

# A Place To Lay Their Heads

A biblically based curriculum on inadequate housing  
in rural North Carolina by the  
North Carolina Council of Churches  
and  
Habitat for Humanity

*For every house is built by  
someone, but God is the  
builder of everything.*

*—Hebrews 3:4*

## About Habitat for Humanity

Habitat for Humanity International is a nonprofit, ecumenical Christian organization dedicated to eliminating substandard housing and homelessness worldwide and to making adequate, affordable shelter a matter of conscience and action. Habitat is founded on the conviction that every man, woman and child should have a simple, decent, affordable place to live in dignity and safety.

*For more information, contact:*  
Habitat for Humanity International  
121 Habitat Street  
Americus, GA 31709-3498  
(229) 924-6935  
[www.habitat.org](http://www.habitat.org)

## About the North Carolina Council of Churches

From efforts on behalf of farm workers, to encouraging the protection of God's earth, to economic and racial justice, the North Carolina Council of Churches is at the forefront of progressive social issues that go to the heart of whom God would have us to be. By drawing together members of 15 Christian denominations in this work, the Council also serves our other key focus, Christian unity.

*For more information, contact:*  
North Carolina Council of Churches  
Methodist Building, 1307 Glenwood Avenue  
Suite 156  
Raleigh, NC 27605  
919-828-6501  
919-828-9697 (fax)  
[nccofc@nccouncilofchurches.org](mailto:nccofc@nccouncilofchurches.org)  
[www.nccouncilofchurches.org](http://www.nccouncilofchurches.org)

# A Place To Lay Their Heads

**A resource and curriculum produced on behalf of FaithWorks,  
a collaborative project of the North Carolina Council of Churches  
and Habitat for Humanity International**

***Teacher Edition***

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## **Introduction**

During the spiritual journey that is the life of a Christian, each one of you involved in this study has come to the conclusion that part of being a follower of Christ is paying attention to the housing needs of all of God's children. Some of you may be more aware of the problem of inadequate housing in your part of North Carolina than are the people who developed this study. Others of you had your interest peaked simply by the hands-on nature of *FaithWorks*, the rural home-building project of Habitat for Humanity and the North Carolina Council of Churches. Wherever you come into this study, you will find in its pages and in the discussions that result a biblical witness to the problem of inadequate housing.

We begin the study by looking at the issue of inadequate housing in general, and we end by addressing the broader subjects of justice and advocacy. In between, we will look at three specific issues tied to inadequate housing: wages and why working hard is not enough, health and how it and housing are interwoven, and broad economic issues causing job loss in rural North Carolina. Throughout, your group will be encouraged to share your stories, questions and challenges with each other.

By looking at the issues through God's eyes and with God's word in our midst we can learn both the underlying issues related to inadequate housing and our Christian response.

This curriculum is designed for use by congregations taking part in *FaithWorks*, but it can be used by anyone concerned with housing needs in rural areas. It can be used with already existing groups (Sunday school classes, Bible study or discussion groups, women's circles, etc.), or a group can be formed for the purpose of learning more about housing needs in rural North Carolina. For those congregations engaged in *FaithWorks*, try to involve the entire congregation in the study, not just those actually working on the Habitat home. You may want to use the study during the Habitat build, or you may find it more convenient to do after the building phase is completed.

The curriculum is designed for flexibility of use. You will see that each session in the teacher's guide contains three elements: teacher preparation, a teaching outline, and a student handout. You may reproduce the student handout for those in your group or order multiple copies of a student's book from the North Carolina Council of Churches.

Each session includes prayer, scripture, issue-based information, reflection and discussion, and a story. You may wish to rearrange the parts of the session, for example, starting with a personal story. Try, if at all possible, though, to use all five of these elements in each session. You may find that there are more discussion/reflection questions than you have time to use. If so, choose the ones which seem best to lead your group into helpful conversation.

Several acknowledgements are in order. Amy Grunewald Mattison, a student at Duke Divinity School, wrote the first draft of this curriculum. Pam Campbell, curriculum consultant with Habitat for Humanity International, made subsequent revisions. George Reed, executive director of the NC Council of Churches, provided additional writing and final editing. Aleta Payne, communications associate with the NC Council of Churches, completed the layout. Funds for printing and distribution of the curriculum have been provided by The Duke Endowment, which is also providing generous support for the home-building part of *FaithWorks*.



FaithWorks home built in Brunswick County and supported, in part, by Thrivent Financial for Lutherans.

## Session I: Inadequate Housing

### Prayer of Preparation

As you begin your planning for this session, consider these ideas as you go to God in prayer:

- Think about the people studying together and about their levels of experience in issues underlying inadequate housing. Pray that new knowledge would affect all, regardless of their present perspectives.
- How will your group be challenged as you learn about the biblical witness to issues involving inadequate housing?

### Personal Scripture Study

Read aloud Psalm 61 and consider the plea of a desperate voice. Imagine the psalmist seeking refuge in the shelter of God.

Have you ever been without a literal shelter—a home? Have you ever felt like you didn't belong or like the storms of life were too strong? Can you imagine the desires of seeking safety and security and belonging? Ponder these ideas with the psalmist as you prepare to lead this session on housing.

### Before the Session

If you are aware of group members who are living in inadequate housing, talk with them before the session. Ask if they would be willing to tell their stories. If they are not comfortable talking about their personal situations, be respectful of that choice. Be careful to treat them with dignity in your discussion.

Your local Habitat for Humanity affiliate may be able to suggest homeowners who would tell their stories (see page 52). You may be particularly interested in a homeowner who has a faith story to share. Talk with affiliate leaders and make arrangements early.

### Preparing to Teach

Copy the five problems of inadequate shelter listed on page 11 onto newsprint. Post these in your meeting area.

## Teaching Outline

### Consider the Importance of Home

As the group gathers, pass out pencils and paper and have group members draw pictures of their childhood homes. Encourage bashful artists but spend only three or four minutes. Then have each person tell about his or her home. (Break into small groups if

needed.)

Ask group members to note the laughter and good feelings that often come with discussion of home. Invite participants to focus on the importance of a place to belong and feel secure.

Read aloud Psalm 61 and ask group members to consider the idea of home as refuge and protection.

Open with a prayer such as this:

Lord, you knit each one of us while we were yet in our mother's womb. Continue to make us and mold us into the kind of people you created us to be. Challenge us today, Lord, to hear your word in a way that penetrates our present understanding of who you are and of your ways. Guide our conversation and help us to listen to one another and lead us to understanding with compassion the issues that underlie inadequate housing.

### **Examine Inadequate Housing**

Call attention to the five problems of inadequate housing that you have copied onto newsprint from page 11. Invite group members to follow along on their handout as you present the information.

### **Reflection**

Urge class members to think about living in the worst of these conditions. Ask participants to sit silently for one minute as they consider living in inadequate shelter.

Ask these questions:

- What was particularly interesting about this information? Disturbing? Challenging?
- Are any of these conditions ones you would consider less than ideal, but livable?
- At what point would you consider conditions unlivable?
- What effects would living in such conditions have on you and your family?

### **Look at the Reality**

Point out that, nationwide, about 27% of occupied housing fit within the American Housing Survey (AHS) definition of severely inadequate.<sup>1</sup> In North Carolina alone, more than 19,000 are without complete plumbing.<sup>2</sup>

Invite group members to look at two other critical indicators of inadequate housing: affordability and crowding.

**Affordability.** Invite group members to think with you about affordability. Ask:

- What do you think is the average fair market rent for a 2-bedroom apartment in rural North Carolina? (\$437 per month)
- If rent is to be no more than 30 percent of monthly income (the definition of affordability), what hourly income would be required to support rent of \$437 per month? (\$11 an hour)
- What is the current minimum wage? (In NC, the minimum wage is the same as the federal minimum wage: \$5.15 per hour in 2004.) Note that the minimum wage is less than half of what is required to rent an apartment.<sup>3</sup>

Point out that in addition, thousands of so-called Section 8 units<sup>4</sup> may convert to market rate units from 2002 to 2005. Even now, one out of five homeowners are paying more than 30 percent of income on mortgage and a third of all renters are paying over 30 percent of their income on rent.<sup>5</sup>

**Crowding.** Ask group members to think of their homes. How many people would be living there if the home had one person per room (**not** per bedroom)? What problems might this create? (Suggestions could include a loss of privacy and sense of security, greater difficulty for children doing schoolwork, an increase in the risk of disease, and heightened mental and emotional stress.) If anyone in the group lives in such crowded conditions, see if they might be willing to talk about these pressures. You might do this instead of asking the group to brainstorm about these conditions.

Explain that Housing Carolina is a statewide public awareness and education campaign that encourages the general public and policy makers to identify needs and support solutions to the state's affordable housing dilemma. The situation in North Carolina is highlighted by the examples printed on the hand-out. Invite volunteers to read the scenarios aloud.

Ask for reactions. Talk about the feelings of helplessness that people experience when they want to care for their families but do not have the resources.

Also take time to consider the "paralysis" that affects people who do have resources to share. Sometimes when we are faced with situations that we find hard to imagine or problems that seem too large to solve, we do nothing. Invite group members to brainstorm ways they could truly respond to the need for adequate housing in North Carolina.



Volunteers from the Presbytery of Charlotte at a Habitat project in Union County.

### **Hear the Story**

Invite a Habitat for Humanity homeowner to talk to the group. Suggest when issuing the invitation that he or she cover some of the following ideas:

- What were the struggles of living in inadequate housing?
- Did you ever feel there was no way out? What did you do to change things when you were at your worst moments?
- What emotions did you experience when you found out that you could purchase your own home?
- What changes did your family realize?
- Tell us your faith story.

### **Scripture Study**

Invite a volunteer to again read aloud Psalm 61. Ask:

- What is the mindset of the psalmist? (Verse 1 indicates a sense of pleading or even desperation.) Invite group members to list phrases from this psalm that speak to them about the importance of shelter.
- Have any of your responses to this psalm changed after hearing from a Habitat homeowner and after looking at the statistics about inadequate housing in North Carolina?
- Do you feel challenged by the idea that inadequate housing is an issue for people of faith? What is your response?

### **Closing Prayer**

- Ask God to stir the hearts of group members to be open and willing to learn about the underlying issues of inadequate housing.
- Seek God's grace to build compassion for persons in need of shelter.

Invite group members to continue to be in prayer during the coming week and to join you for the next session.

Student handout

## The Issue of Inadequate Housing

Inadequate housing is characterized by five problems according to the American Housing Survey (AHS).<sup>1</sup> A housing unit is “severely inadequate” according to the AHS if it has problems in any one of the following five areas:<sup>2</sup>

**Plumbing.** Lacking:

- hot or cold piped water or
- a flush toilet or
- both bathtub and shower,

all inside the structure and for the exclusive use of the unit.

**Heating.**

- Having been uncomfortably cold last winter for 24 hours or more because the heating broke down, and
- it broke down at least three times last winter for at least six hours each time.

**Electric.**

- Having no electricity or
- all of the following three electrical problems:
  - exposed wiring,
  - a room with no working wall outlet, and
  - three blown fuses or tripped circuit breakers in the last 90 days.

**Upkeep.** Having five of the following six maintenance problems:

- water leaks from the outside, such as from the roof, basement, windows, or doors;
- leaks from inside the structure, such as pipes or plumbing fixtures;
- holes in the floors;
- holes or open cracks in the walls or ceilings;
- more than 8 inches by 11 inches of peeling paint or broken plaster;
- signs of rats or mice in the last 90 days.

**Hallways** (in multi-family complexes). Having all of the following problems in public areas:

- no working light fixtures;
- loose or missing steps; loose or missing railings; and
- no elevator.

In addition to these five physical problem areas, two other indicators of housing quality are affordability and crowding.

**Affordability.** A family's housing costs, including rent or mortgage, plus insurance, utilities and related taxes, should be no more than 30% of the family's monthly income. But over 315,000 North Carolina households pay more than half their income for housing.<sup>3</sup>

The gap between the number of affordable housing units in the United States and the number of people needing them continues to grow. Between 1973 and 1993, 2.2 million low-rent units disappeared from the market. They were either abandoned, converted into condominiums or expensive apartments, or became unaffordable because of cost increases.<sup>4</sup> The result was a rise from a nonexistent gap in 1970 to a shortage of 4.7 million affordable housing units for the nation's poorest renters in 2001.<sup>5</sup>

**Crowding.** A house is considered to be overcrowded if there are more people living there than there are rooms (all rooms, not just bedrooms).

Families who cannot afford housing sometimes avoid homelessness by moving in with friends or relatives, many of whom themselves live in inadequate housing. This increases the number of people in the unit and contributes to further problems.

While it is beyond the scope of this study to consider the many issues facing farm workers, it should be noted that farm workers in North Carolina are particularly affected by overcrowding. In a recent study, 85 percent of the housing among farm workers in the Eastern migrant stream (**not** counting barracks and dormitories) had an average of more than two people per room.<sup>6</sup>

## The Reality

Housing Carolina is a statewide public awareness and education campaign that encourages the general public and policy makers to identify needs and support solutions to the state's affordable housing dilemma. They highlight the situation in North Carolina with the following examples:

- A family falls asleep in a house that has dangerous defects. One out of five households either lives in substandard housing or goes without food or medicine to pay the monthly cost of housing.
- Thousands of school age children go "home" to a temporary shelter—or are shuffled from place to place in search of permanent housing.
- An elderly woman must make her way to an outhouse, even on the coldest morning, because she has no indoor plumbing. She is only one of thousands of our neighbors who begin the day this way—not in the North Carolina of a century ago, but today.<sup>7</sup>

## Session II: Wages and Work

### Prayer of Preparation

As you begin planning for this session, consider these ideas as you go to God in prayer:

- During the first session, in what ways did God reveal something new to the study group, something for which you are grateful?
- Are there employment situations within the group (or within your congregation) that need God's grace to endure?
- How can God's Word bring this study group into a better understanding of the kingdom of God and how we, as followers of Christ, are to be a part of it?

