

Teaching:

In order to understand how to improve one's financial situation, it is important to recognize how poverty, class, privilege, power, and oppression function in the United States and create immense barriers to economic mobility and financial success for members of marginalized communities. It is impossible to discuss poverty and social class without discussing the other systems and institutions that interact with, and reinforce, poverty, class, and other inequities. Poverty and classism intersect with other systems and policies that discriminate and harm, which can affect a person's economic situation as well as their mental health and/or addiction challenges, recovery, and overall well-being.

In this section, you will go through the definitions of poverty, economic mobility, economic insecurity, economic well-being, income/wealth inequality, classism, intersectionality, systemic racism, redlining, privilege, social justice and equity in the Student Guide. To make this section more interactive, invite volunteers to read a definition aloud. Facilitators should leave space for discussion and questions and add any additional facts, knowledge, or experiences as they feel comfortable.

Facilitators should acknowledge how systemic (institutionalized) racism has denied BIPOC communities the same access and opportunity as White Americans to build generational wealth and experience economic mobility. The ability to create and pass-on wealth and achieve a comfortable standard of living is a form of privilege. Systemic racism also manifests itself as large wealth and unemployment gaps as well as discrimination in healthcare, education, and arrests/incarceration rates.

Note: If your organization has DEI and/or anti-racism statements, this would be a good time to include them.

Discussion:

Invite participants to discuss these terms and share any experiences or knowledge they might have surrounding these topics. Provide the participants with virtual or physical copies of the "Poverty and Hunger in America" handout and "Poverty and Intersectionality in Oregon" handout (if you are facilitating this course in Oregon). Allow time for participants to read through these handouts and invite discussion when finished.