

A Study to Determine the Level of Awareness
of Microlending as Missions by Weekly Congregants
in a Variety of Church Affiliations

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Abstract

This research study determines the level of awareness of microlending as missions by weekly congregants in a variety of Church affiliations. The problem addressed was that of worldwide poverty and its affect on the lives of the poor emotionally, economically, and physically. Literature reviewed to support the problem of poverty focused on three areas: the Church mission, microenterprise development (MED) and poverty itself. Research of the Church mission showed several possible causes among Church leaders and congregants that influenced their awareness of poverty and the poor. Failures within Church leadership were inaccurate Biblical worldviews, leadership autonomy, low missions priority and lack of teaching on the need for financial giving to missions. The failures attributed to further problem issues among congregants. Congregants were unfamiliar with Biblical perspectives on the care of the poor and the need to participate in giving tithes and offerings. Research of Christian and secular MED revealed a worldwide effort and instruments for financial support and holistic care of the poor. This included the affects of globalization on microenterprise development. Research on poverty revealed Biblical mandates for taking care of the poor, organizations dedicated to such purpose and their activities, and a deeper understanding of poverty in the world today - who is affected and how. The methodology presented original research of 24 respondents and their level of awareness of microlending in missions to care for the poor. The data analysis provided research details and comparison to the literature reviewed. The online survey of Evangelical Christians was conducted in Washington State through "QuestionPro.com." included questions regarding devotional life, Church affiliation, mission awareness, and demographical information. Data revealed that the majority of respondents were: from Foursquare Churches, male, white, incomes above \$100k, with an interest in short term missions. They attend Church weekly, have a strong devotional life, and financially give to missions. The results showed half of Evangelicals surveyed had an awareness of microlending as missions. The outcome showed a similarity to research by Barna on congregant's and Church leader's Biblical beliefs, personal devotion, mission awareness, and their awareness of poverty. Conclusions and recommendations for raising awareness of the poor and microlending as missions among congregants were also included.

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Statement of the Problem

Research on Poverty

A simple definition of poverty is “the state of one who lacks a usual or socially acceptable amount of money or material possessions” (Merriam-Webster, 2006). To those who live in poverty, it is a much greater reality, affecting them in every possible way: economically, educationally, vocationally, physically, socially, emotionally, and spiritually. The World Bank describes poverty as:

Hunger, a lack of shelter or being sick and unable to see a doctor. It is being unable to read or attend school, having no job, living one day at a time with a fear of the future. It is a child dying because of unclean water. Poverty is a lack of freedom, and representation – it is powerlessness yet, poverty is a situation the poor want to escape desperately (World Bank, 2006).

According to statistics listed by Anup Shah of “Causes of Poverty,” half the world – nearly three billion people – live on less than two dollars a day. The Gross Domestic Product of the poorest 48 nations is less than the wealth of the world’s three richest people combined. Nearly a billion people entered the 21st century unable to read a book or sign their names. One billion children live in poverty. 640 million live without adequate shelter, 400 million have no access to safe water, and 270 million have no access to health services. 10.6 million died in 2003 before they reached the age of five (Shah, 2006).

Several organizations around the world deal with poverty in areas such as: emergency operations, development projects, relief and rehabilitation as well as other programs. One example of such an organization is the World Food Programme (WFP) of the United Nations. WFP is the largest organization of its kind in the world dealing with the immensity of poverty through food aid since 1962. World Food Programme uses food to meet emergency needs, support economic & social development, and provide logistics support to get food aid to those in need. WFP also works to put hunger at the center of the international agenda, promoting policies, strategies, and operations that directly benefit the poor and hungry. WFP has helped victims of natural disasters such as the tsunami disaster in 2004, the Iran earthquake in 2003 or Hurricane Mitch, which affected one million people in Honduras, Nicaragua, El Salvador, and Guatemala in October 1998. WFP also works to help displaced people, the world’s hungry poor, and women in

underdeveloped nations with severe food shortages such as sub-Saharan Africa, the Middle East, Latin America, and Asia (WFP, 2006).

This research study will address three areas within the problem of poverty: the physical, economical, and emotional.

Physical Poverty

Physical poverty defined for this research, include an individuals need for food and water, shelter, and medical attention. WFP publishes several reports of instances that describe physical poverty needs around the world. In Sudan, the WFP report indicates that 3.5 million Kenyans are running out of food because of no rain - 395,000 metric tons of food is needed. In Somalia, there are serious medical needs - malnutrition from diarrhea, acute respiratory infections, and food shortages has created an acute malnutrition among children under five: 27.1 percent - nearly double the 15 percent that indicates a food emergency. Forty-six percent of the 67.3 million Ethiopians suffer from malnutrition. In 2005, Pakistan's devastating earthquake killed almost 80,000 and left nearly 2.5 million homeless without shelter (WFP, 2006).

More than 50 million children worldwide are acutely malnourished. Malnutrition and hunger afflict one out of every seven people. Malnutrition is the result of sudden weight loss due to starvation and disease, and often leads to rapid death as it increases the risk of infection and can mean that vital organs stop working. Malnutrition, if caught in time can be treated, but it may have long-term effects on physical and mental growth (WFP, 2006).

Several issues are at the cause of physical poverty. Many poor people do not have money. Those living in remote places are far from food markets. Others do not have land, seeds, or tools. Many crops face destruction from insects, drought, floods, and war. For those that do receive food, many do not understand the importance of a balanced diet (WFP, 2006).

The literature concludes that physical poverty is a world-wide problem affecting all age groups and their need for food and water, shelter and medical attention.

Emotional Poverty

"Voices of the Poor: Volume 1: Can Anyone Hear Us." is written by Deena Narayan and is part of the "Consultations with the Poor Project" for the Poverty Group at World

Bank. Narayan's research involved poor people in twenty-three countries around the world and drew upon 78 Participatory Poverty Assessment (PPA) reports, which are based on discussions with poor women and men. The studies were conducted in the 1990s in 47 countries around the world (Narayan, 1999).

Emotional poverty is just as devastating as physical poverty but not as visible. The discriminatory treatment of women and children, alcohol abuse, the emotional fears of those who have experienced great tragedy, a mother's desperate attempt to feed her starving children, rape, sexually transmitted disease, and violence in homes – are tragedies that contribute to emotional poverty.

For example, Hurricane Stan left deep psychological scars on survivors, who are still frightened even at the sound of rainfall (WFP, 2006). Another example of emotional poverty is in the treatment of women. Women are inferior in societies of many developing countries, yet they are expected to do most of the work as well as provide her children's education. Traditional and modern laws and institutional practices reinforce this inequality. Women have no right to an inheritance, or to purchase land in most of the developing countries. In this male dominated environment, women are socially, culturally, and economically dependent on men. In this environment, violence against women is seen as an accepted practice. Many women must use prostitution as a source of needed income, even with family knowledge. In Ghana, women of female-headed homes are often outcast by their communities. These same women take on new economic opportunities in addition to their household responsibilities. Men tend to react to the loss of power by taking drugs and alcohol, becoming depressed, beating their wives, or just walking away. Families may cooperate or eventually collapse (Narayan, 1999).

Children are vulnerable inside and outside the home. Children of poor families are often forced to work, putting them at risk of facing abuse on the streets. Boys are likely to take on petty theft and begging while girls become involved in prostitution. Because of this, girls are at great risk of sexually transmitted diseases, whereas boys face risks of assault and abuse (Narayan, 1999).

