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21st Century **Solutions** to Solve Poverty

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Abstract & Summation: Following is a summary of CCUSA's 21st Century Solutions to Solve Poverty online forum. Over the course of three weeks, 900 members of the Catholic Charities community from 38 states logged on and participated in a discussion that focused on Big Ideas to solve poverty. It is our hope, that one will work. That's all it will take.



21st Century **Solutions** to Poverty

Introduction

With an introduction and challenge from Father Larry Snyder at the 2009 Annual Meeting in Portland, Oregon, Catholic Charities USA's 21st Century Solutions to Poverty – an online collaboration platform and forum designed to tap the inherent wisdom of the Catholic Charities community and develop Big Ideas to solving poverty – was launched on September 24, 2009.

Over the course of the next three weeks, the online forum received 900 unique visitors – with more than 240 visitors (25% of total visitors) joining to offer their opinions or comment on a total of 91 Big Idea proposals. Forum members spanned in age from 23 to 77 years old and came from 38 states. In total, there were 1,733 visits to the site during the three week period the organizers kept it active, accounting for 18,903 page views -- with the average person visiting 10.91 pages over 10 minutes and 35 seconds.

The 21st Century Solutions to Poverty Forum, moderated by Tiziana Dearing, President of Catholic Charities of the Archdiocese of Boston, was conducted in three stages:

1. Big Ideas and comments on finding solutions to solving poverty were solicited from the general public (September 24-October 14, 2009);
2. At the conclusion of the three-week, public-facing Big Idea collection phase, the volunteer-moderator of the forum selected five online forum participants to comprise a Poverty Solution Task Force. The Poverty Solutions Task Force was responsible for summarizing ideas, highlighting a select number with potential for broad impact and developing recommendations for next steps (October 15 – November 16, 2009);
3. In the final stage, the Task Force members present this summary report to Catholic Charities USA President Father Larry Snyder in December 2009.

When the Poverty Solution Task Force began its work, step one was to draw out the handful of ideas proposed by forum participants that had the greatest chance for impact, represented the best thinking and practice within Catholic Charities, and inherently reflected the Catholic Social Vision.

The Poverty Solution Task Force, which consisted of -- **Nicholas Albares**, 23 (New Orleans, LA), **Bonnie Bagley**, 59 (Portland, ME), **Brian Corbin**, 47 (Youngstown, OH), **Marguerite Harmon**, 57 (Tucson, AZ) and **Alma Johnson**, 35 (Brooklyn, NY) -- collaborated on the following four Big Ideas:

- Addressing issues related to hunger and sustainability through “Victory Gardens;”
- Promoting “Community 101” and a community consciousness to improve the awareness of information and services available to those most in need;
- Promoting financial literacy;
- Redefining measurements of poverty.



Big Idea #1: Victory Over Hunger **Gardens**

For I was hungry, and you gave me food.
Matthew 25:35

Synopsis

As we work toward the elimination of poverty, we need to take a systems approach. There is no better place to start than with our food system. The more we can empower local, small-scale, organic farming both in the United States and abroad, the better. There are tremendous opportunities for community gardens to be a real, sustainable way to renew our urban landscapes, provide job training, promote a just food system, and provide for the needs of the community. Furthermore, community gardens bring a number of spiritual benefits. As one community gardener states:

In my experience community gardening was an excellent way to reconnect with Creation -- to be reminded of the miraculous growth process as well as the farmers who work so hard to feed our families. Gardening in a sense was a way to be in solidarity with farmers all over the world and reinforce my appreciation for the Earth. In addition to these spiritual blessings, gardening offered a welcomed supplement to my household groceries and could potentially decrease grocery bills significantly for families struggling to make ends meet and eat a healthy diet.

The security and sustainability of our food production are vital pieces to ending poverty, and it will take great foresight to ensure. There is an urgent need for sustainability in the food system that respects the integrity of land and resources. Our food supply must become more local and less petroleum dependent. In response, community gardens emphasize the deeper goal of reformation of our

household economies as it supports both the creation of sustainable economies of voluntary sharing and the investment in our local communities. This approach to food production will both benefit the local poor and protect the local environment.

