Introduction
Welcome to Just Women! We hope this leader’s guide will help you plan meaningful Study sessions using the Fall 2016 issue of this magazine.

In the introduction to this issue, Chesla Nickelson begins by stating that you cannot have “Jesus without justice and you cannot have justice with Jesus.” This statement resonates with Jesus’ own vision when at the beginning of his ministry he proclaims:

>The Spirit of the Lord is upon me. 
Because the Lord has anointed me. 
He has sent me to preach good news to the poor, 
to proclaim release to the prisoners 
and recovery of sight to the blind, 
to liberate the oppressed, 
and to proclaim the year of the Lord’s favor. 
Luke 4:18, CEB

Aligning himself with Israel’s prophets, Jesus binds himself to concerns of those who are being treated unjustly by the powers of the world. Nickelson, and Jesus before her, identify the poor among those who are unjustly treated. This issue of Just Women is a call to justice. It asks us to consider the issue of poverty in the world today. And, it challenges us to engage in the work of justice as we work to meet needs and to change systems that create and sustain poverty.

As Nickelson states, addressing the issue of poverty can be painful and it can be infuriating as we come to recognize that many of the basic needs for food, clothing, and shelter of God’s children’s are not being met, instead many are crushed by poverty. As we engage these issues, it is appropriate that we lament, naming the pain of the vulnerable and the marginalized. However, our engagement does not need to end in pain as this issue provides hope that poverty can be eliminated as it considers how individuals and communities are working to create systems that empower and provide ways out of poverty. It invites us to creatively live out the prayer, “thy kingdom come on earth as it is in heaven” as we seek not only to see and respond to immediate needs but also to weed out the root causes of those needs.

This study guide offers four sessions that will consider four articles, Tanya Tyler’s “Give Us This Day Our Daily Bread,” Patricia Case’s “Ecumenical Poverty Initiative: Ending the Scale of Poverty” Rebecca Bowman Woods’ “Disciples Offer Help: Legal aide for Refugees and Immigrants,” and Selys Rivera’s “Women in Mission: Urban Spirit: Challenging Perceptions about Poverty. Each will help us to examine the personal and systemic issue of poverty in our communities and in our world. Each will challenge us to look at the world with new eyes and to consider how we are all impoverished when the
needs of some of our brothers and sisters are left unmet. Each will call for us not only to respond to immediate needs, but to engage in ways that name the brokenness of systems and begin to place hope in what can be when each shares in the abundance of God.

**Preparation**

In preparing for the study sessions outlined here, have an individual subscription for each woman in your group. If you need more magazines, go to: [http://www.discipleswomen.org](http://www.discipleswomen.org) and follow the link to *Just Women*.

Read through the Fall 2016 edition and familiarize yourself with how the theme is developed in the articles. Ask your group members to read the article that you will be focusing on *before* your meetings so everyone will be prepared to participate in the study.
Session 1

Supplies
A worship center that contains a variety of breads (or make the friendship rolls with the recipe provided, which ever option you choose have sufficient bread to send home with each person), copies of Bread Quotes and A History of Bread (found at the end of the session). Hunger Fact Sheet for your state (from http://www.bread.org/library/hunger-and-poverty-state-fact-sheets-2016) and Tanya Tyler’s article “Give Us This Day Our Daily Bread” for each participant, a computer with internet access to http://bread.org, and Bibles of various translations.

Opening Prayer
Begin with the Lord’s Prayer using debt, sin, or trespasses as most familiar.

Icebreaker
As group members arrive give each person a sheet with the Bread Quotes, instruct them to match the person with the quote. After all have arrived share the answers.

Read A History of Bread. What was new or surprising in this article? Discuss the importance of bread in the history. How did bread help change the world? How has bread been related to socio-economic status throughout history? What is the symbolic nature of bread in the Bible? How is the access to grain and the ingredients for bread related to justice in the Bible? What are your favorite “feeding stories” in the Bible? What is the lesson or teaching that you derive from your favorite feeding story? What do you believe that you are called to do as you engage the teaching of your favorite feeding story?

