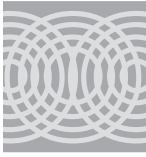


## PART I

# Reframing the Problem of Poverty

**T***o eliminate poverty, what's needed is a consciously made collective decision that there is no longer any need for it to exist: a societal paradigm shift. We must agree that it is not necessary for the well-being of any nation that some of us work for less than a living wage—that some individuals live in poverty while working as hard as anyone else, often at jobs considered undesirable by most.*

*When we examine attitudes prevalent in the United States, we find there's broad acceptance of the belief that if people work hard and play by the rules, they should be able to meet basic needs and have some money left over to invest for the future. This belief can form a foundation for developing new, improved public policies and novel social contracts between and among local, state, and national governments and individuals. This is an important next step toward building a more equitable society. Still, the most significant work needed lies in the realm of making a personal shift from seeking happiness outside of ourselves toward finding happiness within—and toward the experience of living in closer community with others. This crucial shift in mindset will compel us to develop new goals for our systems, such as the complete eradication of poverty. Having goals like this will result in new social and political norms and, ultimately, in the construction of a more just, more inclusive civilization.*



## Not ‘Reduce’ Poverty—*End* Poverty

Framing our work in terms of “ending poverty” rather than “reducing poverty” keeps us from colluding with the assumption that it’s acceptable to have *some* poverty—from thinking that we are incapable of building a society without poverty. Is *some* poverty acceptable? No more than *some* racism, *some* cancer, or *some* gang violence—*some* shootings in *some* school buildings or *some* terrorism in *some* states. As a matter of fact, poverty exacerbates these problems, along with many others like them. Millions of people living in poverty die younger than they need to from preventable diseases. Far too many are depressed and demoralized by conditions that may have existed throughout their entire lives. Too often, when listening to public dialogue, led for the most part by public officials, we are left with the impression that poverty is not that big a problem. But poverty is a national *emergency* and needs to be viewed as such.

These disturbing facts, together with our personal experiences of relating to people living without enough, motivated us at Move the Mountain Leadership Center to identify and pursue ideas that might re-engage individual communities in the process of responding more effectively to local poverty. Hurricane Katrina temporarily lifted consciousness and dialogue to a more appropriate level nationwide. Now we need to work to reinstate and sustain that same kind of focused awareness.

Before Joan’s\* husband died, he had been a semi-invalid for two and a half years. “When he was alive . . . I had to work because of the insurance. His drug bill without insurance was \$500 to \$600 a month.”

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\* All names used in the personal stories included in this book have been changed.

Twenty years earlier, he had destroyed three discs in his lower back, so Joan had been the breadwinner that whole time. She worked five to six days a week, 10 to 12 hours a day. "After I would work overtime like that, I would feel so drug down and felt like I didn't have anything or anybody. When he got sick, all of our friends seemed to drift away. They just didn't want to be bothered with us." Joan's life involved going to work and then coming home to find stacks of laundry to do, supper to cook, a house to clean . . . and then she was up two or three times a night to help her husband. "The pace really wore me down. It took everything out of me."

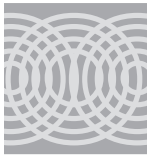
## MOVE THE MOUNTAIN LEADERSHIP CENTER

In 1992, as Move the Mountain began to define a group of working theories, we learned that it's the mindset prevalent among those involved at the highest levels of strategizing that determines which goals ultimately are set for a community. As a result, beginning in 1995 we put our full attention into producing leadership-development tools. Since then, Move the Mountain has been helping community leaders in education, human services, and other fields to better articulate their various goals and develop more intentional sets of strategies for implementing their plans. Soon it became clear to us that social-service agencies can reach only a small portion of the population living in poverty. In addition, such agencies (for the most part) can provide only limited, temporary services. Our nation's network of anti-poverty agencies seems somehow to have become one focused more on grants management than on effective action strategies for engaging communities locally.

Responsibility for ending poverty rests with every individual as we interact in federal, state, and local governments; in business communities; in our neighborhoods and faith communities; and in our families.

No single individual *or group* can be expected to assume responsibility for the entire task of ending poverty. Move the Mountain's mission is to inspire and equip thousands of *transformational leaders* and thousands of other groups to work toward the goal of ending poverty.

## CHAPTER 6



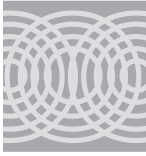
# Housing and the Elimination of Poverty

The task of eliminating poverty begins with each one of us. The more we discuss poverty to understand its causes, the better we become at responding to it effectively. Poverty is established and sustained in a community by a number of elements, including:

- Escalating costs of housing, healthcare, and childcare
- Children having children
- Parents separating
- Low-wage jobs
- Lack of universal medical insurance
- High cost of transportation
- A fragmented “safety net”

We can each use our unique talents and resources to start clearing away problems that stand in the way of eliminating poverty. Housing is a good place to begin.

The cost of housing is often the largest expense in a family’s budget. Let’s say a person earns \$36,000/year and has one preschooler who needs childcare (because he or she is working). After taxes are deducted, paying for the costs of childcare, fuel and car insurance to get to and from work, special clothes that wouldn’t be needed except for the job, and other work-related expenses, this person may be left with a net income of only \$7.50/hour. (I encourage you to do this exercise for your own situation: It’s a very interesting, enlightening experience.) Now, if there are mortgage payments on a \$100,000 loan, an 8% interest rate will consume \$4 of the \$7.50. Add principal, property tax, utilities, homeowner’s insurance, and probably a primary mortgage insurance (PMI)



## Take the Larger View

In this section I will try to summarize and tie together some of the broad ideas presented earlier in the book, with the hope that having such a list may help guide planning or stimulate further reading and discussion.

- **Make good friends.** Everyone needs at least a few really good friends. Build close connections with several people who can be counted on to help with an unexpected crisis at 3 o'clock in the morning. *Be sure to call* if the crisis can't wait until daybreak. Reaching out for help when you need it can build a bridge that will remain in place for your friend's time of need.

- **Nurture your friendships.** People in our country look very lonely to those living in cultures that value community more than individual wealth. To decrease loneliness and isolation, live in a neighborhood with sidewalks and front porches rather than a gated community with a 2-acre zoning code. Or . . . stay behind the gate, but break the mold and build significant relationships with your neighbors. Friends need to know they *are* our friends. An invitation to a simple meal, to watch a movie together, or to play tennis helps let someone know you value their part in your life, no matter what their income may be relative to your own. When invited to share some time with a friend, make the time to do so. This lets a person know that you can be depended upon—that you won't disappear when the going gets tough.

- **Safeguard your health.** Many health problems can be alleviated or even avoided by taking charge of a few simple things. Exercising regularly, eating right, getting enough rest, drinking plenty of water, and getting regular physicals will help keep our health optimal. Illness can be complicated, expensive,