

Effective Neighboring with Working Families in Poverty

Interfaith Peacemaking Study Guide

January 2017

This study guide has been prepared by Martha Gadberry and Brenda Bland and is meant to give you and your congregation/organization study material to reflect upon in preparation for the Interfaith Peacemaking Workshop.

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Introduction

Thank you for your interest in this topic. We appreciate you and your group taking time with each of these studies. Our vision is to use this information to combine neighborhoods and the working poor to come together with their strengths to make better communities.

Purpose

This series of studies introduces the realities of poverty in Lincoln, and the differences among the poverty class, the middle-income class and the wealthy class. It will also introduce the idea that neighbors and neighborhoods can enable the working poor to stabilize their family and advance to the middle-income class. But the rules for the three classes are different, as you will see, and it might not be easy just to move to another income class.

Studies

The study guide is made up of four studies that might be extended to six sessions and will be organized as follows:

1. Meditations – Verses from *The Bible* and verses from the *Qur'an*.
2. Study – Information from Lincoln Census, examples from Bridges Out of Poverty, and questions and information from What Every Church Member should know about Poverty.
3. Discussion Questions – Questions that spark understanding and development of relationships in the study group through active, caring listening and sharing.

The Interfaith Peacemaking Coalition is a group of people who believe in peace. We are members of the Jewish, Christian and Muslim faith, as well as those who have no professed religion but are spiritual and peace loving.

Interfaith Meditations

The Bible, including Judeo-Christian teachings In both religious traditions, taking care of the poor is an expectation and a command.

Qur'an. The *Qur'an* teaches the Five Pillars of Islam. They are the testimony of faith, prayer, giving zakat (support of the needy), fasting during the month of Ramadan, and the pilgrimage to Makkah once in a lifetime for those who are able. The third pillar is “Zakat” or charity. The Five Pillars of Islam are the framework of the Muslim life. It is obligatory for Muslims if they can afford it. A customary 2.5% of capital assets is required. This obligation is to bring wealth equality in a society and provide help for people who are less fortunate. It is also very important not to humiliate the one receiving charity.

Instructions

You may download free copies from firstumclincoln.org.

Choose a discussion leader who can help the group stay on track with the discussions and timing. Each study is designed to last one hour unless the group desires more discussion.

Tips for the Leaders

1. Begin with Self Introductions: Name, affiliation with neighborhood, congregation, organizations or others that help you remember each other.
2. Hand out copies of the Study Guide.
3. Follow each paragraph section in the study guide, pausing when the group desires discussion.
4. Plan to spend as much time as possible on the information on poverty, rather than the meditation.
5. Be sure everyone has a chance to talk. Let no one dominate the discussion. Divide into smaller groups of not more than 6, if you can, to allow for full discussion. As a leader, you are not expected to have all the answers, but do ask good questions.

Review the Purpose of the Study and Table of Contents and ask each person to write a question about poverty that he/she would like to have answered.

Study 1

The purpose of study one is to understand the statistics on poverty and the working poor in your community.

- Place poverty in the context of a human need to share and serve others, as well as follow the teachings of your religious affiliation.
- Discover the extent to which poverty is in your neighborhood and in Lincoln
- Discover the difference between situational and generational poverty.

Meditation

Ecclesiasticus (or Sirach) 13: 3, 21-24, (Aprocrapha)*

A rich person does wrong, and even adds insults; a poor person suffers wrong, and must add apologies. When the rich person totters, he is supported by friends, but when the humble falls, he is pushed away even by friends. If the rich person slips, many come to the rescue; he speaks unseemly words, but they justify him. If the humble person slips they even criticize him; he talks sense but is not given a hearing. The rich person speaks and all are silent; they extol to the clouds what he says. The poor person speaks and they say, "Who is this fellow?" And should he stumble, they even push him down. Riches are good if they are free from sin; poverty is evil only in the opinion of the ungodly.

*Apocrypha (which means "hidden" in Greek), is a group of 18 books between the Old and New Testaments. Although not considered as foundational to Christianity as compared with other parts of the Bible, the writings are becoming more popular today as we are discovering their riches.

Qur'an

And He has made me blessed wherever I am and has enjoined upon me prayer and zakah (charity) as long as I remain alive. (19:31) Jesus (peace be upon him) is the one speaking in this passage.

Discussion Question: How do these passages connect with your experiences?

Study – What is Poverty?

