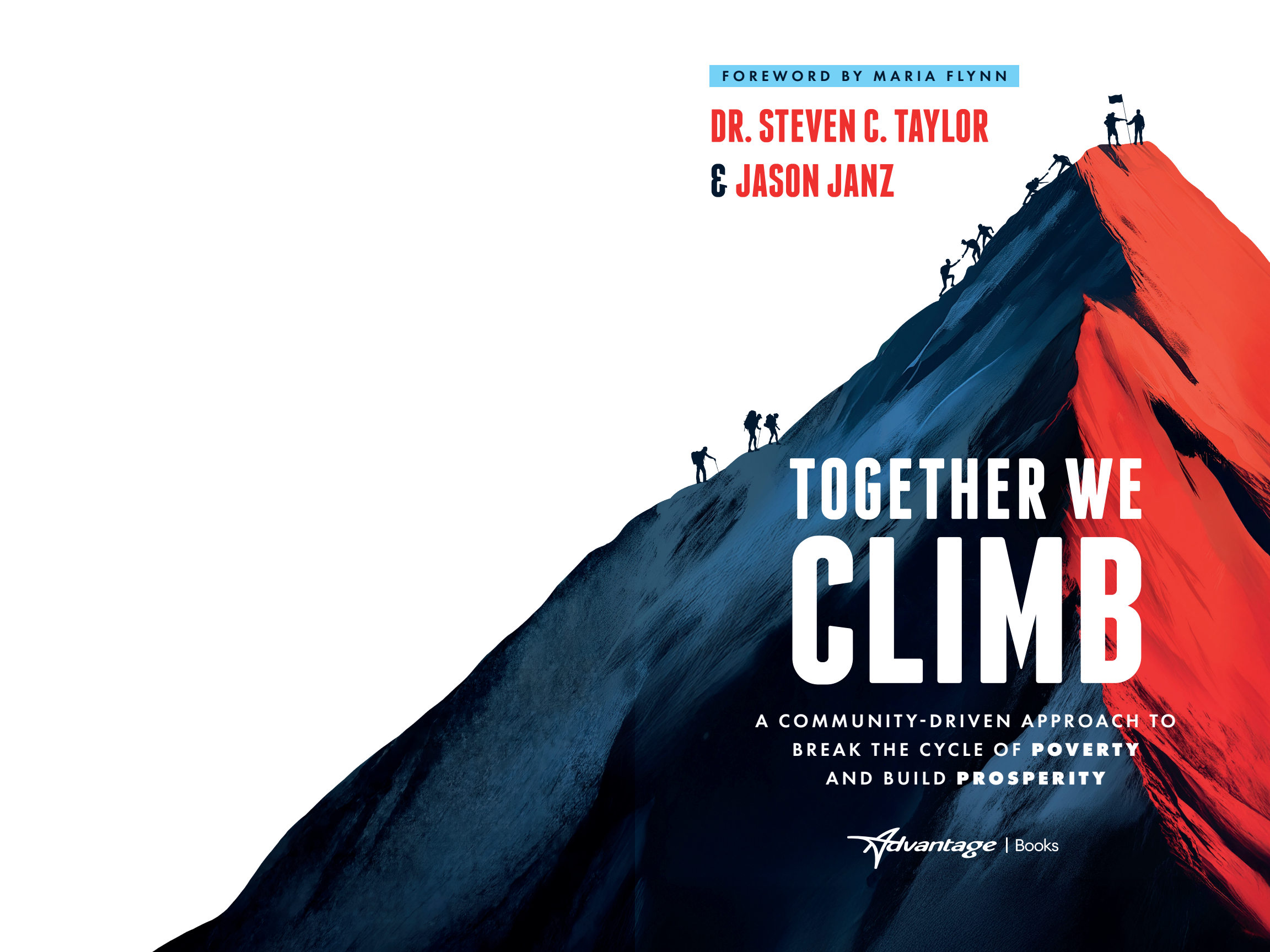


The background of the book cover is a stylized illustration of a mountain. The left side of the mountain is dark blue, while the right side is a vibrant red. Silhouettes of several people are shown climbing the mountain, with one person at the peak holding a flag. The overall theme is teamwork and overcoming challenges.

