

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

Student Edition

*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.

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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.

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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**

Student Edition

The Habitat work of many North Carolina churches and judicatories pre-dates 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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FaithWorks home built in Brunswick County and supported, in part, by Thrivent Financial for Lutherans.

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. In addition to this student edition, a teacher's guide for group leaders is also available.

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Student handout

The Issue of Inadequate Housing

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

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.³

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.⁴ 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 2001.⁵

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.⁶

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.⁷

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.¹ 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.²

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.³

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.⁴

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



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

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



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.¹ 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.² 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.³

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.⁴ 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.⁵

Fifty percent of poor children live with environmental irritants, such as cockroaches, dust mites, and rodents.⁶ 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.⁷ 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.⁸

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.⁹ 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.¹⁰

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.¹¹ 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.¹² 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.¹³

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.

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.¹

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.² 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.³

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.⁴

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.⁵

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.⁶

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.⁷

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.⁸ Many workers, especially older workers, left school early to work on the farm or to take a job in the local mill.⁹ 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.¹⁰

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.



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 Justice¹

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.² 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."³ 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.



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

At right, a Durham Habitat house under construction by Watt Street Baptist Church volunteers.





FaithWorks volunteers at work on a house in Brunswick County.



APPENDICES



North Carolina
Council of Churches



**Habitat for
Humanity**

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

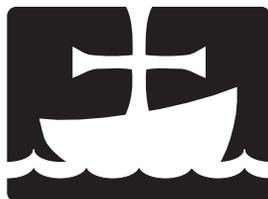
In March 2002, the North Carolina Council of Churches and the Central Atlantic Region of Habitat for Humanity International entered into a partnership agreement. It was the first such state-level partnership in the country. The two groups agreed to:

- “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 or in the teacher edition of this curriculum.



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
www.nccouncilofchurches.org



A Chatham County FaithWorks house completed in February 2004 & funded, in part, by the Duke Endowment.



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
or
2201 Candun Drive, Suite 200
Apex, NC 27523
1-800-241-0285 x 17



The proud new owner and others celebrate the dedication of her FaithWorks home in Chatham County.

ENDNOTES

Session I: Inadequate Housing

¹This 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.

²As 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>.

³NC Housing Finance Agency, 2003 Report on Achievements.

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

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

⁶Housing 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>.

⁷Housing Carolina, www.housingcarolina.org/Delima.htm.

Session II: Wages and Work

¹ National Coalition for the Homeless Fact Sheet #1, www.nationalhomeless.org

² Sorien Schmidt and Elizabeth Jordan, *Working Hard Is Still Not Enough*, NC Justice and Community Development Center, May 2003, p. 5. (Afterwards, referred to as *WHISNE*.)

³ *WHISNE*, p. 6.

⁴ *WHISNE*, p. 9.

Session III: Housing and Health

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

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

³"About Lead Hazards," http://www.centerforhealthyhousing.org/1012/html/about_lead_hazards.html.

⁴Brandon, Kristi. "Health Costs of Poor Housing," p. 2.

⁵"2003 Advocates' Guide: Housing and Health," National Low Income Housing Coalition, www.nlihc.org/advocates/housinghealth.htm.

⁶Brandon, Kristi. "Health Costs of Poor Housing," p. 2.

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

⁸National Coalition for the Homeless, NCH Fact Sheet #1

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

¹⁰ "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.

¹¹ Ibid.

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

¹³ NC Low Income Housing Coalition, http://www.nclihc.org/issues/special%20needs.shtml#_ftn1.

Session IV: Rural Economics

¹ 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.

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

³ Ibid.

⁴ 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.

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

⁶ Budget and Tax Center Report, September 2003, p. 2.

⁷ The Rural Center, "Manufacturing Layoffs . . ."

⁸ *WHISNE*, p. 16.

⁹ The Rural Center, "Manufacturing Layoffs . . ."

¹⁰ *WHISNE*, p. 15.

Session V: Justice and Advocacy

¹ 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.

² Sider, p. 68.

³ Sider, p. 47.

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

**Rural Church Division
The Duke Endowment**
704-376-0291
www.dukeendowment.org/ruralchurch.cfm

HOUSING

North Carolina Housing Coalition
919-881-0707
www.ncihc.org

Habitat for Humanity International
229-924-6935, ext. 2551 or 2552
www.habitat.org

NC Housing Finance Agency
919-877-5700
www.nchfa.com

NC Fair Housing Center
919-667-0888
www.ncfairhousing.org

WAGES AND WORK

NC Justice and Community Development Center
919-856-2570
www.ncjustice.org

NC Alliance for Economic Justice
919-782-1999
www.ncaej.org

North Carolina State AFL-CIO
919-833-6678
www.aflcionc.org

NC Department of Labor
919-733-7166
www.nclabor.com

NC Employment Security Commission
919-733-4329
www.ncesc.com

HEALTH CARE

NC Health Access Coalition
919-856-2568
www.ncjustice.org/health

**NC Department of Health and Human Services
Division of Public Health**
919-733-7081
www.dhhs.state.nc.us/dph

NC Committee to Defend Health Care
919-402-0133
www.ncdefendhealthcare.org

NC Institute of Medicine
919-401-6599
www.nciom.org

Physicians for a National Health Program
312-782-6006
www.pnhp.org

Senior Prescription Assistance Program
866-226-1388
www.ncseniorcare.com

RURAL ECONOMICS

RAFI-USA
919-542-1396
www.rafiusa.org

The Rural School and Community Trust
703-243-1487
www.ruraledu.org

Good Work, Inc.
919-682-8473
www.goodwork.org

MDC
919-968-4531
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

NC Council of Churches
919-828-6501
www.nccouncilofchurches.org

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