Family breakups in Tanzania for example, are unjust, generally leaving the men as the financial winners and women the losers. The laws regarding division of marital property

do not favor women who after a divorce end up relying upon social and family networks to start life over again. In most cases, possessions and even the children belong to the father (Narayan, 1999).

Regarding education, girls receive fewer years of education than boys and as such are less literate than men. In Mali, for example, female participation in literacy programs was extremely weak because women work 17-hours a day.

The literature concludes that emotional poverty is non-discriminatory on how it affects everyone. Men, women, and children suffer emotionally from the tragedies of social and psychological behavior that accompany poverty.

Economic Poverty

There are two sides of economic poverty - the financial need of the poor, and the financial need of the organizations working to aid the poor.

The financial needs and expenditures for organizations aiding the poor are substantial. For example, in 2006, WFP will seek to provide an estimated 92 million people with food assistance to sustain lives and livelihoods. That will require 5.6 million megaton of food aid, valued at US\$3.82 billion. WFP's relief operations will require US\$2.6 billion in 2006 to meet resource requirements for the year, with an estimated US\$1.1 billion going for emergency operations, US\$1.2 billion for relief and recovery operations and US\$307 million for special operations (WFP, 2006). The economic needs of poverty require constant funding by support organizations. The poor in turn, benefit through the generosity of organizations and the people that donate financial gifts.

A percentage of the world's poor are in economic poverty because of no available work, low pay, the inability to work, or no desire to work. Many in the labor force are temporary or migrant workers. Agriculture accounts for 40 percent (450 million), a major portion of the developing world's labor force. Small farm owners are particularly vulnerable to poverty because of the affect of weather on their crops. Women account for nearly a quarter of the employed (ILO, 2004).

The problem of economic poverty has increased over the last 10 years. The percentage of people in sub-Saharan Africa earning less than US\$1 per day increased from 47.4 to 49 percent from 1990-2000. If China is excluded from the world percentage, the population below the poverty line is projected to actually decline from 27.2 to 15.4 percent from

1990-2015 (ILO, 2004).

Although employment is regarded as one of the best routes out of poverty, the poor in developing countries, in most cases, are unemployed. Today, there are nearly 1.1 billion poor people in the world, of which 185 million are openly unemployed (2.7 billion live on less than \$2 a day). Many are in poverty because the available jobs do not ensure decent levels of income and living (ILO, 2004).

The literature concludes that economic poverty affects both the organizations working to provide aid to the poor and the poor themselves. The work force of those in poverty is mostly migrant, working in the agricultural industry, is greatly dependent on the physical conditions of crops. Also, employment is not a possibility for many of the poor as there are no jobs or the income is too low to make a living.

Review of Literature

Research on Poverty

Biblical Sources for the Care of the Poor

The poor are described in the gospel of Matthew as those who need to receive any of six works of mercy: feeding the hungry, clothing the naked, giving water to the thirsty, visiting the sick, visiting prisoners and hospitality to strangers. In the early Church of Europe, neglecting works of mercy was to incur eternal punishment or reap huge spiritual rewards for every act of genuine compassion (Pullan, 2005).

Poverty can be further understood by studying the Bible and seeing its perspective on who the poor are, who is responsible to care for them, and how. In Baker's Evangelical Dictionary of Biblical Theology, "The words 'poor' and 'poverty' cover a wide range of meaning in the Bible, overlapping with terms like 'widow' or 'orphan.' In addition, because not all poor people are destitute the meaning of these terms is heavily dependent upon context" (Elwell, 1996).

Throughout the Bible, the treatment of the poor reflects God's concern for them. In the laws of the Old Testament, God's concern is shown through the special provisions given to the poor such as the Sabbatical year where debts were canceled and the year of Jubilee, which released those in jail because of poverty (Elwell, 1996).

God's heart for giving to the poor is seen in Deuteronomy 15:7,11. It is a generous giver and the method of helping the poor is specific – a financial gift.

When you happen on someone who is in trouble or needs help among your people with whom you live in this land that God, your God, is giving you, do not look the other way pretending you do not see him. Do not keep a tight grip on your purse Deuteronomy 15:7 (The Message, 2002).

There are always going to be poor and needy people among you. So I command you: Always be generous, open purse and hands, give to your neighbors in trouble, your poor and hurting neighbors Deuteronomy 15:11 (The Message, 2002).

The Psalms more than any other book of the Bible portrays the difficulty of poverty and God's character and faithfulness to the poor. The poor are seen in Psalms: calling for help, seeking God as their refuge, for provision, and the One who rescues and satisfies them (Elwell, 1996). The poor in Psalms are defined to include the needy of all age groups.

“Please stand up for the poor, help the children of the needy...” Psalm 72:4 (The Message). The poor described in the Bible not only describes the financial needs of those in poverty but emotional and spiritual as well. “The poor in spirit see and are glad - Oh, you God-seekers, take heart! For God listens to the poor, He does not walk out on the wretched” Psalm 62:32-33 (The Message).

The book of Proverbs lists some negative consequences to those who avoid helping the poor. “If you stop your ears to the cries of the poor, your cries will go unheard, unanswered” Proverbs 21:13 (The Message). Do not ignore the needs of others or take advantage of the poor. “It’s criminal to ignore a neighbor in need, but compassion for the poor - what a blessing” Proverbs 14:21 (The Message). Kindness to the poor honors God. “You insult your Maker when you exploit the powerless: when you’re kind to the poor, you honor God” Proverbs 14:31 (The Message). Mocking the poor ultimately insults God. “Whoever mocks poor people, insults their Creator: gloating over misfortune is a punishable crime” Proverbs 17:5 (The Message). No one is exempt in helping the poor, not even ones status in life. “Don’t walk on the poor just because they’re poor, and don’t use your position to crush the weak” Proverbs 22:22 (The Message). It is a blessing to help the poor. “Generous hands are blessed hands because they give bread to the poor” Proverbs 22:9 (The Message). The Bible calls people to action in defense of the poor. “Speak out for justice! Stand up for the poor and destitute!” Proverbs 31:9 (The Message)

Most of the teaching about the poor in the New Testament occurs in the Gospels. Jesus understood the reality of poverty in society (Matt 26:9-11) and the difficulties of the poor (Mark 12:42-44). He stressed the need to give to the poor (Matt 19:21; Luke 12:33) and to provide for them (Luke 14:13,21). Finally, Jesus himself points out that poverty is not going away. There will always be opportunities to help the poor. “You will have the poor with you every day for the rest of your lives” Mark 14:7 (The Message, 2002).

Paul’s writing in the New Testament testifies to the truth the Church was made up of both poor and rich (Gal. 3:28; Col. 3:11; 1 Cor. 1:27-29). He stressed to the Roman, Corinthian and Galatian Churches the needs of the poor, that they were to help their brothers and sisters in Jerusalem (Rom 15:26; 1 Cor. 16:3; 2 Cor. 8-9; Gal 2:10).

The book of James emphasizes God’s sensitivity to the poor and their faith (James 2:5). He notes that discriminating between the rich and the poor is both a sin against God (2:9)

and an insult to the poor (2:6) (Elwell).

Throughout the Bible, the Biblical stress for the words 'poor' and 'poverty' is that both the individual and the Church are to be engaged in helping the poor of society. One of the believer's greatest example for this, is the life of Jesus who proclaimed: "The Spirit of God, the Master, is on me because God anointed me. He sent me to preach good news to the poor, heal the heartbroken, Announce freedom to all captives, pardon all prisoners" Isaiah 61:1-3 (the Message).