Center for People in Need – Fall 2016 Center Magazine

Why experience poverty when you work? The living wage calculation for Lincoln, NE, 1 Adult with 2 Children is \$26.64 an hour but, minimum wage is \$10.00. The gap is \$16.64 per hour worked based on a 40-hour week. This is \$665.60 short per week of basic expenses.

Example: Kyle is 28 and is a salesman. He makes \$33,600 a year or \$11.15 per hour. He has four people in the household and this means \$8400 per person annually. The following are the Kyle's household expenses which are typical. There is a gap of \$14,154.00 annually.

Annual Expenses	Amount
Food	\$9,035.00
Child Care	\$0.00
Medical	\$5,883.00
Housing	\$8,339.00
Transportation	\$10,808.00
Other	\$5,961.00
Required annual income after taxes	\$40,025.00
Annual taxes	\$7,128.00
Required annual income before taxes	\$47,154.00

Discussion Question: When you think about Kyle's financial situation, what things come to mind about the decisions he has to make for his family?

In 2014, the poverty level in US \$11,670 for one person. For each additional person \$4060 is needed annually.

Basic Definitions and key points will be helpful for understanding these studies and are from books What Every Church Member Should Know about Poverty, Bill Ehlig & Ruby K. Payne, Ph.D. and Bridges Out of Poverty, Ruby K. Payne, PhD, Philip E. DeVol, Terie Dreussi Smith

Definitions of Situational and Generational Poverty

Generational and situational poverty are different. It generally takes two generations to make the transition from middle class into poverty. When an individual has been in poverty two generations or more, then the patterns and habits are different.

Situational poverty is when there is a divorce, death or illness and the resources are temporarily reduced but the mindset remains largely with middle class norms and values.

Key Points:

- *The work in this book is based upon patterns of the group and all patterns have exceptions.*
- *Every individual brings with him or her the hidden rules of the economic group in which he or she was raised. Hidden rules are those*

unspoken cueing mechanisms we use to let people know they do or don't belong.

- *Schools and businesses use the hidden rules of middle class. So do many churches. Because America now tends to be economically segregated, most individuals do not know the rules of other economic classes.*
- *Poverty occurs in all races and countries. The notion of middle class as a large segment of society is a phenomenon of the past 100 yrs. ...The greatest number of children in poverty is white, but the greatest percentage of children in poverty is by minority group.*
- *The fundamental reasons for poverty are lack of educational attainment and the disconnection of family and/or community.*
- *To move from poverty to middle-class norms and values, a period of time exists where some relationships are broken. These relationships may be resumed at another time, but there is a period of time in which the old relationships are very tentative and, sometimes, broken.*
- *Four reasons one leaves poverty: It's too painful to stay, a vision or goal, a key relationship. Or a special talent or skill.*

What does poverty look like in Lincoln?

1. What are the statistics for Lincoln? Please review Lincoln Vital Signs report pages 10, 29 and 35.
2. Are you surprised by the statistics?

3. From looking at the statistics, what neighborhoods in Lincoln have the greatest need? Do you live or know someone who lives in these neighborhoods?
4. Look up your own community
<http://www.city-data.com/poverty/poverty-Lincoln-Nebraska.html>
5. What are the statistics for LPS?
6. Optional: What are the statistics for Nebraska?

Discussion Questions

1. Have you ever been in poverty? For instance, lacking one of the basic necessities: housing, sufficient food, utilities, transportation, etc.
2. If so, please share your experience.
3. How does your congregation/organization help those in poverty in your neighborhood?

Study 2

The purpose of this study is to begin to understand the hidden rules of classes. These are the unspoken cues and habits of a group. Distinct cueing systems exist between and among groups and economic classes.

Meditation

Proverbs 17:5 Those who mock the poor insult their Maker; those who are glad at calamity will not go unpunished.

Deuteronomy 15:7-11 If there is among you anyone in need, a member of your community in any of your towns within the land that the Lord your God is giving you, do not be hard hearted or tight-fisted toward your needy neighbor. ⁸You should rather open your hand, willingly lending enough to meet the need, whatever it may be. ⁹Be careful that you do not entertain a mean thought, thinking, “the seventh year, the year of remission is near,” and therefore view your needy neighbor with hostility and give nothing; your neighbor might cry to the Lord against you and you would incur guilt. ¹⁰Give liberally and be ungrudging when you do so, for on this account the Lord your God will bless you in all your work and in all that you undertake. ¹¹ Since there will never cease to be some in need on the earth, I therefore command you, “Open your hand to the poor and needy neighbor in your land.”