FOREWORD BY MARIA FLYNN

DR. STEVEN C. TAYLOR
& JASON JANZ

TOGETHER WE CLIMB

A COMMUNITY-DRIVEN APPROACH TO
BREAK THE CYCLE OF **POVERTY**
AND BUILD **PROSPERITY**

Advantage | Books

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*Steve: To my mom, Luanne—
thank you for showing me the power of perseverance.*

*Jason: To Tom Gamel (1940–2015) and family—
you believed in me when it mattered most, trusted a bold idea,
and helped open doors for our neighbors to pursue their own
American Dreams.*

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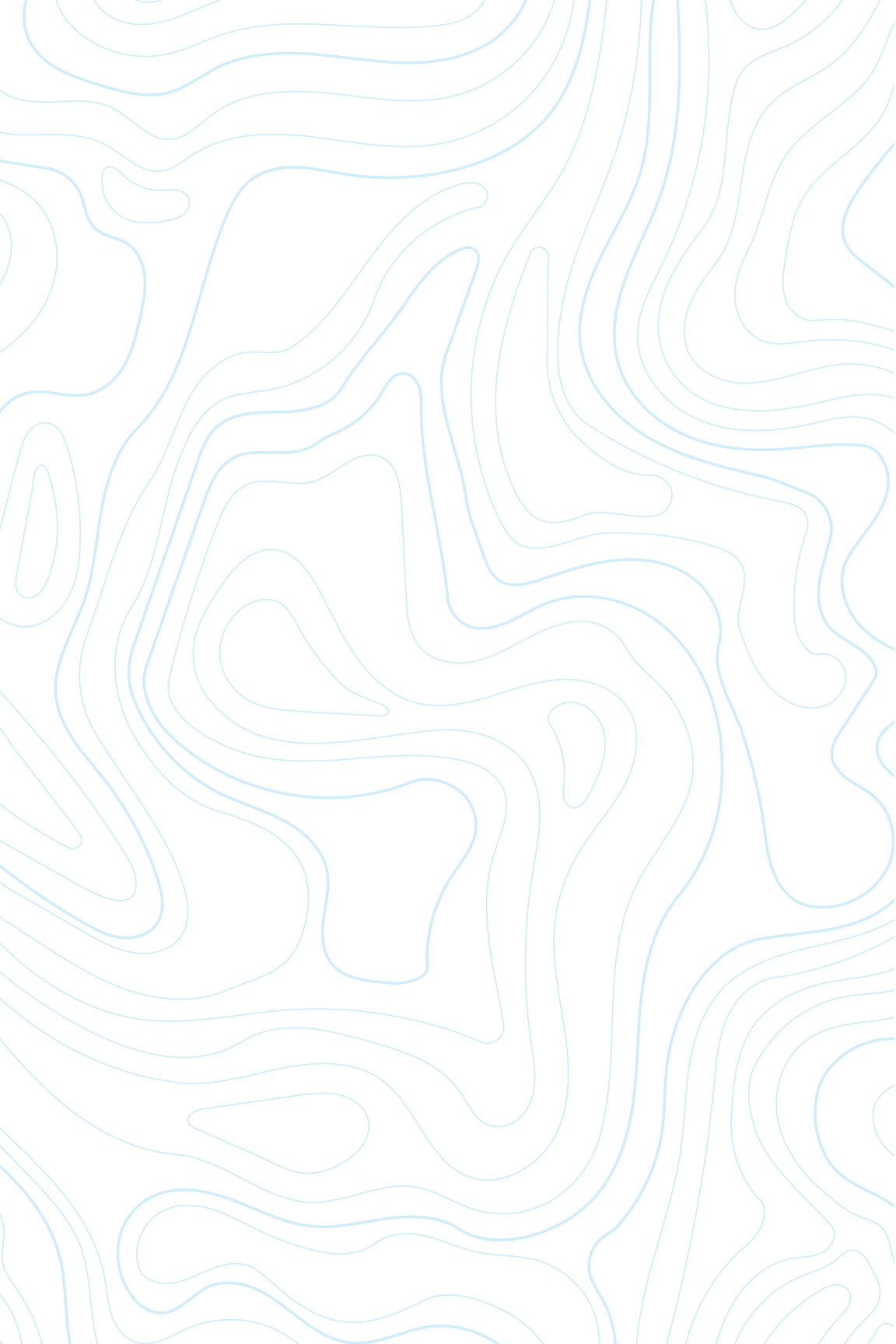
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*The authors are taking no royalties from this publication—
100 percent of the authors' proceeds
will go to helping families escape poverty.*



ABOUT THE AUTHORS

Steven C. Taylor is a national leader at the intersection of education and workforce policy, practice, and social impact philanthropy. He brings more than two decades of experience reforming postsecondary education and workforce development to empower people to build their skills and pursue meaningful careers. He founded ED2WORK® in 2019, working with states, companies, and nonprofits to strengthen education and skills pathways for adult and working learners, and he previously held senior roles at the American Council on Education, leading national initiatives on teaching and learning, nondegree pathways, and higher education quality. In 2024, he was appointed by Virginia Governor Glenn Youngkin to the State Council of Higher Education for Virginia. In 2025, he was appointed by US Secretary of Education Linda McMahon to the National Advisory Committee on Institutional Quality and Integrity. A first-generation college graduate and Pell Grant recipient, Steve is passionate about expanding opportunities for underserved learners and enhancing the value of education and credentials. He earned his doctorate in business from Wilmington University and bachelor's and master's degrees from East Texas A&M University. He lives in Charlottesville, Virginia, with his husband, Luke, and their black mouth cur dog, Leia.

Jason Janz serves as the CEO of CrossPurpose, a nonprofit he helped found in Denver, Colorado, that helps families journey from poverty to prosperity. He was born in Green Bay, Wisconsin, and grew up in poverty throughout his childhood. Seeking a new beginning, his family relocated to Denver, Colorado. Soon after, Jason dedicated his life to serving others through the church. A first-generation college graduate, Jason holds a master's degree in theology and has spent most of his career in pastoral ministry. This eventually led him to plant a new church in 2008 in the heart of downtown Denver, focused on loving God and loving your neighbor. Out of that mission, Cross-Purpose was born in 2012. He is deeply passionate about helping communities and churches actively love their neighbors in deep and meaningful ways. If you come to Denver, you'll find him wearing all black—attire he adopted thirteen years ago after listening to Johnny Cash sing "Man in Black."

*I wear the black for the poor and the beaten down
Livin' in the hopeless, hungry side of town
I wear it for the prisoner who has long paid for his crime
But is there because he's a victim of the times
I wear the black for those who've never read
Or listened to the words that Jesus said
About the road to happiness through love and charity
Why, you'd think He's talking straight to you and me*

Jason and his wife, Jennifer, have been married for thirty years and have lived in the same Denver neighborhood for nearly two decades. Together, they have reared four sons—Hudson, Champlin, Paton, and Spurgeon.

FOREWORD

By Maria Flynn, CEO, Jobs for the Future

Throughout my career, spanning over thirty years at the US Department of Labor and at Jobs for the Future (JFF), I have worked on the same essential challenge: enabling economic advancement and helping people move out of poverty into quality jobs and flourishing lives.

There has been some improvement; the official poverty rate has declined modestly since the early 1990s (although the measure itself remains broken). Yet the core challenge of poverty persists. Too many people who work hard still must navigate systems that were intended to help them but are outdated, confusing, and unpredictable, and inadvertently impede progress. Poverty is not simply a matter of insufficient income; it is the accumulated weight of time, complexity, and unintended consequences that fall hardest on those with the least margin.

Reading *Together We Climb*, I was struck by how clearly the authors paint this reality. Through deeply personal and nuanced stories of individual lives and circumstances, they remind us that poverty is not a single condition but a set of compounding constraints—the time tax of navigating services, the penalty for earning slightly more than an official threshold, the uncertainty that turns every decision into a risk calculation. These dynamics are familiar to anyone who has worked alongside people and families trying to get ahead. Through

my own years in this work, I have met people experiencing versions of these stories again and again—different contexts, different circumstances, but the same determination running into the same structural barriers. What this book offers is a framework that helps readers to see the whole picture at once.

Steve Taylor and Jason Janz bring a vantage point shaped by their own lived experiences, community work, and systems-level problem-solving. Their Mountain Model maps the points of ascent—from immediate stabilization (“Give a Fish”) to skill building (“Teach to Fish”) to quality jobs and advancement (“Equip with a Good Pole”) to long-term wealth and an influential voice (“Own the Pond”). It helps readers understand the full context and the sets of interlocking decisions—rather than any single program or sector—that shape the paths of people’s lives. No one climbs alone, but no single institution can keep the path clear. They pair that framework with the Navigation Approach, the practical, relationship-based support that helps people maintain momentum across programs and life events, so gains stick.

At JFF, we have long believed in this kind of holistic perspective—one rooted in individual experience, specific places, and systems-level thinking. Through our Pathways to Prosperity work, we partner with states, regions, and employers to help communities build coordinated pathways that start early, span education and training, and lead to real economic opportunity. These efforts recognize that progress rarely follows a straight line. Our No Dead Ends policy framework is grounded in that reality, working to ensure that learners can advance through nonlinear paths, recover from setbacks, and move forward without being blocked by unnecessary barriers. And our American Job Quality Survey, conducted with Gallup, gives voice to the millions of Americans who feel stuck not because they lack effort or ambition but because they lack access to quality jobs—while pointing toward

practical solutions that will make work a source of stability, dignity, and opportunity. Together, these efforts reflect a simple but crucial conviction: People should be able to move up, not just move on—and the systems that shape learning and work should support that climb, not stand in the way.

The role of policy is key, and it’s often the only lever that can make lasting improvements at scale. Yet benefits cliffs, inconsistent eligibility rules, and fragmented funding streams too often create uncertainty or worse—situations in which accepting a raise or pursuing training becomes a gamble. I have seen this throughout my career: Well-intentioned policies can have unintended consequences when they aren’t designed around the realities of people’s lives. The authors highlight several state- and community-level approaches to smooth these cliffs and increase predictability. These efforts can unite across the aisle; as the authors note, communities that slip into despair often polarize, and improvements like the ones they outline help avoid that fate.

The stories in this book illustrate why we can’t ignore poverty. Readers will meet individuals who are juggling childcare, multiple jobs, training programs, and unpredictable schedules—people for whom a single setback could unravel months of effort. What changes trajectories is rarely a single intervention but a combination: a nonprofit showing up at the right moment, a policy change that removes a barrier, an employer willing to invest in training. Across the country, when communities align their work across sectors, even modest support can generate outsized momentum.

This is not a book that claims to have solved poverty. Instead, it offers a way to think about poverty that is textured, humane, and attentive to complexity. It invites us to see both the strengths in current systems and the places where design falls short. It argues that the tools we have—public benefits, community organizations,

employers, philanthropy—must work together if they are to add up to more than the sum of their parts.

The timing is right for this conversation. After decades in this work, I welcome this fresh attention to the complex realities families face and the practical steps we can take together to improve mobility. As the nation reflects on its 250th year, we have an opportunity to look honestly at the systems we rely on and where they succeed or fail. This book contributes to that moment with a shared language and a reminder that mobility is shaped by design, not destiny. My hope is that readers take from this book not only a clearer understanding of the problem but a renewed sense of possibility and the motivation to act. Books such as *Together We Climb* help us imagine a better future—and point to the shared work needed to move us toward it.

REIGNITING THE AMERICAN DREAM

“America is another name for opportunity.”

—RALPH WALDO EMERSON

If the American Dream is real, then poverty is its greatest contradiction.

It’s time for a change.

As we worked on this book, the 250th anniversary of the Declaration of Independence was around the corner. We saw it as an opportunity to reflect on the foundational ideals of America and the harsh realities faced by millions of its citizens today—and to create a beacon of practical optimism for the future.

This book is born out of a deep-seated question that has troubled us and countless others for many years: If America is the wealthiest country in the world, why are so many people living in poverty and missing out on the promise of the American Dream?

Poverty is the number one social problem in America. Our country spends over \$1.75 trillion every year merely treating the symptoms of poverty. That’s nearly \$1.6 trillion in taxpayer funding in 2023,¹ and roughly \$150 billion each year from philanthropic investments.² This doesn’t count the value of the voluntary generosity of millions of friends, family, neighbors, and volunteers who show

up for others in their community. Despite this massive price tag, across multiple hardship indicators like food insecurity, childhood poverty, and homelessness, overall progress has stalled or reversed, and true economic security remains out of reach for millions.³ While government programs have made poverty more survivable, they haven't made it more escapable. But here's what gives us hope—we know the problem isn't intractable.

This book is a compilation of stories, studies, and data from neighborhoods and communities across the country—Dallas, Detroit, Denver, DC, and many more—that show poverty is a solvable problem, but only if we focus on what works. The question upon us now is, Will we act to restore the American Dream so that every American—regardless of where they start—can realize their full potential?

Poverty isn't a red issue or a blue issue—it's a red, white, and blue issue. Every American deserves the chance to contribute, to belong, and to build a life of purpose. Our nation's strength has always depended on how high we're willing to help each other climb.

