RELIGION AND POVERTY

Monotheistic Responses Around the Globe

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Chapter 2

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RELIGION, POVERTY, AND PHILANTHROPY IN THE UNITED STATES

Susan Crawford Sullivan and Shariq Ahmed Siddiqui

This chapter examines religion and poverty in the United States, focusing on Christianity, Islam, and Judaism. While there is a long history of religious charity in the United States, the interface between poverty and religion has been a critical public policy debate in the United States in the later part of the 20th century into the 21st century. In this chapter we lay out the relevant public policy issues on religion and poverty alleviation, posing the question of what, if any, relationship should the government have with religious organizations in combating poverty. This chapter also discusses different religious approaches to poverty alleviation, such as the provision of charity versus faith-based community organizing focused on activism and advocacy. We will also examine "lived religion" perspectives of people living in poverty. Our aim is for you to critically examine several key questions: how, if at all, should government partner with faith-based organizations in poverty alleviation? What are the benefits and disadvantages? Where can religious faith be empowering and where it is disempowering to low-income religious believers?

We start by considering what poverty looks like in the United States. As noted in Chapter 1, the U.S. Census Bureau reported that the official poverty rate in 2022 was 11.5% of the population, with 37.9 million people in poverty. These figures were stable from the previous year. However, using a different measure called the Supplemental Poverty Measure, which takes into account government benefits to the poor like programs and tax credits, the poverty rate increased, going from 7.8% of the population to 12.4%. This substantial increase in poverty is attributed to the end of pandemic-era benefits and programs (Shrider and Creamer 2023).

Poverty rates in the United States vary according to race, gender, age, education, family status, and other factors. According to the U.S. Census

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Bureau's 2022 official poverty rate, females (12.5%) have higher rates of poverty than males (10.5%), and poverty rates vary by race (8.6% of people who are White/not Hispanic ethnicity; 17.1% of people who are Black, 16.9% of Hispanic, and 25.0% of people who are Native American/Alaska Native) (Shrider and Creamer 2023). A high percentage of children live in poverty in the United States, 15.0% of those under age 18 according to the official poverty rate. With the end of temporary COVID-19 measures such as the expanded child tax credit and stimulus payments, the Supplemental Poverty Measure child poverty rate more than doubled between 2021 and 2022, from 5.2% in 2021 to 12.4% in 2022 (Shrider and Creamer 2023). People with less education are more likely to live in poverty (e.g., 25.2% of people with no high school diploma lived below the official poverty rate in 2022 compared to 4.3% of people with a bachelor's degree or higher). Family type also showed widely varying rates of poverty, with female-householder families (24.7%) experiencing much higher official poverty rates than married couple households (5.4%) (Shrider and Creamer 2023).

These statistics, useful as they are to frame the conversation, show little about what it means to live in poverty in the United States. People struggle to afford food, adequate housing, and access to health care and dental care. People face chronic physical and mental health conditions. There are many more Americans living close to poverty than are counted "officially" poor, and the near-poor suffer from similar struggles to afford basic necessities. Lack of affordable housing is a major problem in many parts of the country. Sociologist Matthew Desmond's *Evicted: Poverty and Profit in the American City* won the 2017 Pulitzer Prize for its groundbreaking ethnography of eight families facing eviction and their landlords. He notes that most families in the city he studied who were evicted were women with children; with mothers of color facing the highest eviction rates. His in-depth description of unsafe living conditions, desperate struggles to find housing, illnesses, hunger, violence, school instability for children, and despair vividly brings to life the myriad of struggles faced by people living in poverty in the United States.

Turning to religion and poverty, before providing details pertinent to particular religions, we provide some background here about the relationship between government, religion, and poverty alleviation. In practice this is most applicable to Christianity (with Christianity the largest religion in the United States), but public policy related to religion, government, and social services applies more broadly to religious organizations in general. Note that in 2021 63% of the U.S. population was Christian; the next largest group was the unaffiliated at 29% (Smith 2021). In 2020, 2.4% of U.S. adults identified as Jewish (1.7% Jewish by religion; 0.6 Jews of no religion) (Pew Research Center 2021). An slightly earlier estimate puts the number of Muslims in the United States at about 1.1% of the population (Mohamed 2018). In addition, 41% of U.S. adults say that religion is very important in their lives and

45% say that they pray daily, down from numbers in the past years (Smith 2021).

The issue of religious-government partnerships in poverty alleviation came to the fore with federal welfare reform. The 1996 Personal Responsibility and Work Opportunity Reconciliation Act, which ended the existing federal social safety net with devolution to the states and placed new work requirements on mothers of young children, also contained a clause regarding government partnerships with faith-based programs. Large religious non-profit organizations such as Catholic Charities or Jewish Family Services have long received government support for their anti-poverty programs, but strict rules governed the separation from religion. For example, a religious organization partnering with government to provide services had to operate as a non-profit organization that displayed no religious symbols and could not discriminate against job applicants on the basis of religion (Cnaan and Boddie 2002; Sullivan 2011). With the 1996 "charitable choice" provisions (as the clause in the welfare reform was called), religious organizations receiving government money still needed to serve people of all backgrounds, separate out any explicitly religious parts of a program (like a welfare to work program, for example), and not proselytize the people they were serving. However, the new law allowed religious symbols and principles in programs and allowed organizations to hire on the basis of religion. Now individual congregations, not just faith-affiliated non-profit organizations, could also apply for and receive government funds to support congregational social service programs, with the same prohibitions against discriminating against clients and proselytizing (Cnaan and Boddie 2002; Sullivan 2011). The welfare reform's charitable choice clause also stated that service recipients also had the right to non-religious providers (although in reality a non-religious provider might not be located nearby).

The welfare reform law (and subsequent White House actions) set in motion substantial scholarly interest in faith-based social service provision. Scholars studied how faith-based programs worked, tried to compare efficacy of secular versus faith-based programs, and debated policy issues (e.g., Bane et al. 2000; Bartkowski and Regis 2003; Monsma and Soper 2006; Sullivan 2011; Unruh and Sider 2005). Surveys conducted about government partnerships with faith-based organizations to provide social services found a majority of Americans to support these policies (75% in 2001; 69% in 2009). This data also found the majority of Americans to believe faith-based organizations to be better able to serve the poor and feed the homeless than either government or secular non-profit organizations (Pew Research Center 2009).

Beginning in 2001 with then-President George W. Bush, White House administrations have embraced the idea of partnering with faith-based organizations to address a variety of societal ills. Controversial executive orders under Bush addressed non-discrimination clauses in hiring, exempting faith-based organizations (Sullivan 2011; Wright 2009). Numerous states,

cities, and federal agencies developed their own faith-based offices; currently there are over a dozen federal centers for faith-based and neighborhood partnerships, including those of the U.S. Departments of Agriculture, Education, Health and Human Services, Commerce, Veterans Affairs, Homeland Security, Justice, State, Labor, Housing and Urban Development, and the U.S. Agency for International Development (Anon 2023). Both Republican and Democratic presidents in the decades since have promoted faith-based partnerships for poverty alleviation. Barack Obama's administration had an Office of Faith-Based and Neighborhood Partnerships, with one of its key focal areas as domestic poverty; faith-partnership offices also worked in 13 federal agencies (White House Archives n.d.). Donald Trump replaced the Office of Faith-Based and Neighborhood Partnerships via executive order, instead offering a White House Faith and Opportunity Initiative, which he stated would help faith-based organizations have equal access to government funding (Anon 2018). This executive order removed language requiring alternative service providers be made available for people who do not desire a faith-based service provider (Levine 2018).

In 2021, President Biden issued an executive order re-establishing the White House Office of Faith-Based and Neighborhood Partnerships to "collaborat[e] with civil society to address the COVID-19 pandemic and boost economic recovery; combat systemic racism; increase opportunity and mobility for historically disadvantaged communities; and strengthen pluralism." This executive order revoked Donald Trump's White House Faith and Opportunity Initiative (Anon 2021).

Large religiously affiliated non-profit organizations such as Catholic Charities, Lutheran Social Services, and Jewish Family Services are among the main providers of human services in the country. These organizations receive a large part of their budget from the government. For example, Catholic Charities receives about 60% of its budget from the government (Chaves 2003). These non-profit agencies' non-discrimination policies state that they both serve and hire people of all backgrounds. Despite all of the interest in faith-based partnerships after the 1996 welfare reform law, scholars state that new contracts between religious organizations and government entities aimed at services for the poor have not been common. Government partnerships with large religiously affiliated non-profit organizations already long existed. Historian Peter Dobkin Hall claimed that basically what these laws did was codify something already existing: "The debate over charitable choice stemming from the welfare reforms of the mid-1990s was not so much an argument about church-state separation as it was an effort to codify government support for faith-based social services that had been a feature of America's human services regime for decades" (Hall 2016:23).

