

L. SHANNON JUNG



*Building the*  
**GOOD LIFE**  
*for All*

Transforming Income Inequality  
in Our Communities

**WJK** WESTMINSTER  
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# For ALICE

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# CONTENTS



Acknowledgments	v
Introduction	1
1. Interdependence and the Working Poor	7
2. Toward a Spirituality of Flourishing	19
3. Strategy 1: Relief	35
4. Strategy 2: Self-Help	53
5. Strategy 3: Cultural Formation	71
6. Strategy 4: Advocacy and Governmental Action	90
7. Getting Started	107
Notes	117

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# INTRODUCTION



As a teacher and pastor, I have been drawn to those who lacked daily necessities. I have examined and taught about poverty, have thought about how pastors might address financial issues in their communities, have even written about how to deal with hunger issues. Maybe that came from being the child of educational and dental missionaries in the Congo. I have been involved in housing ministries, food banks, and community organizing. As that work has gone on, I have come to realize that it is not just those officially below the poverty line who are struggling.

When I retired and moved to Florida, I thought that this was the land of prosperity and opportunity, or at least of economic stability. I expected, since every time we vacationed there was a jovial and carefree spirit, that everyone was financially stable here in the land of sunshine and tourism. Living here punctured that illusion. How wrong I was. Indeed, peeling back the cover of worker friendliness, we discovered the same issues that we had known in Kansas City, Chicago, and Dubuque. There are a lot of people working hard and just

barely getting by. These are blue-collar, hardworking people who can just barely pay their bills. Many of them are African American or Hispanic, but the majority are white men and women. They are single women living in their cars to save money to go back to school, hoping for a better life for themselves; couples working two or three jobs to make ends meet and trying to raise their children as well. The income gap is only superficially invisible.

As Americans we are dealing with a new economic reality. It is not just the homeless and unemployed who live hand to mouth. The working poor are living paycheck to paycheck. Their futures are anything but secure. The reality of the number of employed, hardworking people who nonetheless struggle financially degrades our collective sense of well-being. Our well-being is eroded by the sheer magnitude of this problem and the plight of lower-income working people. This group is twice as large as the officially defined poor. Increasingly the middle class is becoming the working poor, and the economic plight of millions of Americans has become a major national concern.

Shortly after we arrived in Florida there was a report of a study done by the United Way in Manatee and Sarasota Counties. It investigated the percentage of people who are Asset-Limited, Income-Constrained, Employed (ALICE); that is, the working poor. To avoid the impression that all the working poor are female, I am also using the acronym ALEC (Asset-Limited, Employed, Constrained) interchangeably with ALICE. The vulnerability of this group of people does not know any one gender. In Manatee and Sarasota Counties respectively, 30 and 29 percent of the population have income above the poverty level but not enough to meet the cost of living. Added to those who live in poverty, 43 and 41 percent of the people in these two counties are struggling to get by. They are fairly representative of the findings of the six-state United Way report. My illusions seemed pretty naive in the wake of that report.

The United Way report points toward a new definition of poverty. The reality is that close to 50 percent of the people in the United States are struggling hard to get by. The working

poor may now be the new majority. The income instability of many citizens was also revealed in the election campaign of 2016. The stagnation of the economy ripped through political customs that have papered over the fact that many are just not making it in America anymore. For too long many have thought that suppressing their fear would keep a personal financial crisis at bay. The symptoms are apparent: middle-aged white people dying from depression, drug overdoses, alcoholism, and other anxiety-related illnesses in greater numbers; the addition of new jobs but ones that do not pay decently; the vast difference in *wealth* among African Americans, Hispanics, Asians, and whites.

Senator Bernie Sanders, campaigning to be the Democratic nominee for president, blew the cover off the plight of men and women who are working hard and living on the edge. Donald Trump used the rage of the working white man and woman to swell his candidacy and win the presidency. These are the symptoms of a vast sense that something is wrong in our society. While these are the topics of media attention and are aspects of reality that cannot be ignored, fear is a poor motive. Rage is a dysfunctional response. People wind up feeling frustrated, overwhelmed, immobilized, and encouraged only to look after their own self-interest. Some families are simply seeking a financial foxhole to protect themselves against inevitable forces. This reaction only deepens their fear and dread. It only reinforces the sense that we cannot do anything about this.