Examples of feeding stories might include:
God giving manna in the wilderness (Exodus 16)
Elijah and the Widow (1 Kings 17: 7 – 16)
Jesus in the desert (Matthew 4: 1 – 4)
Feeding of the thousands (Matthew 14: 13 -21, Matthew 15: 29 = 39)

Friendship Rolls

1 package dry yeast
2 tbsp. sugar
2 ½ cups flour
1 tsp. salt
1 cup warm water
1 egg
2 tbsp. soft shortening
Sesame or poppy seeds

Mix yeast with flour and sugar and salt in a large bowl. Stir in shortening and water, and then the egg. Mix and cover with a towel; let rise for about 30 minutes. Beat down and let rise again. Spoon dough into 12 greased muffin pans and sprinkle with sesame or poppy seeds. Let rise for approximately 20 minutes and bake for 15 to 20 minutes at 400 degrees.

**Scripture Focus**

Luke 11: 1 – 4

**Questions**

- Read the Luke passage; if possible share several different translations of the passage including a contemporary translation such as the Common English Bible and a paraphrase such as The Message Bible. What does it mean to hallow God’s name? What are we praying for when we state, “Your kingdom come.” What do you think Jesus means when he asks us to pray “for our daily bread”? What does this teach us about the character of God? About the nature of our relationship with others? How is this prayer a call to justice?

- There is evidence that the Lord’s Prayer was a part of the liturgy of the early church. The Didache, written circa mid to late first century to instruct individuals in the practice of the faith, references the Lord’s Prayer and speaks of the practice of communal praying of the prayer. Likewise, Tertullian, who wrote around the same time, also refers to the Lord’s Prayer as a customary prayer for the faith community. Contemporary theologian N.T. Wright states that the Lord’s Prayer is an invitation to participate in the divine life, an invitation to know God and share God’s innermost life. What do you think Wright means by this? Do you agree or disagree? Why? How is the Lord’s Prayer incorporated in your worship practices? What is the significance of praying the Lord’s Prayer corporately rather than privately? What is the significance of including the Lord’s Prayer in weekly worship?

- Restate the Lord’s Prayer in your own words.

- What was your reaction to Tyler’s article? How did you feel after reading this article? What is the difference between seeing poverty and responding and addressing the root causes that create and sustain poverty? What are current culture attitudes toward the poor? What is your reaction when you hear someone say that poor people are lazy or that homeless people just need to get a job?

- What actions have you seen taken to end hunger by your church, your community, nationally, globally? Are these actions centered on responding to the need of the hungry or addressing the root causes of hunger? Why are both efforts necessary? As identified by Tyler, what actions have Disciples women taken to help eradicate hunger?

- On page 7, Tyler provides an overview of how letter writing campaigns work, review this process and summarize. How do letter writing campaigns contribute to systemic changes that can help eradicate hunger? Brainstorm ways that your group or congregation can participate in a letter writing campaign.

- The article states that letter writing campaigns take time and that a sense of vision and patience is needed for this type of justice work. What do you believe sustains the interest and energy of those who engage in letter writing campaigns? How can we support and nurture these efforts in ourselves and others? How can we celebrate successes that occur, i.e. the passing of a bill that helps eradicate hunger? Why are these celebrations important?
If possible have a computer and internet access available. Go to http://bread.org. On page 5 of the article, facts about poverty are provided. Look at these and then review About Hunger on the Bread for the World website. What was new or surprising to you in these facts? On the website it states, “We can virtually end hunger in our time.” What is your reaction to that statement? What obstacles stand in the way of ending hunger? Share success stories where hunger is being eradicated in your community, nationally, or globally.

Go to http://www.bread.org/library/hunger-and-poverty-state-fact-sheets-2016 and download your state’s Hunger Fact Sheet. Discuss this information as a group. What are the facts about hunger in your state? How are children and women impacted by poverty in your state? What suggestions are made to end hunger and poverty in your state? Consider what efforts your group, your congregation are currently engaged in? What opportunities are there for further engagement? Brainstorm how you might get involved.

Reenter the http://bread.org website and review the Vote to End Hunger pledge and consider adding your names as a way of taking a stand for hungry people.