The Bible concludes that the poor will always be around and will always need help from others and that God's people are to not ignore them but be faithfully involved helping them. The responses of care outlined in the Bible are numerous: feed the hungry, cloth the naked, give water to thirsty, visit the sick and in prison, hospitality to strangers and giving financial gifts. The attitude in such service is to be compassionate, kind and loving.

Technical and Financial Sources

Several organizations are involved in poverty relief work. One organization is the World Bank. World Bank's 'PovertyNet.' is a system of poverty analysis tools. It provides several steps for analyzing and strategizing poverty reduction. The first step is an overview defining what poverty is. The second step in analyzing poverty is to use methodology to measure poverty. World Bank measures several aspects of wellbeing: resources or abilities to meet needs, inequality in income distribution between the rich and poor, consumption or other attributes across the population, and vulnerability - the level of poverty today and does it stand the chance of falling deeper into poverty in the future. The third step is mapping poverty. The causes of poverty and possible systems for intervention require geographical information of the analysis. This plotting of data is useful to see poverty and/or its determinants clearly. Finally, poverty assessments are made from the encompassing data: country economics, social development, living standards, poverty diagnostics, and profiles (PovertyNet, 2006).

The literature concludes that organizations need processes for determining need and planning a response. World Bank's PovertyNet is one example of the complexity and necessity for such systems in caring for those in poverty.

Research on Microenterprise Development

The need for helping those in poverty has been around a long time and the need continues to grow. Microenterprise development (MED) is one method that can help the poor grow out of poverty. A definition for MED is:

“MED is a development strategy that provides a broad package of financial services (savings, credit, and insurance) as well as other business development services (business training, marketing assistance, etc.) for entrepreneurs and the poor to enable them to operate their own productive economic activities” (Bussau, Mask, 2003, p. 2).

One arm of MED is Microlending, which refers to the provision of MED financial services, such as loans to help low-income entrepreneurs start or expand their own businesses (Chalmers Center, 2006).

There are numerous organizations providing loans helping millions of poor through MED and microlending around the world. Christian development organizations involved in microenterprise development include such names as: Opportunity International (OI), Mennonite Economic Development Associations (MEDA). Other Christian organizations include World Vision, World Relief, World Concern, Hunger International, Enterprise Development International, and many others. Secular organizations involved in MED include Grameen Bank, World Bank, BRAC Center in Bangladesh and ACCION and FINCA in Latin America, to name a few.

Christian MED focuses on five key areas in serving those in poverty. First, and foremost they desire to see the poor gain a personal relationship with Jesus Christ. Second, the mission is founded in a Biblical worldview. Third, the mission involves the local Church working with the global Church. Fourth, the mission is holistic developing basic human needs: economical, social, psychological, political, and spiritual. Fifth, it desires to reach the multi-dimensional aspects of poverty, the physical, economical, and emotional (Bassuau, Mask, 2003).

Christian MED organizations that are effective, share similar characteristics in their operation and values. They are spiritually focused, desiring to see individuals and the Church strengthened. They are led by strong Godly competent leadership that is vision driven. Their mission is based on Biblical values for the organization and all stakeholders

especially the poor. They are results sensitive open to measurement of financial results, client welfare and organizational health. Finally, they are financially sound making good reputable decisions (Bassuau, Mask, 2003).

Christian and secular MED has grown into a billion dollar enterprise helping the poor around the world yet, there is need for more involvement. In 2003, the World Bank estimated 500 million poor micro-entrepreneurs could be in business if given access to credit opportunities: "the microenterprise service providers across the globe are currently capable of serving about 30 million" (Getu, 2003, p. 150).

The literature concludes that MED is used by several organizations in two-thirds world countries as a highly effective instrument for developing the poor, and bringing them out of poverty. The focus of Christian MED is more than economical in scope, and incorporates holistic spiritual and personal growth values.

MED Historical Development

Microenterprise development has its beginnings in the early Church and other charity agencies of Europe. Charities developed formal, though sometimes imperfect and biased, selection procedures on dealing with the poor. Some people loaned money at exorbitant interest exploiting their neighbor's misfortunes. One type of MED association that formed was the Confraternities whose purpose was to accumulate a treasury of religious merit to make it into heaven by practicing mercy and charity (Pullian, 2005). Another type of early MED, the Monte di Pietà was throughout central and northern Italy. It was a public Christian pawn office and an attempt to provide real charity. It was funded by charitable gifts and cash deposits, which were offered as small loans to needy people. A small interest charge covered administrative costs. Additionally, Calvinist charities offered loans with an interest of 6 percent, using the funds to employ the poor. Some rural towns tried to establish central relief agencies run by citizens and clergy through which all revenues destined for the poor could be channeled and dispensed where the need appeared to the greatest (Pullian, 2005).

The literature concludes that the mission and development of MED has taken place over hundreds of years, from first getting its start in the church. Several practices initiated by the early church have carried into today: giving with no expectation of return, loans with no interest, loans with interest and pawn shops using income to provide for the poor.

The Affects of Globalization on MED

Microenterprise development is further enabled through the advances of globalization. Globalization is the process by which social institutions operate on a global scale and by which a business operates at an international level (World English Dictionary, 1999). The influence of globalization on MED is multi-faceted and an integral part of building Christian missions. The impact of globalization brings positive and negative affects. With globalization come greater needs and problems for the poor, but in addition, new and better information, methodology and technology for MED.

The global impact on today's city creates new challenges for MED. New technologies and communication styles are needed to meet these challenges particularly in minority communities, which have outgrown their ghettos. Cities have become microcosms of the global world, with ethnic and economic diversity, issues of human rights - a place where the mission of the Church must be cutting-edge in its use of MED (Davey, 1999).

Globalization affects the Churches mission to the poor and the way in which it operates. One example of the Church's response is in London, as seen in Davey's (1999) article: "Globalization as Challenge and Opportunity in Urban Mission" (a London Perspective). "The Church is becoming aware of the shared responsibility for the type of communities which can be created at home and internationally among the poor" (p. 386). Seen here in the Church, MED has grown in awareness and application through globalization. In his article, "Biblical Perspectives on Wealth Creation, Poverty Reduction and Social Peace and Justice," Bitrus (2003) agrees: "microlending programs are a means to make the gospel relevant today by giving assistance to the poor, helping them with equipment, and training them in some trade that is within their capability (2003, p. 141).

Manuel Castells (1997), author of "The Information Age: Economy, Society and Culture," identifies three areas in which globalization will affect the future: the plight of Africa - the social exclusion of a whole continent; the communities of the poor - the continuing exclusion, rather than transformation; and the exploitation of children - the exclusion of a generation through exploitation. The problems present challenging opportunities that can be helped through Christian MED.

The literature concludes that globalization affects MED both positively and negatively bringing helpful new methodology and technology but with them, the problems of global influence and growth.

Research on Church Mission

The research on Church mission is made up of several topics: Biblical perspectives regarding Church response to the poor, Church leadership issues, and Church leader and congregant Biblical worldview.

Biblical Perspectives Regarding Church Response to the Poor

The Bible gives several perspectives that direct a congregant's spiritual life.

Understanding and applying these Biblical truths is critical to care for those in poverty.

