is any sustainable mechanism that enables people to create and access useful lump sums of money through savings, loans, insurance or money-transfer services”<sup>26</sup> The target populations are those householders who lack access to traditional financial systems when they require lump sums of cash to survive or improve their lives. The authors are adamant that Microfinance is not just about loaning people money; in fact they make savings services the first priority. They further argue that any successful microfinance system must adhere to certain design principles. They are:

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<sup>22</sup> <http://standbymede.org/>

<sup>23</sup> <http://www.forbes.com/sites/halahtouryalai/2012/09/17/who-needs-banks-number-of-americans-without-bank-accounts-rises/#1c87f3a67e7b>

<sup>24</sup> <http://www.cnbc.com/2015/01/07/>

<sup>25</sup> Brian Fikkert & Russell Mask, *From Dependence to Dignity*, Michigan, 2015

<sup>26</sup> *Ibid*, pg. 156

- Trust: Both the confidence in the institution as a sustainable mechanism to provide financial services and confidence in lenders that they will fulfill their promise to pay.
- Discipline: That all parties will faithfully adhere to the terms of their covenants and contracts.
- Financial Sustainability: Confidence the system will provide ongoing services, i.e. that it is generating sufficient revenue to cover its operating costs.
- Transparency: All decisions and transactions about handling money throughout the financial system are open to public review, i.e. clear communication, timely and accurate financial reports, and group-based decision-making.
- Tailored to the Target Population: There is no “one size fits all”. What works in Port-au-Prince, Haiti is not necessarily the best model for Middletown, Delaware.<sup>27</sup>

Among the various church-based Microfinance systems already in existence in the Third World, Fikkert and Mask describe three principal models. They are the *Provider Model*, the *Partnership Model* and the *Promotional Model*.

In the *Provider Model*, an outside institution or donor provides the capital to a local Microfinance institution (MFI) to administer a revolving loan fund for its members. This model has been extremely popular with churches who desired their charitable giving to their mission partners produce self-sustaining community-based ministries. In the *Provider Model*, the church MFI sells financial services – savings, loans, insurance and property transfers – to poor people for a fee. In most cases, the MFI’s main business was micro-loans for business purposes.<sup>28</sup>

In the *Partnership Model*, the church partners with an existing outside MFI. The MFI provides the financial services while the church provides non-financial services to the same group of poor people. The authors note that the *partnership model* allows both the church and the MFI to operate out of their unique gifts. The MFI can concentrate on providing financial services in compliance with the design principles listed above. The church can focus on non-financial services, including spiritual support, community-building, life skills training and non-financial business development services. In this model, outside donors may contribute (1.) capital to the independent MFI for the purpose of micro-loans and/or (2.) operating funding to the church for these non-financial services.<sup>29</sup>

In the *Promotional Model*, the local faith community facilitates the formation of the Microfinance institution, in most cases that of a credit union. The credit union is owned and operated by the members themselves, with the faith-community or sponsoring denomination providing the technical training to enable the credit union to function properly on its own. In this model, the loan capital is coming from the savings of the credit union members themselves. This

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<sup>27</sup> Ibid. pp. 186 -- 204

<sup>28</sup> Ibid. pp. 209 -- 227

<sup>29</sup> Ibid. pp. 230 -- 249

savings-led approach builds upon the traditional church-sponsored savings programs that missionaries have been using for more than two hundred years.<sup>30</sup>

In their assessment of the three Microfinance models, Fikkert and Mask are most critical of the *Provider Model*. Not only do church officials make poor loan officers, but the guiding principles of MFIs and churches are often in conflict. Church-based revolving loan funds seldom work, requiring ongoing influxes of new capital from outside donors. In the authors' judgment, the typical Provider Model MFI tends to be poorly designed and unable to adhere to the design principles for a successful Microfinance system.<sup>31</sup> While they consider both the *Partnership Model* and the *Promotional Model* viable options, Fikkert and Mask clearly prefer the Promotional Model that emphasizes savings and does not rely so heavily on outside capital for loans.<sup>32</sup>

Over the years, Friendship House has experimented with several microfinance programs. In the early 1990's, with a \$10,000 grant from a local bank, Friendship House established a revolving security-deposit loan fund to assist employed homeless households with rapid rehousing. The borrower had to be a Friendship House client, earn enough money to afford the prospective rent and possess enough savings to pay the first month's rent. The loans were interest-free and relied on the honor system for repayment. Not surprisingly, the fund was exhausted within five years. The Friendship House *Provider Model* MFI was poorly designed and self-defeating. No matter how strong the staff's previous relationship with the borrower, things changed the minute that person owed money which he was unable or unwilling to repay.

Subsequent Friendship House financial programs have been much more effective. Recognizing many homeless clients lacked access to banking services and had great difficulty saving money, Friendship House established a client escrow savings fund through which clients could bank their income and pay their bills by check. Although the fund offered no interest, it also did not charge for its services. Unlike the revolving loan fund, the client escrow savings program kept Friendship House staff in an ongoing dialogue with the participants who had to interact with them each time they made a deposit or withdrawal. This free banking service quickly evolved into a voluntary money management program which in turn spawned an incentive-based credit restoration program. One hundred percent of Friendship House housing residents and 30% of Friendship House housing graduates are active participants in its money management and budgeting program. Using a one-to-two ratio, Friendship House provides matching funds to more than thirty clients annually who are repaying their outstanding debt and seeking to restore their credit. In 2015, more than three hundred current and former Friendship House clients participated in Friendship House's financial programs. The Friendship House escrow savings fund did \$220,000 in transactions and holds \$62,000 in client savings. Its credit restoration program assisted thirty-eight clients with \$10,500 in matching funds. One hundred forty-seven

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<sup>30</sup> *Ibid.* pp. 250 -- 254

<sup>31</sup> *Ibid.* pp 216 -- 226

<sup>32</sup> *Ibid.* pp.270 -- 272

current and former housing residents were active participants in its Money Management and Budgeting program.