Closing Prayer
Close with Disciples Women’s Benediction. As each woman leaves give her a piece of the bread from the worship center.
# Bread Quotes

*Match the person with the quote*

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<tbody>
<tr>
<td>1. How can a nation be called great if its bread tastes like Kleenix</td>
<td>A. Nelson Mandala</td>
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<td>2. There are people in the world so hungry, that God cannot appear to them except in the form of bread</td>
<td>B Ignatius of Antioch</td>
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<td>3. Let there be work, bread, water and salt for all.</td>
<td>C Ivan Pavlov</td>
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<td>4. I am God’s wheat and I shall be ground by the teeth of beasts, that I may become the pure bread of Christ.</td>
<td>D. Julia Child</td>
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<td>5. In the Lord’s Prayer, the first petition is for daily bread. No one can worship God or love his neighbor on an empty stomach.</td>
<td>E. Mahatma Gandhi</td>
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<td>6. It is not accidental that all phenomena of human life are dominated by the search for daily bread – the oldest link connecting all living things, man included, with the surrounding nature.</td>
<td>F Henry Home</td>
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<td>7. Bread for myself is a material question. Bread for my neighbor is a spiritual one.</td>
<td>G Woodrow Wilson</td>
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<td>8. Luxury may possibly contribute to give bread to the poor, but if there was not luxury, there would be no poor.</td>
<td>H Nikolai Berdyaev.</td>
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A History of Bread in the Ancient World.

Throughout history, bread has been the most widely consumed food. For over 30,000 years, humans have been nourished by bread. Considered one of the oldest prepared foods, bread was being made long before the domestication of plants such as wheat. Gatherer societies would pound plants such as cattails and ferns and then cook the starchy paste on rocks over fires producing the earliest flatbreads.

Approximately 10,000 years ago in the Fertile Crescent of Mesopotamia, people began to settle down and evidence of the cultivation of grain in the Indus River valley in India dating back to 2300 BCE has been found. Plants and animals were domesticated and an agrarian society began to emerge. In the ancient Middle East and Britain, barley was the principal grain used for bread and flatbreads remained the norm. In China, wheat was domesticated and eventually cultivation of wheat spread to Europe and North Africa. In other areas of Eastern Asia, rice emerged as the primary grain (6000 BCE). In the Americas, it was maize (5000 BCE). As people depended less on gathering as a primary means of finding food, towns developed.

The Mesopotamians developed the process of refining flour. As early as 800 BCE, the Mesopotamians used animal or slave labor to grind grain between two large flat circular stones. Use of finely ground flour was a status symbol in the ancient world and the color of one’s bread was associated with one’s social status. The lighter the bread the higher one’s social status as lighter flours were more difficult to produce and thus more expensive. In England prior to bread pans, raw dough was baked on the floors of ovens. The darker bottom was for the poor and the lighter upper crust was for the more affluent. Thus the expression the “upper crust.” While bread has served as a status symbol, it has had other economic associations. In ancient Egypt workers were paid in bread and later in ancient Rome, bread was provided to unemployed laborers.

Over time, people noticed that when bread dough was not cooked immediately airborne yeasts served as natural leavening agents and sourdough bread came into existence. Eventually, people began to add different leavening agents to the bread dough, thus creating lighter and airier bread. Pliny the Elder states that the Romans used foam from bread. In other parts of the world, wine was used. Pastes of wine and flour were set aside and used the next day as starters. Methods for isolating yeasts were developed by the Egyptians around 1000 BCE.

Bread has been a stable in the human diet for tens of thousands of years. In ancient Egypt, bread and beer were the mainstay of people’s diets. Historians have found evidence of thirty different types of bread that were consumed by upper class Egyptians. These different recipes included leavened and unleavened breads. In ancient Greece, cheese or honey augmented a daily diet of bread.