Wendell Berry, author, academic and farmer, states that:

Growing some of your own food gives you pleasure, exercise, knowledge, sales resistance, and standards...So as far as you can, buy food that is locally grown. Tell your grocer that you are interested in locally grown food. If you can't find locally grown food in stores, then see if you can deal directly with a local farmer. The value of this, for conservationists, is that when consumers are acquainted and friendly with their producers, they can influence production. They can know the land on which their food is produced. They can refuse to buy food that is produced with dangerous chemicals or by other destructive practices. As these connections develop, local agriculture will diversify, become healthier and more stable, and employ more people. As local demand increases and becomes more knowledgeable, small food-processing industries will enter the local economy. Everything that is done by the standard of community health will make new possibilities for good work that is for the responsible use of the world.

Why This Idea Is Important

The promotion and creation of multiple community gardens in urban areas has the potential to systematically improve local food access. Blighted areas are transformed into verdant gardens. These areas are not only aesthetically pleasing, they also provide food to the community, empower local people, and witness to the creation of a just food system.

The Earthworks Urban Farm in Detroit provides an excellent model. Detroit, on the whole, has seen a dramatic increase in community gardens. Out of the over 300 community gardens in the Detroit area, The Earthworks Urban Farm is one of the most successful. In addition to providing food for the Capuchin Soup Kitchen, the farm also performs outreach to promote community gardening and food justice.

Their website states that:

Our "social justice" approach to food is rooted in a theory of community food security. Community food security is the ability of all community residents to obtain safe, culturally acceptable, nutritionally adequate diet through a food system that maximizes community self-reliance and social justice. We partner with many other organizations around Detroit to participate in a comprehensive approach to many of the harms affecting our society and environment due to an unsustainable and unjust food system.

Earthworks also educates and advocates around the issue of food justice.

Additional information can be found at <http://www.cskdetroit.org/>

One of the additional benefits of this idea is the potential for workforce development. Ultimately, through community gardening, we can facilitate the creation of a sustainable local economy. Wendell Berry offers these insights:

To make a sustainable city, one must begin somehow and I think the beginning must be small and economic. A beginning could be made, for example, by increasing the amount of food bought from farmers in the local countryside by consumers in the city. As the food economy became more local, local farming would become more diverse; the farms would become smaller, more complex in structure, more productive; and some city people would later be needed to work on the farms.

These same principles characterize community gardens in urban areas as well.

First Steps

1. As a Catholic Charities community, we can take a number of steps to promote community gardens and integrate them into our programs. Through our legislative networks, we can advocate for public policies favorable to local economies of sharing. Our agencies should work for policies that give tax incentives for creation of community gardens. As Catholic Charities, we also should create materials to promote education and information about food justice and economies of sharing. Through our parish social ministry, we can promote the themes of economic justice brought forward in Pope Benedict's recent encyclical, Caritas in

Veritate. It will also be helpful to connect community gardening with Catholic Social Teaching principles: the life and dignity of the human person, solidarity, common good, option for the poor, dignity of work and rights of workers, and care for God's creation.

2. Catholic Charities agencies can be leaders in a national movement toward sustainability and integral human development through community gardening. Agencies should work to form partnerships between their food distribution programs and community gardens. Gardens should be a part of service sites whenever possible -- these can provide food for residential programs. This will provide much needed fresh food that is both delicious and nutritious. Moreover, agencies can support workforce development programs that include small-scale farming. Café Hope in New Orleans has developed a workforce development program for young adults who have been involved in the juvenile justice system. They will be trained as cooks and waiters in the Café. The Café will also train participants in gardening and will use the food produced in the gardens for the restaurant.