Based on their partnership with so many local non-profit ministries to the poor, Delaware's banks have also been more open to providing checking and savings services to more at risk clients than in previous times.

# Conclusion to Book One:

Whatever the ministry to people in need, certain principles should always apply:

<b>PEOPLE COME FIRST!</b>	As much as possible, helping ministries should focus on the person being served, not the service being performed. The best interest of the client should always take priority.
<b>DON'T PLAY GOD!</b>	Don't make service an ego trip. Might does not make right.
<b>DO NO HARM!</b>	Be aware of unintended consequences. Helping in the wrong way can be as bad as not helping at all.
<b>LISTEN AND LEARN!</b>	Do not presume you know what's going on before anyone starts telling their story.
<b>BLESSINGS ARE MUTUAL!</b>	The Holy Spirit is present. Be ready to receive as well as give.

## BOOK II:

## BEST PRACTICES

### Chapter One: Assessment Is Key

No matter our level of engagement in empowerment ministry, we always need to listen and reflect before we act or judge. The effectiveness of our service is often governed by the quality of our assessment.

#### A. Assessing Requests for Emergency Relief

*Some emergency situations are obvious. A pedestrian falls to the ground clutching his chest. An elderly driver, standing next to a car with a flat tire waves for help from the side of the road. The victim of a house fire has nowhere to spend the night. Other situations are not so black-and-white. A co-worker asks a fellow employee for a loan until payday. During a confidential meeting with their pastor, a couple requests financial assistance to pay off an overdue utility bill. A stranger stops a shopper in a mall parking lot and asks for gas money. In each situation, the person seeking help portrays his or her situation as a temporary setback, but one that requires an immediate response in order to avoid dire consequences. Often they treat requests for more information as too embarrassing or too private to share.*

Regardless of whether one ultimately decides to honor a request for assistance or not, people being asked to help have the right to gather enough information to make an informed decision. That means assessing the person and their situation as well as the validity of their request. Some relevant questions to ask include:

1. What is the exact nature of the emergency?
  - a. Is it life threatening?
  - b. Is it a crisis that demands an immediate response?
  - c. Is it an isolated situation or part of a pattern?
2. What are the circumstances of the person making the request?
  - a. What are their personal economic resources?
  - b. Who are the people they normally rely upon for support?
3. What are the options for assistance?
  - a. Is there more than one solution to the crisis?
  - b. What other options are available?
  - c. Is the person in need open to alternative solutions?
4. Will my assistance resolve the crisis?
  - a. Is it adequate?
  - b. Is it realistic?
  - c. Is it timely?
5. What are the consequences of not helping?
  - a. Does the person have the right to define how I must help?
  - b. Will my not helping make matters worse?

- c. Will my helping risk making matters worse?
- d. What do I do if my offer of assistance is refused?

**B. Assessing Requests for Assistance that Require Extended Material Support**

*For many people with limited resources and multiple needs, there is no quick fix or easy response. Even when the person downplays the severity of his or her situation, it is obvious that the commitment to help will require ongoing material and emotional support. Examples of such situations are numerous. On their way to work, commuters pass a young man holding a cardboard sign that reads “Homeless vet, will work for food.” A parent gets a call from detox; her daughter is being discharged and needs a safe place to stay for “a little while” until she can find a job. A working mother with two small children is trying to rent a two-bedroom apartment, but doesn’t make enough money to satisfy the landlord. She can get the apartment if a friend or family member will co-sign her lease.*

In all the above situations, meaningful assistance also implies an ongoing contractual relationship. Whether articulated or not, each party has expectations of the other. When these expectations are not met, one feels disappointed and ill-used. For this reason, assessing the situation and defining the conditions for assistance are essential when the material support is ongoing. The more the assistance is understood as a contract between equals the less exploitive or demeaning it becomes. Some factors to consider are:

1. Making the request for assistance as specific as possible
  - a. Who are we helping?
  - b. What is being asked?
  - c. How long is the commitment?
2. What is the person’s larger life recovery strategy?
  - a. When was the last time the person was self-sufficient?
  - b. What life issues are impeding the person’s progress?
  - c. What is the person’s plan for addressing these issues?
  - d. Where is the evidence that the person’s plan is working?
3. Has the person accessed the human service safety net for help?
  - a. Survival services?
    - i. Food, shelter, clothing, etc.
    - ii. Medical services
  - b. Recovery services?
    - i. Professional consultation & referral services
    - ii. Life recovery rehabilitation programs
  - c. Is the person already a client of human service programs
    - i. If so, who?
    - ii. If not, why not?
4. How does the assistance being requested advance the person’s life recovery strategy?
  - a. How is it a stepping stone to something more stable and self-sufficient?