### Personal Scripture Study

Read Deuteronomy 24:14-15. Think about your own definition of labor and wages. Consider the ideas of need and urgency in this passage. Think about times when you felt anxiety or even desperation over your financial situation. Consider how we are to witness Christ's love to families who may be in a needy and destitute working situation.

### Before the Session

Talk with your pastor, local Habitat for Humanity affiliate representatives, area housing office, etc. to locate someone who can tell his or her story of trying to live on minimum wage or income that is below the Living Income Standard. (See page 52.)

Be sure to treat the person with dignity and explain that you want your class to understand how difficult it is to work 40 hours a week and still not have enough.

Be aware that you may have such individuals in your congregation.

### Preparing to Teach

Bring to class newspapers that include classified ads, grocery ads etc.

## Teaching Outline

### Research Adequate Income

Have the class create a bare bones budget for a family of four in rural North Carolina. (If you have a large class, break into small groups.) The budget is to include only these basic items:

- Housing
- Child care
- Food (no eating out)
- Health care
- Transportation (not a car loan—just the cost of actual transportation)

- Clothing
- Taxes
- Miscellaneous (such as cleaning products, etc., but not luxuries such as videos and gifts)

Ask participants to determine how much a family would have to make to pay for these basics in a month. Use the newspapers to help with prices. Then have group members calculate the hourly wage that would be required to support that budget (with either one or two parents working 40 hours per week, 52 weeks per year).

Record findings on newsprint and post these in the room for reference later in the session.

### **Low Wages and Housing**

Remind the group that this study seeks to connect the biblical witness to the underlying issues that shape the problem of inadequate housing in rural North Carolina. Explain that today your study focuses on wages and working because low incomes are a primary reason why people can't afford adequate housing.

Invite group members to read "What Is a Living Wage?" from the student handout. Compare the numbers suggested by your group with the findings on the handout for a living wage in your area.

Discuss the implications of more people understanding families' situations according to the living income standard, as opposed to the federal poverty level.

### **Willingness to Work**

Summarize the following information for group members:

We often hear the argument that families in poverty choose not to work. This argument is based on the false assumption that all conditions to employment are surmountable for any "common sense" oriented individual. It presumes that human will, alone, is adequate for gaining employment and that any employment, regardless of wages, is sufficient for sustaining a family.

The argument that poverty is a result of "laziness" is simply inaccurate.

- Of the families with children and earning less than a living income, 60 percent include one or more working family members.
- Of the remaining 40 percent of families without a worker, a substantial number include a person who has worked in the past but now cannot find employment.<sup>1</sup>

In 2001, for the first time in a decade, the total number of people working in North Carolina declined for the entire year. Many of the state's economic conditions worsened further during 2002, and unemployment moved up to 6.9 percent

in May and June, the third highest rate in the country. The majority of low-income workers (65 percent) worked every week of the year, and most of the remainder worked nearly full-time but for only part of the year. In addition, some adults are unable to work because of their own disabilities or those of a family member dependent on them for care.

In summary, the low incomes of the families below the living income standard are usually not caused by unwillingness to work.

## **What Are the Causes of Being Trapped Below the Living Income Standard?**

Offer these ideas to the group:

- **The decline in the value of the minimum wage**

In 1969 a parent could work full-time at minimum wage and earn enough to support his or her spouse and two children at poverty level. Since then Congress has not increased the minimum wage to keep up with inflation or even the federal poverty level, and never again has it raised a family of four out of poverty. Today, full-time employment at minimum wage doesn't even raise a family of two above the federal poverty level, much less approach real living costs.<sup>2</sup> On the national level, a survey of 27 U.S. cities found that more than one in four people in homeless situations are employed, a significant increase from 1998.<sup>3</sup>

- **The steady disappearance of well-paying, low-skill jobs**

Part of the reason for families living below the living income standard is that changes in international trade policies, shifts in world markets, and cheap labor abroad have resulted in a shift in North Carolina employment. Traditional manufacturing industries that paid good wages for low-skill work are in decline as factories permanently move to other countries. Service and retail employment are replacing the manufacturing jobs. The impact of these changes is most immediately and deeply felt by middle-income workers. (See Session IV.)

- **The increasing tax burden on low-income households.**

The tax code of North Carolina could share some of the burden in causing families to be unable to sustain their economic needs. North Carolina taxes take a greater share of income from middle- and low-income families than from the wealthy. In 2002, the poorest fifth of families paid 10.5 percent of their income in state and local taxes. At the same time, the wealthiest fifth paid around 9 percent, more than a full percent less.<sup>4</sup>

The shift of the tax burden has occurred in large part because of an increased reliance on sales and excise taxes and non-tax items such as fees. These taxes and fees are generally the most regressive revenue sources available (i.e., they take a larger share of low- and middle-income people's income).<sup>5</sup> Put another way, the \$7 in sales tax which would be paid on a \$100 purchase (for example, for clothing

or school supplies) is a larger share of a \$10,000 income than it is of a \$100,000 income.

Some efforts have been made to improve the state tax system, such as removing the state sales tax on food, raising the minimum income upon which a family pays taxes, and creating a new upper-income tax bracket for those earning over \$200,000. Despite these changes, the disparity in tax burdens continues.

## **A Look at Scripture**

### **Mark 5:1-20**

Invite group members to look at the story of the Gerasene demoniac. Point out that Jesus went to the man who suffered, asked his name, and healed him. He did not condemn the man for his behavior but rather offered him healing and sent him home to “tell them how much the Lord has done for you, and what mercy he has shown you” (Mark 5:19).

Ask what this passage says to group members about our calling to compassionately understand the situations of our brothers and sisters rather than turn them aside. Did your group members come to a conclusion that is similar to this one?

*As Christians, we know that human will suffers the marks of sin and that the body of Christ carries the story of healing and salvation. People of faith have an opportunity to tell their stories through the compassionate witness of Christ, in words and actions, to those who are needy and destitute.*

If not, compare responses.

### **Deuteronomy 24:14-15**

Consider the idea of laborer. Who are the laborers among us? What are their roles? What do the church, community, and state gain from the laborers in our midst?

Point out that this law about wages applied to members of the Jewish family and to immigrant labor (“strangers” or “sojourners in the land”). Are there immigrant laborers in your church or community? What kinds of jobs do they hold?

- What are the day-to-day challenges for workers who are willing to work but unable to be employed?
- What are the long-term consequences?
- How does that affect a community?
- What is the church’s responsibility? How much can the church do?
- As people of faith, how are we to witness Christ’s love to families who are supported by laborers that may be in a needy and destitute working situation?

## Story

Invite your guest to tell his or her story of struggling to make ends meet when working at or near minimum wage. Ask how he or she copes and if the church is a tangible source of help.

## Pray About Your Response

Consider the following points to close the session in prayer:

- How serious is it that we listen to the Lord in regard to people who are poor?
- Where do we need to ask the Lord to speak to us in our understanding of poverty?
- How does our group need to receive the Lord's call to care for needy and destitute workers?
- What specifically are we being called to do?
- Will we be obedient—to the point of sacrifice?



Volunteers from the North Carolina Conference of the United Methodist Church work on a Habitat house in Wake County.

Student handout

## What Is a Living Wage?

We pray for people who are poor and we support them through missions such as Habitat for Humanity, but how can we better understand the complexities involved in determining what poverty really is?

We often hear statistics regarding the “federal poverty level” and the numbers of families that are living in poverty. The U.S. Census Bureau reports that in 2000, 11.3% of the U.S. population, or 31.1 million people, lived in poverty.<sup>1</sup> However, the federal poverty level is not a good estimate of necessary family income. It was not intended to measure an adequate income, but rather was a floor beneath which families could not be expected to live. Originally developed in the 1960s, it was based on the cost of a bare-bones food budget and the assumption that food costs amounted to one-third of a family budget. Because of greatly increased rental costs and, for many, child care expenses, that assumption is no longer valid.<sup>2</sup>

The North Carolina Living Income Standard is a better tool for helping determine how much a family must earn to buy the basics. The LIS is a basic budget for two common family types in North Carolina:

- a single parent with one child and
- two parents with two children

It focuses separately on what it costs to live in rural and urban areas of North Carolina. The LIS calculation assumes that all parents, single or married, must work full time. It also assumes they are very frugal and purchase only basic necessities.

The LIS calculates the family’s costs for seven basic budget items:

- Housing
- Child care
- Food
- Health Care
- Transportation (not a car loan—just the cost of actual transportation)
- Miscellaneous (clothing, cleaning products)
- Taxes

It includes **no** money for eating out, video rentals or movies, birthday presents, savings (even for retirement or a child’s college education) or debt (as for a car loan). Cost estimates used are specific to North Carolina and to individual counties.

## **Living Income Standard for Rural North Carolina**

A report provided by the North Carolina Justice and Community Development Center reveals a startling reality for many families in rural North Carolina. The average North Carolina family needs substantially more than poverty level to support its basic needs.

In fact, the Living Income Standard shows that a single parent with one child living in rural North Carolina and working full-time for 52 weeks a year must earn \$22,884 per year (or \$11 per hour) to meet the family's barest needs.

For two-parent, two-children families, both parents must work full-time for 52 weeks a year and earn \$8.70 per hour to pay annual expenses of \$36,216.

By comparison, the current (2004) minimum wage, which has remained constant since 1997, is \$5.15 per hour. The federal poverty level for a family of two is \$12,207 and for a family of four is \$17,960. The living income is roughly twice the poverty level.<sup>3</sup>

## **When Working Hard Is Not Enough**

*Working Hard Is Still Not Enough* (a 2003 report created by the North Carolina Justice and Community Development Center) says that out of the one million families with children who live in North Carolina, three-fifths of them (618,000 families) have incomes under the living income standard described above. In terms of children, 967,000 (46% of all children in North Carolina families) live in families not earning the living income standard.<sup>4</sup>

To read the entire report, contact the NC Council of Churches or visit the Justice Center website: [www.ncjustice.org](http://www.ncjustice.org) (and click on "Publications").



A Habitat house in Mecklenburg, under construction by volunteers from the Episcopal Diocese of North Carolina.

## Session III: Housing and Health

### Prayer of Preparation

As you begin planning for this session, consider these ideas as you go to God in prayer:

- What is it about our health that draws us close to the Lord?
- How does God's Word witness to those who need healing?
- Think about how those studying today may be challenged by the relationship between health and housing and ask for God's wisdom in guiding discussion towards those challenges.

### Personal Scripture Study

Read Matthew 9:35 – 10:1. When you call to mind images of Jesus, do you immediately consider the Great Physician? In the two chapters that fall between the Sermon on the Mount and today's passage, we see Jesus healing many people: a leper, a centurion's paralyzed servant, Peter's mother-in-law, the Gadarene demoniacs, a paralytic, the ruler's daughter who has died, the woman with the issue of blood, two blind men, and a man unable to speak. This passage makes clear, first, that Jesus' teaching and preaching were directly tied to his healing and, second, that his disciples were sent as healers, too.

Over the centuries, Jesus' followers have taken seriously this call. They have built hospitals, started medical schools, sent medical missionaries overseas, employed parish nurses, lobbied for health care for people living in poverty, and begun wellness programs for church members.

How do you relate preaching, healing and teaching today? What experiences have you had with healing? Be open to new discoveries today as you prepare for and guide this session.

### Before the Session

Talk with your pastor or others in the church to identify someone who has struggled with the financial burdens of a serious illness. Invite him or her to share with your group. Focus on the support that the church provided or could have provided.

## Teaching Outline

### Housing Issues and Health

Divide the class into four groups (one person can be a group). Call attention to the four health issues related to housing that are described in the student handout (inadequate heating and cooling, etc.). Assign one of the issues to each group. Allow three or four minutes for groups to create presentations that call attention to their health issues. They may take the role of a health advocate, of a media personality, of a person suffering from the health problem, or another role. The idea is to call attention to the health

issue and to urge listeners to action.

After the presentations, thank participants and offer this summary:

The relationship between housing and health is a complex network of factors. For those who live in inadequate housing, health is often compromised due to environmental hazards in the home and/or difficulty in fulfilling basic needs with limited resources.

At the same time, housing may be unattainable for those who struggle with illness or disability. Briefly summarize the health issues that impact housing, found in the student handout.

### **A Look at Scripture**

Ask someone to read aloud Matthew 9:35—10:1. Then ask these questions:

- What does this passage say about the relationship between preaching/teaching and healing? Do you have an experience to share that shows your understanding of the relationship?
- Crowds followed Jesus with many people seeking healing. Does the magnitude of the situation remind you of health issues in rural North Carolina?
- If you have health insurance, imagine if it only covered illnesses or accidents that cost over \$10,000. What would you do when faced with an unexplainable prolonged fever or a persistent sore throat? If you do not have any health insurance, what situations have you faced that have been challenging?
- In Luke 10, Jesus sent out the 72 followers two by two. He said, "Heal the sick who are there and tell them, 'The kingdom of God is near you.'" How are we to witness to Jesus' love in the same way?
- How could the church intentionally be a body of people that invites the uninsured and the under-insured, those with mental illness and those with physical disabilities into the one body of Christ? Where can we start? What are our limits?
- Many local and regional hospitals were founded by people of faith. Can you name any in your area?
- Are there ways that your congregation or your denomination is helping to bring health to those who need it?

### **Story**

If you have made arrangements with a visitor to tell his or her story about the financial burden of an illness, invite him or her to speak now. If you do not have a guest, tell this story:

Greg, 47, has progressive multiple sclerosis. He was diagnosed nearly three years earlier after he became too weak to stand at his job where he repairs electric motors. Doctors at a North Carolina neurological practice have been treating Greg monthly with doses of a corticosteroid to slow down damage to his nervous sys-

tem. Greg says the drug keeps him strong enough to work. "After I take this I have more energy and wellness," he says, "but as it gets toward the end of the month, I'm more tired." Greg's doctors want to keep him on the drug indefinitely unless he develops side effects.