In the majority of households in ancient Israel, women made bread. However, in the palaces of kings and larger affluent households, bakers’ duties were specialized. A
Baker’s Guild was formed in Rome in 168BCE and from then on baking was a separate industry. Members of the guild and their children were bound to the guild and not allowed to withdraw from it. In ancient Rome bakers had special privileges and restrictions. Guild members were the only craftsmen in Rome who enjoyed the status of freemen. They could not interact with gladiators or comedians or attend performances in the amphitheaters. They were to refrain from the vices of ordinary people.
Session 2

**Supplies**
A copy of the unison prayer for each participant, a paper bag for each participant, 1 bag of Skittles, Skittles cards, a paper plate, copies of Patricia Case’s article “Ecumenical Poverty Initiative: Ending the Scale of Poverty” for each participant, a computer with internet access to http://faithandpoverty.org, and a Bible.

**Opening Prayer**

*pray in unison*

Merciful and loving God, creation itself reflects your abundant love and goodness. You draw near to us and reveal the depth of your compassion and your love in Jesus who understands what it means to begin life homeless and as an alien and to end life in pain, ridiculed and abandoned. You send your Spirit to comfort and guide us as we seek to continue Christ’s ministries of compassion and concern.

We ask you to draw near to those who know the pain and the stigma of poverty. Comfort the homeless, the unemployed and the underemployed. Comfort them in their spirits and bless them. Give us eyes to see and ears to hear their cries, empower us and guide us as we stand with them. May our ministries meet immediate needs for shelter, food and friendship. May our ministries unmask the flaws and brokenness of the systems that brutalize and crush the poor. Help us name and dismantle these systems as we seek justice in our communities and in our world. May we reach out to the least of these as Jesus has reached out. In Christ’s name we pray, Amen

**Icebreaker**

To help group members better understand the experience of living in poverty, begin your group by playing a poverty stimulation game. The time frame for the game can be adapted based on the length of your gathering time. The Skittles Game Instructions, Discussion Questions and Skittles cards can be found at: https://faithandfamilyhomelessness.com/recommended-models/experiences-simulation-experiences/

**Scripture Focus**

Matthew 20: 1 -16

**Background:**
The economy of Palestine in the first century CE was based on agriculture, primarily olives, figs, grains, dates and vineyards. It was a time when there was great disparity between the rich and the poor. The lower class was comprised of laborers. Many of these individuals were employed by King Herod in the construction of public works. Still there
were large numbers of individuals who did not own land and who were dependent on 
landowners to hire them to work in their fields.

In this parable the landowner hires a group of laborers and agrees to pay them a denarion 
for a day’s work. A denarion would have been the expected rate of pay, it would 
represent approximately what was needed to support one’s self and family.

The parable of the Landowner and the Vineyard Laborers is unique to the gospel of 
Matthew

Questions

- Read Matthew 20: 1 – 16. What does the landowner tell the workers about their 
pay? What were the workers paid at the end of the day? What was the reaction of 
the workers? What is your reaction to the parable? Does the rate of payment 
seem fair to you? Why or why not? What does the rate of payment indicate about 
the landowner’s perception of the laborers’ need? What do you consider to be 
basic universal needs? Are all individuals entitled to have these needs met? What 
barriers, obstacle, or life circumstances do you believe hinder individuals from 
meeting their needs? What is our responsibility to others in seeing that their needs 
are met? What is society’s responsibility for meeting those needs?

- In her article, Patricia Case introduces us to Charles Gladden. Who is Charles 
Gladden? What challenges does he face? How has he been helped by the 
Ecumenical Poverty Initiative?

- What is the Ecumenical Poverty Initiative (EPI)? According to its director 
Reverend Sèkinah Hamlin, what are the goals of the EPI? The mission of the EPI, 
as stated on its website is:

  The goal of the Ecumenical Poverty Initiative is to empower and mobilize  the faith community to speak and act to end the scandal of poverty in the United States.

Churches have been powerful voices for generations on a range of defining social justice issues, most importantly the need to address poverty. Central to any Christian message is the call to care for the “least of these”—to love and care for our neighbors. With more people both in the United States and globally living on the economic margins, people of faith are drawing more deeply upon that rich tradition of social justice engagement to speak out on the need to address the range of poverty issues, and create community practices and national policies that lift people from a life of poverty.

How would you define this mission in your own words? How has the church provided a powerful voice in defining and addressing social justice issues? What does it mean to care for the “least of these?” What are the “community practices” that help lift individuals from poverty?