Mark Chaves and Bob Wineberg argue that a primary goal of faith-based partnerships legislation and other initiatives was to get more local

congregations (e.g., churches, synagogues, mosques) involved in partnering with government in social service delivery. Policy makers wanted to help increase the congregations' ability to serve people in need (Chaves and Wineberg 2009). Chaves and Wineberg note, for example, that clergy members were targeted for invitations to workshops, conferences, and information, as well as other strategies to try to get them involved in new government partnerships (Chaves and Wineberg 2009). However, congregations generally proved to lack the necessary infrastructure and/or interest needed to enter into government contracts for social service provision (Chaves and Wineberg 2009; Gilman 2007).

If most congregations lacked the capacity or interest to receive government grants to support congregational social services, this does not mean that congregations do not provide social services. Indeed, the majority of congregations in the United States (84%) provide social services and almost all people who attend religious services go to a congregation that provides social services (91%) (Chaves et al. 2021). Data from the National Congregations Study (a long-running survey with data from over 4500 Christian, Jewish, Muslim, Buddhist, Hindu, and other congregations) shows that most congregations engage in small-scale local services by mobilizing small groups of members in endeavors aimed at meeting people's immediate needs (food pantries, providing clothing, serving meals to people in need, etc.) (Chaves et al. 2021).

Now we turn to profiles of Christianity, Judaism, and Islam, considering, among other things, how they approach poverty alleviation in the United States. We note that religions in the United States are composed of a wide variety of members, who occupy vastly different socio-economic places. While we focus more on poverty alleviation in this section, it is important to remember that the economic inequalities of the United States are found also in its religions. Members of particular denominations or branches of religions are more likely to be poor, while others are wealthy. This impacts how people experience the intersection of religion and poverty.

Christianity

Poverty and inequality intersect with religion in the United States in a multiplicity of ways, one of which is the association between religions, denominations, and wealth. Among the religious groups considered in this volume, Jewish Americans are most likely to have higher incomes (although we discuss the issue of Jewish poverty later) followed by certain mainline Protestant denominations (Masci 2016). For reference, 40% of the United States is Protestant and 21% is Catholic (Smith 2021). Economic inequality among different Christian denominations has long existed in the United States. Referring to Dr. Martin Luther King's (1960) famous statement that 11:00 on Sunday

was the most segregated hour among U.S. Christians, Gloria Albrecht remarks, "What is much less often noticed or spoken about is that this is also an hour in which income and wealth function to separate U.S. Christians file into different spaces even as they assume they share a common understanding of God" (Albrecht 2005). Among Christians, Mainline Protestants such as Episcopalians, Lutherans, Methodists, and Presbyterians have the highest incomes in the United States, above the national average for percentage of households earning over $100,000 per year (Masci 2016). These denominations also are comprised of members with high levels of education. Catholics are about at the national average for percentage of high-earning households, while members of religious groups such as Baptists (National Baptist Convention) and Church of God in Christ (which is a Pentecostal denomination) are significantly poorer (Masci 2016). For example, while 35% of Episcopals live in high-income households, only 9% of the Pentecostal Church of God in Christ members do, with 49% of them living in households making less than $30,000 per year (Masci 2016). If we consider as another measure the percentages of religious group members who hold at least a bachelor's degree, Hindus, Jews, Buddhists, and Muslims have the highest percentages, followed by Mainline Protestants and then Catholics. Conservative Protestants are at the bottom, with Black Protestants at the very bottom (Wilde and Tevington 2017). This means that when we talk about religion and poverty, we need to acknowledge that members of some religious denominations tend to be wealthy and highly educated, and members of other denominations are themselves poor. This impacts how people of faith relate to the issue of poverty – whether they are primarily the givers or the receivers of charity and how they experience their lived religion (Renaud 2017).

Sociologist of religion Melissa J. Wilde and colleagues write of "complex religion" – that is, religion is a "core social structure that deeply overlaps with inequality in crucial ways" (Wilde, Tevington, and Shen 2018:108). The idea of "complex religion" stresses how religion intersects with other factors such as race, gender, and social class (Wilde 2017). Economist Lisa Keister (2008, 2011) notes that conservative Protestants such as Baptists and Pentecostals are more likely to have low amounts of wealth and considers the role that their religious beliefs play in their low wealth accumulation. Keister argues that their conservative religious beliefs indirectly influence their financial status through factors such as less emphasis on education leading to low education levels, as well as early marriage, large family size, and low levels of women in the workforce (Keister 2008, 2011). Wilde and colleagues contend that while these factors likely contribute some to the relatively substantial economic differences in religious traditions, the differences likely exist and persist through social reproduction, encompassing immigration and geographic settlement interacting with race and available economic opportunities (Wilde, Tevington, and Shen 2018:109). For example, they note that most of the American founding fathers were

Mainline Protestants (such as Anglicans and Congregationalists), a group that remains wealthy today. On the other hand, Black Protestant denominations remain economically disadvantaged (Wilde and Tevington 2017).

History of Christian Poverty Alleviation Efforts

Christian charity has existed in the United States for centuries, and much has been written about it. In the colonial era, the Puritans, informed by Calvinist philosophy, believed that local communities should support the "worthy" poor, with strong emphasis on the notion of work. (However, people not deemed "worthy" did not receive community aid, most significantly Black or Native American people, as well as people seen as unwilling to work.) Local communities drew on help from religious communities in supporting the poor (Bartkowski and Regis 2003:30–32). As the country grew, religious congregations and organizations were heavily involved in service provision. Writing about the late 18th and 19th centuries, social work scholar Ram Cnaan describes the religious roots of the social welfare system in the United States: "Religious involvement in health and welfare was the norm in all parts of the American city" (Cnaan, Wineburg, Boddie 1999:118). The 19th-century Social Gospel movement motivated large numbers of Christians and churches to aid the poor (Cnaan et al. 1999:118–19). Toward the end of the 19th-century, secular "scientific charity" approaches to poverty such as Charity Organization Societies emerged (Bartkowski and Regis 2003). Although these represented a move from religious charity to professionalized secular social work, Cnaan et al. highlight the religious roots of their founders and the fact that many religious groups organized settlement houses (Cnaan et al. 1999:125). In the 20th century with the development of the welfare state, social service provision became further professionalized and more of a public responsibility. However, government agencies partnered with large Christian non-profit organizations such as Catholic Charities to provide social services, and congregations continued small-scale charitable work such as food banks.

Christian Charitable Giving

According to estimates by Giving USA, which has published data and trends on philanthropy for decades, religious organizations receive the largest percentage of charitable donations. Defining religious organizations relatively narrowly as congregations, denominational bodies, religious media and mission-related organizations, religious organizations received 27% of all charitable donations in 2021: 135.78 billion dollars (CCS Fundraising 2022). When other types of religious organizations are factored in, such as faith-based non-profit organizations, researchers estimate that religious organizations receive over 70% of charitable donations (McKitrick et al. 2013).

Survey data indicates that religiously-identified people donate at higher rates than non-religious individuals. The Pew Research Center found that 65% of highly religious adults (defined as those who attended services weekly and prayed daily) had donated money, goods, or time to the poor in the past week, compared to 41% of other adults (Lipka 2016). Similarly, a 2013 report found controlling for demographic and socio-economic factors, people who say they are religious donate at the highest rates, followed by those who are spiritual but not religious, compared to non-religious/spiritual people. Religious people donate at higher rates to congregations and religiously-affiliated organizations but also to non-religious organizations. Among people who make charitable donations, more than half cite their religious commitment as a major motivation for doing so (McKitrick et al. 2013). A 2017 report on religion and giving noted that 62% of religiously-affiliated households make charitable donations compared to 46% of non-affiliated households (Austin 2017).

Frequency of attendance at religious services is associated with donating to religious institutions, with those who attend more frequently being more likely to donate and to donate more. However, as noted, religiously-affiliated households also donate more to non-religious organizations (Austin 2017). Protestants donate more overall than Catholics and also give more to congregations. Not surprisingly, donations to religious organizations – both in terms of rate of giving and amount – increase by wealth and income (Austin 2017). White evangelicals are most likely to donate to an organization or cause associated with their faith community, with 82% in a 2019 study saying they had donated in the past year (compared to 64% of Catholics and 67% of other Protestants). A higher percentage of Protestants than Catholics (92% versus 86%) had contributed to their own places of worship (Mahmood 2019). Regarding poverty, a higher percentage of Catholics than Protestants contribute to organizations that alleviate poverty in the United States (e.g., food, shelter, and other basic needs), both religious and non-religious organizations. However, White evangelicals are more likely than Catholics or other Protestants to contribute to international relief organizations (Mahmood 2019).