One Biblical perspective deals with the heart. Jesus said, "Wherever your treasure is, there your heart and thoughts will also be" Luke 12:34 (New Living Translation, 1996).

In order to see the needs of the poor, congregants need to 'treasure' them in their hearts.

This is further supported by the Biblical perspective of "seeing the needs of others as more important than yourself" Philippians 2:4 (The Message, 2002). Congregants

actively involved in meeting the needs of the poor through MED programs, see their needs (the poor) as more important than their own. The poor have become the treasure in their hearts

Another Biblical perspective is that of ownership. The Psalmist writes, "The earth is the Lord's, and everything in it. The world and all its people belong to Him" Psalm 24:1 (NLT, 1996). The poor and rich belong to God. He owns everyone, their money and possessions - everything. According to this perspective, congregants are to consult God, the owner, on how He wants them to use His possessions to take care of the poor.

Congregants who seek God's Kingdom first will have an understanding, a Biblical perspective, of His ownership, provision, and purpose for their lives. "Serve God wholeheartedly: Steep your life in God-reality, God-initiative, God-provisions. Do not worry about missing out. You will find all your everyday human concerns will be met" Matthew 6:33 (The Message, 2002).

The Bible shows that a congregant's purpose in helping the poor can be summed up in this verse, "love the Lord your God with all your passion and prayer and muscle and intelligence - and that you love your neighbor as well as you do yourself" Luke 10:27

(The Message, 2002). A 'neighbor' is anyone other than ones self, that includes the 'poor.'

In the Old Testament, the writer instructs: "You are here to defend the defenseless, to make sure that underdogs get a fair break" Psalm 82:3 (The Message, 2002). In James, Christians should be 'doers' of the Word and not 'hearers' only (James 1:23). If a congregant chooses not to help the poor – defend the defenseless – they are only a 'hearer' of the Word. It is possible then, that a congregant's awareness of the needs of the poor relate to their discipline in reading the Bible, (hearing) and obeying (doing) it. The Biblical sources conclude that a congregant's understanding and obedience to Biblical principles is necessary for understanding and caring for the poor.

Church Leadership Issues

There are significant Church leadership issues and a failure in just one area of Church leadership, could negatively affect missions' awareness and congregant participation. One leadership issue that hinders a Church in its global understanding of mission to the poor is the autonomy of Church leadership. This problem is represented in every denomination and is not expected to change. According to Barna, "what we have in place today is likely to remain relatively static for the foreseeable future, unless a confluence of leadership, events and resources emerges to alter the prevailing perspectives and habits of Protestant Churches" (Barna, 2005, p. 3). This same majority of Church leaders place their priorities for ministry much the same, with missions and meeting the needs of the poor, near the bottom of the list (Barna, 2005).

Church leaders have also failed in teaching the Church about the purpose and need for tithes and offerings. According to Barna (2004), there are five leadership failures which affect generous Church giving. First, a failure to provide a vision for how the money will make a difference in the world. Second, a failure to show they will receive a sufficient return on their investment. Third, a failure to make the Church aware that it needs money to be effective. Fourth, a failure to show what the Bible teaches in regards to a Christian's responsibility. Fifth, people are just plain selfish (2005, p. 3).

The literature concludes that Church leadership is too autonomous, doing an inadequate job prioritizing ministries in the Church, and educating congregants on their role in taking care of the poor through the giving of tithes and offerings.

Congregant Giving

Congregant-giving (tithes and offerings) statistics are an indication of the value congregant's place on the poor. The Barna Group, one source for these statistics, is a privately held, for-profit corporation that conducts primary research for the healthy development of Church leaders and ministries. George Barna has been conducting and analyzing primary research to understand cultural trends related to values, beliefs, attitudes, and behaviors since 1984.

The Barna research shows that "eighty percent of all households donated some money to at least one non-profit organization in 2003. That is somewhat consistent with the prior two years" (Barna, 2004, p. 1). This indicates that many people participate in giving, but in comparison to the need, the amounts are not adequate. In another measurement, the 2003 annual mean for total household giving was \$1,079. This amount represents only 2.2% of people's gross income. In 2004, 4% of congregants gave tithes to Churches while 6% gave to a combination of Churches and para-church organizations. Of those that gave, the highest tithing was from Evangelicals at 23% (Barna, 2005).

The giving in the statistics represents weekly tithes, offerings and financial gifts to Churches and para-church organizations by congregants. An exact amount designated to missions and the poor, though not indicated specifically, is a portion of the 2.2% giving from gross income.

The literature concludes that Church leadership affects a congregant's valuation of the poor and a congregant's understanding of missions, which in turn is represented by their level of giving.

Church Leadership and Congregant Biblical Worldview

A congregant's belief about the Bible will or should moderate the way in which they act; likewise, what Christian leaders believe will or should influence their congregations.

What affect would inaccurate beliefs have on a congregant's response to mission needs? According to Barna (2004), "Only 9% of all born again adults and just 7% of Protestants possess a Biblical worldview. Of these, Protestant pastors have a 51% Biblical worldview" (Barna, 2004, p. 1). A Biblical worldview is one's understanding of the Bible – that absolute moral truth exists. The Barna Group measures six moral truths in defining a Biblical worldview: "the accuracy of Biblical teaching, the sinless nature of Jesus, the

literal existence of Satan, the omnipotence and omniscience of God, salvation by grace alone and the personal responsibility to evangelize” (p. 1). The implications of the low percentage results are: Church leaders cannot give people what they do not have – “The low number of Christians who have a Biblical worldview is a direct reflection of the fact that half of our primary religious teachers and leaders do not have one” (p. 1). Research by the Barna Group (2004) reveals that, “People do not get a Biblical worldview simply by regularly attending Church. A Biblical worldview must be both taught and caught – that is, it has to be explained and modeled” (2004, p. 3). Church leaders have the responsibility to teach the Church: “according to the research, there are huge segments of the Christian body that are missing the benefit of comprehensive and consistent expression of Biblical truth” (p. 4). The research also points out that even in Churches where the pastor has a Biblical worldview, most of the congregants do not: “More than six out of every seven congregants do not share the Biblical worldview of the pastor” (p. 3). This suggests that just preaching and good programs are not enough to develop a practical and scriptural theological base to shape their life. Without the benefit of Biblical truth, the awareness of missions needs by congregants will most likely be incomplete, including any understanding of microlending ministries. Additionally, congregants who do have a Biblical worldview may have a better chance of knowing the needs of the poor. If the pastor and Church programs do not develop a Biblical worldview in congregants, what can do so? According to the Barna (2004) research, people who have developed a Biblical worldview have been in “a long-term process that requires a lot of purposeful activity: teaching, prayer, conversation and accountability” (p. 3). He continues:

Based on correlations of worldview and moral behavior, we can confidently argue that if the 51% of pastors who have a Biblical worldview were to strategically and relentlessly assist their congregants in adopting such a way of interpreting and responding to life, the impact on our Churches, families and society at-large would be enormous” (p. 3).

Beliefs affect how congregants behave. “People’s religious behavior changes more frequently than does their belief set... most beliefs are loosely held – they are guesses more than convictions – which explains why such beliefs do not seem to have much impact on people’s choices” (Barna, 2004, p. 6). The outcome of this kind of belief

system is a body of congregants who lack empathy and the conviction to help the poor. This type of congregant would likely commit to support the poor at one time and then, because of a belief change, do nothing to keep their commitment.