- What is Enough? What is the goal of Enough?

- What is the Model Employer Executive Order that is identified in the 2016
Democratic Platform? What are the goals of this order? What is the difference between a “minimum wage” and a “living wage?” Visit the Living Wage Calculator at http://livingwage.mit.edu to learn more about living wage and to calculate the living wage for your area. What is the living wage of your area? How does this compare to the minimum wage? Are you surprised by the rate of the living wage in your area? Why or why not?

- As a group take some time and visit the Ecumenical Poverty Initiative website. What stories do you find under the News tab? What campaigns are being advocated for by EPI? What is new in the information you find on this website? What is your reaction to the information that you are finding? How do the EPI campaigns convey the good news of Jesus Christ?

- On the EPI website Reverend William Barber is quoted saying, “Change will come with the recognition that this fight is much larger than a policy or political battle; it is a spiritual fight for the moral center of our democracy.” What do you think he means by this? Do you agree or disagree? Why or why not?

**Going Deeper**

Prior to your meeting, review the documents that are footnoted in Case’s article or ask members of your group to review these documents. Be prepared to summarize these as a part of your group meeting.

Visit the Resources section of the EPI website and educate yourself on issues of poverty related to child poverty, women and poverty, and wages and poverty. Watch the Models of Anti-Poverty Ministry on YouTube at: https://www.youtube.com/watch?v=82ghazrxjnE.

Consider a book study on anti-poverty ministries using the resources suggested at: https://faithendpoverty.org/2013/anti-poverty-ministry-recommended-reading/

Consider joining the Ecumenical Poverty Initiative by signing up at: https://faithendpoverty.org/join/.

**Closing Prayer**

Close with the Disciples Women’s Benediction or a prayer led by someone in your group.
Session 3

Supplies
A map of the world, stick pins, copies of Peter Morgan’s prayer and Rebecca Bowman Woods’ article “Disciples Offer Help: Legal Aide for Refugees and Immigrants” for each participant, a computer with internet access, and a Bible.

Opening Prayer

O God of the nomad Sarah
God of the fugitive Moses
God of the exile Nehemiah
God of the immigrant Ruth
God of the refugees Mary and Joseph
God of the itinerant teacher Jesus
God of the wandering missionary Paul
God of the uprooted and displaced,

You are God of us all as we pray together,
“Our souls are restless until they rest in you.”

We thank you for the gift of this temporary earthly pilgrimage we call life; in it we find the adventures of the unexpected.

We thank you for the lessons of self reliance learned on the journey.

We also thank you for the hard times when we learn that there is no self reliance for any of us. We need each other…and You.

We thank you for the generosity of strangers who give us grace moments where we find shelter when we thought there was no shelter.

We thank you for moments of shared bread and wine in which we taste the enriching delights of hospitality even among strangers. In those moments we taste and see your presence with us.

We thank you for this moment of shared food and friendship. Even with those whose names we cannot call we discover to be our kin, for together we are your sojourning friends living in your embrace making our way home.

Accept our prayers in the name of the one who ever walks with us, Jesus Christ.
Amen.

Prayer by Peter Morgan at National City Christian Church
Washington, D.C.
**Icebreaker**
Display the map of the world in a central location of your gathering space. As members arrive ask them to place stick pins in the countries from which their ancestors immigrated. When all members arrive ask them the following:

- To identify your country (ties) of origin.
- What stories have you been told about your ancestors coming to the United States? What were the circumstances under which their ancestors decided to immigrate? How were their ancestors received when they first arrived in the United States?
- What traditions from your country (ties) of origin do you still practice?
- What importance do these origin stories have for you?

Define immigrant and refugee. Discuss how an immigrant’s experience of coming to the United States is different from a refugee’s experience. Finally, state that some individuals arrived in our country neither as immigrants or refugees. Acknowledge that for many of our brothers and sisters of color, origin stories are unknown as their ancestors were slaves who were brought against their will and whose cultures and stories were denied and not allowed to be shared. If this is the reality for members of your group, ask them to share the impact of this in their lives.

Do not force anyone to share her story.