Lived Religion

"Lived religion," as the name might imply, considers how people actually live and practice their spirituality and faith. Sociologist Nancy Ammerman (2020, 2021), a leading scholar of lived religion, calls for scholars of religion to focus on practice. In considering practice, Ammerman argues that "'lived' religion (what people are *doing*) is an apt frame for patterns of action both inside and outside religious institutions" (2020:9). By this definition, lived religion can incorporate communal religious practices connected to faith organizations, individual spiritual practices, and also how spirituality, faith, and/or

religion might enter into people's everyday experiences. Ammerman (2020, 2021) calls for a study of religious practice that attends to the dimensions of "embodiment, materiality, emotion, aesthetics, moral judgment, narrative, and spirituality" (Ammerman 2020:19).

In addition to close analysis of how people experience spirituality outside of institutional religion (McGuire 2008), social scientists have studied the integration and impact of spirituality or religion in spheres such as parenting or how people frame their work lives. Psychologists and sociologists have published research on religion and resilience. Regarding people living in poverty, research indicates that people engage spirituality or religion in multiple aspects of daily life, including how they experience work, parent their children, and strive to make meaning of situations and hardships (Sullivan 2011).

Writing about low-income rural Black women church members in North Carolina, anthropologist Marla Frederick (2003) found that women's spirituality focused on empathy and gratitude helped women to form "productive personal lives within oppressive social structures" (Frederick 2003:213). While the women she studied were not necessarily engaging in political activism (though some did), they drew on their faith to find gratitude and empathy that allowed them to serve others in their communities. According to Frederick, these women's personal faith and strong faith communities helped them feel transformed from victims to people taking action for positive changes by helping those around them (Frederick 2003:214). In another study, sociologist Margarita Mooney's multi-city study of Haitian immigrants found that their religious faith and active congregations engendered resilience that helped immigrants contend with their current circumstances as well as opportunities to participate in political action (Mooney 2009).

Sociologist Susan Crawford Sullivan interviewed low-income White, Black, and Latina urban single mothers in the Northeast, finding that although most of them were not regularly involved in congregations to due logistical issues or feeling stigmatized, they drew on religious faith with regard to work and welfare, parenting, and meaning making. For example, in terms of their work lives, her respondents commonly engaged faith in their work lives by praying at their stressful jobs. One mother recounted her thoughts, "'Oh God, please help me. Help me through the day. Survive the day.' I usually work with customers, and that's not easy. You have to ask for help" (Sullivan 2011:94). Women also prayed for help with pain caused by physically demanding jobs. They believed that their faith helped keep them honest at work and for those in human-service related jobs like nursing home attendants, that their faith gave them compassion to help those around them (Sullivan 2011:99–102).

In terms of everyday religion and parenting, the mothers interviewed by Sullivan prayed with and for their children, so that the children would have confidence, feel they were not alone, and resist peer pressure. They also prayed

for strength and help for themselves as mothers. One mother, deeply prayerful though not involved in organized religion, explained how she wanted to raise her young son in a different way than she had been raised (by parents with alcohol use disorder):

> I ask God for help a lot. I don't know the right way to parent. I know the wrong way. I've seen the wrong way, so it's hard for me sometimes. I second guess myself a lot. I'm very insecure sometimes about it, but I just do what's right in my heart, and I think that God is guiding me so that I can give this child what he needs. I want to have the strength to give him the support, and love to nurture him. I ask God for a lot of help in the way I discipline him; like the amount of time we spend together, and the things we do when we're together. I have depression and sometimes it's hard for me to get out of bed. I ask God to help me get up, get dressed, take him to the zoo or somewhere.
>
> *(Sullivan 2011:119)*

Low-income individuals also draw on religious faith as a way to interpret their difficulties, sometimes in positive and sometimes in negative ways. For example, studies found women drawing on faith to help reframe stigmatized social statuses and give their lives meaning and purpose (Frederick 2003; Sullivan 2011) but also some women drawing on religion to interpret their hardships in negative ways such as religious guilt (Sullivan 2011). Prosperity gospel beliefs held by substantial numbers of Protestants teach that God will provide financial success and good health if people have strong enough faith and/or donate enough to their churches. Of course, this implies that people struggling in poverty who subscribe to these beliefs may attribute their failure to achieve material success despite structures of societal inequality to their lack of faith or even sinfulness (Bowler 2013). Overall, research finds that positive religious interpretations are more commonly engaged than negative ones (Pargament 1997, Pargament and Cummings 2010).

Thus while Chapter 1 discussed Christian theology about poverty from both Protestant and Catholic perspectives, and this chapter has covered Christian social service provision, philanthropy, and relationship with government, the question remains: how do people who are living in poverty actually experience faith or religion in their lives? Theology, statistics, and government policy are all important to know. But how is theology or faith-based social service provision experienced on the ground? How do people *experience* their faith or spirituality in their lives? How might it help or hurt people living in poverty? To stimulate thinking on these issues, we present some case studies drawn from Sullivan's interview data for her 2011 book *Living Faith: Everyday Religion and Mothers in Poverty*. All interviews took place in an urban area in the northeastern part of the United States.

Case Study 1

The woman in this case study is a 34-year-old White mother of two children, ages three and nine, living in government-subsidized housing. She left her abusive husband and then spent time living in different areas of her state. She has studied two years at a community college. She receives disability for depression and previously had received welfare. She attends a day program to help manage her depression. Raised attending both Catholic and Protestant churches, she brings her children to a Catholic church when the weather is good enough to walk, as her family lacks transportation. She has tried to look for jobs but run into difficulty finding one with compatible hours for her children's care. Lacking family to help with child care, she also struggles with how she would afford child care, like when she considered a job offer she received from a grocery store. "Now they always have oddball hours. They want you at like seven am until three or they want you from four 'til midnight. It's like when you have children you can't do that. You couldn't afford to pay someone to watch your children just to go to work from four to midnight. With what [the grocery store] is going to pay you…I wouldn't be able to afford to pay anybody."

Faith-based non-profit organizations helped her when she experienced a housing crisis. "I'm lucky I still have my housing…The Salvation Army paid my rent one month. Catholic Charities paid my rent one month. You know, so if it wasn't for those church organizations I would have been screwed… [I]f it wasn't for the organizations paying the rent and getting me food, you know I wouldn't have my apartment and probably I wouldn't have my kids… If they hadn't helped me, my children and I would be on the street."

She says that faith became much more important to her once she had children. She reads a children's Bible with her children and makes the effort to get her older child to religious education classes for the sacrament of First Communion. "I never grew up having faith in anything. I'd like her to have faith…faith in belief that there is a higher power…I would like for her ideally to have faith to help her to have faith in herself. For her to believe that there is somebody there to guide her or help her, but also somebody to watch her if she does wrong."

Her own interpretation of Christian theology leads her to view herself negatively in her current situation. "I feel guilty when I think about religion and taking, you know like having the Sunday, the Sabbath day at rest for prayer, for thankfulness and then working and not doing that. So obviously I feel bad. I even feel like if, if I even go to church I'm not doing anything for myself. I don't belong there.—that's how I feel. I wish that I did have a job. I wish that I was self-sufficient. I wish my children had a positive role model and seeing other parishioners that, you know are functioning, self-sufficient, unified, respectful. I don't have that in my children's life."

She wishes for more community and support than the Catholic parish she attends irregularly provides, especially for mothers like her who are living in poverty. "[T]hat there was a way, some kind of a six or eight-week training thing that actually had a job placement…If they, if the church, welfare, SSI, whomever, they worked as a collaborative effort to sustain some kind of job placements that maybe they could hook in with a daycare, a church, local businesses."

Case Study 2

The woman in this case study, in her late 20s at the time of the interview, had come to the United States as a child with her family from the Dominican Republic. She completed high school and has two children with her partner, ages two and six months. Prior to having children, she worked in a variety of jobs, including waitressing and office work. She lives with her partner and children in a family shelter where she stays home caring for the children and he works. She is a Pentecostal who says religion is very important in her life. Prior to having children, she attended services regularly, but between living farther away in the shelter and the disapproval of her strict congregation of having children outside of marriage, she attends infrequently now. Still, she says she prays multiple times every day and continues to follow many of the guidelines of her church. "Our religion says that we should be able to be different from the other religions in the world…We have to wear no makeup at all when you are in the religion… when you are in the religion, you cannot wear pants. You cannot wear makeup. You cannot wear jewelry, things like that."

In her understanding, her religion prefers that women not work outside of the home if possible. "Our religion is, the men should work, the wife should stay home with the kids, and that is exactly what I am doing…It's, he works, I stay home with the kids, I cook, I do the dishes, and stuff like that, and I really don't mind." However, she indicates that she does plan to work: "It doesn't make me feel comfortable, but I will also go to work."

Her congregation has provided her with considerable support during difficult circumstances, at times helping her with food, babysitting, and temporary housing: "They help you to get things until you get back on your feet." She states she feels the presence of God in her daily life, which she finds a source of strength: "I think that he is around me twenty-four/seven, especially when I am in a bad situation, and I am really stressed, or I feel down, or I go in my bed, and I get on my knees, and once I get up, I feel much better, …When I see my kids getting up and giving me a smile every morning, that's amazing. You know that God is in your home."