Regarding beliefs, where do people's religious beliefs come from? How do religious beliefs form, and what would it take to instill the Biblical belief of caring for the poor?

According to "the Barna Report:"

The consistency of people's religious beliefs over time is a tribute to the fact that beliefs form when people are young and maintained for the duration of life... The most effective way to influence such beliefs is by teaching people when they are young and still in a spiritually formative stage. Our studies find little impact from preaching, adult Sunday school and adult small groups upon the beliefs of adults (Barna, 2004, p. 5).

This suggests that the problem of meeting the needs of the poor – of even being aware – comes from the personal relationship of congregants with God and the guidance they choose to receive from Church leaders. The Bible calls this engagement, 'free-will.'

The literature concludes that congregant's awareness of poverty and mission programs that aid the poor, such as MED, is dependent on Church leadership: their Biblical worldview, priorities, and responsibilities to the Church as well as congregant's Biblical worldview and response to the mandates of the Bible and Church leadership.

Methodology

Methodology

The survey data reported in this chapter was determined by descriptive research methods. An objective ten-question survey conducted in January 2006, was administered online through QuestionPro for its simplicity and accuracy. QuestionPro is a web-based online research survey tool used for satisfaction studies, brand and market research, and polling. This research survey was created and designed in QuestionPro. An integrated emailing system was used to send and track a mass invitation to potential respondents. Analysis of data was done online and exported to Excel. Online graphs were exported to Adobe Photoshop where they were cropped and color adjusted before placing in this report.

The universe population for this research was weekly congregants in Evangelical Churches. The population was Evangelical congregants in the State of Washington. A simple random sample of 88 participants was randomly taken from a non-profit ministry database of congregants in a variety of Evangelical denominations in the State of Washington. From the initial invitation, 33 respondents agreed to participate in the survey. Out of the 33 respondents, 24 actually participated.

The survey was conducted to obtain a snapshot of current opinions regarding the level of awareness of microlending as a means of Christian mission. The survey included questions regarding a congregant's devotional life, Church affiliation, mission awareness, and demographical information.

Note: the responses came notably from a narrow selection of Church affiliations not unlike a representation sample rather than a simple random sample. In this case, the representation data is from Foursquare Churches at (66.67%) followed by Non-denominational at (20.83%). As a further note, the research design did not include correlation of data and as such, comments in comparing to the literature reviewed are observations only.

Data Analysis

Data Analysis

Eighty-eight congregants were asked to participate in the survey, of which 33 agreed to participate. Of the 33 participants who received the survey, 24 completed it, for a (72%) response rate.

Each table in this chapter is a summary of the data of the 24 respondents. Frequency Analysis in the table shows the aggregate totals for each answer, the percentage of the total, and a bar graph representation of that percentage. Key Analytics show the Mean, Confidence Interval, Standard Deviation, and Standard Error. Finally, Key Facts summarize the majority response to the question.

In the area of devotional life, questions one and two, shown in Table 1-2 below, asked the length of time one has been a Christian and their level of Christian devotion. The data reveals that the majority (83.33%) data includes the age groups 21-30, and 31 and over. Christians for 21-30 years (45.83%) were close in results to Christians for over 31 years (37.50%). In rating devotional life from one to five, the majority of the response split between a rating of three (37.50%), and a rating of four (33.33%).

The majority responding to questions one and two, showed longer relationships as Christians and a medium to high level of devotion. This information seems to compare well to that of Barna (2004) who showed people who have developed a Biblical worldview are those who have been in a long-term process with a lot of purposeful activity such as teaching, prayer, conversation, and accountability.

Table 1: Christian Time-Span

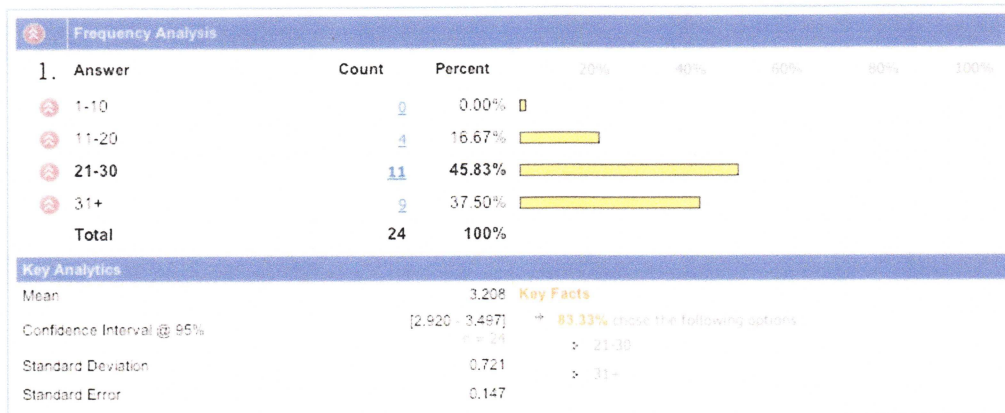
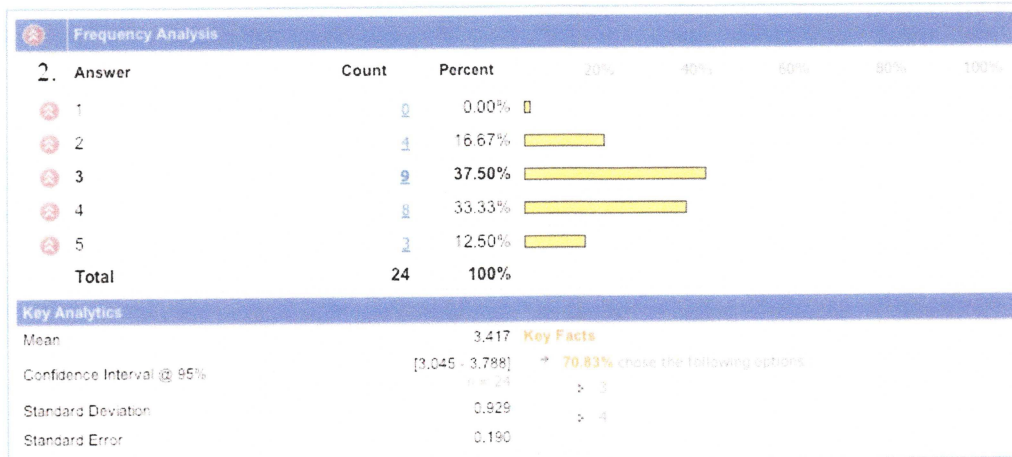
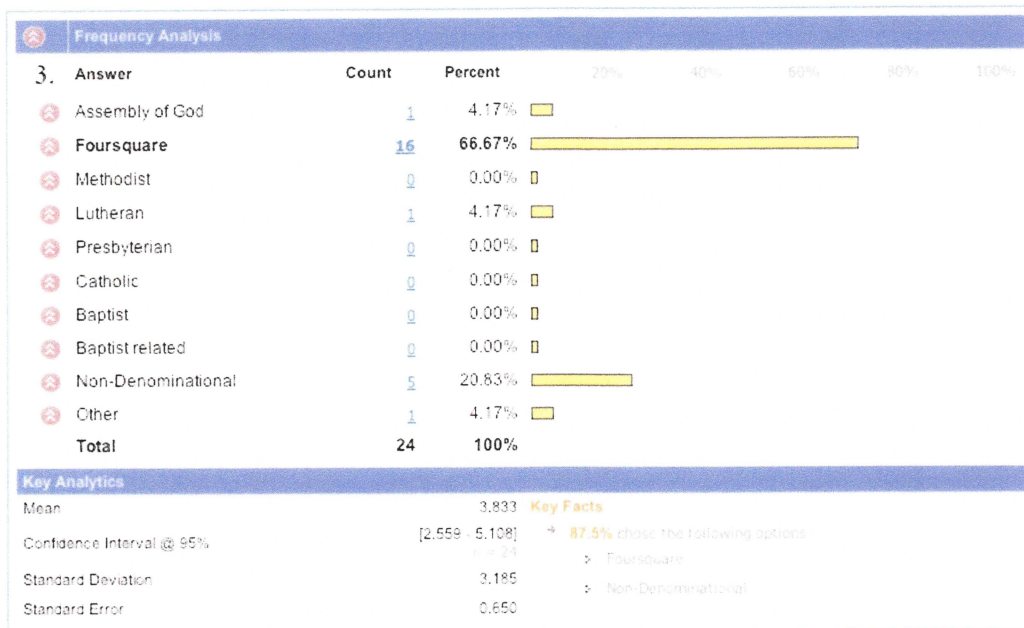