THE PERSPECTIVES WE BRING

Our perspectives on these issues of poverty and prosperity are informed by our individual journeys and experiences. We approach poverty from different angles, but both of us start from the same place: We've lived it.

Jason Janz here.

I grew up in poverty, and for a long time, that was just normal life. My family lost our home to foreclosure when I was a kid. I remember the sound of packing tape on cardboard boxes, the weight of deciding

what mattered enough to take with us. We stuffed what we could into a car and drove across the country looking for a fresh start.

Our family of seven all went to work, us kids running paper routes before school, my mom stepping into the workforce for the first time. Everyone pitched in. And still—the financial pressures kept coming.

There's a particular kind of shame that comes with poverty, the kind that makes you avoid eye contact at the grocery store checkout, that makes you lie about why you can't go on the field trip. Poverty was more than a lack of money, though. It was living under the constant stress that scarcity causes. And I've felt it throughout my life. I lived in the bottom 50 percent of the American income bracket for two-thirds of my life.

My journey to confronting poverty began with the command to love my neighbor. I started by asking what it really meant to love people who were trapped in cycles of struggle. And I kept it simple: What would I want if I were in their shoes? A car that reliably starts. A job that pays enough to take care of the bills and save. Enough money to fix a rotten tooth. A nice bed that doesn't hurt my back. A path forward that doesn't feel like pushing a boulder uphill.

When you frame it that way, the work becomes obvious. I saw the broken pieces up close: educational barriers, structural inequities, lack of access to capital, fragmented solutions, and hopelessness. And underneath it all, a simple but undeniable reality. The people I met weren't broken; the system was.

At first, I thought the answer was money, because when you don't have it, everything feels impossible. But over time, I realized poverty wasn't just a lack of money—it was a lack of relationships, access, and, ultimately, choice. And choice gives you power to lead your life. In that sense, money is the currency of agency. It gives you the freedom to make decisions for your life rather than having them made for you.

That realization shifted everything for me. I wanted to go upstream—to fix not just the symptoms of poverty but the systems, relationships, and the shortsighted mindset that kept people stuck. Out of that conviction, CrossPurpose was born. The idea started out of church ministries that served a lot of people, but begged the question of how much transformation was really happening.

The goal wasn't to make people more comfortable in poverty—it was to walk with them until they escaped it for good.

Steve Taylor here.

I grew up on the edge of poverty.

When I was in elementary school, my mom struck a deal with the neighbor who was also the lunch lady at my school; my mom would drop me off at six o'clock in the morning on her way to work, and I would help the cafeteria staff prepare meals for the day in exchange for my own. My mom was too proud to apply for food stamps back then. I remember she would go to the grocery store right as it opened every Friday morning to buy deeply discounted ground beef that was just past its sell-by date. The staple dinner in our house most nights was a skillet of that ground beef with a few eggs scrambled in, which we jokingly referred to as “dog food.” I hated it at first, and I would lament “the same dinner again.” But eventually, and with heaps of ketchup packets poured over it, it grew on me.

As a kid, if a birthday card arrived in the mail and it had money, well, that went toward groceries or a utility bill. Utility bills: The trick there was postdating checks to see just how much extra time my mom could buy before the next late payment. I recall always looking forward to Saturday mornings because I would go to garage sales with my mom, and that was where we shopped for school clothes and Christmas presents. Growing up, it was my mom's determination—working a full-time job as a secretary and a second job cleaning homes

in the evenings, all while battling multiple sclerosis—that kept our family afloat. Meanwhile, bankruptcy offered a narrow but necessary path to survival.

When I was a teenager, during summer breaks, my mom would take me to Chamber of Commerce breakfast mixers, which she attended for her employer. She would scrape together the few bucks for my admission and tell me that while we couldn't afford college, she could teach me how to network—and that skill would open doors. She didn't know to call it social capital, or that what she was doing would change the course of my life, but it did. Those early mornings introduced me to community leaders, business owners, and elected officials, forming relationships that ultimately helped me to and through college—and shaped my belief that opportunity begins with relationships.

Like so many families living on the edge, mine also bore the weight of addiction. It tore at the roots of our family, creating years of distance and instability that shaped my early life in ways I couldn't fully understand as a child. But as I grew older, the relationship that had been jarred by addiction began to mend. That experience left me with a lasting empathy for those fighting invisible battles. It was proof that recovery and reconciliation are possible, even after years of hardship, and that a community of support matters to those who are struggling.