Qur'an

Righteousness is not that you turn your faces toward the east or the west, but [true] righteousness is [in] one who believes in Allah , the Last Day, the angels, the Book, and the prophets and gives wealth, in spite of love for it, to relatives, orphans,

the needy, the traveler, those who ask [for help], and for freeing slaves; [and who] establishes prayer and gives zakah (charity); [those who] fulfill their promise when they promise; and [those who] are patient in poverty and hardship and during battle. Those are the ones who have been true, and it is those who are the righteous. (2:177) (Allah is God)

Discussion Question: When have you been tight-fisted toward your needy neighbor?

Study – Surviving In ...

Partial Hidden Rules Quiz from books What Every Church Member Should Know about Poverty, Bill Ehlig & Ruby K. Payne, Ph.D. and Bridges Out of Poverty, Ruby K. Payne, PhD, Philip E. DeVol, Terie Dreussi Smith

Could you survive in poverty?

1. I know which congregations and sections of town have the best rummage sales.
2. I know how to keep my clothes from being stolen at the Laundromat.
3. I know what problems to look for in a used car.
4. I know how to live without a checking account.
5. I know how to get around without a car.

Could you survive in the middle class?

1. I know how to get my children signed up for Little League, soccer, piano lessons, etc.
2. I know how to use a credit card, checking account, and savings account, and I understand an annuity. I understand term life insurance, disability insurance, and 20/80 medical insurance policy, as well as home insurance, flood insurance and replacement insurance.

3. I talk to my children about going to college.
4. I know how to get the best interest rates on a mortgage or new car loan.
5. I know how to help my children with their homework and do not hesitate to call the school if I need additional information.
6. I repair items in my house immediately when they break or I know a repair service and call it.

Could you survive in wealth?

1. I can read a menu in French, English, and another language.
2. During the holidays, I know how and where to hire a decorator to identify the appropriate themes and items with which to decorate my residence.
3. I know how to ensure confidentiality and loyalty from my domestic staff.
4. I have at least two or three screens that keep people from me whom I do not wish to see.
5. I know how to enroll my children in the preferred private schools.
6. I know how to read a corporate financial statement and the stock reports in the daily paper.

Discussion Questions

1. How many of the hidden rules were you aware of?
2. What of these rules surprised you?
3. When you have to spend time in a concentration of people from another economic group, are you uncomfortable? Do you know why? What makes you uncomfortable?

Source: What Every Church Member Should Know about Poverty, Bill Ehlig & Ruby K. Payne, Ph.D.

Optional for congregation members: Can you identify your congregation/organization?

1. I give money to the congregation/organization in the offering. I am a good steward with my money.
2. I always give cash at congregation/organization and as much as I can because Jesus is my friend.
3. The sermon very often stresses beliefs and morals.
4. The sermon is philosophical and open-ended and is intended to promote thinking. Sources other than religious sources are used.
5. At our socials, the presentation of food is very important.
6. At our socials, the quality of food is very important.
7. Scriptural interpretation is based upon personal understanding.
8. Scriptural interpretation is based upon years of study, using both Hebrew and Greek original texts.

Discussion Questions

1. How do you greet those who look, act and dress differently?
2. How does your congregation/organization do this?
3. Understanding some of these rules, what if anything, would you do differently?

Study 3

The purpose of this study is to learn about the generational poverty family structures and how they impact neighborhoods, congregations and organizations.

Meditation

Qur'an

And (remember) when We made a covenant with the Children of Israel, (saying): Worship none but Allah (only), and be good to parents and to kindred and to orphans and the needy, and speak kindly to mankind; and establish worship and pay the poor-due. Then, after that, ye slid back, save a few of you, being averse. (2:83) (Allah is God)

From the Jewish and Christian scripture:

To end the cycle of generations of poverty for the people who followed Moses out of Egypt, the book of Leviticus records God speaking to the people through Moses to institute a whole system of "Jubilee Laws." Every 50th year all debts were forgiven and all land was returned to the families of its original owners. This meant that no family would be in poverty more than at the most 2-3 generations.

Leviticus 25:10-14:

And you shall hallow the 50th year and you shall proclaim liberty throughout the land to all its inhabitants. It shall be a jubilee for you: you shall return, every one of you, to your property and every one of you to your family. That 50th year shall be a jubilee for you: you shall not sow, or reap the aftergrowth, or harvest the unpruned vines. For it is a jubilee; it shall be holy to you: you shall eat only what the field itself produces. In this year of jubilee you shall return, every one of

you, to your property. When you make a sale to your neighbor or buy from your neighbor, you shall not cheat one another.