Table 2: Christian Devotion



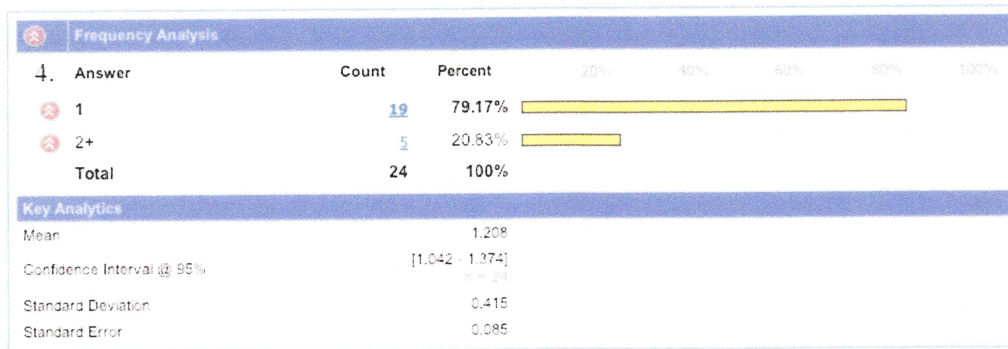
Regarding Church Affiliation, question three, shown in Table 3 below, shows that the denomination representation is 16 out of 24 or (66.67%) from Foursquare Churches and (20.83%) from Non-Denominational with (4.17%) for both Lutheran and Assembly of God. This information combined with question five below is similar to Barna (2005) showing that Evangelicals, according to giving percentages, are the highest giving group in the Church.

Table 3: Church Affiliation



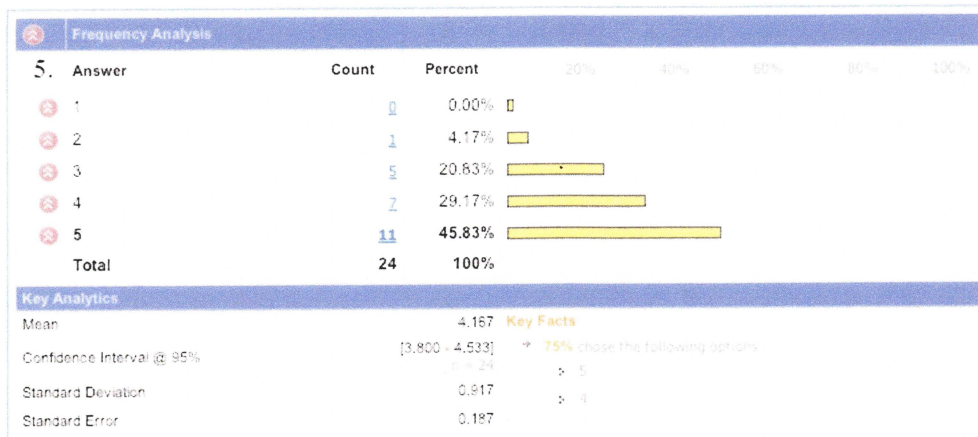
Question four, shown in Table 4 below, provides data regarding the frequency of Church attendance. Weekly attendance ranked the highest at (79.17%) followed by two or more times a week (20.83%). This fits with Barna (2004) research as well, showing congregants who are disciplining themselves to grow spiritually, would do so by being in Church each week.

Table 4: Church Attendance



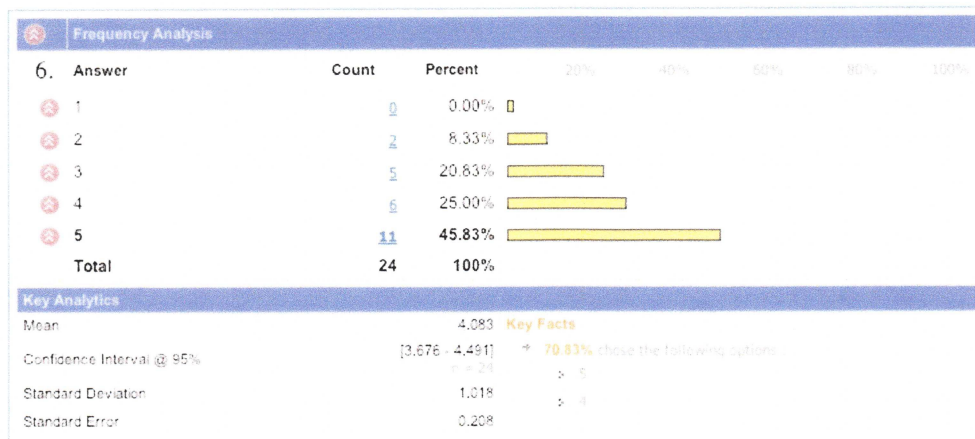
Questions five through seven addressed the area of Mission’s Awareness. Question five, shown in Table 5 below, showed the percentage of Christians who, on a scale of one to five, indicated their importance for giving financial support to missions: (i.e. disaster relief, supporting a child or missionary). The majority (75%) of those polled indicated it is their desire to financially support missions. Next, 11 out of 24 people (45.83%) saw this type of giving as a high priority. The next level down with 7 out of 24 people (29.17%) 5 out of 24 at (20.83%) and the lowest level was 1 out of 24 or (4.17%). This response confirms Bitrus (2004), that some congregants are seeking microlending programs as a means to make the gospel relevant today.