(Note: For most of this book, we write as a “we” or in third person, but occasionally, like above, we will break from that format to offer an individual perspective.)

These experiences didn't just shape our careers—they gave us a gut-level understanding of what it means to have your choices narrowed by circumstance. For Jason, that realization deepened over time—from seeing poverty merely as a lack of money to understanding it as a lack of choice, lack of access and relationships, and lack of power. For Steve, it came from seeing that poverty can't be captured

by a single number such as the federal poverty level—it's a deeply personal form of human suffering that looks different in every life and community.

Our paths—Jason building CrossPurpose in Denver, an organization that fights alongside its neighbors as they climb together from poverty to prosperity, and Steve working at the federal and state levels to reshape the systems and policies that trap people in poverty—are rooted in the same conviction: that financial poverty is also a poverty of relationships, belief (in oneself and a higher power), and agency.

WHAT POVERTY REALLY IS

What does poverty look like in America today? At its simplest level, poverty is the inability to provide life's essentials—food, clothing, and shelter. Our definition goes beyond dollars and data.

We believe poverty is a layered condition that touches every part of life: economic, social, psychological. It is the lack of stability, connections, or personal agency to make meaningful choices about one's future. Poverty is the erosion of freedom and possibility and the quiet theft of potential—the slow narrowing of what people believe is possible for them and their families.

Solving poverty is about more than raising incomes; it's also about respecting dignity, belonging, and the freedom to flourish.

Poverty in America is the single mother riding two buses to keep a job that stands between her family and eviction, forced to lose wages when her child gets sick because there is no backup. It is the construction worker with diabetes who rations insulin to afford rent, risking his health and livelihood until a medical crisis costs him both income and reputation. It is the family sleeping in their car after eviction, unable to list an address on job applications or qualify for rental assistance, while their children try to learn after nights spent in

parking lots. Poverty is not just a lack of money; it is a daily series of impossible trade-offs where one setback can trap a family in a maze with no clear exit.

These aren't theoretical examples. These are the realities that millions of Americans navigate every single day.

WHY THIS MATTERS NOW

Poverty destroys lives that could have flourished. We call that human suffering.

It takes bright kids and convinces them they're not meant for more than their current circumstances. It traps capable workers in cycles of jobs without purpose, all while managing the crisis of surviving until the next paycheck. The human cost of this suffering shows up as lost potential, deferred dreams, and entire generations who never get the chance to realize their full potential.

Here's what makes this so maddening: We are a nation of people who possess extraordinary capability to break through barriers—exploring space, harnessing AI, even extending human life. Yet we struggle to imagine, let alone achieve, an end to the suffering in our own neighborhoods.

Can we break through poverty?

We believe we can. We know we can. But it will require a fundamental shift in how we understand poverty and how we approach people trying to climb out of it.

OUR APPROACH

This book starts from a simple conviction. The renewal of the American Dream will come primarily from people, not programs or policies.

Across the country, neighbors, faith communities, nonprofits, employers, and community leaders are already helping others climb

from poverty to prosperity. Working close to the problem, they see the barriers people face and experiment with practical solutions in real time. Again and again, we see the same pattern: Lasting progress begins in communities long before it appears in legislation.

Policy still matters because the rules of the game shape the opportunities people can pursue. But the most effective policies often grow out of solutions already being tested in neighborhoods, workplaces, classrooms, and community organizations—places where people are close enough to understand the problem and creative enough to try something new. This book focuses on where those ideas start.

For decades, well-intentioned policies have focused on stabilizing families, making poverty easier to endure but harder to escape. By treating the symptoms of poverty without addressing the pathways out of it, we have drifted toward a dangerous assumption: that poverty is unsolvable.

It isn't.

Communities are proving that when relationships, opportunity, and clear pathways come together, people can and do climb. This book explores those stories: individuals who climbed out of poverty, the communities that walked alongside them, and the ideas that helped make their progress possible. It examines the barriers that nearly broke them and the solutions that made the climb achievable. And it shows how the relationships we belong to, the work we do, the rules that govern us, and the communities we build can expand opportunity and restore upward mobility.

Real, lasting change begins when ordinary people care enough to get involved—when communities come together to tackle poverty side by side. In that sense, policy is downstream from culture. It works best as the codification of cultural change that has already begun.

When hearts are stirred and neighbors are helping neighbors, the political will for better policy naturally follows.