Then Greg's employer switched insurance companies. In February, his new insurance company refused to authorize the \$349 monthly drug treatment, so Greg's doctor called on his behalf, as did Greg, to a case manager based in Wisconsin. Greg waited 10 days to hear whether he would get his medication, his strength slipping all the while. In Greg's case, the insurance company eventually agreed to pay the drug costs, at least temporarily.<sup>1</sup>

## Response

Invite your guest to tell what support he or she needed or continues to need. If you do not have a guest, ask the group to identify ways a church family could help people like Greg.

Ask these questions:

- Could/should the church offer to pay for medical treatment?
- What happens if the church runs out of money or if a number of church members (or strangers) ask for help?
- What other support can the church provide?
- What is God calling the church to do?

## Closing Prayer

Consider the following points to close the session in prayer:

- Reflect on the discussion question about being an inviting body of Christ?
- If we, as followers of the Great Physician, are to be part of Christ's healing ministry today, what specifically would we do?

(Information on how people of limited financial means might access affordable medical care is found on pages 56-59 in the Appendices.)



A Habitat House in Iredell County being constructed by volunteers from the Catholic Diocese of Charlotte.

Student handout

## **Housing Issues and Poor Health**

### ***Inadequate Heating and Cooling***

Deficits in home heating systems or homes that do not hold their heat because of inadequate insulation; broken windows; or holes in walls, ceilings, or floors can result in cold homes during North Carolina winters. This can exacerbate asthma and contribute to the onset of other diseases or infections. Families may choose to use less expensive heating sources such as kerosene space heaters or even stoves and ovens for heat.<sup>1</sup> This can lead to house fires, burns, increased asthma, and/or carbon monoxide poisoning. Even the additional cost of heating such a house will reduce the money available for other necessities, including housing.

In a state with average July high temperatures of nearly 90 degrees, cooling of a housing unit is also important, especially for the elderly. Many elderly citizens do not have electric fans or air conditioners, making them highly susceptible to life-threatening situations.

### ***Lead Poisoning***

Though lead paint has been banned in the United States since 1978, many homes, especially older, inadequate housing units, have lead-based paint. The U.S. Department for Housing and Urban Development reports 38 million housing units, about 40% of all housing where children might live, still contain lead-based paint. Twenty-four million show significant hazards from the release of lead dust into the environment. More than 4 million children under the age of six live with this hazardous lead exposure.<sup>2</sup> The National Center for Healthy Housing reports that 4.4% of preschool children have elevated blood lead levels. That's nearly one million children between the ages of one and five, enough to fill 35,000 classrooms.<sup>3</sup>

High levels of lead can lead to multiple negative effects, including reduced IQ, learning disabilities, behavioral problems, attention deficit disorder, developmental delays, low birth weight, and increased risk of hypertension in adults.<sup>4</sup> Poisonings are mostly caused by exposure to lead dust which settles on floors and other surfaces and gets on children's hands and toys. Lead dust from deteriorated paint can result from inadequate maintenance, aging buildings, water damage and moisture problems, and unsafe renovation/remodeling.

### ***Asthma***

Asthma is a chronic inflammatory disorder of the airways that causes individuals to have breathing difficulties, including wheezing, breathlessness, chest tightness, and coughing, particularly at night or after exercise. Housing conditions that may trigger asthma attacks include smoke and odors, dust mites, cockroaches, rats and mice, pets, mold (found in moist basements and living areas), pollen (which can seep through

poorly sealed windows), and weather changes (exacerbated by poor insulation and window seals). It is estimated that more than 40 percent of asthma diagnoses in those under 16 years old are associated with residential exposures where these “triggers” are present. Reducing exposure to such triggers is vital to controlling asthma.

Asthma is the most common long-term childhood disease in the United States, affecting 4.8 million children. It accounts for one-third of all pediatric emergency room visits and is the fourth most common cause of physician office visits. Asthma is one of the leading causes of school absenteeism, accounting for more than 10 million missed school days per year. Asthma hospitalizations and deaths for minority and low-income children are significantly higher than for the general population.<sup>5</sup>

Fifty percent of poor children live with environmental irritants, such as cockroaches, dust mites, and rodents.<sup>6</sup> The connection between inadequate housing and asthma should be clear. But the cost alone is also a factor that makes asthma a health issue related to housing. It is another competing expense for families already having difficulty making ends meet.

### ***Pest-related Diseases***

With the spread of the West Nile virus, North Carolinians are increasingly aware of diseases carried by mosquitoes. Additional diseases may be carried by flies, cockroaches, rats, and other pests. Houses that lack adequate screening on windows and doors, especially ones that also lack air conditioning, and houses that do not have solid and tight walls or floors are easy targets for these pests.

## **Health Issues Impact Housing Opportunities**

### ***A Health Crisis***

Many people live one health crisis away from homelessness. In households that are medically uninsured or underinsured, a serious illness could deplete savings, cause a devastating loss of income, and leave the family saddled with thousands of dollars of debt. This can produce a financial crisis leading to eviction and homelessness. In 2002, 43.6 million Americans had no health care insurance, up by nearly 2½ million from the previous year.<sup>7</sup> Nearly a third of persons living in poverty have no health insurance of any kind, and others have insurance that would not cover a catastrophic illness.<sup>8</sup>

Many people do not realize that Medicaid, the national and state program to provide health care for people living in poverty, provides no help for most adults between the ages of 21 and 65, regardless of how poor they may be.

In North Carolina, more than 1.4 million people (over 15% of the population) are without health insurance of any kind, up by 1.6 percentage points from the previous year.<sup>9</sup> The largest group of uninsured in the state is white adults who are working, though a higher percentage of minorities are uninsured. Over half of Latinos in North Carolina

had no health insurance in 2003, and the uninsured rate for African Americans is 50% higher than for whites.<sup>10</sup>

Most uninsured people live in families headed by a worker. More than 2/3 of the uninsured are full-time workers and their children; another 8% are part-time workers and their children.<sup>11</sup> Although most of the people without health insurance are the working poor, the number of uninsured middle-income workers is growing.

Research has demonstrated what may seem self-evident, that the uninsured – including those who are sick, chronically ill, or who have special health care needs – get less health care than those who have insurance. Having insurance increases health care by 50%. Those without insurance are 25% more likely to die prematurely than those with insurance. When they seek medical care, those without insurance get fewer services and the quality is worse.<sup>12</sup> Furthermore, the cost of prescription drugs often prevents the uninsured and the elderly from taking all the medications prescribed for them.

### ***Secondary Health Costs***

Any significant health costs will reduce the money a family has available for housing and other necessities. Time lost from work can reduce the family's income, especially for lower-income families working on an hourly wage without adequate sick leave provisions. This factor is made worse in rural areas because of the travel time needed to reach doctors, especially specialists, who may be several counties away.

### ***Mental Health***

Certainly overcrowding increases stress in households, but another problem is a lack of housing (and often homelessness) for people with a mental disability. Their housing problems are not so much a result of their disability as of their low incomes. Many people with disabilities severe enough to preclude full time employment (mental illness, mental retardation, cerebral palsy, or other problems) receive Supplemental Security Income (SSI) payments from the federal government. People receiving SSI have some of the lowest incomes in the nation. The amount received in 2002 by an SSI recipient was \$545 per month, or \$6,540 per year. This is equivalent to a wage of \$3.14 per hour for a 40-hour week, clearly inadequate to afford decent housing.<sup>13</sup>

The majority of housing assistance available for people with disabilities is administered by the U.S. Department of Housing and Urban Development (HUD). Various guidelines within the HUD programs, however, make it difficult at best for most SSI recipients to afford market rate housing.

As you study this information, remember Christ's call to his disciples to help in his healing ministry.

## Session IV: Rural Economics

*(To the teacher: You may find this session the hardest to teach. It contains the most complicated issues, issues which may seem dry and bookish, but may also be having a direct impact on many in your community. The material discusses two aspects of the rural economy: agriculture and manufacturing. While they are presented in one session, you may find it helpful either to take up only one of the two or to take two sessions, one for each of the two issues. That decision may also be guided by whether your community seems more affected by farming issues or manufacturing, though the reality in much of rural North Carolina is that both are important. However you handle this, remember that the focus of this whole series is on inadequate housing. People experiencing hard times because of changing agricultural realities or loss of manufacturing jobs or both may often experience difficulties in keeping adequate housing.)*

### Prayer of Preparation

As you begin planning for this session, consider these ideas as you go to God in prayer:

- What gives your town/area its character? Praise God for the unique life of your church and for your community.
- Are there issues that have arisen out of previous sessions that need the touch of God's grace before beginning the fourth session?
- Pray for specific challenges to your group's understanding of the economic issues that affect God's family living in rural North Carolina.
- Of what economic challenges do you need to become more aware? What is God calling you to do?

### Personal Scripture Study

Read Galatians 6:1-10. Consider what this passage is saying to you about the day-to-day interactions of the faith community, both with its own members and with the broader community. What responsibilities does this passage identify for your church? For you? What attitudes and behaviors does this passage challenge?

### Preparing to Teach

This session includes a lot of economic information. If you can talk to individuals in the community who can tell real stories about these issues, the class will be much more responsive. Look at the issues described in the material and then seek people who can make these stories come alive. Challenge class members to be aware of the needs of people in your community and beyond. Talk about the tough decisions that challenge a faith community.

Think about the tobacco issue both from the side of tobacco growers and from those suffering from tobacco-related health problems.

Have newsprint and markers available.

## Teaching Outline

### **A Look at Rural Economics**

Offer this introduction:

How does a discussion of Paul's guidance for the first-century Christian community relate to our study of economic issues in rural North Carolina? The issues affecting rural North Carolina's economy are vast and complicated. We will explore a few of them below. Many of them, such as the continuing change from an agrarian-based economy to an information-based economy are happening on a worldwide scale. Others, such as the changing tobacco economy, are more localized. Paul's guidance gives us a vision broad enough to approach the larger issues by placing our confidence in Christ and specific enough to act today on the matters that are close to our community.

### ***Agriculture***

Ask group members to identify the primary economic base of rural North Carolina. More than likely, most people will say it is agriculture. Divide into four small groups and invite participants to brainstorm responses to these statements about agriculture, giving one statement to each group. Have groups report their responses and write them on newsprint.

- Farming provides more than a source of income to rural families; farming is a way of life.
- Farming fosters strong communities.
- Farming is a way in which God calls people to be a part of God's kingdom on earth.
- Though small family farms have given way to large farming corporations, the land, labor and knowledge of committed farmers remain essential to agricultural production.

### **Contract Growing**

If someone in your church or community is a contract grower and is willing to talk with your group, have them tell their story. If not, have someone read "One person's experience," at the end of this lesson. Have group members discuss:

- The balance of power in contract growing.
- How they would feel as a contract grower.

### **Tobacco Farming**

Have group members identify some of the challenges for tobacco farmers, which are primarily the result of increasing awareness of tobacco's harmful effects and of the changing world economy:

- Multi-billion dollar lawsuits
- Cutbacks in tobacco allotments
- Decline in cigarette exports and increase in imported tobacco
- Increase in excise taxes
- An increasingly tough regulatory environment

Point out that the impact of these challenges varies. The impact increases in severity in areas where tobacco remains a significant part of the local economy. Where both growing and processing operations are dominant, the challenges presented to communities will be especially difficult. Some areas, such as the Piedmont counties north of Winston-Salem, report that 90 percent of their agricultural sales come from tobacco production.<sup>1</sup>

### **Deciding the Tough Issues**

Present the idea that it is important for Christians to consider the complexity of the changes taking place in tobacco farming in North Carolina.

Ask your class members to develop a statement about tobacco farming in your state. What message would you like for your church to send?

When we discuss economics, we generally talk about it in economic terms, how the efficiencies of the economy will bring benefits across the economy, etc. We rarely stop to think about the human cost of the changes to our economy. Rural people value independence and self-reliance and expect that they should be able to stand on their own two feet. Changes in the global economy mean that it is much more difficult, if not impossible, for many rural families to survive economically.

Have group members discuss these questions:

- What is the general attitude of Americans toward farmers? What about in your community?
- How do farmers help to further the kingdom of God?
- What choices do struggling farming families have?
- In what ways are farming families trapped?
- What is positive about the lifestyle of farming families?
- What unique struggles do tobacco farmers face?
- What support do farmers need from the church?

### **Manufacturing**

Invite one or more group members or guests to tell about plant closings.

Talk about these questions:

- What stories do you know about people who have been forced to make changes after a plant closing? Where did they start to find another means of earning a living?
- At what point does economic downturn become an issue for the community?

for the community of faith?

- What models do we have from Scripture about reaching out to individuals who are struggling?

### **Scripture Study**

Ask someone to read aloud Galatians 6:1-10. Then discuss these questions:

- What, if any, economic situations in your community can be described as burdens? How have you felt others sharing those burdens? Have you felt that the economic situation has shifted too much of a burden on you, your family or someone you know?
- Paul admonishes followers of Christ that they not grow weary in well-doing, that they not give up. Which of the issues identified above as challenges to life in rural North Carolina seems most overwhelming to you? Would most of the people in your church agree with that answer, or would others find a different issue most overwhelming? What sources of strength does Paul suggest?
- Many of the issues above place economic stress on the entire rural community. How are followers of Jesus to bear one another's burdens when they are suffering along with their neighbors? Explore ways that Christians might bear their common burdens together through advocacy, support, or community development.
- Have you ever grown weary of doing what is right? What did you do?

