

5. Community at Risk

How things are now: The number of cities and counties that qualify as distressed is growing; middle-class stability has been shaken; the median household income has been stagnant since the late '70s; the working class is slipping into situational poverty, using safety-net resources to stay above water; and upward mobility has stalled out for most U.S. residents.

Is Your Community at Risk?

Indicators of Distress

(please check those that apply)

- Population loss
- Middle-class flight
- Young-adult children leave the community and don't come back
- Lost manufacturing
- Tax delinquencies/foreclosures
- More temporary and part-time jobs
- Rising food insecurity
- Low-income housing costs above 30% of income
- Growing number of payday lending, cash advance, pawn shops, and lease/purchase outlets
- Free and reduced lunch rates rising
- Number and value of business loans are declining
- Investment in infrastructure is declining
- Fiscal difficulties for city or county
- City or county hiring freezes or layoffs
- Deteriorating Main Street

Context: Communities that use the Bridges constructs recognize that to address poverty effectively we must engage the whole community. This thinking tool is used to bring the distress level of the community to light.

Core ideas: Getting Ahead investigators begin their work by naming the problems they face. This relevant and sometimes painful information acts as a motivator. It is used to create a discrepancy between what is and what could be—a future story. Bridges collaboratives can do the same by naming and facing the problems in a community.

How to use the tool

- This list of risk factors in this thinking tool is to be used to spark conversation and investigation. The community bank in Martinsville, Indiana, recognized the connection between distress factors in the community and poverty and was the catalyst for Bridges in its community and beyond.
- Utilize information generated by Getting Ahead investigators during the class: the Mental Models of Poverty, Community Assessment, and the Mental Model of Community Prosperity.
- Use Module 8 of Getting Ahead to assess the community.

Learn more: Read *Bridges to Sustainable Communities*, Philip E. DeVol, 2010.

Source: Philip E. DeVol, *Bridges to Sustainable Communities*, 2010, and *Getting Ahead in Just-Gettin'-By World*, 2013, Module 8.