Discussion Questions

1. What have been your opinions or stereotypes of the poor?
2. What have been your opinions of working families in poverty?

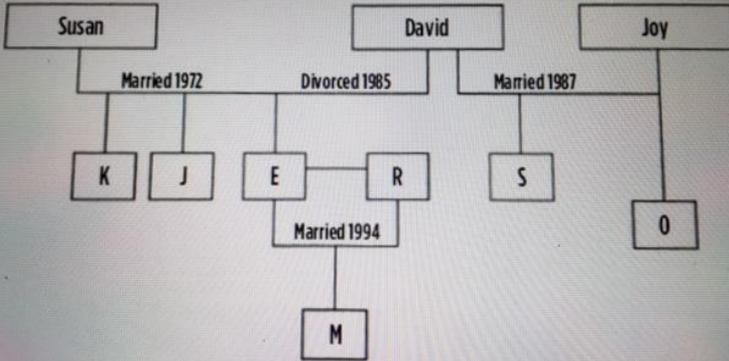
Study – Family Structures

Source: What Every Church Member Should Know about Poverty, Bill Ehlig & Ruby K. Payne, Ph.D.

Family Patterns in Generational Poverty

“One of the most confusing things about understanding generational poverty is the family patterns. In the middle-class family, even with divorce, lineage is fairly easy to trace because of the legal documents. In generational poverty on the other hand, many marital arrangements are common-law. Marriage and divorce in a legal court are important only if there is property to distribute or custody of children. When you were never legally married to begin with and you have no property, why pay a lawyer for something you don’t have, don’t need, and don’t have the money to purchase. In the middle class, family diagrams tend to be drawn in this fashion.”

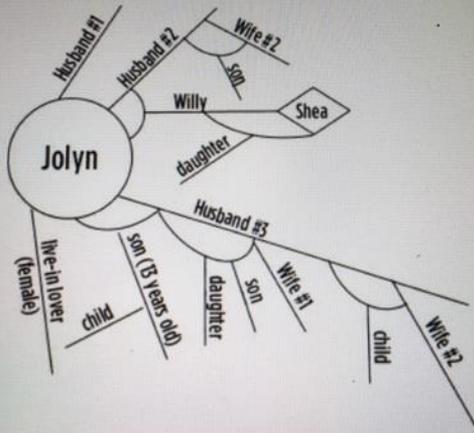
DIAGRAM OF MIDDLE-CLASS FAMILY



The notion is that lineage is traceable and that a linear pattern can be found.

In generational poverty, the mother is the center of the organization, and the family radiates from that center. Although it can happen that the mother is uncertain of the biological father, most of the time the father of the child is known. The following pattern is based on real situation but the names have been changed.

DIAGRAM OF FAMILY FROM GENERATIONAL POVERTY



In this pattern, Jolyn has been legally married three times. Jolyn and Husband #1 had no children. Jolyn and Husband #2 had one child, Willy. They divorced. Husband #2 eventually married the woman he lived with for several years and they had a child together. She also had a son from a previous marriage. Willy has a common-law wife, Shea; Shea and Willy have a daughter. Jolyn and Husband #3 lived together several years before they were married and they have a son named M.J. When M.J. was 13 he had a child with a 13 year – old girl, but the child lives with the girl’s mother. Husband #3 and Jolyn divorced; Jolyn is now living with a woman in a lesbian relationship. Husband #3 is living with a younger woman who is pregnant with his child.

The mother is always at the center, though she may have multiple sexual relationships. Many of her children also will have multiple relationships, which may or may not produce

children. The basic pattern is the mother is at the heart of things, with nearly everyone having multiple relationships, some legal and some not. Eventually the relationships become intertwined. It wouldn't be out of the question for your sister's third husband to become your brother's ex-wife's live-in boyfriend. Also, in this pattern are babies born out of wedlock to children in their early teens; these youngsters are often raised by the grandmother as her own children. For example, the oldest daughter has a child at 14. This infant becomes the youngest child in the existing family. The oldest daughter, who is actually the mother of the child, is referred to as her sister and the relationship is a sibling one, not a mother-daughter one.

Discussion Questions

1. How have you been made aware of these family structures in the past?
2. How do these family structures square with your religious doctrines?

Within these families there tend to be multiple internal feuds. Allegiances may change overnight; favoritism is a way of life. Who children go to stay with after school, who stays with whom when there is trouble and who is available to deal with problems are dependent on the current alliances and relationships at that moment.

How do these kinds of relationships affect neighborhoods/congregations/organizations?