### **Closing Prayer**

Consider the following points to close the session in prayer:

- What economic issues in your area seem insurmountable? Pray that God would send leadership to address the problems and that God would equip people of faith to work towards God's vision and solution for the issue.
- Who has been disproportionately affected by economic changes in your area? Name them by praying for their situation or by offering their first name to the Lord.
- If industry practices have negatively affected farming in your area, pray for those who are in leadership positions in the companies that they would work towards a balanced relationship between grower and company.
- Pray for farmers to be empowered by their call from God to farm the land. Ask that God would move them to tell their stories and work towards a balanced relationship between grower and company.
- When, if ever, did economic pressures begin taking a noticeable toll on the community in which you live? Pray for a release from that time and for the wisdom and labor to move forward into a time of hope and renewal.

### **One person's experience**

Poultry farmer Kim Garner on the requirement to upgrade poultry houses, even if they aren't very old:

It is a situation you have no control over as a contract farmer. Upgrading and going deeper into debt may not be what you think is smart but it is the only option you see.

I believe my own story is quite typical. My latest upgrade cost well over \$100,000. After making as big a down payment as possible, I still ended up with a \$12,000 annual payment for ten years. For the most part the latest upgrades have worked well. However, each company has a different method of paying the farmer. In my case – as in most – the small pay increase generated by the change isn't covering my costs to upgrade. So the upgrades result in a net income loss for the farmer but decreased production costs and increased profits for the company. And my company can require new upgrades at anytime, possibly before this ten-year upgrade loan is paid off.

This financial burden becomes so great many farmers lose hope.<sup>2</sup>



Volunteers from the Moravian Church in America, Southern Province, at work on a Habitat house in Forsyth County.

Student handout

## Rural Economics

Rural people have always worked with the cycles of the season and of the economy. Crop prices rise and fall, as does the rural economy. But in recent years, global trends such as the globalization of trade and the concentration of industries into the hands of fewer and fewer companies have meant deep, long-lasting change. Manufacturing jobs that move overseas will not come back as the economy recovers. Tobacco quota is an important source of income in much of rural North Carolina. But quota that has been replaced by cheaper foreign-grown leaf will not rise even though cigarette manufacturers increase production to meet world-wide demand.

In this section we deal with two of the bedrock industries of the rural economy, agriculture and manufacturing, that have seen major restructuring and permanent change. These two industries are often seen as separate, but they are united by the rural people. Frequently, members of farm families work in the local mill for necessary cash income and benefits such as health insurance. People who work in the mill or the factory often return home to farm on the weekend or after their shift. Changes in one industry compound the impact of changes in the other.

### **Agriculture**

Consider these challenges facing North Carolina farmers:

#### **Corporate concentration of agriculture**

Many of us have heard stories about mergers and buy-outs of companies over the last 10 years. However, we seldom hear stories of how these changes affect the people in rural areas that interact with these companies. Over the last 20 years, agriculture has been concentrated into the hands of fewer and fewer companies and farmers. As of January 2002, the top four beef packers controlled 81% of the industry. The top four pork packers controlled 59%, and the top four broiler chicken producers controlled 50%. The top three corn exporters controlled 81% of the market, the top three soybean exporters controlled 65%, and the top three soybean crushers controlled 80%. Economists believe that when the top four companies control more than 40% of a market, they are able to influence that market enough that it is no longer a free market.<sup>1</sup>

The way this affects farmers is that there are fewer and fewer places to sell their crops, and those companies that are left have extraordinary power to dictate the terms under which crops or livestock will be produced and what prices will be paid. The way that companies dictate these terms is through agricultural production contracts.

## **Contract farming**

In essence, contract farming is farming by invitation only. It is the replacement of open, transparent markets with a transaction that is solely between a single buyer (manufacturer, processor, packer, etc.) and a single producer. The buyer is typically a multinational corporation and the producer an individual farmer with fewer and fewer viable options for selling his or her crop or livestock. If the farmer has significant debt related to capital investments in highly specialized buildings and/or equipment, the transition to another crop or type of operation becomes virtually impossible.

In production contracts, the processor, manufacturer, or packer controls or “integrates” the entire production process from genetics to processing facilities. For example, a poultry integrator (company) typically owns the hatcheries, feed mills, breeding flocks, and processing facilities necessary for producing chicken for the wholesale market. The integrator contracts with individual farmers to raise the chicks to market weight. The farmer owns his or her land and the buildings and equipment required by the integrator. The farmer does not own the birds and is given specific and detailed instructions for raising the birds.

While contracting has recently become prevalent in many areas of agriculture, it has dominated poultry production since the early sixties. Nearly all broilers raised in the U.S. are raised under contract agreements. The poultry industry is a telling and important indicator of the long term consequences and characteristics of contract agriculture.

Consider the potential for an unequal balance of power in this arrangement.

- In poultry, the typical farm includes three to four poultry barns, costing around \$200,000 each. There is nothing other than raising commercial chickens that can generate sufficient income to cover the debt payments associated with the facility. Though the debt may be financed over more than a decade, the contract can usually be cancelled by the integrator after any flock (i.e., every seven weeks or so) without penalty or responsibility for the outstanding debt. Since the collateral for these loans is often the family-owned land or home, losing the contract can force a farmer into bankruptcy and homelessness.
- If the integrator refuses to place chicks in the farmer’s barns, the farmer has no other means of producing sufficient income. He or she is unlikely to have another company in the area willing to take them on. Thus, if the integrator comes out with a new contract, the farmer must sign the new contract, even if he or she does not believe it is in the best interest of the family farm to do so. To refuse to sign is risking being left without income and losing the farm and home.
- Companies can require expensive equipment upgrades at any point. Such upgrades can mean that a farmer is deeper in debt and making less net income after raising birds for several years than when he or she first started in the busi-

ness.

- Through the contract, liabilities are shifted to the farmer. The farmer does not own the birds unless they die prior to processing. The farmer is responsible for proper disposal of those that die, regardless of whether the farmer has five dead chickens or 50,000. Likewise, though the integrator controls the feed and feed ingredients, the farmer is responsible for disposing of the litter (chicken waste) in compliance with all environmental rules and regulations.
- The companies control the animals, the feed, the medications and the price the farmer receives. One Edgecombe County farmer reports that in 1979 he made 2.95 cents a pound for raising chickens. In 2002, it was 3.95 cents a pound.<sup>2</sup> This increase does not even cover the impact of inflation, and the farmer has upgraded equipment and incurred further debt. The result is a drop in disposable income and a burden of interest owed by the farmer.
- Industry growth has contributed to the imbalance of power between agricultural companies and individual growers. When companies were smaller and local, farmers' interests were a higher priority. As the farming industry grows, larger companies buy smaller companies and decisions are increasingly made outside of the local community, often in a large city thousands of miles away. In many areas, companies have geographic monopolies and competing companies respect these economic boundaries. This greatly reduces opportunity for negotiation between grower and company and has a devastating impact on communities when a company closes its processing facility in that area.<sup>3</sup>

### **Tobacco farming**

Tobacco is North Carolina's leading crop and third leading in annual farm sales, behind hogs and poultry. Though tobacco farming continues to bring in a total of \$1 billion to the state each year, tobacco farmers face challenges that will continue to change the industry's role in the economy and will create major economic stress to communities that depend on it.

In many rural communities, tobacco has traditionally been the foundation for economic stability that allowed for families to send their children to college; for Christians to support the building and maintenance of their church and its staff; and for communities to fund local institutions such as schools, hospitals, and museums.<sup>4</sup>

At the same time, tobacco consumption results in addiction, disease, death, and disability in these communities (and wherever else the tobacco is consumed). As a result of the overwhelming evidence of the devastating health effects of tobacco, many denominations have made policies or statements against the use and/or production of tobacco.

Such stances have sometimes placed churches in tobacco communities at odds with

their denomination. This tension has the potential to alienate rural churches and their national judicatories. Could the tension also prompt a dialogue that brings the difficult issues out of silence? Such a dialogue could lead the church to be a leader in promoting both public health and rural sustainability.

## ***Manufacturing***

“For most of the 20th century, factories provided regular paychecks and fueled small town economies throughout rural North Carolina. As late as 2000, more than half the state’s manufacturing was located in rural areas, and manufacturing supplied more than 400,000 rural jobs.” That is no longer the case. Nearly 70 percent of all announced layoffs in 2001 were in manufacturing. Textile plants in North Carolina suffered acutely with 31 plant closings. Of the 11,695 layoffs in the textile industry, 69 percent were in rural counties.<sup>5</sup>

Traditional industries such as tobacco, textiles, apparel, furniture and paper have been declining gradually for several years due to the changing U.S. economy that has been steadily moving towards a “knowledge economy.” This refers to the increasing economic force driven by corporations that are based on information and technology. While economic pressure has increasingly stressed traditional manufacturing during the latter half of the 20th century, the recession of 2001 rapidly increased the number of plant closings, downsizings and layoffs. Manufacturing has lost a total of 224,000 jobs, 27% of its workforce, since 1990. More than half those jobs have been lost in the past two years.<sup>6</sup>

Another factor of the decline in manufacturing is related to international trade agreements. The General Agreement on Tariffs and Trade (GATT) and the North American Free Trade Agreement (NAFTA) have encouraged industries to stay competitive in the global market by improving efficiencies and by reducing costs through investing in new plants and equipment, laying off workers and moving jobs offshore (i.e., to other countries). While it remains to be seen if these agreements improve economic progress in the long term (or merely improve the bottom lines of multinational corporations), the short-term effects are devastating, particularly to rural North Carolina and its textile and apparel industries. These low-skill, low-wage industries suffered 100,000 job losses between 1994 and 2000 due to international trade.<sup>7</sup>

Note also the rippling effect of plant closings:

- Manufacturing plants purchase materials, equipment and services from local and regional suppliers. A plant closing abruptly stops a major source of revenue for these businesses.
- Communities also rely on major industry to fund water and sewer facilities, downtown revitalization projects, parks, and housing. This financial leadership is lost when a plant closes.
- Laid-off workers who no longer receive paychecks must limit their purchases of goods and services.

- In sum, the rural economy in many parts of the state has been driven by manufacturing. When it is lost, everyone suffers.

**Education and Employment--**The results of losing manufacturing as the fueling source of North Carolina's rural economy are as complex as the causes. The changing economy relies on high tech information systems rather than traditional industry. To compound the impact of industry closings and layoffs, many new employers expect workers to have a college degree and advanced computer skills. This puts rural workers at a disadvantage because fewer than 37 percent of rural workers have college degrees. In fact, in 59 rural counties, less than 15% of the population has a college degree.<sup>8</sup> Many workers, especially older workers, left school early to work on the farm or to take a job in the local mill.<sup>9</sup> Additional training is needed for workers to acquire the skills demanded by the changing face of industry in North Carolina.

**Life after layoffs--**Even when unemployment rates decline, those who lose manufacturing positions and find new jobs experience a decline in income, especially when switching to retail jobs or other jobs in the service sector. Most workers who move from manufacturing to new employment as a result of these changes lose income and benefits permanently. For example, North Carolina manufacturing workers who lost employment in 2001 were earning an average of \$26,300 a year. Sixty-six percent of them were able to find work within six months but on average they were earning just 54% of their pre-layoff salary in their new jobs.<sup>10</sup>

Adults over 55 have a particularly difficult employment situation after being laid off. A study by the North Carolina Employment Security Commission shows that in 1997-98 only 52 percent of displaced workers 55 and over found work after two years.

Compounding the impact that lay-offs and factory closings have on rural communities, many factory workers came into manufacturing as a way to sustain their life on a farm. When they lose their jobs they no longer have the income that maintained the debt incurred by farming. Foreclosure of farms and housing is a very real possibility for families who have one or more workers laid-off and who can no longer make minimum payments on previous debt.

Volunteers with the Lutheran Synod of North Carolina work on a Habitat house in Rowan County.



## Session V: Justice and Advocacy

### Prayer of Preparation

As you begin planning for this session, consider these ideas as you go to God in prayer: How do we struggle with equality? What do we fear about it? What do we value about it?

- What is difficult about giving to the poor? What is difficult about asking for help financially, spiritually, or physically? What is difficult about changing systems that keep people in poverty?
- Which justice issues from the previous sessions have been challenging?

### Personal Scripture Study

Read 2 Corinthians 8:13-15. Consider your feelings about social justice, equity, and ensuring that no one is lacking. In what ways do you feel comfortable with the call of this passage? What, if anything, makes you uncomfortable? In a world where so few people have so much and so many others have so little, how do you personally seek equality? Are you eager to give of your abundance? Is there a point at which you draw the line? How will you guide class members through these difficult issues?

### Before the Session

Have plenty of markers and newsprint available.

This session calls for the presentation of several brief segments of information. Invite a couple of group members to help you. Involving more people will help keep participants engaged.

Invite a guest to tell about a successful advocacy campaign that benefited a group in need. You may have to do some research, but talk to your pastor, your denominational missions or social issues office, a social worker, or the NC Council of Churches. There are individuals in your community who effect change because they feel God calls them to address problem situations. Talk to your Habitat for Humanity affiliate leaders. Ask them to help you find stories. (For example, HFH supporters in the Denver, Colo., area successfully challenged proposed changes in land-use laws that would have, in effect, prohibited them from building Habitat houses.)

## Teaching Outline

### Justice

Offer this introduction:

Our previous sessions have each focused on an issue that underlies inadequate housing in rural North Carolina. We began with housing problems in general and then looked at the challenges that families and individuals face in trying to make

enough money to pay for housing, including the lack of a living wage standard, health issues and the changes taking place in the rural economy. Our closing session brings the complexities of each issue into a common forum where we look at justice and the ways that Christians are called to commit themselves to it and to work for it.

