





**My goal is to provide for caring people a checklist of criteria they can use to determine which actions they should undertake when they want to help others.**

### Here are some key quotes from the book.

(Note: The “#s” following each quote indicate the Kindle App for the iMac “location” of the quote in the book.)

### Why is this book worth our time?

1. Robert Lupton, the author, is the founder of FCS Urban Ministries, and has 40 years of experience in urban ministries. In other words, he has seen a lot of things tried, and he has seen what does not work... and what has a better chance of working, in the poorest areas of the city.
2. We all want our efforts, and our dollars, to achieve the effect we intend. This book will help us think more clearly about this challenge.
3. As much as anything, this book reminds us that the people “we serve,” are not to be viewed as “the people we serve” -- but as partners, collaborators, leaders in their own communities. In other words, “they” have to be the solution. We are just helping in some way to help them be/become their own solution...

And a word about the Christian emphasis in this book: Robert Lupton approaches this challenge as a Christian: his work is “ministry,” and he seeks to address the spiritual needs of the people he serves from a Christian perspective. But, many of his findings are valuable and useful for anyone seeking to serve human need, whether they come at it from a Christian perspective, or some other perspective.

1. What Americans avoid facing is that while we are very generous in charitable giving, much of that money is either wasted or actually harms the people it is targeted to help. 31
2. **I have worked with churches, government agencies, entrepreneurs, and armies of volunteers and know from firsthand experience the many ways “good intentions” can translate into ineffective care or even harm. 35**
3. Almost 90 percent of American adults are involved personally or financially in the charity industry. “Today there’s a ‘compassion boom’ of people helping others, Unlike during difficult economic times in the past when volunteerism declined, charitable service today continues to increase.
4. ...more than 90 percent of Americans believe that it is “important to be personally involved in supporting a cause we believe in” in their communities and in the world at large. 42
5. **The compassion industry is almost universally accepted as a virtuous and constructive enterprise. But what is so surprising is that its outcomes are almost entirely unexamined. 47**
6. ...may be hurting more than helping. How? Dependency. Destroying personal initiative. When we do for those in need what they have the capacity to do for themselves, we disempower them. 50

7. Country by country, Africans are far worse off today than they were a half century ago. Overall per-capita income is lower today than in the 1970s. Over half of Africa's 700 million population lives on less than \$1 a day. 53
8. For all our efforts to eliminate poverty—our entitlements, our programs, our charities—we have succeeded only in creating a permanent underclass, dismantling their family structures, and eroding their ethic of work. And our poor continue to become poorer. 57
9. I continually witness profoundly broken systems in nonprofit work. And religiously motivated charity is often the most irresponsible. ...bruising the pride of residents who have the capacity (and responsibility) to beautify their own environments. 66
10. Giving to those in need what they could be gaining from their own initiative may well be the kindest way to destroy people. 69
11. **Why do we miss this crucial aspect in evaluating our charitable work? Because, as compassionate people, we have been evaluating our charity by the rewards we receive through service, rather than the benefits received by the served. We have failed to adequately calculate the effects of our service on the lives of those reduced to objects of our pity and patronage. 71**
12. The money spent by one campus ministry to cover the costs of their Central American mission trip to repaint an orphanage would have been sufficient to hire two local painters and two new full-time teachers and purchase new uniforms for every student in the school. 78
13. Our compassionate instinct has a serious shortcoming. Our memory is short when recovery is long. We respond with immediacy to desperate circumstances but often are unable to shift from crisis relief to the more complex work of long-term development. When relief does not transition to development in a timely way, compassion becomes toxic. 93
14. **My goal is to provide for caring people a checklist of criteria they can use to determine which actions they should undertake when they want to help others. 106**
15. WHO WOULD FAULT THE MOTIVATION of compassionate people to help those in need? Certainly not I. It is not motivation, however, that we are questioning but rather the unintended consequences of rightly motivated efforts. Negative outcomes seldom make it into the inspiring reports of service projects and mission trips. 127 Princeton University conducted a study that found 1.6 million American church members took mission trips abroad in 2005—an average of eight days long—at a cost of \$2.4 billion. “Religious tourism,” as some call it, has become a growth industry. The Bahamas, it is estimated, annually receives one short-term missionary for every fifteen residents. 167
16. Service projects and mission trips do not effect lasting change. Within six to eight weeks after a mission trip, most short-term mission-trippers return to the same assumptions and behaviors they had prior to the trip. 174
17. Most mission trips and service projects do not: empower those being served, engender healthy cross-cultural relationships, improve local quality of life, relieve poverty, change the lives of participants, increase support for long-term mission work... Contrary to popular belief, most mission trips and service projects do: weaken those being served, foster dishonest relationships, erode recipients' work ethic, deepen dependency. 176 Some Christians argue that short-term service trips whet the appetite for long-term mission involvement. Research, however, does not support this claim. 185
18. Most work done by volunteers could be better done by locals in less time and with better results. 189
19. But responsible development efforts... are sometimes thwarted by well-meaning missionaries who have little understanding of the negative impacts of their good deeds. 208
20. “People say ‘Why should we borrow money when the churches give it to us?’ ” 234
21. But because this was all pro bono—for the good of the community—they entered into agreements based upon goodwill rather than good business sense. 276
22. If Summerhill taught us anything, it was that no-strings-attached service needs some strings attached. 287