She believes that "everything will fall into place, but everything cannot happen pretty much overnight," explaining how after desperately praying after a loss of housing, she was able to successfully apply for a spot in a government-run family shelter. "He was always there to help me…things will

fall into place little by little." She believes that both God and her congregation significantly help her. "If you are feeling stressed, and you get down, and you pray next to your bed or whatever corner in your house and you ask for more faith or more strength to go on with your problem. Then, if you don't feel…the way that you want to feel when you get up, when you get up to leave, then you call somebody from the church, and they will come to your house, and they will try to help you. They will try to give you a sense of focus. They help you a lot."

Case Study 3

The woman in this case study is a 35-year old Black mother of seven children ranging from a young infant to young teens. She had lost custody of the six older children due to problems with drugs and incarceration. She has a tenth-grade education and has held a variety of low-skilled jobs, as well as some time on public assistance. She was currently living with her baby in a family shelter after being released from prison.

"I feel that I need God in my life, you know. Maybe by going to church and praying, and you know, praying more to have Section 8 [subsidized housing], maybe I'll get an apartment. Maybe, you know, God will forgive me for my sins…I just got out of jail and all, some things that I did that I am not proud of, and I need to go back to church and ask God for forgiveness. I went to jail for selling drugs, and I am not proud of it… I want to get saved, and just ask God for forgiveness…[M]y kids are not with me because I went to jail, you know, and I am working so hard to give all that back, now, and I think if I give myself to God, and I turn my life over to God that things will get better."

Raised Catholic, she likes a Baptist church she first encountered when the pastor said the funeral when her teenage brother was killed years earlier, and she says needs to go back to church to ask God's forgiveness. "And my pastor, the pastor there, he can identify with me, because I have been through drug use and stuff, and he has been through it all. [W]e can really relate to each other, because he comes from where I came from… I started to go to this church, because I hear a lot that the pastor says that reminds me of myself, and I can identify with a lot of things he is preaching to us." She participated in prison church services and frequently read the Bible while in prison: "When I was locked up, I was reading it [the Bible] a lot, and I was going to church every Sunday…they had a church in prison." She has not attended any services in the few months since she has been released but says she prays every day, particularly trying to be thankful to God along with her prayers of petition. "[When] I was drunk, used, I didn't go to church. I was too into my drugs. But once I got myself clean, I got back into church."

She believes that God helps her with things in her life, like getting jobs. "God helps me through everything I do. Everything I do, because I am God's child.

I feel God is with me, every step of the way, wherever I go, that I was put under him." She says that prayer helps with her stress and depression: "When I am having a hard time, like when I first got here [the shelter] and even sometimes now, I have a hard time, and praying to God helps me a lot through situations…I want to leave here, you know, and I just want an apartment, but I just know that God is going to see me through this because he knows…and I think that everything is going to fall into place for me… [W]hen I have situations like being here and…I just want to give it up, give up, you know, and just walk out. And you know, then I pray to God, and then I feel like God is talking to me, 'Stick it out.' You can hear this Psalm, 'everything is going to be okay.' And I find myself not wanting to leave."

She also notes that she has received assistance from faith-based social services: "[P]eople refer me to Catholic Charities and they are willing to help me out with a clothing check for my baby, and you know, they help you out with food, just certain situations, so I think the church does help out a lot." Her children attend church with the family members who have custody of them, which she applauds. "I would want to raise my kids in the church. [M]y kids all go to church…I think if I was to bring my kids up into the church that they would learn the way of life, they would learn the right way, that they wouldn't get into any crime, and you know, they would go to school and get an education, and the Bible teaches you that we are all God's children."

Most of all, she expresses a desire to turn her life around by deepening her faith and seeking forgiveness for past mistakes. "I was into drugs, and all I knew was bad things…Now that I feel I have turned, I want to turn my life over to God, I want to change my way of life. I want to be a better person. Because I never want to go back to jail. I never want to hurt anybody anymore." She states that "getting saved" will help her accomplish her dreams: "cleanse my soul, make me feel good about myself and what I am doing in life….[M]y soul would be clean, and I know that God would have forgiven me for all my wrongdoings. And I know I would never do no wrong anymore."

These case studies drawn from Sullivan's interview data illustrate the complex ways in which people living in poverty experience religion, with its mix of positive and negative impacts. An in-depth discussion of the ways in which people living in poverty engage religion in their daily lives is beyond the scope of this short book. However, just these few case studies help highlight some of the positive and negative ways that religion can be engaged in the lives of people in poverty, in these cases, urban mothers in poverty. Poor women may get the message that their religion doesn't want them to work outside of the home, which contributes to family poverty. They may feel excluded from congregational sources of support if their family or other life situations do not conform with norms of their churches. People may feel guilt compounded by religious guilt, or feel low self-regard, from ways in which they have internalized their

perception of religious messages. People may wish for more support from their congregations. On the other hand, people may receive support from congregations, pastors, and faith-based social services. They speak of prayer as a powerful resource that gives them strength in difficult times. Some draw on church and faith as resources in raising their children. As these case studies illustrate, elements of religion can be both empowering and disempowering to the poor, sometimes at the same time. We refer readers interested in delving more deeply to this topic to books such as *Living Faith: Everyday Religion and Mothers in Poverty* (Sullivan 2011); *Faith Makes Us Live: Surviving and Thriving in the Haitian Disapora* (Mooney 2009); *In This Place Called Prison: Women's Religious Life in the Shadow of Punishment* (Ellis 2023); and *Between Sundays: Black Women and Everyday Struggles of Faith* (Mooney 2009).

Anti-Poverty Activism

Earlier generations of sociological theories believed that religion functioned to blind, pacify, or compensate people in poverty for their situations. Most famously, Karl Marx wrote in 1843: "Religion is the sigh of the oppressed creature, the heart of a heartless world, just as it is the spirit of a spiritless situation. It is the opium of the people" ([1843] 1978:54). Marx believed that religion kept people in poverty pacified despite their place in an unjust social order: "The abolition of religion as the illusory happiness of the people is required for their real happiness. The demand to give up the illusion about its condition is the demand to give up a condition which needs illusions" ([1843] 1978:54). In a similar vein, subsequent social theorists framed religion for people in poverty as a theological explanation for suffering emphasizing escapism and the afterlife (Max Weber in 1920), churches of "the disinherited" that focused on emotional religious experiences and the afterlife (H. Richard Neibuhr in 1929), or as something to compensate or comfort people in economic distress (the "deprivation thesis" of mid-20th century American social theorists). All of these theories share in common a notion of a pacifying religion offering consolation that renders people in poverty passive and awaiting a better afterlife (Sullivan 2011).

While religion may indeed play this role at times, more recent scholarship provides counter-examples of faith-based activism aimed at structural conditions that cause poverty or other forms of injustice. The civil rights movement drew heavily on the Black church, with major actions organized through church infrastructure and spaces (Morris 1984). Rev. Dr. Martin Luther King and other civil rights leaders drew on language of faith and justice in framing and motivating the movement. During the 1955–1956 Montgomery Bus Boycott against segregation on buses, ministers addressed the crowd of boycotters regularly in the evenings, as the group prayed and sang together as a source of unity and strength (Hampton 1987).

Given media attention to conservative religious organizing around political issues in recent decades, it perhaps is not surprising that other faith-based organizing efforts are much less known. However, examples abound of congregations working together to fight against lack of justice in their communities, sometimes as part of large national networks such as the Faith in Action (formerly called the Pacific Institute for Community Organization or PICO), the Industrial Areas Foundation (IAF), or the Gamaliel Foundation (Fuist, Braunstein, and Williams 2017). Mary Beth Rogers' 1990 book describes how the IAF-affiliated organization Communities Organized for Public Service, made up primarily of low-income Catholic parishes in San Antonio, successfully mobilized to press government officials to address problems plaguing their neighborhoods, such as lack of proper drainage infrastructure for sewage. In *Faith in Action: Religion, Race, and Democratic Organizing in America* sociologist Richard Wood (2002) lists a wide variety of issues that faith-based community organizing groups have successfully addressed across the United States. These include school-related issues such as smaller class sizes, economic development and worker rights issues, housing issues, public finances, health care access, environmental cleanup, among many others (Wood 2002). More recently, Brad Fulton and Richard Wood state, "religious progressives have been prominent participants in … debates over house foreclosures, banking reform, racial inequities in law enforcement and sentencing, and comprehensive immigration reform" (Fulton and Wood 2017:29). Mainline Protestant congregations and Catholic congregations are more likely, in general, to participate in community organizing coalitions, which draw from elements of religious culture including Catholic Social Teaching, the Social Gospel tradition, and the prophetic tradition of Black church (Fulton and Wood 2017; Garety 2017:174). Scholars note that at higher levels, the political efforts of the "religious left" are less publicly visible and less effective than those on the well-mobilized "religious right"; with progressive politics predominantly non-religious or at times anti-religious (Fulton and Wood 2017; Sager 2017).