### **A Look at the Scriptural Models**

Invite participants to look at the scriptural models for economic justice printed on the handout. Ask the following questions and write responses on newsprint where all can see:

- In the first paragraph we read about God bringing the Israelites out of slavery. What does the story of the Exodus tell you about God's plan for economic justice?
- Look at the second paragraph. How do the concepts of covenant with God and relationships shape your thinking about possessions, equality, and caring for others?
- Do you consider systems such as gleaning to be justice or charity? Why?
- What systems do the government and the church have in place to aid the most vulnerable in society today? Do you consider these systems justice or charity?
- What do you think of the concept of debts being released every seven years? Would that level the field and prevent the drastic inequalities between the rich and the poor? What benefits do you see? What problems would such a system create? Are the benefits greater than the problems?
- Describe the economics among the disciples and the early church. In what ways does the church today replicate that model? What has changed? What seems unworkable about the arrangement?

Create an economic justice statement for your group. Keep it as simple as possible.

1) Write a general statement about what you believe God calls every church to do with its resources within its own congregation. Then offer some specifics. How does your church spend money internally? What is good about that plan? What changes would you recommend?

2) What is God calling every church to do in the local community? How is your church responding? How do you choose where to spend your local mission dollars? Does your plan resemble any of the biblical models?

3) What is God calling the church to do worldwide? What ministries does your congregation support around the world? In what ways are you following the biblical models of covenant, relationship, and special attention for those in need?

4) Finally, create a statement about personal sharing. Read aloud 2 Corinthians 8:13-15. Try to agree upon concrete ideas for individuals sharing out of their abundance to supply the needs of others.

### **Advocacy**

Offer the following information to the group:

If you have been involved with building a Habitat house, you have been part of a charity solution to the issue of inadequate housing. You have given your time, your skills (maybe newly learned skills!), and perhaps your money. You have worked side-by-side with the family you are helping. You have given a hand up, not a hand-out. What you have done has helped to combat the problem of inadequate housing in your area. A family has (or will soon have) shelter now because of you and your co-workers.

You can also help with justice solutions to the lack of adequate housing, creating systems that keep people from falling into poor housing or homelessness. Systemic changes suggested by this study would include:

- paying a living wage to those who work. This would enable all those who work to be able to provide their families with decent shelter.
- making basic health care available to everyone, regardless of their age, employment, or ability to pay. This would prevent people from losing housing they already have because of a health crisis.
- limiting the harmful effects of free trade or of the contract growers system. This could keep people from losing their homes because of job loss or because it was mortgaged to pay for contract farming requirements.
- requiring landlords to provide safe and decent housing to renters.

This work is hard to do. Sometimes it is controversial. It requires studying issues, developing new skills, challenging old assumptions, and addressing seats of power. It requires us to become advocates.

### **The Feeding of the Multitude—Not the Way We Normally Do Things**

Read aloud Mark 8:1-10 and offer this explanation:

This account of the feeding of the thousands is a picture of Jesus calling his disciples together to serve in a way that contradicted the disciples' understanding of the way God normally worked. They imagined that to feed the hungry they would have to find some place that would have food available to buy – a city or at least a town. The thought of feeding the crowd given the resources in "this remote place" seemed

impossible to them.

Ask: In what ways does the disciples' reaction remind us of the obstacles that stand in the way of addressing inadequate housing in rural North Carolina? of addressing broader economic issues?

Explain that Jesus' compassion was for the people who were hungry. In a way, hunger describes all human deprivation, whether it is a result of poor health, lack of food, need for affection, or desire for God's love. He did not take the burden by himself; rather, he allowed the disciples to be a part of the story. Satisfying hunger requires a combination of bearing one another's burdens and helping others to be able to carry part of the load.

Ask these questions:

- When have you needed and/or appreciated someone being an advocate for you?
- Describe ways God has invited you to be part of the story of healing, feeding, nurturing or discipling of others. In what way has God challenged you? Have you ever reacted as the disciples did?
- What is the church's role in meeting the hunger needs of others?

### **God As the Advocate**

Read aloud Isaiah 3:13-15. Invite group members to follow along as you focus on several key phrases from this passage. Invite reaction from participants:

"The Lord stands up to plead a cause ..."

- It is God who is pleading.
- When we work for justice, we are joining God, who is already there.

"... (The Lord) rises to champion people."

- "Champion" is the word used by the new Jewish Publication Society's translation of Isaiah. Older translations say "judge the people." Tell what "to champion means to you.
- Is being a champion of "the poor" related to judging those who have "robbed" the poor?
- What is the scope and scale of God's ability to champion people?

"...that which was robbed from the poor is in your houses."

- How is Isaiah's prophetic word speaking to us?
- What is in my house that is not mine? (Reflect on what society tells us makes us rich and what the Bible teaches about prosperity – Read Matthew 6:19-21.)

### **"Render to Caesar"—An Issue of Advocacy?**

Look at Mark 12:13-17 and offer this information:

In this well-known story, when Jesus was asked about paying taxes, he told his followers to “render to Caesar what is Caesar’s, and to God, what is God’s.” In Jesus’ day Caesar lived in Rome, and his primary demand of the Jews (and other subject peoples) was that they pay taxes. Today, our “Caesar” is a democracy. What does our Caesar ask of us? That we pay taxes? That we vote? That we express our opinions to our elected representatives?

Many would argue that lobbying our leaders on behalf of important issues is part of “rendering to Caesar” in a democracy. Do you agree or disagree? Does it depend on the issue? In other words, do you feel differently about whether contacting legislators is part of the practice of your faith if the issue is a living wage or fair taxation, on the one hand, or about the state lottery or child pornography, on the other? Why or why not?

### **Story**

If you were able to locate a guest or research information about a successful advocacy campaign, allow time for the story now. Otherwise, you can use the example (“Safe Water for Sunset Acres”) found at the end of this session.

### **Next Steps**

Very few people come to a five-week study, much less a Habitat for Humanity build site, because they simply want to learn about housing or even the call to discipleship. God is at work in their hearts, calling them to take action.

Spend some time in this last session praying and discussing what God may be calling you to do. Once the Habitat house is finished, what lies before you?

- What issues have arisen in this study that stir participants to action?
- What needs to be done?
- How can you get started?
- How can your congregation advocate change?

Make the commitment to follow up on this study. You may not have answers today, but agree to continue working and praying together to seek God’s will for this group.

If you want to learn more about issues raised in this study or become more active in advocacy, please see the list of resources and organizations on p. 55.

### **Pray About Your Response**

Consider the following points to close the session in prayer:

- What have been the high points of this study? Have new relationships been built within the group?
- Do group members seem better informed about inadequate housing and its

causes?

- Has the group's participation in this session (on justice and advocacy) differed from earlier sessions?
- What passions have been ignited in this study?
- How can this group and your congregation support those who have been called to action?

### **Safe Water for Sunset Acres**

Sunset Acres is an old, historically African-American community near Holly Springs, in Wake County. Settled by descendants of sharecroppers, it was built without municipal services, such as water and sewer. By the early 1990s, residents had discovered that their water was contaminated. Tests of 117 wells found only 36 with water that was safe to drink. Contamination was coming from outhouses that were still in use and from failing septic systems. There was also concern that water was being contaminated from a closed landfill nearby. By the mid-'90's, the Holly Springs area had become a hot spot for development, with golf courses and \$700,000 homes. Outlying areas were annexed, and water and sewer lines extended. But, even though new lines were running right by Sunset Acres, those residents, the ones with the contaminated wells, did not have the option of hooking up to clean water.

North Carolina Fair Share is a statewide advocacy, education, and leadership organization which focuses its work on organizing low-income North Carolinians on grassroots issues. In 1995, Fair Share started working in Sunset Acres. Their first action was to organize a community speakout, to bring together town officials and Sunset Acres residents. Out of that meeting came an offer from the mayor for residents to use the local fire station as a temporary source of good water. The next step was to seek annexation and water and sewer lines into the community. Fair Share created opportunities for community members to discuss options, noting both pros and cons of annexation. Laying water and sewer lines would require several million dollars, so Fair Share began an intensive lobbying effort, including organizing legislative visits by Sunset Acres residents. Even after funding was secured, there were what seemed like unnecessary delays in getting the water and sewer systems installed. Fair Share worked with residents to keep the issue in front of town officials.

It took more than five years of hard work, but it paid off. Residents of Sunset Acres now have clean, running water and are hooked into a sewer system. Lynice Williams, Fair Share executive director, notes that the benefits include not only safe drinking water, but also the satisfaction of earning what you deserve. "I sometimes think people settle and think, 'That's the way it is.' No, it isn't. You work hard, you pay your taxes, and you deserve a better way of life." Advocacy, both by Fair Share's state leaders and by residents of Sunset Acres, obtained this critical improvement in the residents' lives.

Student handout

## Justice and Advocacy

### Charity and Justice

It is important to note the difference between charity and justice. Both are important Biblical concepts, and both are important for people of faith today. Charity involves giving vulnerable people what they need to survive. Justice involves creating systems (or modifying existing systems) to guarantee that vulnerable people are treated fairly. Note the difference in Old Testament law below. Harvesters were to leave some crops for needy people to glean. That's charity. But the law also required land to revert to its original owners every 50 years, thus guaranteeing that people would not remain landless and dependent on gleaning. That's justice.

You may be familiar with the old Chinese proverb: "Give a person a fish and you've fed her for a day. Teach that person how to fish and you've fed her for the rest of her life." Justice takes it a step further. Justice says, "Be sure that the person has equal access to the fishing hole and owns a fishing pole."

### Scriptural Models for Economic Justice<sup>1</sup>

**Out of Egypt**--Jesus' story is rooted in the faith of the Israelites who were brought by God out of slavery and into a land where they could prosper. Their life in that land was guided by God, and God provided the means by which they were to live out their freedom from slavery. These provisions guided Israel's economy and insured that they would become a people who remembered the One who led them out of slavery. When God spoke of the law, the first words were, "I am the Lord your God, who brought you out of Egypt, out of the land of slavery" (Exodus 20:2).

**Covenant**--God's Torah, or instruction, is rooted in the special relationship between God and Israel. This instruction, or law, includes teaching on how relationships within Israel are to be based on the covenant relationship established by God. The justice provided by the law was based on life in an agricultural society. Unlike in other near-Eastern areas, where people worked on land owned by Pharaoh or the temples, early Israel divided its land among the people.<sup>2</sup> Families had the resources they needed to earn a respectable living. While families did not have the same amount of income, the law contained provisions which protected families who faced difficulty from becoming destitute.

These provisions contain both charity and justice. One form of charity was gleaning. Leviticus 19:9-10 commanded those who were harvesting crops to leave some for "the poor and the sojourner." This was a very tangible way in which the "haves" could help the most vulnerable in the society.

But the law also built in a level of justice, that is, set up systems to guarantee that the most vulnerable were protected. Leviticus 25 explains the year of jubilee, which demanded that the land return to the original owners every fifty years, and Deuteronomy 15 called for the release of debts every seven years. These provisions ensured that extremes of wealth and poverty would not increase indefinitely. God is the One who is to be obeyed, not a law of supply and demand, and to submit to God meant honoring God's demand for economic justice among God's people. Justice is more than charity because it first submits to God's plan for God's people. Only when they are oriented to God's lordship over the land and its resources can they worship God and honor God's commands.

### **Jesus' Call for Transformed Economic Relationships**

Ron Sider, author of *Rich Christians in an Age of Hunger*, opens his discussion of Jesus' special attention to the poor by saying: "Christians believe that God revealed himself most completely in Jesus of Nazareth, so to understand God's work in the world it is important to understand how the Incarnate One defined his mission."<sup>3</sup> In Jesus' life, therefore, we find the models for economic justice that honor God's vision for the world. Jesus not only gave special attention to those in need, but he created a community that depended on each other. Out of his love for them and their obedience to following him, the community became economically stable as well.

The disciples had a common purse (John 12:6) that they shared with several women they met while traveling (Luke 8:1-3). Upon Jesus' death and resurrection, the church continued this practice and all were satisfied (Acts 4:34-35). Private property was certainly a part of the community, but their love for each other overrode any attachment to that property. It is this kind of community that is able to live out God's vision of equality in which people have access to the means that will provide them a respectable livelihood and all people are treated equitably.

### **Advocacy**

Advocacy is the process of changing systems to make them more just and more compassionate.

In a democracy, part of being faithful Christians is being responsible citizens. You will remember that Jesus told his followers to "render to Caesar the things that are Caesar's, and to God the things that are God's" (Mark 12:17). In Jesus' day, the primary request Caesar made of his subjects was that they pay taxes. In our day, our "Caesar" is a representative democracy, a system which relies on the participation of citizens by registering, voting, and communicating opinions to those who are elected.

People who are poor, who lack adequate housing, are often not very influential in our democracy. So the task of people of faith who do have influence is two-fold: first, to use that influence on issues which will benefit the poor, and second, to help empower those

who lack influence better to speak out for themselves.

While the advocacy issues will change from time to time and from place to place, the topics discussed in this study would suggest the following areas for involvement:

- Inadequate housing—Ask the state legislature to increase funding for the Housing Trust Fund, which helps finance affordable housing. Ask the President and Congress to increase money available to subsidize rents for people in the lowest income brackets. Ask local governments to adopt basic requirements for rental housing, such as minimal heat or indoor plumbing.
- Wages and work—Lobby at the local or state level for a living wage, which would enable all workers to provide shelter for their families.
- Health care—Work for health care to be available to all, so that families don't lose their homes because of an uninsured health crisis. Support your local Health Department, which provides preventive care to those with limited financial resources.
- Rural economics—Call for adequate financial support and job training for those who are laid off. Support laws which give growers adequate legal protections in their contracts with large corporations.

The details of advocacy—who to contact, what to say, etc.—and the details of these and other issues are beyond the scope of this study. However, the appendices contain a list of resources and organizations which can help you to be an effective advocate for and with those who lack adequate shelter.

A Durham Habitat house under construction by Watt Street Baptist Church volunteers.