## There is no simple or immediate way to discern the right response without a relationship.

23. But unselfish investment should: never be mindless, never be irresponsible, always calculate the cost, always consider the outcome, always be a partnership. 289
24. Again and again we are finding that when it comes to global needs in organizational development and human development, the granting of money creates dependence and conflict, not independence and respect. 319
25. By changing the equation to other means of exchange, we find that we are empowering people based on shared responsibility, mutual support, and accountability. 321
26. Even the most kindhearted, rightly motivated giving—as innocent as giving Christmas toys to needy children—can exact an unintended toll on a parent’s dignity. 351
27. I began studying the facial expressions of those I ushered into our church clothes closet... I observed, too, how quickly recipients’ response to charity devolved from gratitude to expectation to entitlement. 366
28. Wherever there was sustained one-way giving, unwholesome dynamics and pathologies festered under the cover of kindheartedness. 374
29. Doing for rather than doing with those in need is the norm. 378
30. Thrift stores, unlike free-clothes closets, are legitimate businesses that need customers to pay the light bill and make weekly payroll. 399  
When the customer is necessary to ensure the business’s survival, there is equity of power. And parity is the higher form of charity. 402
31. Mercy without justice degenerates into dependency and entitlement, preserving the power of the giver over the recipient. Justice without mercy is cold and impersonal, more concerned about rights than relationships. 443  
Mercy combined with justice creates: immediate care with a future plan, emergency relief and responsible development, short-term intervention and long-term involvement, heart responses and engaged minds. 446
32. ...one in every one hundred Americans goes homeless at some point during the year. 462
33. The right mix of misery and hope gets the dollar. 521
- 34. There is no simple or immediate way to discern the right response without a relationship. 524**
35. Food in our society is a chronic poverty need, not a life-threatening one. And when we respond to a chronic need as though it were a crisis, we can predict toxic results: dependency, deception, disempowerment. 592
36. Exasperated, I asked, “Why do we persist in giving away food when we know it fosters dependency?” “Because it’s easier! 598
37. TRUST IS THE FOUNDATION of all human relationships. Without trust marriages dissolve, business partnerships collapse, loyalty evaporates. Trust is the bedrock upon which civil society is built. 646
38. Recipients must become dispensers, authors of the rules, builders of community. 661
39. We know that trust grows with accountability over time. We know that mutual exchange and legitimate negotiating is energizing (people of every culture love to bargain!). And we know that employment starts people on the path to self-reliance. We know these things. And we have the capacity to accomplish them. But the will to change our traditional charity systems—now that is the real challenge. 670
40. Look at most any promotional package for a mission trip and you will get the distinct impression that lost, starving, forsaken people have their last hope riding on the willingness of U.S. church groups to come and rescue them. 714  
But the overwhelming majority of our mission trips are to places where the needs are for development rather than emergency assistance. And development is about enabling indigenous people to help themselves. This requires a longer-term commitment, not the sort of involvement that lends itself to short-term mission trips. 720

## Maybe it's time to ditch the balanced portfolio and focus on outcomes.

41. But isn't it time we admit to ourselves that mission trips are essentially for our benefit? Would it not be more forthright to call our junkets "insight trips" or "exchange programs 725
42. If we are serious about significant impact, the missions we invest in must produce measurable results. 798
43. A simultaneous advance on all facets of community life—safety, education, housing, youth, seniors, church, block-by-block organizing, business—produces measurable results. The effort must be sustained over time to produce deep and permanent change. And this is costly. However, as neighborhood health improves, as economic forces take hold, as the fabric of the community is strengthened, the need for outside resources will diminish. This may take up to a decade. 805
44. But I also know that all of us respond to inspired and intelligent leadership. When the vision is right, people rise to a worthy challenge. 816
45. **Maybe it's time to ditch the balanced portfolio and focus on outcomes. 819**
46. Institutional self-interest is not confined to the church. All institutions—religious or secular, for-profit or nonprofit, public or private—feed it. 820
47. Everything depends upon the lens through which we view reality. 872
48. But in the same way that politics is local, so in the final analysis, all charity begins at home... Top-down charity seldom works. 889
49. Had the president's council of strategists included an experienced community developer, the decision to target twenty multineighborhood school catchment districts would have been immediately challenged. 930  
A community developer would have known instinctively that to create a new, unified "community" comprised of multiple, competing neighborhoods would be nearly impossible, even for an ex-president. 933
50. Emergency, charity-based, and government—are the three forms of aid flowing into Africa. 984
51. **...urges aid recipients to do the following: Get off aid. Promote entrepreneurship. Promote free trade. Invest in infrastructure. Secure reasonable loans, not grants. Encourage stable homeownership. 1006**  
...Don't subsidize poverty. Reinforce productive work. Create producers, not beggars. Invest in self-sufficiency. 1011
52. The hard part, however, does not lie in the creation of new models—food-buying co-ops, food for community service, wholesale outlets. The hard part is rethinking the entrenched giveaway mentality and restructuring an established one-way charity system. A hunger-free zone may be possible, but developing the dependency-free zone is the real challenge. 1064
53. "It's much easier to make [money] than it is to give it away intelligently (emphasis mine)," Warren Buffett admitted 1078
54. Due diligence is the cornerstone of wise giving. 1106
55. Innovation and risk taking are at least as important to the world of compassion as to the world of business. 1117
56. But what happens when the fish disappear from the lake due to pollution or overfishing? Then it's time for a change of strategy. 1130  
Teaching a man to fish is an individual matter; but gaining control of the lake is a community issue. That's why we call it "community development" and not human services. 1132
57. A good community developer is both curious and entrepreneurial. 1146
58. Success breeds success. 1164