Rather than move into fear, our response as Christians to what is happening is to become proactive. We are called to consider the Christian ideal of interdependence and do some real work to reverse the disparity. While it would be unrealistic to ignore the reality of the new poverty, our intention is to point to those individuals and activities that are making positive change. There are numerous points of light, if you will, that are joyfully pushing back against the sense of inevitability. David King, the director of the Lake Institute on Faith and Giving, writes that “religious institutions need not live out of

a scarcity mind-set. Our religious communities are full of the necessary assets to cultivate a culture of generosity.”<sup>1</sup>

I have three goals in this book.

*First, show that we are all interdependent.* We are all in this together. We all breathe the same air. We all depend on clean water, as the residents of Flint, Michigan, can tell you only too well. We are all, in fact, threatened by the sort of contamination and illness that happened there. We seem to be facing more floods, increasingly strong storms, and more weather events like tornadoes in this decade. We are all impacted by the global economy and climate change. The destinies of the wealthy and of the poor are converging in other ways, such as the safety of the global food system, and will ultimately impact us all. Similarly, the programs and organizations we highlight in this book are universal—they are geared ultimately to benefit all of us. For example, public education has a direct impact on all of us.

*Second, demonstrate that the growing income gap impacts our spirituality as well.* Beyond our environmental and social interdependence is the interrelated state of our spirituality. This is the case for both rich and poor, employed and unemployed. How we respond to our situations is integrally tied into our spirituality, which includes both how we respond to others and also our own character. Even those who are not self-aware exhibit a spirituality that is either life enriching or life diminishing. We are alert to the situation of others or we turn a blind eye to it. That impacts our spiritual well-being.

What we seek to do here is to encourage ourselves and you toward a spirituality that enables us to flourish. Many religions embrace such a spirituality. We are persuaded that this is a Christian vision, though we would not at all deny that other religions point in the same direction. It is quite clear that Christianity and many other religions include at their core a compassion toward others and also commend a society where all people have enough to enjoy a decent life. The God we worship is a God of abundance who freely gives to all.

*Third, introduce four strategies for addressing income instability in your own context.* We have models for this work; chapters 3–6

describe organizations, programs, and actions that are already contributing to human flourishing. The chapters outline four strategies:

- *Relief*, also called charity, gives goods or services to those in desperate straits to meet immediate needs.
- *Self-help* empowers people in their own development through education, mentoring, and a stable foundation from which to succeed.
- *Cultural formation* creates an ethos for action, focused on large-scale public issues. This involves influencing public opinion, participating in social movements, and encouraging pro-social business policy.
- *Governmental action* uses state and federal policies to promote the well-being and success of those struggling to get by.

A chapter devoted to each describes how organizations that adopt one or more of the strategies help ALICE work toward a decent livelihood. These are programs that you too can get involved with, and I hope to inspire and equip you to take action in your community to address the crisis of income inequality. We who undertook to examine ALICE in our own area of central Florida were upset by the injustices and also the just plain hardships that the working poor experience. In addition to this book, we are launching an online effort to publicize those organizations that are responding to income inequality and helping people to achieve a decent standard of living. (See [www.workinghardtogetby.com](http://www.workinghardtogetby.com).) We hope to encourage you to find similar organizations in your community that you can partner with as individuals or as a group. We know the joy of participating in such hands-on efforts, and we are motivated not so much by altruism as by the attraction of seeing people empowered to live stable lives. Study after study indicates that those ordinary citizens who volunteer and assist others to achieve a decent livelihood say that their lives are significantly happier than those not so involved.

This book is designed for groups to study together, learning more about the experience of the working poor and exploring how we as congregations and individuals can promote both material and spiritual flourishing for all people. Each chapter closes with seven to ten questions designed to help you process what you've read and strategize together how you can participate in promoting economic equality. Chapters 3–6, focusing on each of the four strategies, also include lists of suggested resources that can help you find organizations with whom you might partner. Do some homework as you go, so that when you reach chapter 7, you will have more research in hand with which to chart your way forward in ministry to those who struggle economically.

God has called us to love our neighbors as ourselves. We begin by getting to know who those neighbors might be.