- b. What is the likelihood for success?
5. In exchange for the assistance, what is the person's commitment?
  - a. Actions performed
  - b. Expected behavior
6. What are the terms of the contract?
  - a. Services
  - b. Action Steps
  - c. Length of time
  - d. Consequences for violations

### C. Performing a Resource Self-Assessment

In facing life's challenges, each of us possesses a unique combination of resources. These resources or assets may be:

- Material (e.g. a good-paying job, a car, money in the bank)
- Social (e.g. a supportive family, a network of good friends, a safe neighborhood)
- Personal (e.g. a good education, strong life-skills, health)

Using these assets, we are able to achieve our goals, support ourselves, take care of our loved ones and handle the hard times everyone faces at some point in their lives. Without enough of each kind of the above resources, we end up in crisis:

- When we try to achieve our goals, we always fall short.
- Our support systems seem to break down just when we need them the most.
- We need to turn to strangers for help during our hard times.

The experience of economic, physical or emotional displacement can be so traumatic that a person becomes focused on his or her loss and is therefore blind to his or her strengths and blessings. A resource self-assessment can help to restore this balance. Such a self-assessment not only defines the issues that need attention; it also catalogues the assets that a person already possesses on their life recovery journey.

The people that really succeed in life are those that develop all three resource areas – economic, social and personal. Focus all your time and energy on just one area and you will find yourself in the same situation every time life gets hard.

Sample Resource Inventory:

1. Economic Capital
  - a. Housing
  - b. Employment
  - c. Employability
  - d. Personal Savings
  - e. Other Sources of Income

- f. Good Credit
- g. Reliable source of transportation
- 2. Social Capital
  - a. Positive Family Support
  - b. Active Membership in Church and Community Organization
  - c. Long-term Friendships
  - d. Professional References
  - e. Clean Criminal Record
- 3. Personal Capital
  - a. Physical, Emotional and Mental Health
  - b. Life Skills
  - c. Relationship Skills
  - d. Education
  - e. Physical and Emotional Stamina

#### D. Assessing Someone's Readiness for a Strategic Empowerment Program

What people need is not always what they want. All of us have issues in our lives that we know we should face, but which we keep putting off until tomorrow. Even after they begin to disrupt major portions of our lives, we downplay their severity and seek short-cut solutions. We change our lifestyle to live around our problems. We can suffer health problems, lose jobs, sabotage relationships, but still not take responsibility for our poor life choices. We flirt with changing our life, but we are really looking for a temporary sanctuary from the pain. As the apostle Paul says in his letter to the Romans, "I will what is right, but I cannot do it."

Given our human nature, those opportunities when we possess the freedom and the will to make a fundamental option to live a different life are extremely rare. These graced moments of awareness and clarity usually occur when our life is at a crossroads. We recognize that we are going to change or we are going to die. The trigger for such moments of truth is often an experience of loss and displacement – a health crisis, the breakup of a relationship, the loss of a career, a stint in jail, etc. The commitment to change one's life is a huge leap of faith that requires both internal and external affirmation. Most people that make it have a spiritual awakening as well as the support of a community of faithful friends. They also humble themselves and seek professional help to address their critical life issues.

When someone seeks admission into a strategic empowerment program (e.g. addiction rehab, transitional housing, vocational rehabilitation, budget counseling, mental health support, etc.), what are the signs that they are likely to persevere and complete the program?

1. Commitment
  - a. Are they prepared to accept all the program requirements?
  - b. Are they willing to trust the judgement of the program professionals?
  - c. Do they place conditions on their full participation?
  - d. Do they see the program as their fall back plan if things do not work out?

2. Motivation
  - a. Are they in survival mode or recovery mode?
    - i. Is the chief motivating factor the pain of their present situation?
    - ii. Is there remorse for the harm their life choices have done to others?
  - b. Have they done a similar program in the past? If so, what is different this time?
    - i. What has brought them to this crossroad in their lives?
    - ii. Where is their hope?
3. Honesty
  - a. How open are they in telling their story?
    - i. Do they want to control the conversation?
    - ii. Are they reluctant to provide details?
  - b. Are they willing to put all their cards on the table?
    - i. Are they willing to discuss all areas of their life?
    - ii. Do they want to set the agenda?
4. Realistic Expectations
  - a. Do they recognize that strategic empowerment program is a multi-stage process?
  - b. Are they willing to prioritize their tasks and address them one at a time?
  - c. Are they satisfied with their small everyday accomplishments or are they impatient for instant success?
5. Dedication
  - a. Are they prepared for the process to take as long as it takes?
    - i. Patience
    - ii. Perseverance
  - b. Are they willing to focus their entire time and energy on their program?
    - i. Forgo romantic relationships?
    - ii. Not be consumed with making as much money as possible?

## Chapter Two: Reward What Empowers

Many well-intentioned ministries unconsciously reward failure and dependence. By giving priority to the most vulnerable or those at greatest risk of losing everything, they encourage people not to seek support or counseling until their own resources are totally exhausted. Many church benevolence programs will not even consider requests for financial aid until the household has an eviction notice from their landlord or a turn-off notice from their utility company. As a result, even what help the church can offer is *too little too late* to make a long-term difference in the family's overall situation.

If individuals or communities truly want to empower those in need, they need to encourage and reward those behaviors that will lead to positive and lasting strategic change. This process begins with:

- A relationship of trust between the helper and the person in need
- An honest inventory of one's resources and liabilities
- A realistic assessment of one's current situation
- A practical mutually agreed-upon recovery strategy

Once that recovery strategy is in place, a peer-based covenant relationship becomes possible. Both parties have "some skin in the game". The person in need is committing his or her time, energy and resources to implementing this long-term life recovery strategy. The supporting individual or community is pledging its own time, talent and resources to assuring these efforts will succeed. Each is bound to the same covenant. So long as both parties keep faith with their commitment, the cycle of patronage and dependence is broken. Such covenants of mutual support empower both the helper and the helped.