- *Plans to attend change at the last minute. Excuses are given that make little sense.*
- *Often children are involved in either caring for other children or in rescuing a parent. Neither situation can be explained.*
- *Have activities that involve children. That way the woman can come to congregation or organization without being badgered.*

Discussion Questions

1. Make a list of organizations in your neighborhood that provide services for the working poor? Is this enough?
2. Review Kyle's income and expenses in Study 1, page 7, Can these organizations fill in gaps for Kyle and his family?
3. Why do you think the number of working people in poverty is on the rise?

Study 4

The purpose of this study is to understand effective strategies for befriending those who are in poverty, or are different from you. You will gain understanding of issues with integrating the poor into your neighborhood, congregation or organization.

Meditation

Leviticus 19:9-10

When you reap the harvest of your land, you shall not reap your field to its very border, neither shall you gather the gleanings after your harvest. And you shall not strip your vineyard bare, neither shall you gather the fallen grapes of your vineyard; you shall leave them for the poor and for the sojourner: I am the Lord your God.

The Bible, Revised Standard Version

Qur'an

And strive for Allah with the endeavour which is His right. He hath chosen you and hath not laid upon you in religion any hardship; the faith of your father Abraham (is yours).... So establish worship, pay the poor-due, and hold fast to Allah. He is your Protecting friend. A blessed Patron and a blessed Helper! (22:78)

Matt. 25:35-40.

"...for I was hungry and you gave me food, I was thirsty and you gave me drink, I was a stranger and you welcomed me I was naked and you clothed me, I was sick and you visited me, I was in prison and you came to me. Then the righteous will answer him, "Lord when did we see hungry and feed thee, or thirsty and give thee drink? And when did we see thee a

stranger and welcome thee, or naked and clothe thee? And when did we see thee sick or in prison and visit thee?" And the King will answer them, Truly, I say to you, as you did it to one of the least of these my brethren you did it to me."
The Bible, Revised Standard Version

Discussion Question: How similar are the three scriptures from Jewish, Muslim and Christian and how are they different?

Study – Story

Source: What Every Church Member Should Know about Poverty, Bill Ehlig & Ruby K. Payne, Ph.D. and Bridges Out of Poverty, Ruby K. Payne, PhD, Philip E. DeVol, Terie Dreussi Smith

Sarah liked the folks at her church in their neighborhood. They were good people and seemed to care. She and her children didn't take part fully in the lives of many in the (congregation) (neighborhood), but the members did welcome her into their conversations. They also brought her many things. Often they gave clothes...used, of course, but nicer than she had. And if they weren't all useful, many of them were. And even if some of the gifts seemed a bit impersonal, it wasn't too hard to smile and accept them anyway. "

"Advice was pretty common too. Less of this was as useful. "You should get a computer". "You should get a newer car." "Get the boys out mowing yards this summer (they had always lived in apartments and ...never touched a lawnmower.)" You should see a doctor about that." (The county hospital was

always a day lost to work and pay.) Few of those who gave such recommendations stayed around for any of her thoughts. In the end, it seemed little point in explaining why she hadn't tried many of their ideas.

The key to involving individuals from poverty is "in creating relationships with them. Because poverty is about relationships and entertainment, the most significant motivator for these individuals is relationships.

"When individuals who have been in poverty (and have successfully made it into middle class) are asked how they made the journey, the answer nine times out of ten has to do with a relationship – a person who made a suggestion or took an interest in them as individuals.

Source: Nickel and Dimed, by Barbara Ehrenreich

Barbara Ehrenreich identifies several issues as she attempted to work and live on minimum wage for blue collar work. Neighbors and friends could have helped with these:

- Provide emergency transportation and car repair, when the car breaks down.
- Provide housing with low rent and repairs.
- Provide child care, access to late or emergency child care;
- Stop institutional harassment of those who go to government for help or find themselves destitute on the street.
- Advocate to stop jailing those who cannot pay for court fees.

- Advocate for a higher minimum wage.

Discussion Questions

1. Do you know someone in poverty with whom you could build a deeper relationship with?
2. What can you do to build helpful relationships with working neighbors?

Comments about the Study

1. What new discoveries did you make in this study?
2. What more do you want to know about working and being friends with low income?

For Deeper Understanding

Please attend the Interfaith Peacemaking Workshop.

April 29, 9:00 am – 3:30 pm, Bridges out of Poverty Training conducted by Alynn Sampson of the Lincoln Food Bank

April 30, 1:30 pm – 3:30 pm, Building Neighborhood Strengths Block by Block conducted by Adam Barlow of SoCe Life.