Table 5: Missions Giving



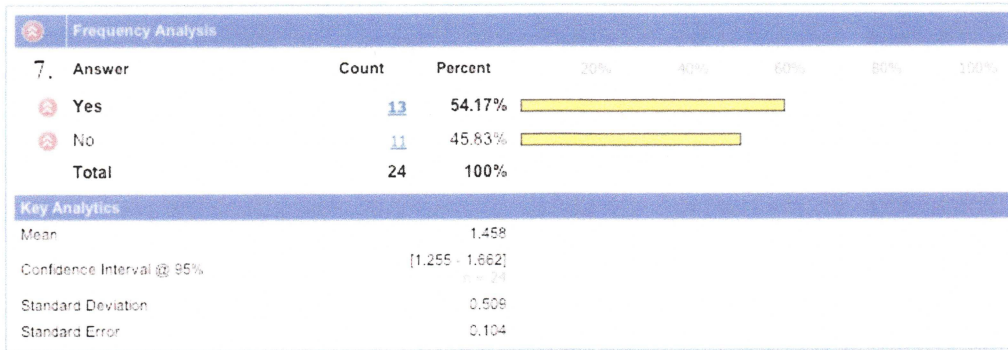
Question six, shown in Table 6 below, asked people to rate, on a scale of one to five, their desire to participate in a short-term mission trip. The majority (70.83%) made up of the fourth and fifth choices indicated that it is their desire to participate in short term mission trips. The highest percentage was (45.83%) or 11 of 24 people. Next, 6 out of 24 people (25%), followed by 5 out of 24 responses (20.83%), and finally 2 out of 24 (8.33%).

Table 6: Short-Term Missions



Question seven, shown in Table 7 below, defined the term microlending and asked the respondents if they were aware of any missions program that use microlending to help the poor. The highest response was (54.17%) responding yes and (45.83%) choosing no.

Table 7: MED Awareness



Questions eight through ten, shown in Tables 8-10 below, provided Demographic Data: gender, race, and income. Seventy percent of those responding to the survey were male and (29.17%) were female. The majority of those polled were white (91.67%). In addition, (91.67%) of those responding were from the two highest income levels. Fifty percent showed an income of \$101k-150k and more while (41.67%) reported incomes between \$51k-\$100k.

Table 8: Demographical Information: Male or Female

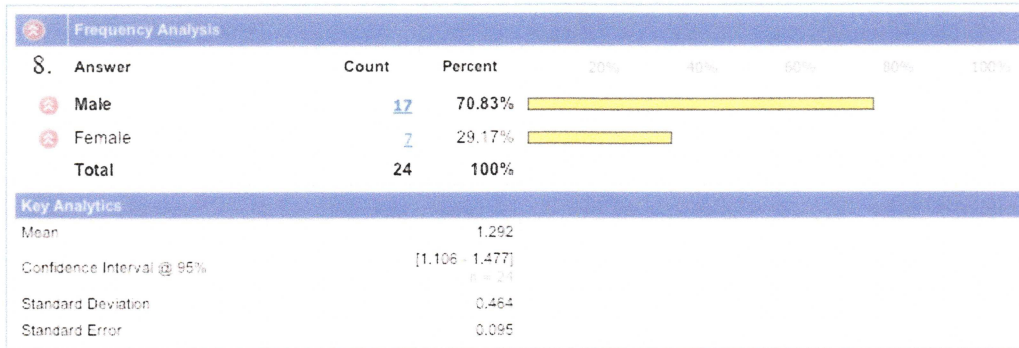


Table 9: Demographical Information: Race

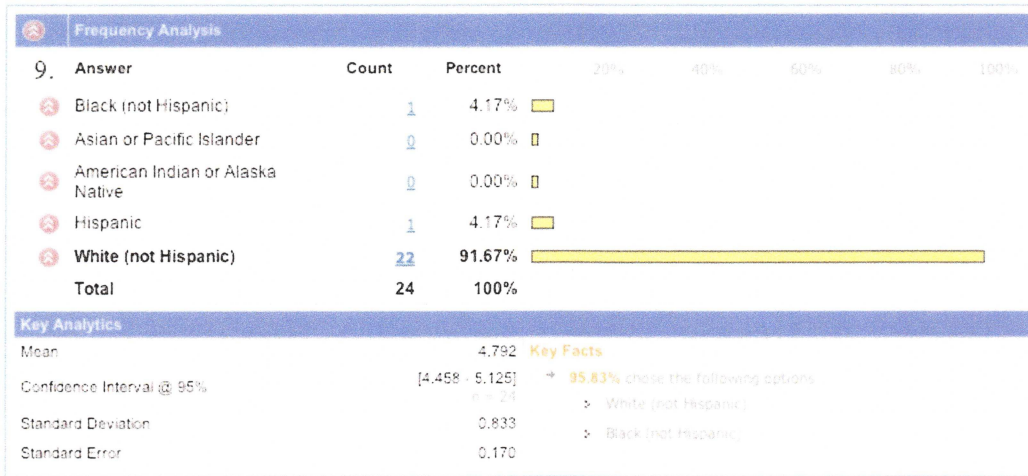


Table 10: Demographical Information: Annual Income

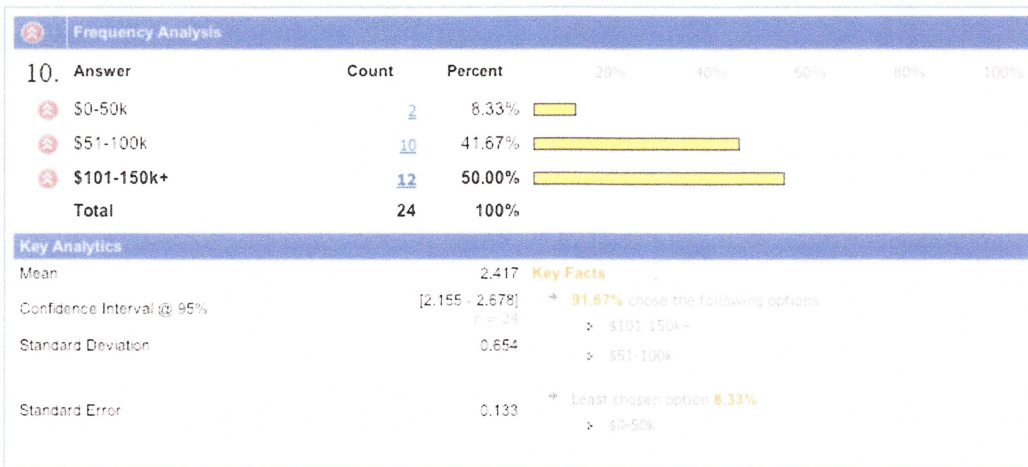


Table 11

Majority Data Results Combined

Source	Variable	Percentage Response
Demographics:	White	(91.67%)
	Male	(70.83%)
	Income \$101k-\$150k+	(50%)
Christian Devotion:	21-30 years	(45.83%)
	Devotional life (#3 of 5)	(37.50%)
	Church once a week	(79.17%)
Church Affiliation:	Foursquare Churches	(66.67%)
Missions Emphasis:	Gives to missions	(45.83%)
	Short-term missions	(45.83%)
	Microlending as missions	(54.17%)

Table 11 shown above, illustrates the majority data results from questions one through ten of the survey. The Demographic Section reveals that the majority respondents were white, male, and possessed annual incomes over \$100k. The Christian Devotion section of the survey showed that those responding had 21-30 years as being a Christian, and middle to high level of devotional lives. The respondents attend Church at least once a week. The Church Affiliation section showed participants as predominantly Foursquare. The Missions Emphasis section revealed that those surveyed give to missions and that the respondents if given the opportunity, would participate in short-term missions. Regarding congregant awareness of microlending, nearly half (54%) of those polled knew about microlending. This research nearly matches that of the Barna Group (2004) where (51%) of Protestant pastors surveyed had a Biblical worldview – a level of Biblical understanding of the Bible that would be more likely to respond to the needs of the poor. Although this research is not an exact replication of the Barna research, it does reveal similar data.

The data from this research study determined that the level of awareness of microlending by congregants is nearly one to two or (50%).