Through promotion of local, sustainable food growth, Catholic Charities agencies can promote a just, healthy food system. This undertaking will be transformative for our urban areas and for people's lives. We will recognize the dignity of work and will increase our connection to the earth as we care for God's creation. We will be able to turn our abandoned lots and buildings into thriving gardens and markets. We will help to ensure that all are fed and see the creation of new systems of sharing.



Big Idea #2: **Community 101**

How beautiful are the feet of those who bring (the) good news.
Romans 10:15

Synopsis

In too many of our underprivileged communities, there is a void of information about the services available to men, women, families and children. There is no systematic way of providing people with the information that they may need to save their lives. Community 101 (C101), is a program developed to increase the knowledge of the poor, in order to help reduce poverty, through education, information, and volunteerism. Community 101 started in a Head Start program based in Brooklyn, New York, with family workers educating parents of children in the program. What began as two volunteers/concerned citizens has grown into a robust network of concerned citizens, who are better able to assist neighbors in addressing the needs of the community.

Essentially, Community 101 is a volunteer-based program focused on empowerment and enfranchisement. Volunteers are trained to seek out and share two kinds of information with poor and marginalized members of their local community: information about services available to those in need, and information about how to participate in community action, community service and public policy initiatives that affect themselves and their neighbors. Opportunities for volunteers to educate others occur on a daily basis:

- *Empowerment on Services Available:* In Brooklyn, a C101 volunteer may see a mother with three small children waiting for a bus and talk to her about services offered through Head Start, WIC or nearby affordable daycare service, along with offering literature and contact information on these programs. Or, at local supermarket where a C101 member would share information about food pantries, food drives, free nutrition classes,

farmers markets and the Food Stamp program. Another conversation at a low-income housing development would cover tenant rights, the impact of tenant associations, rent assistance and job training programs in the community.

Programs under this mission include, but are not limited to, Section 8 housing vouchers, Head Start, The Food Stamps Program, WIC, and several others resources that are available to those most in need in our country. These programs and services, however, are only successful in their mission if people are aware that they exist and are informed enough to be able to benefit from their necessary and often life-saving assistance.

- *Empowerment on Citizenship and Civic Engagement:* Volunteers organize, and then invite these same community members to workshops and drop-in events that focus on teaching people how to engage in civil society. For example, how to register to vote, or how to write a letter to a local representative. In addition, volunteers can make information available about public policy issues that affect the poor and marginalized in their communities.

These interactions make the community members aware of valuable services and opportunities available, while creating a bond of solidarity between the volunteer and the community member, and raising awareness of and future participation in, Community 101 itself.

Why This Idea Is Important

Poverty is a social illness that stems from members of society forgetting the noble call to family, community and participation -- the motivation to seek the common good and the desire for the well-being of all. To this degree, the only true remedy is education and a transformation of the way those in impoverished communities view themselves as part of the community. This program is volunteer-based so there is a minimum cost associated with implementation. For best results, volunteers should include students, members of local churches, CBO's and other community members.

Community 101 is important because it:

- Bolsters the life and dignity of the human person by reminding even the poorest of the community that their life and input is valuable to the future of the community;
- Is a grassroots effort that can be developed to address the unique needs of every community in which it is implemented;
- Provides an option for the poor and the vulnerable to be active participants in society by first having their needs met and then being encouraged and able to assist others;
- Encourages members to rely on each other and share information;
- Educates members about their rights and responsibilities in the future condition of their community, thereby fostering a sense of ownership and empowerment to take the necessary steps to help steer the course towards achieving sustainable improvements;
- Educates the poor about the responsibility of their elected officials to answer to the needs of the community and nurtures the confidence in the poor to hold the elected officials accountable for doing their jobs;
- Reminds people of the moral obligation we have to each other.

First Steps

Catholic Charities has the resources for disseminating a nation-wide call to implementing C101 as a model for empowering and the mobilizing poor which will have positive affects on people living in poverty. Next steps, could include:

1. Identify colleges and high schools that offer internship opportunities or that have volunteering as part of their curriculum;
2. Identify leaders in various communities who will gather information about the services available in their community and develop an agenda/calendar for quarterly activities in the community;

3. Create an online community forum that encourages communities to share information of available resources, best practices, and potential challenges;
4. Work directly with Catholic Charities USA to determine the top five to ten communities most in need and equipped to pilot test Community 101.



Big Idea #3: Promoting **Financial Literacy**

As each one has received a gift, use it to serve one another as good stewards of God's varied grace.

Peter 4:10

Synopsis

Can you even begin to move out of poverty unless you can manage your money? As individuals, as families, and as communities we have a responsibility to use the resources we have in a way that will ensure a secure financial future. One of the skills needed for being a good financial steward is an understanding of the basics of money management. Research shows that the majority of Americans have inadequate knowledge about concepts related to personal finance and economics. Whether we have significant resources or limited resources, we need to be able to make informed choices about our financial future.

Why This Idea Is Important

Financial literacy and personal money management programs operate at various levels, ranging from national to statewide to local. The scope of these programs and the number of people they reach varies enormously. We know from experience that financial literacy programs, when offered by trusted organizations, in accessible locations, with topics geared to the population participating can impact poverty by providing:

- Individuals and families the knowledge and skills to manage the resources they currently have to reduce their dependency on emergency services;

- Information to reduce vulnerability to predatory financial practices; bad use of credit; and use of payday loan and rent-a-centers;
- Individuals and families the skills and strategies for successful asset development;
- Individuals and families knowledge and information about public benefit programs for which they are eligible;
- Communities the resources they need to build a network of support for those in need.

It is important that programs go beyond the day-to-day management of cash and include savings, use of credit, and the understanding of financial services so that individuals can think and act more independently. While direct service programs will strengthen an individual's or family's ability to manage their resources and build assets, to move beyond survival and to secure a basic level of financial security, advocacy is also needed to change the policies related to participation in safety net programs to allow for gradual growth in income and assets.

As Catholic Charities agencies we can demonstrate our moral commitment to the poor and to the principles of Catholic Social Teaching by playing a major role in fostering stewardship. Stewardship is living out our commitment to “receive God’s gifts gratefully, to nurturing our gifts responsibly, to sharing them justly and generously and with gratitude through our daily living.” Catholic Charities agencies have the ability to integrate personal financial education and asset development into existing programs as well as to offer them to the larger community. The two main opportunities for Catholic Charities to promote financial literacy are through financial education programs and money-management education.

Financial education programs have been found to be most effective when offered in combination with other support services – EITC, asset building, and the child care credit, for example. Catholic Charities has the opportunity to provide this training at opportune moments when participants have the ability and motivation to learn and then act on the information provided. We can provide many of the important elements that encourage participation in personal financial education, help reduce economic uncertainty for participants, and provide them with more choices.

These include:

- A clear mission and purpose for the program;
- Accessibility for the target population – offering programs at locations and times convenient to participants;
- A relevant curriculum – a program that reflect the learning style and needs of participants and that incorporates practical examples;
- A continuing chance to learn and reinforce new financial behavior;
- The capacity to help participants access needed transportation or child care;
- The capacity to address cultural and language barriers;
- Use of volunteers to facilitate delivery of the programs and provide the capacity for one-to-one mentoring/coaching.

Money-management education can include information about: how to maintain adequate financial records; making decisions about purchases based on wants and needs; maintaining insurance coverage; and saving for emergencies, periodic expenses, and long-term goals. Financial education programs address, as applicable: money management and budgeting; affordable levels of debt and debt warning signs; appropriate use of credit and alternatives to credit use; types, sources, and costs of credit and loans; solving credit problems; obtaining and understanding credit reports; re-establishing credit; alternatives to bankruptcy; developing and preserving assets, IDAs, the pitfalls of payday check cashing programs and rent-a-centers, traditional banking services and usage of credit unions. Financial literacy topics can be adjusted according to the identified needs of the group or individual receiving services.