Judaism

Currently, Jewish Americans are the U.S. religious group with the largest percentage of households at higher incomes, with a recent study reporting that approximately half of Jewish households make $100,000 a year or more and 23% make $200,000 a year or more (Pew Research Center 2021). Given that this same study notes that only 4% of American households make $200,000 or more, Jewish Americans (estimated at approximately 2.4% of U.S. adults[1]) are indeed more likely to live in high-earning households. Approximately 60% of American Jewish adults age 25 and older have a bachelor's degree or higher level of education (Pew Research Center 2021; Wilde and Tevington 2017).

However, there are numerous Jewish Americans living in poverty, with an estimated 1 in 10 Jewish Americans having a household income less than $30,000 per year (Pew Research Center 2021). The largest number of Jewish households in poverty lies in the New York City area. In general, Jewish Americans living at low levels of income are more likely to be elderly, disabled, single women, immigrants, and/or Hasidic Jews (Hornstein 2019). One recent study notes that in the New York City area, poverty is highest among elderly Russian-speaking Jewish adults (many of whom have survived the Holocaust), as well as Hasidic Jews (Hornstein 2019). The Met Council organization provides services for people living in poverty or near poverty, such as a large kosher food bank network, affordable housing, programming and services for Holocaust survivors, family violence services, and more (Anon n.d. metcouncil.org).

There is a long history of Jewish social service provision in the United States, serving large numbers of Jewish immigrants. Historian Eileen Janes Yeo (2019) describes how Jewish social service provision evolved between 1870 and the 1930s and beyond, from "scientific charity organizations" to "professional Jewish social services" (Yeo 2019:8). Briefly summarized, charity organization was the dominant social service model serving the large number of immigrating Jews in the late 19th century. This model of service provision, which was also the primary model of non-Jewish social service provision at the time, entailed investigations and cultural assumptions that immigrants often felt were intrusive and demeaning (Yeo 2019). Charity organizations emphasized a division between the "deserving poor" and "undeserving poor," and sought to "Americanize" Jewish immigrants by focusing on things like housekeeping and cleanliness (Yeo 2019). In reaction to the inequities of the charity organization approach, other Jewish welfare workers embraced the settlement house model, also becoming prevalent among non-Jewish welfare workers. Social settlement workers rejected the intrusive investigations of charity organizations and instead centered the ideas of friendship, service, and living among the immigrants (Yeo 2019:13). While some Jewish settlement houses and neighborhood centers still pushed assimilation in terms of language and culture, others had social justice concerns about the conditions in which the immigrants worked. Gradually, settlement workers desired more professional training in social work. In the early 20th century, with Jewish agencies overwhelmed with large numbers of Jewish immigrants to the United States, and social work in the United States moving toward a professional occupation with specialized and academic training, Jewish social services became professionalized (Yeo 2019:18). Jewish students studied at newly founded non-Jewish schools of social work, the National Organization of Jewish Social Workers began in 1908, and the Training School in Jewish Social Work opened in New York in 1925 (Yeo 2019:20). These organizations focused on how to meet the needs of Jewish immigrants.

Today, Jewish social services are an important part of the human services landscape in the United States. Jewish Family Services agencies exist in cities and towns across the United States, serving people of all faiths and backgrounds. These professional social service agencies provide a wide range of services such as mental health counseling, food pantries, career counseling and training, elder care, and more. These agencies are a crucial part of the social welfare infrastructures in their cities. Similar to large Christian social services agencies such as Catholic Charities or Lutheran Social Services, they receive large parts of their budgets from federal and state government grants (Eskenazi 2002). They also receive donations from Jewish foundations and other donors. City Jewish Federations provide anti-poverty service delivery. For example, Combined Jewish Philanthropies in Boston focuses on employment training, case management, and serving people with mental health issues (Hornstein 2019). In New York, where the largest number of Jewish people in poverty live, UJA-Federation of New York has an anti-poverty initiative to centralize social services (Hornstein 2019). Whether it is helping people find employment, caring for the elderly in the community, or providing counseling, the professionalized social services of the various Jewish human services agencies in the United States meet critical needs.

Jewish Charitable Giving

Charitable giving is important to American Jews, who give more on average than Americans of any other religious tradition. According to Connected to Give, a comprehensive set of studies of Jewish giving drawing on nationally representative data, Jewish Americans give generously. Seventy-six percent of American Jews versus 63% of non-Jews made charitable donations in 2012, with the Jewish median annual amount donated approximately double that of non-Jews (Gerstein, Cohen, and Landres 2013). More U.S. Jewish donors (92% of American Jews) donate to non-Jewish organizations than to Jewish ones (72% of American Jews). The most supported cause of Jewish donor dollars is to organizations meeting people's basic needs, followed by donations to organizations with combined causes, and to health care (Gerstein et al. 2013). Involvement and engagement with Jewish community is the biggest factor associated with giving, not surprisingly for donations to Jewish organizations but also for donations to non-Jewish organizations. Having Jewish friends or a Jewish spouse, attending services, or otherwise being connected as part of a Jewish social network strongly predict charitable giving by U.S. Jews (Gerstein et al. 2013:11–13). Giving also increases as income gets higher. A lower percentage of Jewish Americans gives to religious congregations than Catholics or Protestants but a higher percentage gives to non-religious organizations (McKitrick et al. 2013).

U.S. Jewish federations, which raise money to support a variety of non-Jewish and Jewish organizations, are an important part of the Jewish

philanthropic tradition. Originating in the early 1900s, these ethnic federations approach philanthropy communally (Shaul Bar Nissim 2019). Younger U.S. Jews are less likely to give to Jewish federations (Gerstein et al. 2013). In addition to the federations, there are thousands of other Jewish foundations and donor-advised funds, many of which donate more to non-Jewish organizations than Jewish organizations (Shaul Bar Nissim 2019). Describing the importance of "mega-donors" in current Jewish philanthropy, Wertheimer (2018) states that donors want control over how their donations are spent.

Involvement in Religious Anti-Poverty Activist Organizing Coalitions

Faith-based community organizing networks are predominantly composed of Catholic and Mainline Protestant congregations (Fulton and Wood 2017). However, Jewish organizations have become increasingly involved in grassroots congregation-based community organizing efforts. For example, in Boston, Temple Israel worked on an interfaith campaign with the Greater Boston Interfaith Organization that helped result in health care reform in 2006 in Massachusetts. This type of organizing relies on building relationships within and between congregations to help people work together on solutions to injustices in their communities. In 2000, as part of a congregational community-building campaign entitled "Ohel Tzedek" (Tent of Justice), members of Temple Israel participated in over 800 individual and group meetings to help discern the congregation's anti-poverty concerns. Out of these groups, action committees formed to work on issues; in addition to health care, Temple Israel engaged in helping with jobs and affordable housing issues (Flaherty and Wood 2002). As part of the community organizing initiatives, members in Temple Israel also became stronger as a community, with members getting to know each other more deeply and learning from each other's concerns (Ronkin 2014). Within Reform Judaism, a program called Just Congregations provides training on community organizing, and training is also available through places like rabbinical schools and other Jewish organizations (Ronkin 2014).

Islam

According to Pew, there are an estimated 3.45 million Muslims in the United States. They are younger, poorer, and less educated than the general population. Muslims in the United States are highly diverse consisting of Black, Latino, Arab, Asians, and Whites. However, no one group constitutes a majority. This highly diverse minority status is complicated by the fact that they are highly scrutinized and subject to islamophobia. The terrorist attacks on September 11, 2001 and the subsequent scrutiny on Muslims have transformed their charitable (and poverty alleviation) activities to more formal

means. Therefore to understand U.S. Muslims responses to poverty alleviation it is critical to learn about Muslim giving, philanthropy and their non-profit institutions.

While perceived as a relatively new community, Muslims have lived in the United States from before its founding. From their very inception, they have sought to find available American means to alleviate poverty while drawing upon their faith. From the beginning, Muslims in the United States strived to alleviate poverty and raise the less fortunate through charitable giving and fundraising. For example, it has been reported that enslaved Muslim women in Georgia spent part of each day harvesting rice from paddies for themselves. They also hoarded small quantities of sugar with which they baked saraka cakes as sweet treats for children (Diouf 2022).

It has been suggested that the Arabic word sadaqah (type of Islamic charity) is the source of the word saraka. Those in servitude were not required to pay zakat (religious duty of Muslims who meet prescribed conditions to donate annually a certain portion of their wealth to charitable causes), although their charity could be seen as sadaqah or even zakat depending on how it is interpreted. These enslaved children qualified for zakat in more than one way. As we have discussed zakat can be used to help enslaved people, the poor, and also orphans. Enslaved likely met more than one of these beneficiary categories of zakat.