Examples of such covenants include:

- The Habitat For Humanity contracts with prospective home owners
  - Habitat finds funding, pro bono contractors, and volunteer labor
  - The Home Owner takes a budgeting course, provides so many hours of volunteer labor and secures the funds to purchase the house at its reduced price.
- The Friendship House Transitional Housing Program contracts with its residents
  - Friendship House provides housing, counseling and matching funds.
  - The Resident performs the daily tasks required to implement his or her life strategy, pays a program payment, saves a percentage of their income and earns extra privileges through a point system that rewards positive behavior.
- Financial Assistance Programs to supply clients with matching funds to restore credit continue education and/or enter a new trade.
  - The Programs provide professional mentors and funding.
  - The Client performs those daily commitments necessary to achieve their goals and provides at least 50% of the required funds out of their personal savings.

## Chapter Three: Understanding Life's Hidden Rules

*Teaching people to understand and navigate the Hidden Rules of a particular socio-economic environment is a vital part of empowering them to achieve their life goals.*

In order to survive and belong, people unconsciously absorb the social *mores* of their surrounding community. Within their specific environment, these hidden life rules make sense and are a vital asset. In a different setting, these same values can be counter-productive and prove a liability to one's progress. For example, the very defensive skills that kept a soldier alive in Iraq will seem like paranoia and over-aggressiveness back in his hometown. Surviving on an inner-city street may require survival skills and life choices that are totally out of place in a suburban development.

Because social mores are not consciously acquired, most of us are only dimly aware that persons of another generation, social culture and/or economic class might live by different sets of rules. A Baby Boomer cannot fathom her grand-daughter's obsession with *Wi-Fi* accessibility. In his first job after college, the young professional feels isolated and misunderstood at staff meetings composed of middle managers old enough to be his grandparents. A suburban white housewife cannot comprehend why black protestors give the police such a hard time when they are just trying to keep everyone safe. A middle-class black teen resents the fact that store employees make a point of watching him whenever he goes to a particular upscale store to buy his clothes. A sexually active high school sophomore doesn't get why she's called a "slut" when boys that do the same thing are "players." A newly hired supermarket employee is shocked when he is fired for taking a bag of chips off the shelf to eat during his break. A formerly homeless family is evicted from their apartment for violating their lease by moving in other homeless friends.

Over the last fifty years, social researchers have begun to understand and track the various sets of social *mores* that define people's behavior. They can be grounded in one's gender, personality type, race, culture and/or economic class. In his book Generations, Peter Brinckerhoff contrasts the values and priorities of the five generations born after World War I.<sup>33</sup> In her book A Framework for Understand Poverty, Dr. Ruby Payne charts the contrasting values systems of poor, middle class and wealthy Americans.<sup>34</sup> In collaboration with her mother Katharine Briggs, Isabel Briggs Myers developed the landmark Myers-Briggs Typology for testing people's personality profiles and understanding how they are likely to relate to others with different profiles.<sup>35</sup> Whether one agrees with every aspect of these various social behavior theories, they indisputably demonstrate that one's class, gender, race, culture and age strongly influence one's values and priorities.

One of the most shocking aspects of becoming homeless for many people is that many of the social *mores* that have governed their lives no longer apply. Engaged in a daily struggle for food,

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<sup>33</sup> Peter Brinckerhoff, *Generations*, Field Stone Alliance, Minnesota, 2007

<sup>34</sup> Dr. Ruby Payne, Op.Cit., pg. 54 -- 55

<sup>35</sup> Isabel Briggs Myers, *Introduction to Type*, Educational Testing Service, New York, 1962

shelter and personal safety, the newly homeless suffer all the symptoms typical of PTSD. Ironically, the reverse is also true. The people most adept at surviving on the streets often struggle to learn the necessary set of life skills required for the transition to a typical work or school environment.

Empowerment is not simply about acquiring resources. It is also helping people understand and evaluate their current social value system. Once they know why they make the choices that they do, they must decide whether they are willing to modify those values and priorities to achieve their strategic goals. For a recovering addict, this might be changing “people, places and things.” For an unemployed inner city youth, it might mean learning to adapt his dress and talk at work to fit his employer’s style instead of his own. For the single parent trying to raise a family on her own, it might mean becoming an active member of a church or community organization.

Changing one’s traditional value system is the hardest choice that most people have to make. It may seem like “selling out” or the abandonment of one’s friends. If made for the wrong reasons, it can be a betrayal of one’s truest self. On the other hand, one’s values should be consciously chosen, not unconsciously inherited. We should make our choices in the full knowledge that every choice has a price. To function in the real world, however, everyone must also learn to wear a *persona* – a public face that enables us to fit into multiple environments without revealing our more private self. Developing a professional *persona* is vital part of anyone’s life recovery strategy.

## Chapter Four: The Power of Right Speech

In A Framework for Understanding Poverty, Dr. Ruby Payne notes that every language in the world has five registers.<sup>36</sup>

Register	Explanation
<b>Frozen</b>	Language that is always the same, e.g. The Lord's Prayer
<b>Formal</b>	The standard sentence syntax and vocabulary of work and school. Use of complete sentences and specific word choice.
<b>Consultative</b>	Formal register when used in conversation. Discourse patterns not quite as direct as formal register
<b>Casual</b>	Language between friends, characterized by a 400 to 800 word vocabulary. Word choice general and not specific. Conversation dependent on body language and gestures. Sentence syntax often incomplete.
<b>Intimate</b>	Language between lovers or twins.