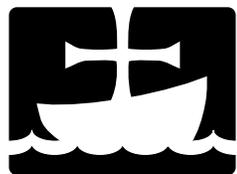


# **APPENDICES**



Above, a Chatham County FaithWorks house completed in February 2004 and funded, in part, by The Duke Endowment. Below, the proud new owner and others celebrate the dedication of her new home.





North Carolina  
Council of Churches



**Habitat for  
Humanity**

## ***FaithWorks*: NC Congregations Building Homes, Building Hope**

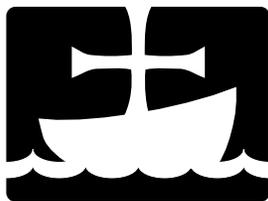
In March 2002, the North Carolina Council of Churches and the Central Atlantic Region of Habitat for Humanity International entered into a partnership agreement. It was the first such state-level partnership in the country. The two groups agreed to:

- “develop initiatives advancing mutual program interests that utilize their natural abilities.”
- “encourage [Habitat] affiliates to work with the [Council]” in addressing poverty issues and advocating for public policy responses.
- “encourage [the Council’s] member judicatories to work with [Habitat]” by participating in and lending prayer support to Habitat’s various building projects.

In September of that year, Habitat and the Council introduced *FaithWorks*, an multi-year effort to address rural housing needs in North Carolina by building 100 homes. In addition to providing decent homes for 100 families, it is hoped that each project site will also bring together building teams from several rural congregations, teams that will bridge the divisions of denomination and race which too often divide us. The kickoff meeting was attended and addressed by Millard Fuller, founder and president of Habitat for Humanity International.

In addition to homebuilding, *FaithWorks* also includes an emphasis on education and advocacy. The intent is to build on the compassion which motivates people to build a Habitat home by helping them to know how many people live in substandard housing, to understand what factors lead to this situation, and to realize what concerned people of faith can do in addition to building a house, after the hammers fall silent.

If you and your congregation are not already involved in building a *FaithWorks* home and would like to be, please contact the regional Habitat office, the North Carolina Council of Churches, or your local Habitat affiliate. Contact information for each of these will be found elsewhere in these Appendices.



## **The North Carolina Council Of Churches Who We Are**

The North Carolina Council of Churches is a statewide ecumenical organization. Our members are North Carolina judicatories (e.g., dioceses, presbyteries, etc.) of the following religious groups: African Methodist Episcopal Church, African Methodist Episcopal Zion Church, Christian Church (Disciples of Christ), Christian Methodist Episcopal Church, Episcopal Church, Evangelical Lutheran Church in America, General Baptist State Convention, Metropolitan Community Churches, Moravian Church in America, Presbyterian Church (U.S.A.), Reformed Church in America, Religious Society of Friends, Roman Catholic Church, United Church of Christ, and United Methodist Church. In addition, seven Baptist congregations, which are not part of a participating judicatory, are members.

The North Carolina Council of Churches is not the local chapter of either the National or World Council of Churches. While we share the emphases on ecumenism and justice and our memberships are drawn from many of the same religious traditions, there is no structural connection between us. The North Carolina Council of Churches is actually thirteen years older than the World Council of Churches and fifteen years older than the National Council.

Since its founding in 1935, the Council's twin foci have been to encourage ecumenism (or Christian unity) and to enable people of faith to work together on issues of justice, compassion, and peace. Currently the Council's work is conducted by five program staff (working the equivalent of about 3 ¼ full-time positions) and two support staff. In addition, the Council currently includes one affiliate project, People of Faith Against the Death Penalty, and is the lead partner in the NC Alliance for Economic Justice.

Much of the Council's work is done within program committees and task groups. Currently there are groups addressing the following issues or areas of concern: racism, public education, legislative issues, rural life, farm worker ministries, climate change, economic justice, and Christian unity. While the Council is itself overtly Christian, many of the committees and task groups are interfaith, including members from non-Christian faith communities. Several committees also include members of Christian denominations which are not part of the NC Council of Churches.

The Council's core budget for 2004 is about \$257,000. A little more than one-half of this money comes from our member bodies. Much of the remainder is given by individuals and by congregations which choose to contribute over and above what is given by their judicatories.

For more information:  
North Carolina Council of Churches  
1307 Glenwood Avenue, Suite 156  
Raleigh, NC 27605  
(919) 828-6501  
[nccofc@nccouncilofchurches.org](mailto:nccofc@nccouncilofchurches.org)  
[www.nccouncilofchurches.org](http://www.nccouncilofchurches.org)



FaithWorks home under construction in Brunswick County.



## What is Habitat for Humanity International?

Habitat for Humanity International is a nonprofit, ecumenical Christian organization dedicated to eliminating substandard housing and homelessness worldwide and to making adequate, affordable shelter a matter of conscience and action. Habitat is founded on the conviction that every man, woman and child should have a simple, decent, affordable place to live in dignity and safety.

Habitat has an open-door policy: all who desire to be a part of this work are welcome, regardless of religious preference or background. Habitat for Humanity has always had a policy of building with people in need regardless of race or religion, and we welcome volunteers and supporters from all backgrounds.

The work of Habitat for Humanity is driven by the desire to give tangible expression to the love of God through the work of eliminating poverty housing. Habitat has built more than 150,000 houses around the world, providing more than 750,000 people in more than 3,000 communities with safe, decent, affordable shelter. HFHI was founded in 1976 by Millard Fuller along with his wife Linda.

### How does it work?

Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit, financed with affordable, no-interest loans. The homeowners' monthly mortgage payments are used to build still more Habitat houses.

Habitat is not a giveaway program. In addition to a down payment and the monthly mortgage payments, homeowners invest hundreds of hours of their own labor -- sweat equity -- into building their Habitat house and the houses of others.

Habitat's mission and methods are predominantly derived from a few key theological concepts: the necessity of putting faith into action, the "economics of Jesus" and the "theology of the hammer."

**Putting Faith Into Action.** Habitat's ministry is based on the conviction that to follow the teachings of Jesus Christ we must reflect Christ's love in our own lives by loving and caring for one another. Our love must not be words only -- it must be true love,

which shows itself in action. Habitat provides an opportunity for people to put their faith and love into action, bringing diverse groups of people together to make affordable housing and better communities a reality for everyone.

**The Economics of Jesus.** When people act in response to human need, giving what they have without seeking profit or interest, we believe God magnifies the effects of our efforts. Habitat refers to this perspective as "the economics of Jesus." Together, the donated labor of construction volunteers, the support of partner organizations and the homeowners' "sweat equity" make Habitat's house-building possible. By sharing resources with those in need, Habitat volunteers and supporters have made decent, affordable housing a reality for more than 150,000 families worldwide.

**The Theology of the Hammer.** Habitat is a partnership founded on common ground — bridging theological differences by putting love into action. Everyone can use the hammer as an instrument to manifest God's love. Millard Fuller calls this concept "the theology of the hammer," explaining, "we may disagree on all sorts of other things... but we can agree on the idea of building homes with God's people in need, and in doing so, using biblical economics: no profit and no interest."

For more information, write or phone  
Habitat for Humanity International  
121 Habitat Street  
Americus, GA 31709-3498  
(229) 924-6935  
[www.habitat.org](http://www.habitat.org)  
or  
2201 Candun Drive, Suite 200  
Apex, NC 27523  
1-800-241-0285 x 17



FaithWorks  
volunteers  
build a house in  
Brunswick  
County.

## **Local Habitat for Humanity Affiliates**

HFH of Alamance Co.  
336-222-8191  
habitat1@netzero.net

Alexander County HFH  
828-612-2630  
AlexHabitat@aol.com

Anson County HFH  
704-465-0732  
jgcole@alltel.net

Asheville Area HFH  
828-251-5702  
lkraus@ashevillehabitat.org;  
jcooper@ashevillehabitat.org

Avery County HFH  
828-733-1909  
HembreeR@AveryCoHFH.org

HFH of Beaufort County  
252-940-0073  
riddickg@chocowinitync.com

Bladen HFH  
910-872-5000  
JCOLE6@ec.rr.com

Brunswick County HFH  
910-454-0007  
kategma@aol.com

HFH of Burke County  
828-437-0370  
hfhbc@hci.net

HFH of Cabarrus County  
704-786-4001  
info@habitatcabarrus.org;  
deanjohnson@habitatcabarrus.org

Caldwell Co. HFH  
828-758-8757  
petekidder@twave.net

Cape Fear HFH  
910-762-4744  
info@capefearhabitat.org;  
barbarab@capefearhabitat.org

HFH of Catawba Valley  
828-328-4663  
habitatmitzi@charter.net

HFH of Charlotte  
704-376-2054  
bertgreen9@aol.com

Chatham County HFH  
919-542-0794  
chfh@earthlink.net

Chowan-Perquimans HFH  
252-482-2686  
Phantom3\_3@yahoo.com

HFH in Cleveland Co.  
704-482-7212  
terryb1@shelby.net

HFH of Columbus Co.  
910-642-5370

Crystal Coast HFH (Morehead  
City area)  
252-808-2757  
officemanager@cchfh.com

Dare Co. HFH  
252-261-6818  
models7@earthlink.net

Davie County HFH  
336-751-7515  
dottie@yadtel.net  
EssicN@davie.k12.nc.us

Duplin County HFH  
910-285-1000, X2401  
pbarrow@riverlanding.com

Durham County HFH  
919-682-0516, X5  
bcalhoun@durhamhabitat.org

Elizabeth City HFH  
252-335-6646  
balduf@adelphia.net

Fayetteville Area HFH  
910-483-0952  
fahabitat@earthlink.net

HFH of Forsyth County  
336-765-8854  
geri.wright@habitatforsyth.org

Franklin County HFH  
919-496-7338  
FCHF@aol.com

HFH of Gaston County  
704-864-6536  
habitatgaston@bellsouth.net

HFH of Goldsboro-Wayne  
919-736-9550  
habitat@esn.net

Granville County HFH  
919-693-5694  
slcol@duke.edu  
hfh@gloryroad.net

HFH of Gtr. Greensboro  
336-275-4663  
bobkelley@hhgg.org

Halifax/Northampton HFH  
252-537-2556  
habitat@telpage.net

HFH of Harnett Co.  
910-891-1149  
crispjs@aol.com

Haywood HFH  
828-452-7960  
highlandgal@charter.net

Henderson County HFH  
828-694-0340  
hendhabitat@bellsouth.net  
stevendodd@bellsouth.net

Hertford County HFH  
252-356-4595

HFH of High Point /Archdale/  
Trinity  
336-887-8388  
susanwood@habitattp.org

HFH of Iredell County  
704-871-0409  
habitatiredell@bellsouth.net

Jackson County HFH  
828-293-0271  
jeastman@email.wcu.edu

HFH of Johnston Co.  
919-934-9331  
habitatjc@earthlink.net  
pdrudd@triad.rr.com

HFH of Jones County  
252-448-3911  
clanewt@coastalnet.com

Lenoir County HFH  
252-939-3046  
george.laroque@firstcitizens.com

HFH of the Lexington Area  
336-249-4307  
lexhabitat@lexcominc.net

Lincoln County HFH  
704-736-9490  
tdae@charter.net

Macon County HFH  
828-349-4654 x 801

Madison County HFH  
828-689-1279  
jutterback@mhc.edu

HFH of Matthews  
704-845-2760  
mail@habitatmatthews.org  
cristen@habitatmatthews.org

McDowell County HFH  
828-442-5097  
vancec@wnclink.com

Mitchell-Yancey HFH  
828-766-9000  
myhfh1@earthlink.net

HFH of Moore County  
910-692-4173  
habitatmooreco@pinehurst.net

HFH of Greater Mt. Airy  
336-786-4663  
GMAHFH@surry.net

Nashville Area HFH  
252-459-9802  
lynne.anderson@ncmail.net

HFH of Greater New Bern  
252-633-9599  
nb\_habitat2@earthlink.net

HFH of Orange County  
919-732-6767,X11  
slhabitat@earthlink.net

Our Towns HFH (Davidson and  
nearby towns)  
704-896-8957  
Tlaney02@aol.com

Person Co. HFH  
336-599-1181x227  
hillep@piedmont.cc.nc.us

Pilot Mountain Area HFH  
336-368-4663  
pmoore861@aol.com  
fumpastor@earthlink.net

HFH of Pitt County  
252-758-2947  
habitatpitt@earthlink.net

Raeford-Hoke County HFH  
910-875-8866  
mcfadlaw@aol.com

Randolph County HFH  
336-625-1429  
habitatrc@earthlink.net

Greater Reidsville HFH  
336-349-8794  
wriggs@triad.rr.com

Richmond County HFH  
910-997-6008

Rockingham HFH  
336-342-6105  
rockinghamhfh@hotmail.com

Rocky Mount Area HFH  
252-972-1994  
Habitat@rockymountnc.com

HFH of Rowan County  
704-642-6292  
habitat@cbi1.net

Rutherford Co. HFH  
828-248-3178  
sally\_habitat@bellsouth.net.

Sampson HFH  
910-592-4252  
rexm@newcenturybanknc.com

Sanford Area HFH  
919-774-7779  
habitat@wave-net.net

HFH of Scotland Co.  
910-276-3337  
hfhsc@carolina.net

Stanly County HFH  
704-985-1051  
jrobertsonhfh@ctc.net

HFH of Stokes County  
336-985-3211  
stokeshabitat@earthlink.net

Swain/Qualla HFH  
828-488-6766  
stjoseph@dnet.net

Tarboro/Edgecombe HFH  
252-641-4349  
tefh@tarboronc.com

Thermal Belt HFH (Tryon area)  
864-457-2666  
anbatch@charter.net

HFH of Thomasville Area  
336-472-4000  
gtrice@attglobal.net

Transylvania HFH  
828-884-3464  
thfh@CITCOM.NET

Union County HFH  
704-296-9414  
mreece@unionhabitat.org

Upper Yadkin Valley HFH  
336-526-2277  
habitat@uyvhabitat.org

Vance County HFH  
252-738-0606  
vancecountyhabitat@nc.rr.com;  
jcare@vance.net

HFH of Wake County  
919-833-1999, X235  
greg@habitatwake.org

Warren County HFH  
252-586-2243  
handhsalmon2@msn.com

HFH of Washington County  
252-799-6888  
stevejijj@net-change.com

Watauga County HFH  
828-262-1213  
wataugahabitat@yahoo.com

Wilkes HFH  
336-651-7817  
whabitat@wilkes.net  
mfrancis25@yahoo.com

Wilson Area HFH  
252-291-0816  
wilsonhabitat@bbnp.com

## **ADDITIONAL RESOURCES**

For more information, you may want to contact the following organizations. They are arranged by the topics in this study. Several websites have links to other sources of information.