Furthermore, Prince Abdul Rahman, a well-known enslaved Muslim American, traveled to the North to seek money to purchase the release of his children, who were held in slavery. He did this in the guise of a convert to Christianity (GhaneaBassiri 2010:28). Even though he was soliciting donations from non-Muslims, the charity he collected to release his children fit squarely within one of the eight categories ordained by Islam as the rightful purposes of zakat. As we have previously discussed, the eight categories include: the destitute and needy, those who work in zakat administration, those who are preaching Islam, those who are releasing slaves, those who are getting out of debt, those who are traveling in the name of God, and those who are in need of assistance. His efforts to raise money for charity were consistent with broader guidelines of zakat and sadaqah, even though the money he received had nothing to do with his Muslim faith.

According to a recent study by the Institute for Social Policy and Understanding (ISPU), Muslims are the most likely faith group in the United States to report poverty with one-third of U.S. Muslim households below the federal poverty line (Chouhoud 2019). Understanding who these people are helps us illustrate the unique circumstances these racialized minorities face. Far too often, the "typical U.S. Muslim" is seen as a professional who came to the United States after the 1960s' Civil Rights Act and immigration reform that allowed people from Muslim majority countries to immigrate to the United States. Today, according to Pew, half of U.S. Muslims were born

in the United States while only 14% are not U.S. citizens (Pew 2017). Today, U.S. Muslim poor have similar demographics as the poor in the United States in general. However, it is important for us to consider some Muslims who face poverty due to unique circumstances. For example, the United States has welcomed displaced people from Iraq, Afghanistan, Myanmar, and other countries facing conflict. Many of these displaced immigrants were professionals (doctors, lawyers, engineers) in their home countries. One Iraqi refugee who had to flee to the United States after Gulf War II was a lawyer in his home country. In the United States he worked as a janitor, in gas stations and other non-skilled jobs to help support his family of six. His need to make sure that his family was housed and fed resulted in his not being able to pursue an educational pathway to help him continue as a lawyer in the United States. There are similar examples of doctors or dentists who drive taxis or work in labs because they are unable to put on hold their need to take care of their family while they start from scratch to attain the credentials to pursue their original profession in the United States.

Similarly, converts to Islam face a number of challenges. One White female blue collar convert shared how her family disowned her when she became a Muslim. However, she also did not fit in within the largely ethnically immigrant local Muslim community. Furthermore, she faced discrimination from employers who would not hire her because she wore the hijab. To escape poverty she entered into a marriage with a Muslim man that quickly became an abusive relationship. She faced the choice of being poor again or in a lower middle class home but within the context of an abusive family. This vignette illustrates some of the challenges that are unique to Muslim converts like her. She was alone due to the Islamophobia of her family and employers. She was unable to fit in within a largely ethnically non-White Muslim community because of the fact that she was an ethnic minority (White) within the U.S. Muslim community.

Finally, Muslims in the United States largely consist of ethnic groups that have high levels of poverty. This increases the poverty levels within the community at large. Therefore, Muslim engagement with poverty in the United States is an important challenge that is present within every Muslim community across the United States.

As we noted previously, Muslim charitable giving is an essential strategy of poverty alleviation efforts. We therefore will examine Muslim American charity and its emphasis on poverty alleviation.

Analysis of Muslim Giving

Muslims in the modern United States have contributed to charitable causes both formally and informally to alleviate poverty. Muslims donated $4.3 billion in total charitable givings of which an estimated $1.8 billion was zakat, as indicated by a recent series of research projects carried out by

Muslim Philanthropy Initiative at Indiana University Lilly Family School of Philanthropy (including both zakat and sadaqah contributions) (Siddiqui and Wasif 2021) and (Siddiqui et al. 2022).

Muslim American Giving 2021 Study

According to a recent study by the Muslim Philanthropy Initiative, *Muslim American Giving 2021*, Muslim Americans remain active givers to American philanthropy regardless of the external hostility toward Islam and Muslims. Despite making up just 1.1% of the population and being less wealthy than average U.S. residents, Muslims account for 1.3% ($4.3 billion) of all individual contributions (Siddiqui and Wasif 2021).

The study looked at how Muslims and the general public felt about religious rituals, charitable giving behaviors, volunteer work, COVID, uncertainty intolerance, financial stability, and racism. The study also examined how Muslims decided what to donate. The SSRS (an independent research company) survey took place between March 17 and April 7, 2021. In total, the team surveyed 2005 people, including 1003 Muslims and 1002 adults from the general adult population.

According to the study, notwithstanding the perception that Muslim Americans heavily support global causes, just 15% of their donations went to overseas charities, while 85% of their donations went to domestic charities. Muslim-American households gave more to charity and volunteered more often despite having less money than the typical American household.

Compassion for those in need was found to be the most powerful motivator for American Muslims (average 4.31 out of 5). The willingness to help people who are less fortunate was the most important motivator among non-Muslims (3.93). Muslims had a higher positive perception of the charitable sector than did the overall population (4.08 versus 3.58). The lowest motivators for both Muslims and non-Muslims to give were receiving a tax benefit, recognition, financial difficulty, and the notion that donating money to organizations was wasteful. Overall, while the mean for most motivators was greater among Muslims, the rankings for motivators among Muslims and non-Muslims were rather similar (Siddiqui and Wasif 2021).

One striking fact was that Muslim households in the United States gave a disproportionately large amount to charity, both domestically and internationally. In addition, the survey provided novel data on the charitable organizations that Muslim Americans tend to support, as shown here:

- About 12.70% of all Muslim donations in the United States go to domestic poverty assistance.
- A 15.27% allocation exists for fighting global poverty and other humanitarian causes.

- Muslims invest a lot of money on programs that protect the civil liberties of their community members. When compared to the broader public, Muslims' generosity in the support of civil rights stands at 10.14%, whereas this trend is 4.74% in the general public.
- 27.26% of Muslim charitable giving goes to support religious institutions, such as places of worship (mosques), religious community centers (prayer halls), and Islamic learning institutes (Islamic education centers). In contrast, the average non-Muslim donates 51.28% of their faith-based philanthropy to the place of worship.
- Muslims in the United States donated more money to COVID relief (14.26%) than the general public (6.65%), despite the fact that the disease had nothing to do with religions.

Muslim American Zakat Report 2022

Zakat, one of Islam's five pillars, is among the various types of charity practiced by Muslims. The charitable causes that are permitted to receive these monies are specified in the Quran and hadiths, the words and sayings of the Prophet Muhammad. There is no set time of year when Muslims are obligated to donate 2.5% of their money as zakat. In spite of this, many American Muslims fulfill their obligatory charity giving during Ramadan, a time of fasting and spiritual development that lasts for a whole month.

A recent study linked to the previously mentioned study by the Muslim Philanthropy Initiative at Indiana University Lilly Family School of Philanthropy investigated how and where Muslim Americans give zakat. The report revealed that Muslim Americans donated $1.8 billion in zakat funds in 2021.

This report used data from the 2021 study mentioned in the previous section. It was estimated that zakat accounts for almost 40% of overall Muslim contributions in the United States. The study's key conclusions reflected how Muslim Americans embrace this altruistic custom today.

Muslims typically support established charities and government agencies, but they also make informal contributions, which is usually accomplished through sending money to loved ones in other countries, a process known as remittances, or payments made to those in need.

The report estimated that approximately 25.3% of the zakat contributions made by American Muslims go to international groups, 21.7% to government support, and 18.3% to domestically focused U.S. charities. Additionally, 14.7% is provided to individuals, usually family members, and 12.7% is sent abroad in the form of remittances. The remaining 7% goes to various other causes.

Surprisingly, more than a quarter of zakat funds are distributed informally. This is due to the fact that a past study revealed that, after September 11, Muslims were legally compelled to give exclusively to certified charitable

organizations (Siddiqui 2013). The U.S. government has long maintained a position that some Muslim organizations, including philanthropies, provide financial support to terrorist groups. This assumption has nurtured an environment of distrust, leading to increased U.S. surveillance, and waves of fearmongering aimed at Muslim charities. Yet, despite these efforts to standardize charity contributions, we discovered that zakat giving continues to be conducted largely outside of established channels.

Various groups representing Muslims in the United States and worldwide have developed zakat calculators to help determine personal obligations. One Muslim humanitarian relief organization that collects and distributes zakat is Islamic Relief USA, which states on its website: "Zakat is due on gold, silver, cash, savings, investments, rent income, commercial items and profits, shares, securities, and bonds. If money is used for debt repayment or necessities like food, clothing, housing, transportation, education, etc., then that money is exempt from zakat." The complexity of zakat is obscured by this statement's oversimplification. For instance, Muslim scholars disagree on whether and how zakat payments should be made on retirement funds. Despite the relative clarity of categories for who is eligible to receive zakat, the question of what is zakatable has proven to be more problematic in light of the complexities of modern economic life.