The ability to communicate in the appropriate register of language is an acquired life skill vital to one's ability to be accepted in society and to achieve one's goals. This is especially true of school and the work place. People who always speak in the casual register may be the life of any party, but a professional liability when dealing with customers or clients. People who use the intimate register in their casual conversation with co-workers find themselves being sued for sexual harassment.

Studies have shown one level below the proper language register can still be socially acceptable. To use language that is two levels lower than the proper register, however, is normally considered socially offensive.

Only life experience teaches one the appropriate use of each register of language. As we memorize prayers, poems or famous sayings, we learn to recognize the frozen register. When we attend church or a public assembly, we observe the difference between formal and casual speech. As we interact with people of different ages and social settings, we recognize the right words and syntax needed to fit in and be accepted. From our parents and mentors, we are taught the difference between intimate and casual conversation. The lack of this language life skill is as great a poverty as any material deprivation.

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<sup>36</sup> Dr. Ruby Payne, *Op. Cit.*, pg. 31

The same is true with specificity of vocabulary. A shared vocabulary is instrumental in forming social bonds and establishing one's status in a social group. The way we speak and the words one uses can either unlock the doors to a broader world or lock oneself away in narrow social circle. Being able to speak "street" has little to do with the effectiveness of one's ministry. Similarly, learning to use the expected vocabulary and formal register at work or at school doesn't make one a traitor to his or her class. The challenge for both those trying to help and for those being helped is to use the vocabulary and register of language appropriate for the social situation.

## Chapter Five: Patterns of Discourse -- *More Than One Way to Get to the Point*

Discourse is defined as the organizational pattern of information. When telling a story or narrating events, the story structure of the formal and casual register speaker is starkly different. When discussing matters of business, people comfortable using the formal register of language tend to get right to the meat of the matter. Their stories have a beginning, middle and end. By contrast, people who are most comfortable using the casual register of language need to talk around a subject before making their point. These contrasting narrative styles can easily lead to miscommunication and value judgements about the speaker's motives. When the balance of power with the formal register (e.g. teacher, boss, police officer, social worker etc.) and the casual register speaker (e.g. student, employee, civilian, client, etc.) is clearly unequal, miscommunication can easily lead to injustice. People who tend to employ this circular pattern of telling their story are even more handicapped when they must express themselves in writing.<sup>37</sup>

Casual register stories tend to begin at the point of greatest emotional intensity which is often the end. The story is told in episodes that invite audience participation and feedback. The goal is the value judgement about the story's characters, not the communication of verifiable facts.

*For the persons in power*, do not judge a person's intent by the way they answer your questions or explain their situation. They are not necessarily trying to be evasive. People in crisis often need to talk first about their feelings before they can focus on possible solutions. Not taking the time to let them vent a little can make you seem uncaring and distant. Find a way to fit your questions into the natural flow of their story instead of the other way around. The process may take longer, but the end result will be someone more open to your advice or direction.

*For the persons in crisis seeking to improve their lives*, presume the good faith of the person who is willing to listen to you and try to help.

1. Before going to an appointment, organize your thoughts by writing down the basic facts.
2. Before starting a meeting, ask the person how much time you have to talk. If you only have ten minutes, you need to get to the point. If time is not a factor, you can tell your life story if it helps.
3. Before you start telling your story, tell the person why you are there. Are you there mainly for pastoral or emotional support? If so, feel free to talk about your feelings. If, however, you are there because you need financial assistance or a professional consultation, begin with your specific request and provide the details that the person needs to help you.
4. Be open to advice. The person may say no to your request, but be willing to help in other ways. This is not a rejection. It may actually be a more effective response to your situation than your own request.

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<sup>37</sup> *Ibid.* pg. 35

## **Chapter Six:                   Accumulating Non-Monetary Assets**

In our consumer driven society where our self-worth is measured by our purchasing power, people without an adequate income feel powerless to live fulfilling, meaningful lives. The poorer a person is, the more money can become an all-consuming obsession. Desperate for work, people apply for jobs without the proper documentation, required equipment or means of transportation. If they are unable to find work, people will literally “beg, borrow or steal” to get what they feel they need. The longer people live with the inability to support themselves, the more depressed, powerless and unemployable they become.

One means of empowering clients, who currently have insufficient economic capital, is to encourage use of this down-time to accumulate equally valuable non-monetary assets. People living in survival mode lose their edge. Focusing on developing a new life skill, improving their physical/emotional health, continuing their education or strengthening their social support network not only occupies their time, but it also vastly increases their chances of success.

### **A. Become a Better Time Manager.**

Time is an incredibly precious, limited resource. Each of us has only so much time on this earth. Neither wealth nor power can purchase more. Despite this fact, we waste hours, days, weeks, even years of our lives. We spend this limited resource as if there will always be a tomorrow. If we would live productive and meaningful lives, we must learn to live conscious purpose-driven lives. Efficient time management is one of the life skills that make that possible.

Learning to manage one’s time better requires effort and dedication. The tools are relatively simple to learn. You make a realistic plan for each day, giving each event the appropriate amount of time needed to do it well. You keep a notebook or calendar, keeping track of your time commitments. You make a habit of being early rather than late for appointments with others. Punctuality is a courtesy that everyone appreciates.

Good time management not only allows one to get more done, but it is a life skill that impresses others. Good time managers are viewed by others as dependable, practical and in control.

### **B. Get Healthier.**

No one goes through the trauma of radical physical, economic or social displacement without it negatively affecting their health. Displaced persons have lost control over their environment – they have very little say about where they live or what they eat. They have no sense of privacy or personal safety. They are dependent on others for the very staples of life. Most homeless people are compelled to be out in all kinds of weather. Not surprisingly, their physical, emotional and mental health can rapidly deteriorate. People get depressed and over-stressed. People stop taking their meds. They eat or smoke too much to relieve the boredom or tension. Most of all, they feel helpless to change their situation.

