

## SECTION ONE: POVERTY AND THE MOST VULNERABLE

### **The Confluence of Poverty and Disability**

Daniel Atkins & Christie Giusti

Throughout American history, the disabled have faced conditions limiting them to second-class status. This article discusses the increased risk of the poor in developing a disability and conversely, the increased risk of the disabled in falling into poverty.

### **Children in Poverty in Delaware**

Teresa Schooley

During the years 2000-2002, the child poverty rate in Delaware was 14.6 percent. This article breaks down child poverty by county and familial status and offers recommendations to alleviate the burdens of poverty on Delaware's children.

### **The Economic Status of Single Mothers in Delaware**

Christen Brownell

Across the U. S. single mothers face severe economic obstacles. Many of the jobs available to them are low-wage occupations without benefits. An important step in curbing the poverty trends among single mother households is to offer financial education and means for these mothers to accumulate assets.

## SECTION TWO: POVERTY'S IMPACT

### **Food Security**

Karen A. Curtis

Hunger continues to plague many of America's citizens. The changes to the food stamps system resulting from the 1996 welfare reform bill have altered the eligibility standards and subsequently, changed the nature and numbers of Americans facing imminent hunger.

### **Deafening Silence**

Jocelyn Taliaferro

After the passage of the 1996 Personal Responsibility and Work Opportunity Reconciliation Act, Aid for Families with Dependent Children (AFDC) was replaced with TANF, Temporary Assistance for Needy Families. The goals of the act and the shift to TANF were to encourage self-sufficiency and employment. While welfare caseloads have been cut, the problem of poverty has not been alleviated. This article examines the 1996 bill and how it is discussed in American discourse.

### **The Need for Criminal Justice Reform**

Ellen Wasfi

As the prison population continues to grow, there have been calls for the reform of America's criminal justice system. This article provides statistics on the prison population, discusses problems facing prisoners and reasons why the system is broken.

### **The Elderly and Consumer Fraud**

Deborah Gottschalk

This article examines the challenges faced by Delaware's elderly population. Specifically, it demonstrates their susceptibility to predatory business schemes.

### **Race, Poverty and the Breaking of the Social Contract**

Ivory Copeland

Minorities in Delaware and across the nation still encounter high poverty rates. With the declining commitment to social services and ever-present discrimination many members of the minority working class continue to struggle to make ends meet.

### **Another Kind of Poverty: Immigrants**

Clémence Overall

Immigrants account for nine percent of Delaware's population. In addition to the discrimination faced by all people of color, immigrants must overcome the cultural barriers that impede their access to the "American Dream."

### **Unmet Needs of the Poor: Health Care Coverage**

Alice Brandreth

The high and ever rising costs of health care put an extreme burden on the state's uninsured populations. This article provides statistics on the problems faced by Delaware's uninsured and how diverse groups are affected by the healthcare crisis.

### **Predatory Lending**

Rashmi Rangan

The article tells the story of five individuals who were victimized by predatory lending scandals in a variety of industries.

### **The Concentration of Poverty: Wilmington, Delaware**

Cara Armbrister

Wilmington, Delaware is one of the few cities across the United States that experienced an increase in high poverty census tracts between 1990-2000. This article examines the reasons behind Wilmington's increase based on the research of Paul Jargowsky, a professor of political economy at the University of Texas in Dallas.

### **Payday Lenders**

Marlena Melhunek

The number of payday lenders across the state continues to increase. The article outlines the fraudulent practices of these businesses and their affect on low-income consumers.

### SECTION THREE: SHELTER AND POVERTY

#### Residential Segregation Persists

Leland Ware

Despite the changes regarding segregation during the 1950s-1970s, racial and ethnic housing segregation is pronounced in many of the nation's urban areas. This article pinpoints the ways in which housing segregation is enforced by private business and continued institutionalized discrimination.

#### The Rock of Poverty and the Hard Place of Rural Housing

Karen Speakman

Kent and Sussex counties have unique challenges related to creating and maintain affordable housing for their low-income populations. This article summarizes those challenges, which are the concern not just of the counties but of nonprofit developers, and state and federal government.

#### The Housing Wage

Marlena Melhunek

This article demonstrates the need for affordable rental housing and a higher minimum wage in Delaware. Using the National Low-Income Housing Coalition's annual publication, *Out of*

*Reach*, it is shown that in order to afford a market rate two-bedroom apartment in Delaware, a living wage needs to be \$14.06.

#### Organizing for Change in Affordable Housing

Tina Riley

Across the state, community and tenant organizing is taking form. The three cases highlighted in this article are Hope VI Village of Eastlake, Lexington Green and Greenfield Manor.

#### The Persistence of Homelessness and the Invisible Homeless

Steve Peuquet

Despite our efforts to understand and address the problem of homelessness in Delaware, we seem to be making no inroads.

#### The Right to Housing

Gina Miserendino

The United Nations, several faith based organizations and past federal housing legislation all indicate housing as a basic human right. The author outlines the argument for a right to housing and applies its premises to Delaware.

### SECTION FOUR: POVERTY AND NONPROFIT MISSION

#### Impact of Welfare Reform on Nonprofits in Delaware

Karen A. Curtis & Ivory Copeland

The 1996 welfare reform bill has had many unforeseen consequences. One of the biggest and overshadowed consequences is the affect on nonprofits. This article highlights how Delaware's nonprofits have changed and adapted in the face of this new legislation.

#### The Nonprofit Provision of Housing for the Poor

Joe L. Myer

There has been a movement to encourage self-sufficiency among nonprofit housing developers. While self-sufficiency is positive, it can likely only be garnered if the mission of serving low-income constituents is altered. Delaware's housing nonprofits should reassess their progress, the impediments to further progress and how they can continue to serve low-income individuals despite the shrinking avenues for financing.

#### Decision Making in Impoverished Communities

Theresa Hasson

This article maintains the importance of tenant organizing and community empowerment as a strategies to alleviate poverty across Delaware. Using national and state examples, the author demonstrates the positive impact of grassroots decision-making in low-income communities.

#### Turning the Wheel of Liberation

Ken Smith

A faith-based view of poverty requires regarding wealth as an equal and related problem. Charitable organizations can only understand and address them both by opening themselves to the agenda of the poor and the necessity for social change.