This community-first approach isn't new. It's actually a return to something fundamental about America itself. This nation was built on one foundational ideal: a society in which anyone, regardless of origin, is "endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness." This statement calls for the freedom to realize our full potential.

Yet we must also acknowledge that this promise has not always been extended equally. Many Americans were excluded from that vision, and those injustices still shape the poverty and barriers some communities experience today. But history also shows that progress is possible. The abolition of slavery and the expansion of women's suffrage once seemed impossible, yet they were done, and transformed the nation. These same truths remind us that even the deepest injustice can be overcome when we uphold the principles that unlock human potential: dignity, opportunity, agency, and community-led action.

Together, we bring two perspectives to the conversation: Jason's experience building community-driven solutions on the ground, and Steve's work examining the policies and systems that shape opportunity across the country. By bringing these viewpoints together, we hope to challenge assumptions, illuminate what is already working, and open new pathways for people to climb.

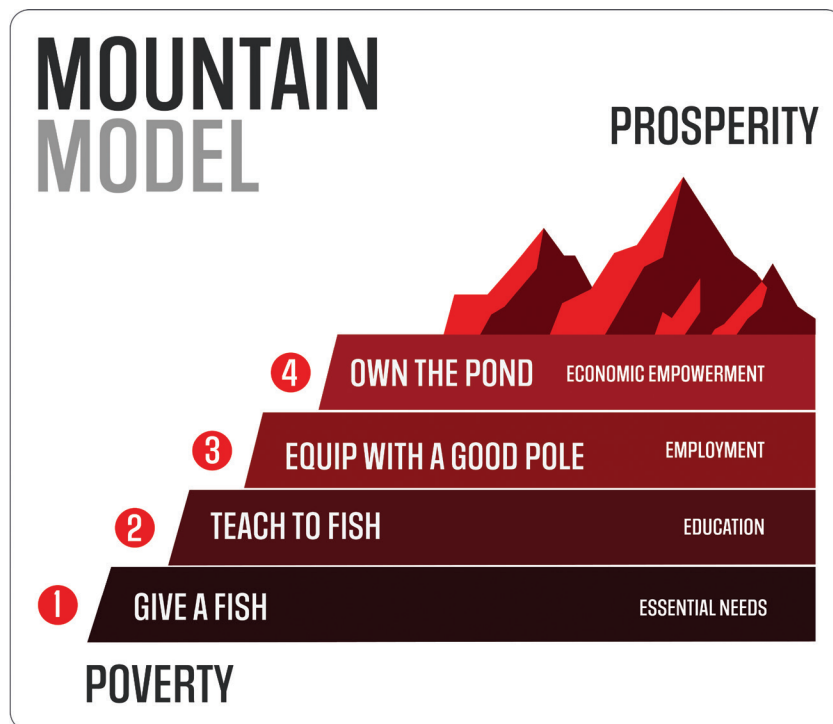
TWO PARTS

Our approach has two parts, both of which are needed. First, a different way of seeing poverty and how to get out of it. We call it the Mountain Model. The Mountain Model is a framework for understanding the climb out of poverty, with four distinct steps people face when escaping poverty and an explanation as to why each one requires

different support. The Mountain has a way of humbling all of us. Whether you're climbing it, helping someone climb it, or pretending it doesn't exist, you're involved.

The Mountain Model expands on the familiar proverb of “give a man a fish or teach a man to fish.” It includes four Steps that align community action, employer engagement, personal responsibility, and policy design:

- **Give a Fish:** meeting essential needs
- **Teach to Fish:** building the skills and aptitudes to advance
- **Equip with a Good Pole:** connecting people to quality work and tools for success
- **Own the Pond:** creating ownership and savings that sustain generational wealth



Each stage represents both an individual journey and a systems challenge, one that requires coordination across the philanthropic, private, and public sectors. The Mountain Model is grounded in the strengths of neighbors, nonprofits, philanthropists, businesses, and governments to support people climbing the Mountain.

Second, a different way of guiding people up the Mountain.

We call it the Navigation Approach. The Mountain Model shows us where people are. Navigation combines three elements that help us empower people on their climb out of poverty.

- **Proximity:** Getting close enough to know people's real stories, struggles, and strengths. Without proximity, we assume. With it, we build trust.
- **Possibility:** Believing people can lead their own lives and flourish. “You don't give people dignity,” wrote civil rights leader John M. Perkins. “You affirm it.”⁴ Sometimes, others need to hold hope for us when we are unable to hold it for ourselves.
- **Pathway:** Building visible, integrated routes up the Mountain, connecting fragmented systems. Pathway isn't about creating more services but more about connecting the ones that exist.