59. The dreams of achievers know few bounds, even as, on the other hand, the aspirations of survivors seldom have opportunities to rise above subsistence living. 1169
60. Who owns the crack house? How do we get control of it? Who owns the abandoned warehouse? How can we retrofit it for lofts? Who owns the vacant lot? How do we get the tires and trash cleared off it? Who owns the vacant storefront? Can it be reclaimed as a community restaurant? 1175
61. The Microlending Model 1188  
Its primary lending method is “trust groups,” an innovative approach developed in Bangladesh by Nobel Peace Prize-winner Muhammad Yunus. 1191  
By promising to stand good for one another’s loans, a group of twenty to thirty entrepreneurial women (95 percent are women) can offer a lender an acceptable level of security. 1194
- 62. Where is the energy? Always follow the energy in the community. 1229**
63. What’s the “win” and is it achievable? **Start where people are.** If they have never worked together, then a first project may be humble but can be the right project for the community to have a “win.” Many poor communities need to feel the joy of succeeding. This inspires future action and commitment. Success breeds success. And one organized project always leads to learning and the ability of the community to take on a larger project next time. 1232
64. Experienced microlending organizations have identified three essential elements for successful microloans: The borrower must have (1) an ingrained work ethic, (2) a demonstrated entrepreneurial instinct, and (3) a stable support system. 1265  
All three must undergird the borrower or the transaction will not stand. 1267
65. In developing countries where people must constantly hustle simply to survive, a work ethic is almost a given. Not so in a culture like the United States, 1268
66. The one exception where microlending seems to work rather well in the United States is among first-generation immigrants from underdeveloped (though industrious) countries. 1286
67. Personal responsibility is essential for social, emotional, and spiritual well-being. To do for others what they have the capacity to do for themselves is to disempower them.  
The struggle for self-sufficiency is, like the butterfly struggling to emerge from its cocoon, an essential strength-building process that should not be short-circuited by “compassionate” intervention. 1345
- 68. The effective helper can be an encourager, a coach, a partner, but never a caretaker. 1347**
69. Giving that continues beyond the immediate crisis produces diminishing returns. 1352
70. ...the following progression: give once and you elicit appreciation; give twice and you create anticipation; give three times and you create expectation; give four times and it becomes entitlement; give five times and you establish dependency. 1353
71. WE ALL LIVE IN communities. Healthy communities produce healthy offspring; dysfunctional communities perpetuate pathology. 1385
72. What is required to transform a deteriorating neighborhood is geographically focused vision with measurable goals over extended time. 1392  
Without a vision of what the transformed community will look like and a clearly defined strategy for getting there, sporadic, short-term volunteer service is likely to be little more than a well-intentioned, feel-good activity. 1394
- 73. Safety, decent schools, and a viable economy. There are doubtless a dozen or more other characteristics of a healthy community but these top the list. 1406**
74. Getting to know community leaders first requires us to listen and respect indigenous leadership and learn the dreams of the people. And be willing to have our own ideas transformed. 1420

75. Community development is different from the model of doing for those in chronic need or starting a program to serve them. 1436  
...it's more complex. 1437
76. Enabling the poor to create their own solutions is obviously a much slower process than fixing problems for them—painfully slow for high-capacity friends with resources who would effect a quick “cure.” 1439
77. Local people must remain in control of their own development, which dictates the pace of progress. 1471
78. ATTENTIVE LISTENING COMMUNICATES WORTH; LEGITIMATE employment gives meaning to life; community gives a sense of belonging—all three enhance human dignity. 1540
79. “Maybe neighbors would react differently if they were the ones doing the inviting. 1576
- 80. Community driven rather than volunteer driven, community led rather than volunteer led. 1579**
81. “Blacks know a lot more about whites than whites know about blacks—that’s survival. Trying to get rich white folk to change their deep-seated views by putting on a one- or two-hour sensitivity class isn’t going to change anyone. 1581
82. ... the most important understandings come in the context of candid conversations with those in the communities served. 1586
83. Becoming a neighbor to less-advantaged people is the most authentic expression of affirmation I know—becoming a real-life, next-door neighbor. 1626  
“Reneighboring” is a primary transformation strategy of FCS. 1647  
Call them strategic neighbors. They are called, courageous, and highly committed. 1665  
“Don’t initiate anything,” I told them. Not at first. Be a learner. Ask a million questions. Learn your neighbors’ names, kids, church membership (if any), where they work, what they like or dislike about the neighborhood, the history, who knows whom. 1688  
In short, become an expert on your community. Immerse yourselves in every aspect of community life. Volunteer as appropriate, but make no long-term commitments. Be an interested, supportive neighbor for at least six months before attempting to initiate any new activity. 1693  
**Listen attentively... 1695**  
By assuming the position of a learner... 1695
84. ...it is far better to enter the neighborhood as a learner than an initiator. 1703
85. They point the way from “betterment” toward “development.” 1725  
Betterment improves conditions. Development strengthens capacity. Betterment gives a man a fish. Development teaches a man how to fish. 1740
86. There is no shortage of needs in most communities, especially poor ones, but the need does not constitute the call. 1774
87. As a society, when we became commuterized churchgoers, all that changed. Most churches have lost their community roots, with little connection to the geography surrounding their buildings. 1779
88. Focus is also essential if we expect measurable results... 1795
89. We may not reduce the crime rate of the metropolitan area, but we can take back a neighborhood, one crack house at a time, one block at a time. 1797  
The broader the service area, however, the thinner our ability to have an impact at the street level. 1800