**Scripture Foci**
Leviticus 19: 33 – 34
Deuteronomy 10: 18 – 19

**Background**
Within Reformed Judaism, *Leviticus 19* is one of the most quoted chapters of the TANAK. It is read as a part of the afternoon liturgy of Yom Kippur, the Day of Atonement. The theme of the chapter is found in verse 2, “Be holy, because I, the Lord your God, am holy.” It is this command that ties together the mix of moral, civil, and religious injunctions. Many of these injunctions have parallels in the Ten Commandments.

Biblical holiness speaks to more than a standard of moral or ethical behavior. It binds us to the very character of God. However, Leviticus 19 makes it very clear that ethical behavior and holiness are also bound together. To have faith in the holy God is to live an ethical life.

Leviticus 19: 33 – 34 is a part of the third section of the chapter that includes injunctions to keep the Lord’s decrees. Neglect and abuse of the alien is prohibited. Indeed, these verses are an injunction to treat aliens as citizens of Israel are treated. This is one of thirty-six injunctions within the Old Testament to care for aliens, widows, and orphans. Thus as Leviticus 19 is read on Yom Kippur, atonement with God is linked to our
receiving and caring for the stranger and the least among us. A reminder that is applicable to Christians as well as the ancient Israelites and modern day Jews.

Deuteronomy is structured as a series of five sermons given to the children of Israel by Moses before his death. Deuteronomy 4: 1 – 11: 32 focuses on the commandments with the covenantal rule including the Ten Commandments addressed in chapter five. **Deuteronomy 10: 18 -19** comes from the section of Mosaic exhortations that speak to the blessing and curses associated with the Law. Here, Israel is reminded that right behavior is not only characterized by how they treat one another but is characterized by how they treat the strangers they encounter.

**Questions**
- Read Lev 19: 33 – 34 and Deut. 10: 18 – 19. Have members of your group summarize these passages in their own words. Provide a summary of the background information provided. What instructions are given in these passages about the treatment of aliens? Who are the aliens among us? What attitudes towards aliens are demonstrated by the news, by the culture, by your congregation? How are immigrant and refugee issues addressed in your congregation?
- View the slides. Discuss the following: What are the two ways immigrants can come into the US? How are they different? Can an unlimited number of persons receive temporary visas? What is the Visa Waiver program? How does one become a US citizen? What are the paths to becoming a LPR? What must one do to obtain refugee status? How do refugees and asylees differ? What documentation must one provide prior to entering the US? What is DACA? What new information was provided by this presentation? What surprises you in this information? Imagine you are a person fleeing from a war zone, an area that lacked economic opportunities, or a similar situation that many around the world face, how do you feel as you face this process? As a citizen of the US, how do you feel about this process?
- What is Tana Liu-Beers ministry with the Christian Church (Disciples of Christ)? How did she first become aware of the realities of immigration? Why is it necessary to have a lawyer on staff with our Immigration and Refugee Ministries?
- Disciples Home Missions mission statement says:
  
  Disciples Home Missions is committed to equipping disciples for Christ and connecting people to the life changing love of God, and...
  Having deepened our understanding of systemic racism, Christ compels us to advocate for justice, fairness and equality within Disciples Home Missions.

How do you see Tana Liu-Beers ministry as an embodiment of that mission? How else are Disciples ministering for and with immigrants and refugees? How is advocacy an important component of this ministry?
- What challenges do individuals without documentation face within the United States legal system? What is the article referring to when it speaks of a “stuck system”? According to this article how do individuals with “good intentions”
sometimes make it worse for immigrants, refugees, and individuals without documentation? What steps can be taken to avoid worsening such situations?

- What agencies or organizations in your area provide assistance to immigrants and refugees? Beside potential challenges with the legal system, what challenges do immigrants and refugees face as they relocate in the United States? How are these challenges the same as those of earlier generation of immigrants and refugees? How are they different from those challenges of earlier generations of immigrants and refugees? What might a ministry of presence and advocacy with immigrants and refugees look like in your area?

- Brainstorm how your group and your congregation can engage in ministry for and with immigrants and refugees. If you or your congregation do not receive updates on Refugee and Immigration Ministries (RIM), consider signing up for RIM news updates at https://www.discipleshomemissions.org/missions-advocacy/refugee-immigration-ministries/.