First Steps

To enhance existing efforts within the Catholic Charities network it is suggested that CCUSA:

- Convene a work group to research 2-3 financial literacy program models and identify best practices that are easy to replicate;
- Replicate a successful model in 1-2 communities where such a program is not currently offered with the goal of identifying a step-by-step process for implementation;

As the project continues to grow additional supportive efforts could include:

- Post tools and resources on the CCUSA website;
- Identify what resources are available to help finance or implement financial literacy programs;
- Advocate for changes in public assistance program policies that do not lead to asset depletion as a condition for participation;
- Advocate for changes within the banking/financial industry and develop partnerships with financial institutions to make access and use of financial services easy and appropriate for those not traditionally connected to financial services.

These tough economic times have served to highlight the plight of the poor and the working class. Too many are left to wonder about their present or future job security, the status of retirement savings, or the adequacy of health care coverage. Many others must face more dire challenges such as the lack of resources to provide basic food, shelter, or heating for themselves and their families.

Implementing financial literacy programs will increase the family strengthening efforts of Catholic Charities agencies and further demonstrate our commitment to social justice. Working in partnership with our local parishes, with other faith-based organizations and social service providers, with government, and with business we can develop and implement a community-based model that will help individuals and families make better use of the resources they have as well as help them develop the capacity to increase those resources. Financial education and asset building services are an effective complement to other initiatives –

Community 101 programs, Victory Over Hunger Gardens, welfare programs, employment, housing, and education programs -- designed to help families move out of poverty and/or avoid slipping into poverty.



Big Idea #4: **Re-defining** Poverty Tomorrow

There was no needy person among them.
Acts of the Apostles 4:34

Synopsis

The definition of poverty has become identified with a specific metric established in the 1960's -- a dollar value above or below which an individual or family is considered to be "poor." This metric has been used to establish eligibility for programs and services, to measure the economic progress of communities, and to measure the success of direct service programs or the effectiveness of government policies. Defining poverty as a single measure gives the appearance of an evidence-based approach to decision-making and makes for the sound bite reporting that has become part of the public dialogue.

Whether or not there was a time when it was effective, our 1960's definition of poverty is no longer adequate in today's society. This outdated definition still assumes that families spend one third of their income of food and two thirds on other basic needs. The fact is that all costs of living have increased significantly, but housing, transportation, and utilities represent a much larger percentage of family spending than was the case fifty years ago. Furthermore, expenses that many would consider critical for family survival, are excluded from the current poverty calculation, most notably childcare.

Why This Idea Is Important

In finding Big Idea solutions to redefining poverty, there are two main areas to consider:

1. Policy level solutions -- in this context these are actions by institutions and government at incrementally higher levels of organization, that create the foundation for change and implementation of ideas;
2. Actions that a specific organization, institution or individual can take to mitigate the experience of an individual or family.

Poverty of Material Resources: New measures of poverty being discussed by groups such as the National Academy of Sciences involve creating a metric that would combine both the cost of basic necessities other than food and add the value of benefits to basic income. These “income values” for health care, housing subsidy, food security resources such as food stamps, cash from the earned income tax and childcare tax credits, asset building programs such as Individual Development Accounts, income based educational scholarships are added to basic wage or government benefit income such as social security to determine the total amount of resources a family has available. This strategy could accomplish a number of goals in the attempt to understand the material aspects of poverty. Using both an expanded definition of expenses and total resources helps policy makers understand the multidimensional aspects of income and resources in the context of the total economic needs of a family from a developmental perspective.

Families with young children require childcare; families with a person seeking job training or post secondary education have a need for tuition support. A family earning even \$40,000 per year, the income that is often considered minimum for a family of four, may not have adequate resources once the costs of housing and healthcare are considered if that family is living in a community where these costs are higher as a ratio to income. This total resource approach also reduces the impact of being in what is often called the “notch” group, those making too much to qualify for a government benefit under the fixed income metric, but not enough to pay the market share for those necessities.