Get off aid. Promote entrepreneurship. Promote free trade. Invest in infrastructure. Secure reasonable loans, not grants. Encourage stable homeownership.

90. But without a balanced community-centric plan (as opposed to program-centric), programs can expand like cancer in unhealthy ways. 1822
91. To be strategic is to prepare and execute an effective plan of action. The best way to assure effectiveness is to spend enough time as a learner, ask enough questions, and seek wisdom from indigenous leaders to gain an accurate picture of both existing realities and future aspirations of the community. Then, having made a realistic assessment of the time and asset commitment you (or your organization or church) can invest, offer low-visibility support to community-led activities. 1828
92. Is the plan neighborhood-specific? Does it focus on one and only one target community? 1843
93. Is the effort comprehensive? Do the programmatic pieces all have as a primary objective the ultimate self-sufficiency of the neighborhood? 1844
94. Does the plan attract, retain, and/or develop indigenous leadership in the community? 1850
95. View it as a dangerous ghetto and we will see drug dealers and prostitutes. See it as a “field of dreams” and vacant houses become investment opportunities. 1856
96. But when we mainly look on the negative aspects of a community, we overlook the capable leaders, the dedicated teachers, the legitimate business entrepreneurs, the good parents, the wise grandmothers. 1877
- 97. What we look for is likely what we will see. 1887**
98. A bed for the night . . . where to get a job . . . treatment for an addiction . . . escape from an abusive husband . . . childcare for homeless children . . . a wheelchair for an amputee . . . It doesn’t take long to realize that the scope and depth of human need is so vast that in order to be effective, a group must focus in more specialized areas of service. Like affordable housing or job placement. 1915
99. The best service projects are joint ventures where the need is real and the vision compelling, the work is organized and productive, and the interests of both groups are satisfied. 1959
100. A “here’s what we have accomplished” speech from the urban-ministry leader (or minister) places the work in the larger context so volunteers can appreciate its significance. 1976
101. Think of the transformation that would occur if mission trips were converted from make-work to development work; if soup kitchen servanthood were redirected to afford homeless men the dignity of securing their own food; if Saturday service projects shifted from pity to partnership; if government giveaways became accountable investments. 1994
102. Authentic relationships with those in need have a way of correcting the we-will-rescue-you mind-set and replacing it with mutual admiration and respect—like the change that took place in the relationships between the suburban church volunteers who prepared Wednesday noon meals for the poor in our community and the ladies who were originally the objects of their charity. As “the poor” in the food line became people with names and familiar faces, as personal stories were exchanged, friendships began to develop. The served were eventually invited to help serve food and even assist with food preparation. Mutuality grew. New recipe ideas were explored. Culinary skills were exchanged. While sweating together in the kitchen, the lifelong dream of four of the “recipient” women eventually surfaced—to have their own restaurant. 2005  
The servers are now being served by those they once pitied. 2015
103. The poor, no matter how destitute, have enormous untapped capacity; find it, be inspired by it, and build upon it. 2016

The poor, no matter how destitute, have enormous untapped capacity; find it, be inspired by it, and build upon it.

# Toxic Charity

How the Church Hurts Those They Help  
and How to Reverse It

by Robert D. Lupton

New York: HarperCollins Publishers (2011)

There are people in need.

Great need.

But, that does not mean that all help given to such people is wise, or productive, or of lasting good.

Money and time should be used wisely.

It should mainly be used to help people build their own ability to become, and then be, responsible for themselves.

Creating dependency can be the result of “toxic charity.”