Navigation = Proximity + Possibility + Pathway

You'll find that we use the term *Navigation* in a variety of forms throughout this book. This formula applies across every one of them, whether you're a nonprofit walking alongside families for years, an employer embedding support into your workplace, or a neighbor who opens a door.

Together, these provide both the map and the method. The Mountain Model shows us where people are. Navigation shows us how to help them move.

NAVIGATION APPROACH



When successful, this approach moves beyond mere survival. It helps people feel empowered to flourish, to pursue their American Dream, and to help others on their climb. We've witnessed it firsthand: When policy clears barriers and communities lead with trust, people don't just escape poverty; they contribute back to thriving local economies. The Mountain Model and Navigation Approach offer a way to scale what works, turning fragmented efforts into a unified climb toward freedom, dignity, and generational opportunity.

As Michael Fairbanks, a poverty and development expert, observes in the documentary *Poverty, Inc.*, "Having a heart for the poor isn't hard. We all have that. But having a mind for the poor, that's the challenge. Can we treat them as equals, as partners, as colleagues, and allow them to put the locus of responsibility for their own future on themselves and then be willing to be guided by their vision?"⁵

The mindset shift we need is not charity or dependency but a partnership mentality that respects human dignity and empowers people to contribute and realize their full potential.

WHEN COMMUNITIES LEAD

No single institution can carry the weight of the American Dream. Nor does any institution own someone's journey toward achieving it; it's something we each own personally. When we forget that, we drift off course.

Communities, through families, neighbors, faith groups, and nonprofits, are closest to the ground. They know the names, the setbacks, and the quiet victories of fellow Climbers. Long before government programs existed, communities stood alongside people on their climb. That's still the case.

One of the least recognized forces in American life is the scale of voluntary generosity that already exists inside communities. Between September 2022 and September 2023, more than 75.7 million Americans volunteered through formal organizations. Together they contributed nearly five billion hours of service, representing an estimated \$167 billion in economic value.⁶

But formal volunteering is only part of the picture.

During that same period, 137.5 million Americans reported helping a neighbor informally.⁷ The monetary value of these acts rarely shows up in economic statistics: a friend watching a child so a parent can work, a church member delivering meals after a surgery, a neighbor offering a ride to a job interview, or a family member sharing clothes, tools, or groceries during a difficult month. Yet these everyday acts of generosity form the quiet infrastructure that helps people survive hardship and keep moving forward.

This vast, largely invisible economy of care built on voluntary relationships—what we call hidden philanthropy—combined with the work of foundations, faith communities, and nonprofits forms the philanthropic sector. When we step back and look at the scale of Americans helping one another, we begin to see that the deepest safety net in the country is not a program; it is people.

Businesses play a different but equally critical role. The most powerful anti-poverty program ever created is a good job inside a value-creating enterprise. When someone earns a paycheck tied to real contribution, opportunity expands. Work rooted in value creation affirms our inherent dignity and builds skills, relationships, confidence, and mobility.

Government's role is narrower but essential: protect rights, remove barriers, stabilize during crises, and ensure its own policies do not undermine work or upward mobility. Where it provides temporary stability, it should do so in ways that preserve, not replace, the role of business and communities.

The imbalance in these roles has shifted over the past century. From the Great Depression to the War on Poverty, federal intervention expanded, and government became the default engine of poverty response. As a result, the safety net built on relationships, experimentation, and local knowledge, where communities and private enterprise are strongest, was pushed toward the margins.

This book is not an argument to tear down public systems. It is a call to restore practical balance. And it is necessary if the American Dream is to remain a real and reachable possibility.

Our belief in the American Dream is not naive, and poverty in America is not inevitable. It's the result of systems and beliefs that limit human potential. By aligning leaders and institutions around shared principles and a mindset for contributing to the climb, we

can transform poverty from a permanent condition into a solvable challenge.

This work starts with you, any individual who has achieved the American Dream and has access to networks and resources, walking alongside others climbing the Mountain in pursuit of their American Dream. Our vision is a society grounded in mutual benefit for all.

Across the country, neighbors are already proving that the climb is possible. Their stories, illustrated throughout this book, light the path ahead.

The question is, Will you join them?