**Closing Prayer**

Close with the Disciples Women’s Benediction or a prayer led by someone in your group.
Session 4

Supply
Copies of Selys Rivera’s article “Women in Mission: Urban Spirit: Challenging Perceptions about Poverty” and a Bible

Opening Prayer
Preparation – Several days prior to your group meeting begin to collect articles and photos, from newspapers, magazines, and the internet that address issues of poverty. At the beginning of your meeting have individuals read the headlines or summarize the articles. After you have shared these articles, have your group open with sentence prayers related to what they have heard.

Icebreaker
To begin to think about what it might be like to live in poverty spend some time discussing the following choices that millions of Americans are faced with each day. You are the head of a family of four that has an annual income of $24,230. You must choose how you will provide for the needs of your family with a monthly income of $2019. Discuss your options and keep a running total as you budget for:

- **Food**
- **Transportation** – this includes transportation to work and school. If you decide on a car you must budget for car payment, gas, maintenance, insurance and parking if applicable in your area.
- **Healthcare** – consider how you budget for insurance and what challenges you might face if you or a family member becomes ill
- **Childcare**
- **Education** – consider what choices you have to further your education and improve employment options and what routine school expenses your children will incur
- **Housing** – rent or mortgage, insurance, taxes
- **Monthly Bills** – electricity, heat, water, phone, cable, credit card, etc.
- **Discretionary Spending** – clothes, toiletries, entertainment
- **Saving**
- **Other**

When you have completed a balanced budget discuss the following: How did you feel as you discussed your options? Did you consider making purchases on credit, why or why not? What challenges might you face if you did want to buy something on credit? What were some of the hardest decisions to make? Where any of the decisions easy? How would life be different if you had to make these decisions day after day, week after week?

Read the Frequently Asked Questions about Poverty. What is new or surprising in this information? Familiarize yourself with programs that are available for persons who live
in poverty. How might you or your congregation serve as a resource assisting individuals to connect with these programs?

**Scripture Focus**
Amos 5: 7 – 15

**Background**
The prophet Amos identifies the roots of the spiritual life as our acting responsibly with family members, and friends and as citizens. He proclaims that our religion has a public component that is related to our culture, economics, politics and environment. He connects worship with social and economic justice and summons us to consider what role politics plays in faith. Amos demands that we consider the connection between our faith and economic dealings.

This was not a popular message in the Northern Kingdom of Jeroboam II in a time when the nation was experiencing a prosperity that had not been seen since the days of David. However, Amos saw that the peace and prosperity that some interpreted as a sign of God’s blessing, did not extend to all. The gap between the rich and the poor was growing. The legal and tax systems were corrupt and functioned in ways that benefitted the rich. Amos concludes that this injustice would lead to destruction as God advocates and calls for God’s people to advocate for the most vulnerable of society.

**Questions**
- Read Amos 5: 7 – 15. Summarize the background information. What will happen to those who act unjustly? What are the signs of injustice that are identified? What are the people encouraged to do? What are the implications of Amos’ message for us?
- Why is education regarding poverty important? What are some of the myths of poverty that are identified in this article? In the article it speaks of how UrbanSpirit creates a safe place to consider questions like, “How do wealthy people create poverty and, how do poor people create wealth?” How do you answer these questions? UrbanSpirit’s mission is “Changing the world by changing the way we see the world.” How does looking at the world differently help us to make changes in the world? Share experiences in which your ability to see the world differently has resulted in you making changes in your attitudes, behaviors? How do these personal changes relate to changing the world?
- Deborah Conrad states, “We [in America] have built a system that relies on having people living in a permanent underclass.” What do you think that she means by this? Do you agree or disagree? Why? And she goes on to state, “And when we read the Old Testament, when we read the stories of Jesus, we learn that having a permanent underclass is exactly counter to God’s vision of a just world… It’s how we recreate Pharaoh’s Egypt in every new generation, Jesus challenged that.” What stories in the Old Testament come to mind when you read that God’s vision is not for a permanent underclass? What stories come to mind
from the New Testament? In what way is Pharaoh’s Egypt recreated in today’s economic system? What steps can we take to create a different society?