Creating responsibility and self-sufficiency are hallmarks of a more desirable outcome.

We should be on the lookout to expose, and remove, all forms of toxic charity.

Helpful development is better than toxic charity.

## Reflections prompted by the book:

1. Charity creates dependency. Thus, charity disempowers its recipients, and does not lead to lasting improvement.
2. “Distribution” of charity “emasculates,” disempowering *fathers* especially... and, ultimately creates resentment among the recipients.
3. *Empowerment*, and *development*, need to replace *charity*.
  - Let the “recipients” be the leaders, deciding what needs to be done.
  - Let the “recipients” be *owners* (e.g., food co-ops, with “small” dues, are better for the folks “served” than food pantries just giving away food).
4. Noble motives do not always translate into effective outcomes...
5. There is only so much to go around (so much money; so much time). Put any and all money and time available to the very best use possible – do not waste money or time on that which does not make the right kind of lasting impact.

## • The Oath for Compassionate Service

- Never do for the poor what they have (or could have) the capacity to do for themselves.
- Limit one-way giving to emergency situations.
- Strive to empower the poor through employment, lending, and investing, using grants sparingly to reinforce achievements.
- Subordinate self-interests to the needs of those being served.
- Listen closely to those you seek to help, especially to what is not being said—unspoken feelings may contain essential clues to effective service.
- Above all, do no harm.

## • A strong suggestion:

- Work in only one neighborhood at a time...

## • The Challenge:

*Betterment*

vs. – (needs to be replaced by) –

*Development*

## • Microlending and the Power of Trust Groups

(R.M. – “Strengths-Based” -- A “Business Arena Parallel”

*an empowering philosophy that begins with the strengths (not problems) that poor communities already have and then builds upon those strengths)*

## • The Continuum of “Help” in the midst of emergency:

- The first stop, **relief**.
- Second stop, **rehabilitation**.
- Third stop, **development**.

- *Development work is long term. It seeks to improve the standard of living for a population over many years or decades.*
- *Community development is a methodology designed to transform the poor, their families and their communities in sustainable and holistic ways.*

#### **Principles of Community Development:**

1. Focus on *community*
  - Interdependent by design (economically, socially, spiritually).
  - Community is defined both as place (neighborhood or village) and human relationships (networks or cooperatives).
2. Focus on *assets*
3. Focus on “*front-burner*” *issues*
4. Focus on *investing*
  - When/if possible, invest with the poor to grow local assets and create wealth-generating opportunities.
  - Grants should be in the form of incentives rather than charitable gifts.
5. Focus on *leadership development*
  - Supporting local leadership builds capacity.
6. Focus on *pace*—don’t get ahead of the people

#### **The book:**

Chapter One: The Scandal  
 Chapter Two: The Problem with Good Intentions  
 Chapter Three: The Anatomy of Giving  
 Chapter Four: Needs vs. Relationships  
 Chapter Five: Beyond Us-Based Giving  
 Chapter Six: No Quick Fixes  
 Chapter Seven: Wise Giving  
 Chapter Eight: Take the Oath  
 Chapter Nine: Service with Dignity  
 Chapter Ten: Getting Started

#### **Some takeaways:**

1. Short term “help” is not enough – especially, over the long-haul.
2. Once the “emergency” is past, actions like what is practiced/provided in cases of “short-term help” can be counterproductive – it can even do more harm than good...
3. “Betterment” needs to be replaced by “development.”
4. (R.M.’s metaphor) - Development requires something akin to coaching. The people being developed need to play the game themselves.
5. Those who serve must do so for “the good of the others” sake, not for their own sake...
6. Those who serve need, especially in the development phase, to be present -- a while – a *long* while – *before* they “*solve*.” First they listen, then they “*facilitate*” far more than they “*dictate*”...
7. In other words, the goal is something akin to *self-sufficiency* for those in the community, not *dependency* on others. Especially *dependence* on those providing “*charity*.” For this to happen, the people have to lead, work, discover, be (become) responsible *for themselves*...

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