Although they comprise only 1.1% of the country's population, there are approximately 3.5 million Muslim Americans, who are incredibly diverse in terms of race and ethnicity. This group includes people of different shades and colors, from African Americans, to Latinos, to Arabs and Asians, and even Whites. It is estimated that 58% of American Muslims have foreign birthplaces.

U.S. Muslims have the same educational attainment as the rest of the country, but they nonetheless suffer from poverty at a disproportionate rate. When comparing the average zakat donations across all Muslim demographics, the study discovered that White Muslims gave $3732 on average, followed by donations from Asian Muslims who averaged $1089. The average gift from an Arab was $569, while the average gift from an African American was $420. On the whole, people of mixed ancestry spent $336. Among American Muslims, those in their forties made the largest yearly zakat contribution, at $2560, followed by those in their twenties at $2298. Muslim Americans in their thirties gave $1799, while those over 65 gave $1074. Those in the middle age range (50–64) gave the least overall, an average of $474 (Siddiqui and Wasif 2021).

We also discovered that for Muslims, charity is much broader than monetary donations. Other expressions of generosity include smiling (the Prophet Muhammad reportedly said that "smiling in the face of your brother is an of act of charity"), assisting people without expecting anything in return, aiding family members, promoting good behavior, furthering good causes, refraining from destructive activities, and speaking up on behalf of the oppressed.

This expansive definition of charity is seen by many Muslims as crucial to their full involvement in society and government. According to the Prophet Muhammad, sadaqah (charity) is one of the most important pillars of a good life.

Participants were asked to rate their level of agreement with statements about zakat (e.g., "zakat is philanthropy, charity, or tax") on a scale from 1 to 5. People were more inclined to think about zakat as a form of charity (4.2) than philanthropy (3.6). Interestingly, only a tiny fraction of people considered zakat a tax (2.9). These results raised fresh questions regarding how Muslims in the United States translate Islamic practices into the prevalent terminology used to characterize acts of beneficence or charitable giving in the United States today, such as charity and philanthropy (Siddiqui et al. 2022).

Effects of COVID

In 2020, a month before the start of Ramadan, the Muslim holy month, the COVID-19 pandemic was declared, which had a catastrophic effect on charitable organizations. One-third of charities feared they would have to close their doors by mid-2021, according to the 2020 Charity Aid Foundation report, while the other two-thirds had barely enough funds to keep operating a few more months. The primary reason was that, despite an increase in demand for services because of the pandemic, fundraising and human resources had dwindled.

It is noteworthy that outside of charity work that according to the Institute of Social Policy and Understanding report "Community in the time of Corona: Documenting the American Muslim Response to the COVID-19 Crisis," Muslim Americans were among the first responders to the COVID-19 outbreak. While Muslims make up less than 1% of the U.S. population, they are disproportionately represented in the battle against COVID-19 (Mogahed et al. 2020). In Michigan, for instance, Muslim Americans make up 15% of the medical community and 11% of the pharmaceutical industry. One-tenth of the city's doctors, 13% of its pharmacists, and 40% of its taxi drivers are Muslim Americans in New York City. After mosques, the most common donations among Muslim Americans are for domestic poverty assistance, COVID-19-related non-profits, and civil rights organizations.

Issue of Funding

Muslim non-profits, as we have mentioned, are becoming increasingly active in American Muslims political lives due to the impact of government scrutiny on Muslim charity and its impact on zakat. They serve as a voice for Muslim concerns in government and encourage participation in community service. Despite this, Muslim non-profits are typically far smaller than their

secular counterparts, and many must make do with extremely limited funds (www.guidestar.org). They typically lack the necessary financial services to remain stable throughout an economic downturn. As a result, the Muslim non-profit sector is extremely sensitive to the post-pandemic recession. In addition, many Muslims hold back the majority of their philanthropic giving until Ramadan, the holiest month of the year (Noor et al. 2022), so fundraising events during this time are of critical importance.

The success of Muslim-American groups depends on their ability to quickly adjust to changing circumstances. Among these measures is holding online charity events. To top it all off, the groups harness the power of peer-to-peer networks to speed up the process of reaching financial targets. They pour resources into online advertising and donations as well. Additionally, these groups rely on one-on-one (online) relationship building to get financial support from benefactors. Thus, large investments have gone to digital marketing and fundraising. Charities such as Islamic Relief USA, Helping Hand for Relief and Development among others have reported record-breaking fundraising totals over time. During its 26-year existence, Islamic Relief USA has raised more than one billion dollars. Regardless of their stated aim, national and local Muslim political groups consistently cite poverty and/or COVID assistance as a top priority.

Giving Habits of Muslims

Recent academic research on Muslims in America has shed light on the giving habits of Muslims in America. Despite growing hostility toward Muslims, Muslim Americans have traditionally focused their efforts on religious institutions, domestic poverty assistance, and education, rather than civil rights, legal advocacy, and international concerns.

These studies paint a picture of the Muslim community's charitable work in the United States. Questions about participation in various forms of civic life were posed to respondents of a Zogby poll of American Muslims. According to the criteria, participation entailed either financial or time contributions or positions of leadership within a group. Seventy-seven percent said they were active in a group that helped the poor, sick, or old; and 71% were members of a mosque or religious organization. Sixty-nine percent of respondents indicated that they were active in some sort of educational or youth activity; nearly half (46%) of respondents named membership in a professional organization; nearly as many (45%) named membership in a neighborhood, municipal, or community group; and nearly as many (42%) named membership in an arts or cultural organization. Thirty percent claimed membership in an ethnic organization, 33% said they were active in a Muslim political or public affairs group, 24% said they belonged to a veterans' or military service organization, while 17% were members of a trade or labor union.[2]

Although these data can be interpreted in a variety of ways, we found it most interesting that during a time when Muslim Americans are reporting a rise in hate crimes, reports of discrimination, and concerns about civil liberties, charitable giving is most prioritized toward the poor, the sick, the elderly, and the homeless, as well as mosques and religious organizations; and are third from lowest among public affairs and political organizations. A similar survey found that nearly all respondents (96%) felt obligated to support non-Muslim social service organizations, nearly 96% felt they should be involved with American civic and community development organizations, nearly 93% felt they should be involved in American political processes, and nearly 88% felt they should support interfaith activities.[3]

According to a Pew Research Center's survey, 76% of Muslim Americans place a high value on zakat donations, with another 14% placing a medium value on them, and only 8% placing little to no value on them.[4] Zakat ranked second overall, after fasting, and ahead of making the Hajj pilgrimage, reading the Koran every day, and praying five times a day. When blending "extremely important" and "slightly significant," it would make zakat as the most important pillar of Islam after believing in God (shahdah).[5]

As a community, Muslim Americans place a strong emphasis on giving back to their mosques. It has been stated that 84% of mosques provide financial aid to families or individuals, 74% offer counseling services, and 60% have prison or jail programs. Fifty-five percent operate a food pantry, soup kitchen, or collect food for the poor; 53% operate a thrift store or collect clothes for the poor; 28% have a tutoring or literacy program; 18% operate an antidrug or anticrime program; 16% operate a daycare or preschool program; while 12% operate a substance abuse program (Bagby, Perl and Froehle 2001).

All of these broader themes revolve around Islam's obligation to provide for the poor. When it comes to Muslim charity and poverty, the mosque has been an essential institutional player. The *Muslim American Giving 2021* report, however, shows that Muslims give significantly less to their own places of worship than the average American, whereas the Institute of Social Policy and Understanding found that Muslims donate more money to their places of worship than members of any other faith group. Last but not the least, the *Muslim American Giving 2021* report shows that public religiosity is positively connected with higher giving in faith-based domestic poverty and assistance.

Involvement in Religious Anti-Poverty Activist Organizing Coalitions

After the terrorist attacks of September 11, 2001, Muslim communities across the United States have sought to organize with interfaith communities to externally engage on various civic and social challenges including poverty

alleviation. For example, the Indiana Muslim Advocacy Network (InMAN) and Muslim Alliance of Indiana (MAI) partnered with Faith in Indiana to organize the community to fight for food security, for hate crimes legislation and health equity. Similarly, these organizations partnered with organizations in Illinois and Minnesota to receive the Muslim Collaboration Prizes to develop a new generation of community organizers. Similarly, the Inner-City Muslim Advocacy Network (IMAN) hosts an annual Takin It to the Streets festival to bridge racial, ethnic and religious divides by mobilizing thousands of Muslims in Chicago (Fulton 2017). This group partnered with other Muslim poverty alleviation agencies in Chicago to establish a referral network for poor seeking services as part of another Muslim Collaboration Prizes award.