The more passively people accept their condition, the worse their health will suffer. Despite the handicap of being poor or homeless or displaced, people can take steps to maintain and even improve their physical, mental and emotional health. The more pro-active people are about their health, the better they will feel. While they do not have total control over their living situation, they do have access to medical services. Unemployed, they have the time to keep doctor's appointments, enroll in self-help programs and address some long-standing health issues. They can quit smoking. They can start going to 12 Step meetings to address various addictive behaviors. Taking advantage of local community centers, they can begin an exercise program. Even eating at soup kitchens, they can work on getting their diabetes or high blood pressure under control. The more aggressively people work on their health, the more public healthcare resources become available to help them get better. Most importantly, such an endeavor gives one's days a purpose and fends off the spiritual atrophy caused by displacement.

### C. Enhance One's Employability.

When one is desperate for work, nothing can be more discouraging than the job search process. Since most employers require an online application or resume, one rarely gets the opportunity to talk to a real person. Often online applications are lengthy, complicated and impersonal. Unless one is invited for a follow-up interview, there is usually no way of judging one's prospects. Even after completing hundreds of applications, some people remain in unemployment limbo, not knowing why no one wants to hire them. The longer their period of unemployment, the more unattractive they become to prospective employers. One means of battling the malaise of prolonged unemployment is to take concrete steps to enhance one's employability.

*Step 1:* Secure certified copies of all the documents that an employer might request.

- Birth Certificate
- Valid State I.D. or Driver's License
- Social Security Card or Recent W2
- High School and/or College Diploma, GED Certificate and/or school transcript
- If a veteran, DD214 Discharge Papers
- Any work certifications (e.g. security guard license, forklift operator certification, etc.)

*Step 2:* Enroll in a Job Readiness Program. The Department of Labor, Division of Vocational Rehabilitation, the bureau of Veteran Affairs, the State and numerous non-profits can provide motivated clients with:

- Access to an online computer lab
- Assistance upgrading one's resume and interview skills
- Referrals to entry-level jobs
- Financial assistance for clothing, equipment, transportation and training

*Step 3:* Volunteer your services at a local non-profit. Volunteer service will help a person stay mentally and physically fit to work. It is also an opportunity to demonstrate one's skills to a potential employer. High quality volunteer service is also the means of acquiring a positive personal or professional job reference.

#### D. Resolve Any Legal Problems.

Unresolved legal problems are a time bomb waiting to burst one's best laid plans. A person with an outstanding warrant is already living in a prison without walls. They live in the shadows on the edge of society. They cannot get state I.D. or apply for a job that requires a criminal background check. If a victim of a crime, they do not call the police for fear that they themselves will be arrested. They keep telling themselves that they will turn themselves into authorities when they have some income to pay their fines or hire a lawyer.

The time to resolve legal problems is before one gets a job or enrolls in a program. If someone is wanted by the police, it is always better to be pro-active and turn oneself in. If the charge is minor, someone without income can often resolve the issue through performing community service or entering a mandatory rehabilitation program (e.g. addiction rehab, anger management classes, etc.). Even if one is ultimately sentenced to prison, a new future life has become possible.

For people with a criminal history, there are also public and private resources to facilitate their re-entry into society. Delaware Department of Corrections introduced the I-Adapt program to provide recently released prisoners with a fast-track to State ID and social services. The Dept. of Labor has a special program to bond convicted felons seeking employment.

Lastly, for former offenders who have completed their sentence and have had no police contact for at least five years, there is the possibility of a pardon or getting their charges expunged. Several local non-profits have pardon project mentors to instruct ex-offenders with this process.

#### E. Learn Something New.

With the ready availability of government PELL grants and student loans, many unemployed and underemployed adults decide to pursue new careers by going back to school. If they do not possess a high school diploma, getting their GED is an absolute necessity. Unfortunately many are seduced by predatory school recruiters into enrolling in online college courses and/or exotic certification programs that they have little hope of completing. Frustrated, disillusioned and in debt, these folks often give up on education as a pathway out of poverty.

In fact, continuing self-education is one of the best investments a person can make in their own future. The key to self-education is not content retention, but skill development. For example, read as much as you can; learn to organize your thoughts and express them in a coherent manner; engage in dialogue instead of arguing. Ultimately, work on your weak suits, not your strengths. The person that knows "how to learn" can teach himself or herself anything. These learning skills are also transferrable to any vocation or trade. Best of all, self-education is free.

#### F. Participate in "Non-Virtual" Community Activities.

In this digital age of instant connectivity, interpersonal communication seems to be at an all-time

high. With an ever expanding array of social media platforms at their disposal, people are sharing their every thought and experience. Their virtual communities on Facebook, LinkedIn, Twitter and Instagram can number in the thousands. For some, the maintenance of their chosen *persona* on social media is more important than their physical well-being in real life. Texting has replaced conversation. Online relationships have become more real than the actual people one encounters in daily life. In hard times, instant access to far-away friends and family is an essential emotional life-line. The digital world, however, can also become an easy escape from the gritty demanding work of rebuilding one's life.

*Good relationship skills are a priceless social capital as valuable as any bank account or college degree.* Even positive virtual relationships and communities cannot replace one's interaction with the "real world" people around us. We may not like everyone with whom we live or work, but we must be able to relate to them in a positive and constructive way.