### **RURAL ISSUES (GENERAL)**

#### **NC Center for Rural Economic Development**

919-250-4314  
[www.ncruralcenter.org](http://www.ncruralcenter.org)

#### **Rural Church Division The Duke Endowment**

704-376-0291  
[www.dukeendowment.org/ruralchurch.cfm](http://www.dukeendowment.org/ruralchurch.cfm)

### **HOUSING**

#### **North Carolina Housing Coalition**

919-881-0707  
[www.ncihc.org](http://www.ncihc.org)

#### **Habitat for Humanity International**

229-924-6935, ext. 2551 or 2552  
[www.habitat.org](http://www.habitat.org)

#### **NC Housing Finance Agency**

919-877-5700  
[www.nchfa.com](http://www.nchfa.com)

#### **NC Fair Housing Center**

919-667-0888  
[www.ncfairhousing.org](http://www.ncfairhousing.org)

### **WAGES AND WORK**

#### **NC Justice and Community Development Center**

919-856-2570  
[www.ncjustice.org](http://www.ncjustice.org)

#### **NC Alliance for Economic Justice**

919-782-1999  
[www.ncaej.org](http://www.ncaej.org)

#### **North Carolina State AFL-CIO**

919-833-6678  
[www.aflcionc.org](http://www.aflcionc.org)

#### **NC Department of Labor**

919-733-7166  
[www.nclabor.com](http://www.nclabor.com)

#### **NC Employment Security Commission**

919-733-4329  
[www.ncesc.com](http://www.ncesc.com)

### **HEALTH CARE**

#### **NC Health Access Coalition**

919-856-2568  
[www.ncjustice.org/health](http://www.ncjustice.org/health)

#### **NC Department of Health and Human Services Division of Public Health**

919-733-7081  
[www.dhhs.state.nc.us/dph](http://www.dhhs.state.nc.us/dph)

#### **NC Committee to Defend Health Care**

919-402-0133  
[www.ncdefendhealthcare.org](http://www.ncdefendhealthcare.org)

#### **NC Institute of Medicine**

919-401-6599  
[www.nciom.org](http://www.nciom.org)

#### **Physicians for a National Health Program**

312-782-6006  
[www.pnhp.org](http://www.pnhp.org)

#### **Senior Prescription Assistance Program**

(866) 226-1388  
[www.ncseniorcare.com](http://www.ncseniorcare.com)

### **RURAL ECONOMICS**

#### **RAFI-USA**

919-542-1396  
[www.rafiusa.org](http://www.rafiusa.org)

#### **The Rural School and Community Trust**

703-243-1487  
[www.ruraledu.org](http://www.ruraledu.org)

#### **Good Work, Inc.**

919-682-8473  
[www.goodwork.org](http://www.goodwork.org)

#### **MDC**

919-968-4531  
[www.mdcinc.org](http://www.mdcinc.org)

### **JUSTICE AND ADVOCACY**

#### **NC Fair Share**

919-786-7474

#### **Bread for the World**

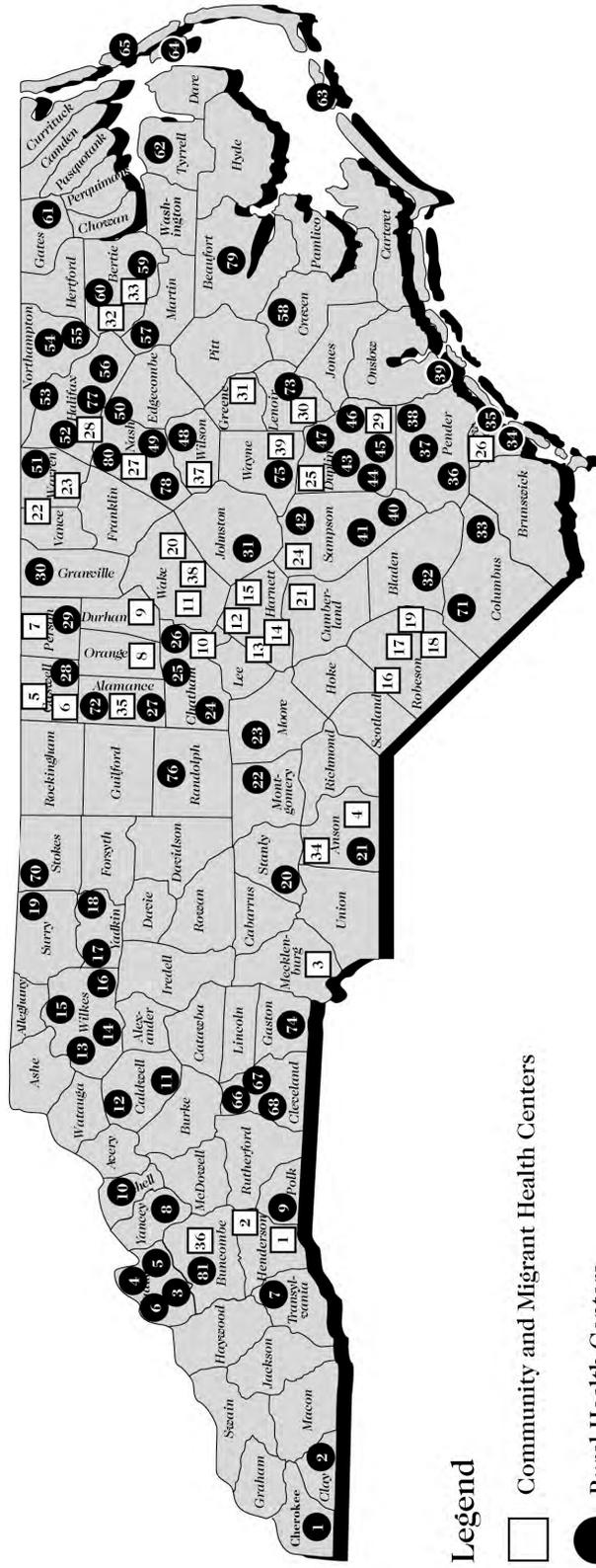
202-639-9400 / 800-82-BREAD  
[www.bread.org](http://www.bread.org)

#### **NC Council of Churches**

919-828-6501  
[www.nccouncilofchurches.org](http://www.nccouncilofchurches.org)

Many of the Council's member bodies (linked from the Council website above) have justice and advocacy offices at the national and state level.

# NC Rural Health Centers and Community and Migrant Health Center Sites



**Legend**  
 □ Community and Migrant Health Centers  
 ● Rural Health Centers

*NC Office of Research, Demonstrations, and Rural Health Development*

# NC Rural Health Centers and Community Health Center Sites

## ● Rural Health Centers

1. Chatuge Family Practice	Murphy	35. New Hanover Community Health Center	Wilmington	68. Boiling Springs Health Center	Boiling Springs
2. Chatuge Family Practice	Hayesville	36. Black River Health Center	Atkinson	69. Kings Mountain Medical Center	Kings Mountain
3. Hot Springs Health Clinic	Hot Springs	37. Black River Health Services	Burgaw	70. King Medical Center	King
4. Laurel Medical Center	Laurel	38. Maple Hill Medical Center	Maple Hill	71. Columbus County Community Health Center	Whiteville
5. Marshall/Walnut Health Clinic	Marshall	39. Penslow Medical Center	Holly Ridge	72. Piedmont Comprehensive Health Services	Burlington
6. Mars Hill Medical Center	Mars Hill	40. Four County Medical Center	Harralls	73. Kinston Community Health Center	Kinston
7. Balsam Grove Medical Center	Balsam Grove	41. Garland Medical Center	Garland	74. Gaston Family Health Services	Gastonia
8. Yancey Community Medical Services	Burnsville	42. Newton Grove Medical Center	Newton Grove	75. Mount Olive Family Practice	Mount Olive
9. Saluda Medical Center	Saluda	43. Duplin Medical Association	Warsaw	76. Medical Resource Center of Randolph Co. (MERCE)	Ashboro
10. Bakersville Community Medical Center	Bakersville	44. Duplin Medical Association	Rose Hill	77. Twin County Rural Health Center	Hollister
11. Colletsville Medical Center	Colletsville	45. Wallace Medical Village	Wallace	78. Middlesex Medical Center	Middlesex
12. Happy Valley Medical Center	Patterson	46. Duplin Medical Association	Beaufort	79. Agape Medical Clinic	Washington
13. West Wilkes Medical Center	Champion	47. Duplin Medical Association	Pink Hill	80. Harvest Family Health Center	Stricklands Crossing
14. Boomer Medical Center	Boomer	48. Wilson Community Health Center	Wilson	81. Celso Health Center	Celo
15. Mountain View Medical Center	Hays	49. Greater Rocky Mount Family Medical Center	Rocky Mount		
16. Clingman Medical Center	Clingman	50. Whitakers Medical Center	Whitakers		
17. Jonesville Medical Center	Jonesville	51. Warren County Medical Facility	Warrenton		
18. East Bend Community Health Center	East Bend	52. Lake Gaston Medical Center	Littleton		
19. Westfield Medical Center	Westfield	53. Roanoke Amaranth Community Health Group	Weldon		
20. West Stanly Medical Center	Locust	54. Roanoke Amaranth Community Health Group	Jackson		
21. Anson Regional Medical Services	Wadesboro	55. Rich Square Medical Center	Rich Square		
22. Montgomery County Primary Care	Biscoe	56. Scotland Neck Family Medical Center	Scotland Neck		
23. Carthage Medical Center	Carthage	57. Oak City Medical Center	Oak City		
24. Goldston Medical Center	Goldston	58. Vanceboro Medical Center	Vanceboro		
25. East Chatham Medical Center	Pittsboro	59. Bertie County Rural Health Association	Windsor		
26. Haywood Moncure Medical Center	Moncure	60. Bertie County Rural Health Association	Lexeviston-Woodville		
27. Community Health Center	Snow Camp	61. Gates County Medical Center	Gatesville		
28. Prospect Hill Medical Center	Prospect Hill	62. Columbia Medical Center	Columbia		
29. Person Family Medical Center	Roxboro	63. Ocracoke Health Center	Ocracoke		
30. Stovall Medical Center	Stovall	64. Outer Banks Health Center	Manteo		
31. Benson Area Medical Center	Benson	65. Outer Banks Health Center	Nags Head		
32. Bladensboro Community Medical Center	Bladensboro	66. Upper Cleveland Medical Center	Lexendale		
33. Waccamaw Medical Center	Lake Waccamaw	67. Shelby Community Medical Center	Shelby		
34. Federal Point Medical Center	Carolina Beach				