Conclusion & Recommendations

Conclusion

This research study was conducted to determine the level of awareness of microlending as missions by weekly congregants in a variety of Church affiliations. The problem stated the emotional, physical, and economical aspects of poverty. The literature reviewed provided research from three areas: poverty, microenterprise development, and the Christian mission. The original research targeted regular Church congregants: to measure their awareness of microlending as missions. The combined work from both the literature and original research showed that around half of congregants today show an awareness of microlending as missions.

The problem of Poverty is multifaceted, it is everywhere and touches every area in the lives of the poor: economically, educationally, vocationally, physically, socially, emotionally, and spiritually. Economically, poverty costs billions each year to supply aid to the poor, yet, what is given each year is insufficient (WFP). In one agency out of hundreds, WFP of the United Nations needs to raise US\$3.82 billion for 5.6 million megaton of food aid to feed 92 million people in 2006. The short fall from the previous year, 2005, was US\$2.6 billion (WFP). The physical needs resulting from poverty include: food, water, shelter, and medical attention (WFP) (Narayan). Emotionally, poverty affects the poor in many ways, through: broken homes, violence, inequality, prostitution, child work, alcohol and drug abuse (WFP) (World Vision) (Naryan). The Bible summarizes what a Christians response to the poor should be in Deuteronomy 15:11 – “there are always going to be poor and needy people among you. So I command you: Always be generous, open purse and hands, give to your neighbors in trouble, your poor and hurting neighbors” (The Message, 2002).

According to the Barna Group, poverty awareness by congregants may be influenced by several three factors: First, in the area of giving - Church leaders have not communicated a compelling vision – of prioritizing generosity, its purpose and need. This has resulted in congregants who give only 2.2% of their gross income to charity, of which, 4% were tithes to Churches and 6% were a combination to Churches and para-church organizations. This problem is consistent across denominations (Barna, 2004). Second, a Biblical worldview - Leaders who do not understand accurate Biblical beliefs and perspectives will have difficulty teaching people what they themselves do not know. As a

result, only 9% of all born again adults and 7% of Protestants possess a Biblical worldview. Of these, Protestant pastors have a 51% Biblical worldview. This area is consistent across denominations as well (Barna, 2004). Church leadership that does not adhere to the accuracy of the Bible, will not be able to understand the Bible's perspective on the poor, and the Church's responsibility to care for them and if Church leaders are unaware of the needs of the poor then congregants will also be unaware.

MED development strategy enables poor entrepreneurs to operate their own productive economic activities (Bussau, Mask, 2003) yet; the need is greater than the current involvement. In 2003, the World Bank estimated 500 million poor micro-entrepreneurs could be in business if given access to credit opportunities: "the microenterprise service providers across the globe are currently capable of serving about 30 million" (Getu, 2003, p. 150). An understanding of MED by Church leaders will give direction for key issues in the Church and in its response to the poor. Bitrus supports this conclusion – "microlending programs are a means to make the gospel relevant today by giving assistance to the poor, helping them with equipment, and training them in some trade that is within their capability (2003, p. 141).

Recommendations

The approach taken by Eastside Foursquare Church, is a suggested example for developing a microenterprise mission. As a form of Christian mission seeking to help those in poverty, Eastside Foursquare Church created a microenterprise program along with a church planting and leadership development program in the Metro-Manila, Republic of the Philippines. This program is currently staffed with one microfinance officer sent from the church as a missionary.

The program started by Eastside Church, is the "Urban Church Planting Project," (UCPP). Its objective is to plant hundreds of new churches and their accompanying community development projects in the slums of Manila. UCPP began in the heart of Pastor Jim Hayford, of Eastside Foursquare Church. Pastor Hayford is a frequent teacher for church leadership development in the Philippines and in the course of time felt directed to establish a method for church planting in Manila's poorest slums (UCPP, 2006).

The work is a collaborative effort with Missions Ministries Philippines and IMPACT ministries in Bellevue, Washington. Missions Ministries has a strong foundation in missions work in the Philippines and provides much of the financial network having been involved in MED and church planting since 1984. IMPACT is a mission organization helping build churches in two-thirds countries and is involved in the construction of new churches in the slums of Manila in support of the UCPP church planting goals (UCPP, 2006).

In support of the microenterprise development, church planting and leadership development, several teams are sent during the year for evangelistic outreach such as medical, music, and college athletics as well as leadership training (UCPP, 2006).

A UCPP web site is maintained with current information on available trips, prayer requests, downloads, financial reports, history of previous trips and photos, news from the missionary family, and ways to contribute (UCPP, 2006).

A donor catalog is presented to the congregation of Eastside Church at the beginning of each year listing many donation possibilities for helping the poor start their own businesses. Some of these choices include farm animals, food, clothing, and medical supplies. Recipients of loans are able to start their own businesses. Their loans are accountable to a peer group and overseen by the micro-loan officer sent by the church. In 2005, congregants contributed \$US296,364 toward microenterprise development (UCPP, 2006).

There are a few important issues to point out that contribute to the success of this case study. First, the mission came from God. Notably, the mission came out of an already present call to help the poor. Additionally, clear financial and church planting goals were set as part of the mission. Second, the church collaborated with an experienced MED organization in the same city. Third, the home church is involved in several activities that connect them with this mission throughout the year.

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Appendix A

MBA Graduate Research Survey

Thank you for participating in this MBA Graduate Research Survey. You are one of 33 people asked to participate. This survey will take approximately 5 minutes to complete.

Your participation in this study is voluntary. There are no foreseeable risks associated with this project. However, if you feel uncomfortable answering any questions, you can withdraw from the survey at any point. It is very important for this research to learn your opinions.

Your survey responses will be strictly confidential and anonymous. All data reported in this research is in the aggregate. Your information will be coded. If you have questions at any time about the survey or the procedures, you may contact Leslie Laas at 206-755-3417 or by email at the address specified below. Thank you very much for your time and participation.

1. How many years have you been a Christian?

1-10 11-20 21-30 31+

2. On a scale of 1-5, with one being the lowest and five the highest, please rate your devotional life:

1 2 3 4 5

3. The Church denomination you attend is:

Assembly of God Foursquare Methodist Lutheran Presbyterian
 Catholic Baptist Baptist related Non-Denominational Other

4. How often do you attend Church services each week?

1 2+

(Survey continued on the next page)

5. On a scale of 1-5, with one being the lowest and five the highest, indicate how important it is for you to give financial support to missions: (i.e. disaster relief, supporting a child or missionary).

1 2 3 4 5

6. On a scale of 1-5, with one being the lowest and five the highest, indicate your desire to participate in short-term missions trips.

1 2 3 4 5

Please read the following definition and answer the question following.

Micro-lending (or Microcredit) is the extension of small loans to entrepreneurs too poor to qualify for traditional bank loans. In developing countries especially, micro-lending enables very poor people to engage in self-employment projects that generate income. Micro-lending is the most important part of the microfinance field, which can comprise all other financial products such as micro-insurance, savings, or other.

7. Are you aware of any missions programs that are using micro-lending to help the poor?

Yes No

8. Gender

Male Female

9. Race/Ethnicity

Black (Not Hispanic) Asian or Pacific Islander American Indian or
 Alaska Native Hispanic White (Not Hispanic)

10. What is your family's approximate total yearly income before taxes?

\$0-50k \$50-100k \$100-150+

This concludes the survey. Thank you for your participation!