The Muslim Alliance in North America (MANA) has sought to establish SHARE centers across the country. MANA was established by Historically Sunni African American Muslims (HSAAMS) to center their unique faith and American identity around alleviating challenges in under-served Muslim communities. SHARE Indianapolis is based at HSAAM Masjid AlMumineen which also hosts a Community Development Corporation, food pantry, prison re-entry program, and other resources for poverty alleviation.

Two of the eight categories eligible to receive zakat (Muslim obligatory giving) is freeing of slaves and for new Muslims. The freeing of slaves has been interpreted in a number of ways in the contemporary U.S. context where slavery is no longer legal. One of these interpretations includes preventing people from being incarcerated and helping them during and after their incarceration. For example, the Believers Bailout (BBO) is a national Muslim organization that advocates against the modern industrial prison complex and provides bail funds for pre-incarceration. It is born out of concern for anti-Muslim racism and anti-Blackness. It interprets the freeing of slaves to include those who are incarcerated. It works with Chicago Community Bonds Fund and National Bail Fund Network.

The Tayba Foundation similarly works on evidence-based prisoner reentry programs. The program works with prisoners prior to payroll to establish a relationship with case management team. This continues through mentoring, training, and case management to ensure that there isn't recidivism.

Muslim poverty alleviation efforts can be seen through the important work Islamic Circle of North America (ICNA) Relief. ICNA Relief has chapters across the country that mobilize local Muslim individuals and organizations to help alleviate issues of food security among other issues of poverty. Anti-poverty has become part of advocacy efforts of the Muslim Public Affairs Council (MPAC). MPAC has argued that United States national security policy efforts should include human security. MPAC's Campaign for Human Security argues that every U.S. citizen should be free from fear, *want* and free to express and worship. Its embracing freedom from want is an important articulation of its faith-based approach to national public policy.

Chapter Summary

This chapter details ways in which Christianity, Islam, and Judaism address issues of poverty in the United States. It begins by providing a broader overview of the relationship between religious organizations and government in the United States with regard to social service provision. Legislative and executive changes in recent years have encouraged partnerships between faith-based organizations and government in social service provision. The chapter then details Christian, Jewish, and Muslim responses to poverty in the United States, including a historical overview and discussion of different types of responses such as charitable service provision, philanthropy, and community organizing aimed at social change.

Turning first to Christianity which is the largest religion in the United States, we note that economic inequality exists among different Christian denominations. Mainline Protestants such as Episcopalians, Lutherans, Methodists, and Presbyterians have the highest incomes among Christians in the United States; Catholics are about at the national average of income in the United States, and members of groups such as Pentecostals, Baptists, and Black Protestants have the lowest incomes. Christian charity toward the poor has existed in the United States from the beginning. As the country grew, religious congregations and organizations were heavily involved in service provision. Toward the end of the 19th century secular "scientific charity" approaches to poverty evolved, but many of these organizations had religious roots and founders. With the development of the welfare state in the 20th century, social welfare services became more professionalized and more of a public responsibility, however government continues to partner with religiously-affiliated organizations to deliver services. Most individual congregations do not apply for government grants for social services, but the majority of congregations provide some forms of social services in their communities. Another way that Christians engage in supporting those in poverty is through donating money to organizations. Studies find that religiously-identified people donate at higher rates than non-religious individuals, with Protestants donating more overall than Catholics and also giving more to their congregations. Still another way that Christians engage in anti-poverty work is by the involvement of some Christian organizations in faith-based community organizing. There are many examples of congregations working together (sometimes as part of larger networks) to fight for issues like housing access, worker rights, better education, environmental cleanup, and others. The chapter also discusses "lived religion," focusing on how Christian faith is lived out in the daily lives of people living in poverty. Several research studies detail how people of faith who are living in poverty engage spirituality or religion in multiple aspects of daily life, including work, parenting, and striving to make meaning out of challenging situations.

There is a long history of Jewish social service provision in the United States, serving large numbers of Jewish immigrants. In the 19th century, the

many Jewish immigrants to the country were served by "scientific charity organizations"; this model later gave way to professionalized Jewish social service organizations. Today, Jewish social services are an integral component of social service provision in the United States, serving clients of both Jewish and non-Jewish backgrounds. Jewish social service agencies can be found in cities and towns throughout the country, providing a wide range of services. Many of these agencies receive significant parts of their budgets from state and federal grants; they also receive support from Jewish foundations and individual donors. Charitable giving is important to American Jews, who give more on average than Americans of any other religious tradition. U.S. Jewish federations, which raise money to communally support a variety of non-Jewish and Jewish organizations, are an important part of the Jewish philanthropic tradition. While faith-based community organizing networks are predominantly composed of Catholic and Mainline Protestant congregations, Jewish organizations have become increasingly involved in grassroots congregation-based community organizing efforts. Among the monotheistic religions considered in this volume, Jewish Americans have the highest incomes. However, the Pew Research Forum estimates that an estimated 1 in 10 Jewish households have a household income less than $30,000 per year. The largest number of Jewish households in poverty lies in the New York City area, and they are more likely to be elderly, disabled, immigrants, and/or Hasidic Jews.

While Muslims have lived in the United States from its founding it has had a more visible presence since after World War II and in particular since September 11, 2001. Muslims in the United States represent only 1.1% of the population but are highly diverse. They consist of Black, Asian, Arab, Latino, Whites with no one ethnic group making up a majority. Despite being younger, less educated and poorer than the general U.S. population they give more than the average family.

U.S. Muslims are highly scrutinized and face considerable prejudice due to islamophobia. U.S. Muslims consist of a significant number of immigrant or diaspora communities resulting in additional prejudice. Despite their global connections, U.S. Muslims continue to prioritize the United States (85% of giving). Despite the existential crisis of Islamophobia, U.S. Muslims prioritize poverty alleviation in their in-group (to Muslim institutions) and out-group (to non-Muslim institutions) as their leading priority. Even their support to international causes prioritizes, zakat eligible, poverty alleviation programs like orphan sponsorships and food support.

U.S. Muslim giving is highly institutionalized. U.S. Muslims rely upon nonprofit organizations for their charitable giving. This is particularly true after the terrorist attacks of September 11, 2001, which prompted unprecedented scrutiny on institutional and individual Muslim giving in the United States. This has resulted in important institutions to help alleviate poverty. This includes mosques that provide social service programs, food pantries and cash

assistance; includes national, regional and local poverty alleviation relief organizations; organizations that work with poor incarcerated in the U.S. prison system. Unlike Catholics and Jewish communities, U.S. Muslims do not have an umbrella poverty alleviation organization or fundraising campaign. Its highly diverse nature has resulted in many organizations that seek to work in this area.

While this chapter has focused on the United States, later chapters turn to look at the rest of the world. The next chapter, Chapter 3, serves as a bridge from this chapter on the United States to the later chapters about the Global South, by focusing on religion in the lives of the transnational poor such as refugees and migrants.

Discussion Questions

1. Do you think that the government should be allowed to fund social service programs run by faith-based organizations? Why or why not? If so, should there be restrictions?
2. What is the role of faith communities in alleviating poverty in the United States? What, if anything, should be their responsibility? What should be the responsibility of the government?
3. What issues do the case studies in the Lived Religion part of the Christianity section raise? How do they illustrate ways in which religion can be both helpful and harmful to individuals with regard to poverty?
4. Compare and contrast the approaches taken by Christians, Muslims, and Jews in the United States with regard to poverty amelioration.
5. Should religious organizations be involved in community organizing efforts? If so, what do they bring to the table that differs from other types of organizations?

Notes

1 1.7% of U.S. adults who identify as Jewish by religion and an additional .6% of people who identify culturally or by ancestry but not religion (Pew Research Forum 2021).
2 *American Muslim Poll* (Zogby 2001 and 2004).
3 *American Muslim Poll* (Zogby 2001 and 2004).
4 “Muslim Americans: Middle Class and Mostly Mainstream” (Pew Research Center 2007).
5 “Muslim Americans: Middle Class and Mostly Mainstream” (Pew Research Center 2007).

Further Reading

Braunstein, Ruth, Todd Nicholas Fuist and Rhys H. Williams, eds. 2017. *Religion and Progressive Activism: New Stories About Faith and Politics*. New York: New York University Press.

Religion and Progressive Activism discusses progressive religious activism across a variety of religious traditions and case studies.

Cnaan, Ram A. with Robert J. Wineburg and Stephanie C. Boddie. 1999. *The Newer Deal: Social Work and Religion in Partnership*. New York: Columbia University Press.

The Newer Deal discusses Christianity, Judaism, and Islam in terms of theologies toward aiding people living in poverty. It explores the religious roots of the social services system in the United States historically and examines religious-based social services provision at the end of the 20th century.

Desmond, Matthew. 2016. *Evicted: Poverty and Profit in the American City*. New York: Crown Publishers.

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