Poverty of Assets: The single largest source of inter-generational transfer of wealth among working class and middle class people has been the transfer of real property in the form of the family home. Even in the context of the current housing

crisis, the value of long held homes (15 years or more) has increased in the majority of communities, the exceptions being cities like Detroit. The development of long held assets such as homes is an investment in the future of a family and neighborhood. Asset poverty is a threat to well being in much the same way as basic income poverty is a threat to well being. Current income and asset poverty both entrap families and individuals; not having current income inhibits the capacity to develop assets while asset deficit is a barrier to improving current income.

Development of Potential: The poverty of the potential of an individual is defined not only as limited educational achievement but also by the lack of skill development in critical areas such as economic literacy, parenting skills and employment related social skills. For individuals without inherited wealth the single biggest determinant of lifetime earnings is educational achievement at the college level. Families and individuals who have no access to college education or at access to post secondary job training experience a poverty of potential. Parents without the capacity to make good decisions for their children or who have the skills to use the financial resources they have wisely experience a poverty of potential. They do not have the resources to invest in themselves or in their children in order to achieve long term economic improvement. The inter-generational poverty afflicting individuals, families and communities is the result of the interaction of income poverty, asset poverty and the poverty of potential all of which are reflected in the inability to invest in the future.

Poverty of Spiritual and Psychological Resources: These are defined as the poverty that prevents the person from developing the resiliency to address challenges and setbacks. A person who has great material wealth may be a person with great spiritual poverty and likewise people in material poverty may have an abundance of spiritual wealth in their faith in God. The person who does not have these assets is a person whose life experience has prepared them for failure rather than success. These are individuals for whom decision making is based upon immediate gratification and people who are unable to understand the balance of setbacks and incremental improvement that make up the fabric of life. The poverty of the resilience of spirit that allows a person to fail but to continue to make an effort, the poverty that prevents the person from identifying an opportunity for betterment and acting upon it is the poverty that binds them to a life that is poor in material wealth, asset wealth and potential.

First Steps

Among the most promising opportunities to re-define poverty, the recommended first steps fall into the following three broad categories:

1. Commitment from CCUSA to create a “Re-defining Poverty Task Force” that will take a leadership role internally of establishing a new measure and definition of poverty. With an initial recommended first step of engaging the Catholic School of Social Work to provide a meta-review of the literature on the topic of poverty definition and metrics to share with the Catholic Charities network -- the next steps the Task Force may take would include developing a plan for the education of internal and external stakeholder groups, including:
 - Educating the CCUSA Network on the need for a new poverty definition and metrics with which to advocate on federal and state levels for policy change;
 - Promoting the contextual definition of poverty within all of the institutions in the Church and to applying this definition to programs and services where possible.
2. With the proper definition in place, a communications strategy is the next step. Elements of this strategy would likely include:
 - Providing tools to local Catholic Charities agencies to implement a contextual definition of poverty and to apply this definition to programs and services where possible;
 - Publishing academic and popular articles in Catholic and academic journals to engage in the policy debate;
 - Employing a viral marketing campaign to promote discussions regarding Catholic Charities’ new approach to defining poverty.



21st Century **Solutions** to Poverty

The escalating number of people living in poverty, demands the attention and collective goodwill of this nation.

Rev. Larry Snyder

Conclusion

This report is a direct response to Father Larry's call to action. It represents the ideas and dedication of many who participated on the 21st Century Solutions to Poverty online forum, and specifically the work of the five Task Force members, who are deeply dedicated to this mission. It demonstrates that the ideas and passions of ordinary people *can* change the world.

As Catholic Charities enters its centennial year and continues its bold plan set forth by Father Larry to reduce poverty in America, the 21st Century Solutions to Poverty report is an important response to this call to action. All four Big Ideas presented in this report:

- Victory Gardens,
- "Community 101"
- Promoting financial literacy, and
- Redefining measurements of poverty

provide actionable steps CCUSA can begin to take. This report is meant as a first, and not final step, to continuing this vital dialogue, and for CCUSA to respond in a meaningful way to the poverty crisis we face in America.