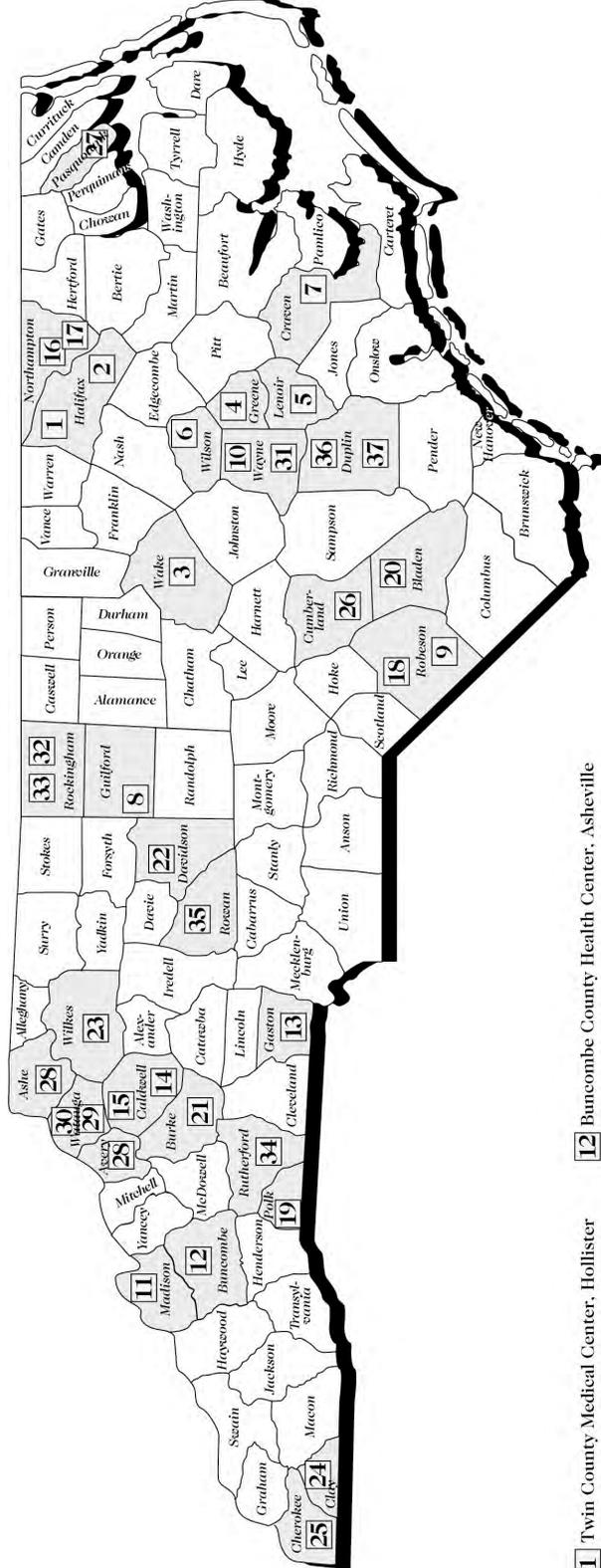
# NC RURAL HEALTH CENTERS AND COMMUNITY & MIGRANT HEALTH CENTER SITES

## Community & Migrant Health Centers

1. Blue Ridge Health Center (2 sites)	<i>Hendersonville</i>	36. Western NC Community Health Services	<i>Ashville</i>
2. Blue Ridge Health Center	<i>Bat Cave</i>	37. Wilson Community Health Center	<i>Wilson</i>
3. Metrolina Comprehensive Health Services (2 sites)	<i>Charlotte</i>	38. Wake Health Services	<i>Fuquay-Varina</i>
4. Anson Regional Medical Services	<i>Morven</i>	39. Gaston Medical Center	<i>Mount Olive</i>
5. Caswell Family Medical Center	<i>Yanceyville</i>		
6. Piedmont Comprehensive Health Services	<i>Prospect Hill Roxboro</i>		
7. Person Family Medical Center	<i>Carrboro</i>		
8. Piedmont Comprehensive Health Services	<i>Durham</i>		
9. Lincoln Community Health Center	<i>Moncture</i>		
10. Piedmont Comprehensive Health Services	<i>Apex</i>		
11. Wake Health Services	<i>Mamers</i>		
12. The Western Medical Group	<i>Pineville</i>		
13. The Western Medical Group	<i>Anderson Creek</i>		
14. The Western Medical Group	<i>Angier</i>		
15. The Western Medical Group	<i>Maxton</i>		
16. Robeson Health Care Corporation	<i>Pembroke</i>		
17. Robeson Health Care Corporation	<i>Fairmont</i>		
18. Robeson Health Care Corporation	<i>Lumberton</i>		
19. Robeson Health Care Corporation	<i>Raleigh</i>		
20. Wake Health Services (4 sites)	<i>Wade</i>		
21. Stedman-Wade Health Services	<i>Soul City</i>		
22. Vance-Warren Comprehensive Health Services	<i>Warrenton</i>		
23. Vance-Warren Comprehensive Health Services	<i>Newton Grove</i>		
24. Tri-County Community Health Center	<i>Faison</i>		
25. Goshen Medical Center	<i>Wilmington</i>		
26. New Hanover Community Health Center	<i>Stricklands Crossing</i>		
27. Harvest Family Health Center	<i>Hollister</i>		
28. Twin County Rural Health Services	<i>Greeneville</i>		
29. Plainview Health Services	<i>Kinston</i>		
30. Kinston Community Health Center	<i>Snow Hill</i>		
31. Greene County Health Care (2 sites)	<i>Lexington-Woodville</i>		
32. Bertie County Rural Health Association	<i>Windsor</i>		
33. Bertie County Rural Health Association	<i>Wadesboro</i>		
34. Anson Regional Medical Services	<i>Burlington</i>		
35. Piedmont Comprehensive Health Services			

# Prescription Assistance Programs

Sponsored by NC Office of Research, Demonstrations, and Rural Health Development



- |   |  |  |  |
|---|--|--|--|
| <ul style="list-style-type: none"> <li><b>1</b> Twin County Medical Center, Hollister</li> <li><b>2</b> Scotland Neck Family Medical Center</li> <li><b>3</b> The Open Door Clinic, Raleigh</li> <li><b>4</b> Greene County Health Care, Snow Hill</li> <li><b>5</b> Kinston Community Health Center</li> <li><b>6</b> Wilson Community Health Center</li> <li><b>7</b> MERCI Clinic, New Bern</li> <li><b>8</b> The Community Clinic of High Point</li> <li><b>9</b> Robeson Health Care Corporation, Fairmont</li> <li><b>10</b> WATCH Mobile Unit, Goldsboro</li> <li><b>11</b> Hot Springs Health Program, Mars Hill</li> </ul> | <ul style="list-style-type: none"> <li><b>12</b> Buncombe County Health Center, Asheville</li> <li><b>13</b> Gaston Family Health Center, Gastonia</li> <li><b>14</b> Collettsville Medical Center</li> <li><b>15</b> Happy Valley Medical Center, Patterson</li> <li><b>16</b> Roanoke Community Health Group, Jackson</li> <li><b>17</b> Rich Square Medical Center</li> <li><b>18</b> Robeson Health Care Corp., Pembroke</li> <li><b>19</b> Saluda Medical Center</li> <li><b>20</b> Bladen Health Watch, Elizabethtown</li> <li><b>21</b> Good Samaritan Clinic, Morganton</li> <li><b>22</b> Davidson Medical Ministries, Lexington</li> </ul> | <ul style="list-style-type: none"> <li><b>23</b> Care Connection Pharmacy of Wilkes, North Wilkesboro</li> <li><b>24</b> Chatuge Family Practice, Hayesville</li> <li><b>25</b> Chatuge Family Practice, Murphy</li> <li><b>26</b> Cumberland County Medication Access Program, Fayetteville</li> <li><b>27</b> Hope Clinic, Elizabeth City</li> <li><b>28</b> Hunger Coalition Mobile Unit, Avery/Ashe Counties</li> <li><b>29</b> Hunger Coalition 417 Free Clinic, Boone</li> </ul> | <ul style="list-style-type: none"> <li><b>30</b> Appalachian HealthCare Project, Boone</li> <li><b>31</b> Mount Olive Family Practice</li> <li><b>32</b> RX AP, Rockingham Council of Aging, Reidsville</li> <li><b>33</b> Free Clinic of Reidsville and Vicinity</li> <li><b>34</b> Senior Care Pharmacy, Rutherfordton</li> <li><b>35</b> Community Care Clinic of Rowan, Salisbury</li> <li><b>36</b> Duplin Medical Association, Warsaw</li> <li><b>37</b> Rose Hill Medical Center</li> </ul> |
|---|--|--|--|

NC Office of Research, Demonstrations, and Rural Health Development

## **ENDNOTES**

### **Session I: Inadequate Housing (Leader)**

<sup>1</sup> U.S. Census Bureau, American Housing Survey for the United States: 2001, [www.census.gov/hhes/www/housing/ahs/ash01/tab27.html](http://www.census.gov/hhes/www/housing/ahs/ash01/tab27.html).

<sup>2</sup> North Carolina Low Income Housing Coalition, [www.nclihc.org/stats/hsngstat.shtml](http://www.nclihc.org/stats/hsngstat.shtml).

<sup>3</sup> Sorien Schmidt and Elizabeth Jordan, *Working Hard Is Still Not Enough*, NC Justice and Community Development Center, May 2003, p. 6. (Afterwards, referred to as *WHISNE*.)

<sup>4</sup> Section 8 units are available to low-income tenants, with rent subsidies from the federal Department of Housing and Urban Development (HUD) used to pay owners the difference between what tenants can pay and what the unit would rent for on the open market. The 2002 HUD budget was more than \$28 billion, and Section 8 accounted for more than half of that. (It should be noted that the overall HUD budget has declined more than 50% since the mid-1980's). However, while Section 8 housing is effective and provides shelter to more than 1.4 million people nationwide, it is also complex, and many find it too difficult to access (<http://www.nclihc.org/issues/special%20needs.shtml>).

<sup>5</sup> North Carolina Low Income Housing Coalition, <http://www.nclihc.org/stats/hsngstat.shtml>.

### **Session I: Inadequate Housing (Student)**

<sup>1</sup>This is the index used by the Bureau of the Census to identify housing units with significant physical problems. *Rural Conditions and Trends*, Vol. 11, No. 2.

<sup>2</sup>As described in "Abundant Fields, Meager Shelter", <http://www.ruralhome.org/pubs/farmworker/meager/appe.htm> with reference to the American Housing Survey <http://www.census.gov/hhes/www/ahs.html>.

<sup>3</sup>NC Housing Finance Agency, 2003 Report on Achievements.

<sup>4</sup>Institute for Children and Poverty, 2001 in NCH Fact Sheet #1, p. 4.

<sup>5</sup>Joint Center for Housing Studies of Harvard University, *The State of the Nation's Housing*, 2003, p. 28.

<sup>6</sup>Housing Assistance Council, 2000. "Abundant Fields, Meager Shelter: Findings From a Survey of Farmworker Housing in the Eastern Migrant Stream" on <http://www.ruralhome.org/pubs/farmworker/meager/introduction.htm>.

<sup>7</sup>Housing Carolina, [www.housingcarolina.org/Delima.htm](http://www.housingcarolina.org/Delima.htm).

### **Session II: Wages and Work (Leader)**

<sup>1</sup>*WHISNE*, p. 9.

<sup>2</sup>For a more detailed explanation, see *WHISNE*, p. 13.

<sup>3</sup>U.S. Conference of Mayors, 2000 in National Coalition for the Homeless Fact Sheet #1.

<sup>4</sup>*WHISNE*, pp. 18-20.

<sup>5</sup>*Ibid.*

## Session II: Wages and Work (Student)

<sup>1</sup> National Coalition for the Homeless Fact Sheet #1, [www.nationalhomeless.org](http://www.nationalhomeless.org)

<sup>2</sup> *WHISNE*, p. 5.

<sup>3</sup> *WHISNE*, p. 6.

<sup>4</sup> *WHISNE*, p. 9.

## Session III: Housing and Health (Leader)

<sup>1</sup> *The (Raleigh) News & Observer*, May 18, 1997, quoted in *Balm in Gilead: Health Care and the Church*, North Carolina Council of Churches, 2000.

## Session III: Housing and Health (Student)

<sup>1</sup> Brandon, Kristi. "Health Costs of Poor Housing: A Review of the Literature," McAuley Institute, August 2002.

<sup>2</sup> David Jacobs, et. al., "The Prevalence of Lead-Based Paint Hazards in U.S. Housing," published in *Environmental Perspectives*, Vol 110, No. 10, October 2002.

<sup>3</sup> "About Lead Hazards," [http://www.centerforhealthyhousing.org/1012/html/about\\_lead\\_hazards.html](http://www.centerforhealthyhousing.org/1012/html/about_lead_hazards.html).

<sup>4</sup> Brandon, Kristi. "Health Costs of Poor Housing," p. 2.

<sup>5</sup> "2003 Advocates' Guide: Housing and Health," National Low Income Housing Coalition, [www.nlihc.org/advocates/housinghealth.htm](http://www.nlihc.org/advocates/housinghealth.htm).

<sup>6</sup> Brandon, Kristi. "Health Costs of Poor Housing," p. 2.

<sup>7</sup> *The News & Observer*, September 30, 2003, page A1, citing figures from the U.S. Census Bureau.

<sup>8</sup> National Coalition for the Homeless, NCH Fact Sheet #1

<sup>9</sup> *The News & Observer*, September 30, 2003, page A1. States' percentages of uninsured people range from Texas (24.7%) to Minnesota (7.9%).

<sup>10</sup> "Health Insurance," *Common Sense Says . . .*, Common Sense Foundation, March 2004, pp. 1-2, citing data from the US Census Bureau and NC Department of Health and Human Services.

<sup>11</sup> *Ibid.*

<sup>12</sup> "Health Insurance," *Common Sense Says . . .*, pp. 1-3, citing The Kaiser Foundation and the Institute of Medicine.

<sup>13</sup> NC Low Income Housing Coalition, [http://www.nlihc.org/issues/special%20needs.shtml#\\_ftn1](http://www.nlihc.org/issues/special%20needs.shtml#_ftn1).

## Session IV: Rural Economics (Leader)

<sup>1</sup> The Rural Center, "Tobacco in North Carolina: What's in store for our economy, our communities?" August 2000, pp. 1-3.

<sup>2</sup> Klauke, Laura. "Christian farming still family-based enterprise" in *NC Christian Advocate*, Oct. 15, 2002.

## Session IV: Rural Economics (Student)

<sup>1</sup> William Heffernan and Mary K. Hendrickson, "Multi-national Concentrated Food Processing and Marketing Systems and the Farm Crisis," presented to the American Association for the Advancement of Science, February 2002, pp. 7-10.

<sup>2</sup> John Strange, "Counting Chickens, not Dollars: Chicken Farmers Say Contract Work Foul," *NC Catholic*, October 20, 2002.

<sup>3</sup> Ibid.

<sup>4</sup> Altman et al. "Churches, Tobacco Farmers, and Community Sustainability: Insights from the Tobacco South" in *Journal of Community Psychology*, Vol 28, No. 2, p. 153.

<sup>5</sup> The Rural Center, "Manufacturing Layoffs: Hard Times for Rural Factories, Workers and Communities," April 2002, Num. 11.

<sup>6</sup> Budget and Tax Center Report, September 2003, p. 2.

<sup>7</sup> The Rural Center, "Manufacturing Layoffs . . ."

<sup>8</sup> *WHISNE*, p. 16.

<sup>9</sup> The Rural Center, "Manufacturing Layoffs . . ."

<sup>10</sup> *WHISNE*, p. 15.

## Session V: Justice and Advocacy (Student)

<sup>1</sup> This section is based on Ron Sider's *Rich Christians in an Age of Hunger*, Chapter 4, "Economic Fellowship and Economic Justice," Word Publishing, Nashville, TN, 1997, pp. 67-90.

<sup>2</sup> Sider, p. 68.

<sup>3</sup> Sider, p. 47.

The Habitat work of many North Carolina churches and judicatories predates the formation of *FaithWorks*. We appreciate the photographs some of them have provided to illustrate their efforts in support of adequate housing for all God's children.

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