While there are numerous self-help books, workshops and seminars that teach people how to improve their social communication skills, most people learn by doing. They join a church or community organization. They volunteer to serve on committees. They participate, however awkwardly, in social activities. They listen and observe how others interact in a public forum. They have face-to-face conversation with peers and co-workers that they cannot digitally control.

Active participation in non-virtual social groups also builds a local support group of friends and neighbors that are essential to anyone in crisis. However far away, we will always rely on our most intimate friends and family for emotional support, but sometimes you need people nearby. Your aunt in Seattle can Skype you her love every night, but she cannot drive you to physical therapy if you break your leg in Delaware. Going to church on Sunday or attending a meeting of your support group provides one with a tangible experience of communal support that cannot be found over the internet.

## Chapter Seven: Maintaining Financial Solvency

Nearly 50% of the average American's income is spent on housing and transportation. The percentage is even higher for those that rent. Living paycheck to paycheck, most working class households can barely break even. One unanticipated expense or loss of income can have ruinous results. Without any cash reserves, they quickly become mired in debt. Trapped in a cycle of "robbing Peter to pay Paul", many seek desperate solutions. They borrow money from family and friends; they max out their credit cards or take out pay-day loans from predatory lenders. The employable try to increase their income by taking on a second or even third job. Unable to work, the elderly and the disabled purchase lottery tickets in the hope that one big prize will end their financial woes forever.

By the time most persons are on the verge of becoming physically homeless, they have usually exhausted their own sources of income, amassed massive amount of debt and ruined their credit. When confronted with this reality, some people simply deny it while others let go of any hope of recovery. The deniers convince themselves that they will be rescued from their economic nightmare by an unexpected financial boon. The resigned settle for low-paying jobs and rented rooms. Both feel powerless to achieve financial solvency by their own actions.

However lengthy or difficult the economic recovery process may be, the sooner people start taking control of their situation the better they will feel about themselves and their future. There are practical steps that anyone can use to begin to budget their funds, reduce their debt and restore their credit.

### A. Money Management

No matter what one's level of income, credit limit or cash reserves, everyone should know where their money goes. For people on a fixed income or living paycheck to paycheck, this is even more essential. Effective money management is not rocket science; it is more a matter of self-discipline than fiscal gimmicks. To help with the self-discipline, choose a money-management coach to help you monitor your progress.

*Step 1:* Write down a conservative estimate of one's regular income and expenses.

*Step 2:* Test the accuracy of these estimates by keeping a written record of every dollar that one receives or spends in a given month.

*Step 3:* Based on one's data, make a realistic monthly budget that does not exceed one's income.

*Step 4:* If expenses exceed income:

a. Identify what monthly bills are non-negotiable (e.g. rent, utilities, food, transportation, medicine, child support, etc.) and what expenses can be reduced or eliminated. (e.g. dining out, smoking, cable, phone, clothing etc.)

b. Identify alternative sources of income (e.g. part-time job, food stamps, Medicaid, apartment-sharing, etc.)

*Step 5:* If income exceeds expenses:

a. Put money aside each month in a cash reserve that will only be used for extraordinary expenses (e.g. car repairs, major medical bill, quarterly car insurance premiums, etc.)

b. Begin making a payment on the debt that will most impede the progress of one's long-term recovery (e.g. unpaid utility bill, court fines, back child support, etc.)

*Step 6:* Each payday, identify the expenses to be paid immediately and the money to be set aside for future bills.

a. Divide one's cash into a series of expense envelopes matching one's budget.

b. On each envelope, record expenditures for that category.

c. Do not take available cash from one envelope to overspend another category.

*Step 7:* Each month, review progress with one's money management coach.

a. If necessary, fine tune one's budget.

b. Identify areas of impulsive spending and develop a strategy to avoid future mistakes.

c. Identify and address major financial decisions in the immediate future (e.g. major purchases or leases, change of living arrangements, change of employment, etc.)

## B. Debt Reduction

So long as a person is living a day-to-day existence, they do not worry about who or what they owe. Commenting about not being able to get blood from a stone, they shrug their shoulder and use whatever money they have to get them through another day. If anything, they are more focused on borrowing more money to stay afloat a little longer.

That attitude changes dramatically as soon as one begins the recovery process. The nature and size of one's debt is a major roadblock on any pathway to recovery. With bad credit, one cannot pass the credit background check required to rent an apartment. If someone owes the utility company money, they cannot get their electric turned on in their name. If a person owes an outstanding fine or back child support, they risk a bench warrant and possible arrest.

The commitment to resolve outstanding debt is a very significant positive step in one's road to recovery. Firstly, it represents the belief that one can have better future life. Secondly, it is keeping faith with the people that trusted you enough to lend you money. Even if the amount of each payment is small, the commitment to the repayment process is life changing.

In the beginning, people need to prioritize their debts and decide which to address first. Initial repayments should target those debts whose elimination will positively impact one's economic or social capital. For someone on the verge of going back to jail, that might be repaying an outstanding fine. For someone else trying to convince their family that they have addressed their addiction, it could be reparations for things stolen. For a family trying to get a new apartment, it would be clearing their outstanding bill with the power company.

People who make significant and regular payments on their outstanding debts can receive matching funds from the benevolence funds of local faith communities. The administrators of these funds respond very positively to applicants who can demonstrate fiscal responsibility and a willingness to put up some of their own money.

Resolving one's total debt usually has to wait until enough money is saved to make a major settlement with creditors or hire a lawyer to file for bankruptcy.