  Imagine
  A world where everyone has enough.

  Imagine
  A place where people-of-faith and People-of-no-particular-faith-at-all
  Feel what poverty feels like,
  Claim a new vision of justice,
  Learn to confront systems and renew communities
  Desire to end poverty.

  Imagine
  People who are bold enough to believe it can happen...

“to “do justice” means to live in a way that generates a strong community where human beings can flourish. It is to go to the places where the fabric of shalom has broken down, where the weaker members of societies are falling through the fabric, and to repair it. This happens when we concentrate on and meet the needs of the poor. “


What would this new vision of justice look like in your congregation? Your community? The world? Read Timothy Keller’s quote. Restate this in your own words? Do you agree with this? Why or why not? How is this related to your vision of a just community?

- On the UrbanSpirit website, it is stated:
  UrbanSpirit is an attitude. As a faith-based outreach with an interfaith understanding, we believe that poverty is an impediment to the common good and inconsistent with most faith traditions. And most people of faith don’t really want it to be that way. We believe that if you see what we see here, you would agree...

  UrbanSpirit is a danger. We are paying attention, and through us, others are learning to pay attention. We believe poverty can be ended. Those who are enriched by the status quo, who want faith to be powerless “personal and private,” who think the church and other faith communities should keep their noses out of social realities, those folks will not appreciate our work. We believe that God still calls prophets, and we want to make space for voices that don’t often get heard. We want to change the system.

What stands out to you in these statements? What do you think is meant when it is stated, “poverty is an impediment to the common good?” Who are the ones who
are “enriched by the status quo?” What do you think is meant by a faith that is powerless, personal and private? Do you believe God still calls prophets? What is meant that UrbanSpirit is a danger? How do you feel when you consider this type of dangerous faith?

**Closing Prayer**

Close with the Disciples Women’s Benediction or a prayer led by someone in your group.
FREQUENTLY ASKED QUESTIONS ABOUT POVERTY

HOW IS POVERTY MEASURED?

The U.S. Census Bureau determines poverty by comparing pre-tax cash income against a threshold of three times the cost of the 1963 minimum food diet that is annual updated to reflect inflation and adjusted for family size, composition and age of household.

In 2014 the poverty threshold for a family of four was $24,230. The national poverty rate was 14.8% or 46.7 million people living in poverty. In 1959, 22% lived in poverty. Notable trends include consistent increase in child poverty and a dramatic increase in elder poverty. The poverty rates of African American and Hispanic persons is 2 1/2 to 3 times higher than white poverty rates.

WHAT FEDERAL PROGRAMS USE POVERTY GUIDELINES TO ESTABLISH ELLIGIBILITY?

When using the poverty guidelines to set eligibility criteria, some programs actually use a percentage multiple of the guidelines, such as 125 percent, 150 percent, or 185 percent. This is not the result of a single coherent plan; instead, it stems from decisions made at different times by different congressional committees or federal agencies. While this is not an inclusive list, examples of programs that use poverty guidelines to establish eligibility include:

• Department of Health and Human Services: Community Services Block Grant, Head Start, Low-Income Home Energy Assistance
• Department of Agriculture: Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamp Program), National School Lunch Program, Child and Adult Care Food Program
• Department of Energy: Weatherization Assistance for Low-Income Persons
• Department of Labor: Job Corps, National Farmworker Jobs Program, Workforce Investment Act Youth Activities

HOW MANY CHILDREN ARE POOR?

Data released in September 2011 by the Census Bureau indicate that 16.4 million children in the United States, 22.0 percent of all children, lived in poverty in 2010. More than six million of these children were under six years old. Of the 16.4 million poor children, nearly half, 7.4 million, lived in extreme poverty, which is defined as an annual income of less than half the official poverty line (i.e., $11,157 for a family of four) [1]. Poverty rates among children of color are much higher than among white children and have been so since the Census Bureau began making separate estimates by race.¹

¹ Information obtained from the University of Wisconsin – Madison, September 18, 2016, http://www.irp.wisc.edu/dispatch/.