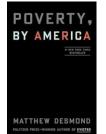
# Eradicating Systemic Poverty, per the PC(USA) book study on "POVERTY, BY AMERICA"



Matthew Desmond is a life-long Presbyterian and professor at Princeton University. In his book, "Poverty, by America" (Crown Publishing, 2023), he outlines changes that could dramatically reduce – even potentially eradicate – systemic poverty in the United States. <u>Eradicating systemic poverty</u> is part of the Presbyterian Church (U.S.A.)'s vision for living out Matthew 25, so in February 2024 hundreds of Presbyterians across the country participated in a book study. They discussed issues the author identified as driving and perpetuating poverty, and changes that are needed. By the end of the book study, there was a clear desire for more direction on how to bring about change.

While the following is not an exhaustive list, we have highlighted some of Desmond's proposed solutions and PC(USA) policies and statements that agree with those proposals. There are also suggestions for actions that individuals and congregations can take that can help lead to the reduction or elimination of poverty in your own communities and beyond. Our faith calls us to action. Look for ways to help drive these changes, through supporting legislation, advocating on the local and/or national level, voting and using your resources responsibly.

### **Affordable Housing**

Exclusionary zoning is a barrier to affordable housing and the creation of neighborhoods with diverse socio-economic groups. PC(USA) supports efforts such as the <u>Yes in God's Back Yard Act</u>, to increase affordable housing.

- > Find out whether local zoning allows affordable housing to be built in your community.
- > Find out which banks in your area make mortgages accessible for marginalized communities.
- Read how some congregations are helping increase affordable housing.

### **Living Wages**

Raising the wages of workers is the best way to reduce poverty. The federal minimum wage remains at \$7.25 per hour – less than half of a living wage.

- > Find out your state's minimum wage. Are there actions you can take to support an increase?
- Find ways to take action on the Presbyterian Hunger Program's National Hunger & Poverty page.
- > PC(USA) partners with the <u>Poor People's Campaign</u> sign up in your state to get involved.

# Child Tax Credit (CTC), Earned Income Tax Credit (EITC), and Temporary Assistance for Needy Families (TANF)

During the pandemic, the expanded CTC and other financial support programs helped cut child poverty by more than half. However, assistance programs such as the CTC, EITC and TANF rarely reach everyone who qualifies. <u>PC(USA) continues to advocate for assistance</u>.

- Learn whether people in your community are accessing these programs, and help them get signed up if needed.
- Some states divert federal TANF funding for extraneous purposes. Find out how your state is using its TANF funds.

## Workers' Rights, Including the Support of Unions

Workers not represented by unions lack negotiating power. PC(USA) calls on us to advocate for justice for workers, including farm workers, through letter writing, phone calls, and boycotts.

- > Find out if the places you shop and eat support unions and workers' rights.
- > Learn about the Fair Food Program and how you can support farm workers' rights.
- ➢ Join the <u>boycott</u> against Wendy's.

#### **Fair Financial Services**

Lower income families often pay higher bank fees. General Assembly (GA) has voted to advocate for lower-cost financial services for the poor and issued a <u>report on usury</u>.

- Choose a bank or credit union that doesn't exploit poor people. Consider overdraft fees, minimum balances, and whether the bank supports the payday loan industry.
- Research your state's regulations on payday lending.

### Women's Rights to Reproductive Care and Access to Abortions

"... when reproductive choice is constricted, women and their children are often cast into poverty," writes Desmond in chapter 8.

- > Learn about the 225<sup>th</sup> General Assembly's <u>resolution on reproductive rights</u>.
- Find out if your state supports reproductive rights and choice for women.

#### **Affordable Healthcare**

High healthcare costs drive some families into poverty and keep others from getting out.

- PC(USA) has <u>advocated for affordable healthcare for decades</u>, demonstrating the need for the persistence required for many systemic changes. In 2012, PC(USA) <u>protested corporate</u> resistance to change.
- > Find out if your state is working toward universal healthcare.

#### **Resources and Helpful Links**

- <u>Video introduction by the author and other resources</u>
- Contact information for state and local government services
- <u>Alerts and information from the Office of Public Witness</u> to help with your advocacy on justice-related issues
- <u>www.pcusa.org/poverty</u>

"We Presbyterians evaluate any economic system not simply on the basis of the material goods and services it provides, but especially on the basis of its human consequences: what it is doing to, with and for people, particularly the most vulnerable among us. In our tradition, economic behavior, like all behavior, must be subject to moral scrutiny." —219th General Assembly