### C. Credit Restoration

Once one has repaid those outstanding debts that are immediate impediments to employment, housing or maintaining one's freedom, a person can begin to address the larger issue of credit restoration. Any person can get a free copy of their credit report. Beside the credit counseling firms that will serve as one's advocate for a fee, there are numerous free financial literacy programs that can show a person how to advocate with creditors and debt collectors for themselves.

If one's debt is more than five years old and \$5,000 or less, an employed person with the help of a professional advocate can often negotiate a settlement with major debtors. If one is able to offer immediate cash payment, creditors or debt collection agencies will often settle for 50% to 75% of the total amount owed. If one's debt is large and resources limited, it may make more sense to invest money in hiring a lawyer to file for bankruptcy.

### E. Earned Income Tax Credit

For low income households, the Earned Income Tax Credit (EITC) is a crucial strategic tool for building a cash reserve fund and eliminating long-term indebtedness. The EITC is a refundable federal tax credit for working people with low to moderate income. For eligible households, the EITC provides an annual influx of economic capital that can be used to address extraordinary expenses, eliminate outstanding debt and restore one's credit. For an individual with no children, the maximum credit is \$506, while someone with three kids can earn up to \$6,269. The average credit was around \$2,200 last year.

For 2016, a single person's adjusted gross income can be no more than \$14,880 to qualify, while a couple filing jointly tops out at \$53,500, according to the Internal Revenue Service. Unfortunately, the IRS estimates that 20% of eligible taxpayers fail to claim their EITC each year. Moreover, many of those that do get an annual EITC check do not spend it effectively.

## Chapter Eight: Loans vs. Grants

Friendship House disburses about 10% of its annual operating budget in direct cash assistance to its clients. The funding for financial assistance comes from church benevolence funds, foundation grants and designated individual giving. In 2015, this amounted to \$133,000 and was distributed in the following fashion:

- 24% went to relief services to homeless and at risk clients. In grants of usually less than fifty dollars, Friendship House assisted 1,500 clients with funds for such emergency needs as:
  - prescriptions, glasses and doctor's co-pays
  - bus tickets and gas money
  - special clothing needs (e.g 7XL pants or size 13 AAAA shoes)
  - special dietary needs for the elderly and small children
  - one night motel stays.
- 20% went to empowerment services to low-level empowerment services to homeless and at risk clients. In grants of usually less than seventy-five dollars, Friendship House assisted 875 clients with the funds to purchase:
  - birth certificates, state ID, driver's licenses, school transcripts, etc.
  - bus passes and gas money
  - work-mandated uniforms and equipment
  - temporary room & board
- 7% went to matching funds to assist participants of its debt reduction & credit restoration programs. Friendship House provided \$10,000 of matching funds that enabled 67 current and former housing program residents to eliminate \$30,000 of outstanding debt.
- 10% went to high-level empowerment grants to enable participants of its transitional housing program to advance their professional careers and/or achieve independent housing. In grants averaging \$250, Friendship House assisted 54 clients with funds for:
  - business licensing and equipment
  - tuition and books
  - security deposits
  - major dental work
- 39% went to matching funds to assist participants of its homeless prevention program. Through this program, Friendship House provided 380 at risk households with financial counseling and matching funds to address overdue rent, utility and insurance bills that jeopardized their housing.

While few people expect the destitute and very poor to repay emergency cash assistance, some faith communities and non-profit social welfare organizations do question the wisdom of giving away larger amounts of money, either in form of grants or financial aid. They would argue these funds would be better invested in a microfinance institution that could provide qualifying individuals and families with microloans, expecting the loan will be repaid in a timely fashion.

As a general empowerment strategy, Friendship House opts for grants over loans for several reasons. First, empowerment ministry is relational, not transactional, in nature. Nothing is more disruptive to an ongoing relationship than being in another's financial debt. Second, empowerment ministries seek to engage people in an ongoing strategic process. The success of that process is very dependent on the accessibility to appropriate resources, including funding. Third, what they lack in financial resources, homeless and at-risk housed Friendship House clients make up for in "sweat equity". The strategic life recovery process involves not only a lot of hard work, but also a leap of faith that these new ways of living will produce positive results. Empowerment grants are one form of the positive re-enforcement that both tangibly rewards their efforts and removes barriers to future progress.

Microfinance institutions (MFI) have very different criteria for awarding microloans. Their first priority cannot be need, but the likelihood of repayment in a timely fashion. If the source of financial capital is coming from an outside donor instead of the invested savings of its membership, the most reliable incentives for loan repayment would be lacking. With a poor repayment rate, Provider Model MFIs usually require ongoing infusions of outside capital to stay in business. For those who succeed in repaying their loan, the process is certainly affirming and empowering. For the majority who fail to repay their loan, it is one more failure and burned bridge.

For the above reasons, Friendship House opts for cash assistance programs which are designed in accordance with the following procedures:

- Define the types and levels of financial assistance available
- Distinguish the criteria to qualify for each type of assistance
- Cap the level of support per request and per client
- Determine the appropriate commitment from the person requesting help

## **Conclusion:**

The empowerment principles and practices articulated in this paper are by no means all-inclusive. Nor are they necessarily applicable to every occasion for ministry. They arise out of the prayerful reflections, genuine dialogue and practical experience of people committed to service to God's poor. Such a service is a sacred trust which teaches us new lessons every day. To learn those lessons, we must be open to change, be willing to listen and begin every day on our knees. So long as we remember that everything belongs to God and that my service is not about "me", the Holy Spirit will find a way for our ministry to bear fruit, however clumsy our efforts or technique.

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