

Name _____ Date _____

CCHD Poverty Scenarios
Scenario A

Directions: In this activity, you will receive a scenario based on a real problem confronted by people living in poverty. Your group needs to come up with two solutions to this situation. One solution has to be based on "charitable works." How can you meet the immediate needs of individuals or families? The other solution needs to be based on "social justice." How can we help to correct the problem in the community in the long term?

In Brockton, Massachusetts families are being forced out of their homes due to foreclosure. Many of the homeowners were exploited by unscrupulous mortgage brokers when they originally purchased their homes, accepting variable long-term interest rates in exchange for a lower down payment on the home up front. Now interest rates have skyrocketed and many of these families are unable to keep up with their mortgage payments and they face foreclosure. Some have approached lenders to modify the terms of their loans, but the process is very slow. Without the resources to pay their mortgages, many families will soon become homeless and thus enter an even tougher cycle of poverty. This problem is affecting over 3000 families who are all of varying ethnicities, religions, and race.

What would you do to help address this situation?

Charitable Works:

Social Justice: