

Quality of Life in a Community

A good quality of life affords people basic human dignity through access to adequate shelter, quality food, safe drinking water, proper sanitation, decent education, and sufficient health care. But this is not the norm for most people on the planet. Billions of humans lack the basics required to achieve a good quality of life.

QUALITY OF LIFE IS A LUXURY MOST CANNOT AFFORD

As humans, we achieve a good quality of life when we are able to sustain affordable shelter, quality food, safe water, sanitation, education, and health. But so many factors prevent us from achieving a true quality of life in a community due to economical disadvantages. Poverty is a vicious cycle that nearly seems impossible to recover from mentally and physically.

Poverty cycle is incredibly complex and interrelated. Nothing in this world is unconnected. Pull on one thread, and you unravel stitches in some other system on the planet. When it comes to quality of life, Majora Carter depicts this as, “Economic degradation begets environmental degradation which begets social degradation. Lower income communities are often exploited for profit.” And so, in this section, we will explore the influences and its impacts to understand how they work together.

QUALITY OF LIFE AND EXTREME POVERTY AROUND THE WORLD

We cannot understand how to gain a good quality of life without seeing its connection to wealth. So let’s start by defining poverty. The World Bank defines extreme poverty as an average daily consumption of \$1.25 or less. This hints at the reality that millions of people are living on the very edge of subsistence, with just barely enough to survive.ⁱ The following are some regional statistics on the proportion of people living on less than \$1 per day:ⁱⁱ

- 50.9% of people living in Sub-Saharan Africa
- 38.6% of people living in Southern Asia
- 25.8% of people living in the Caribbean

As a point of reference, when comparing the incomes of people living in developing nations to those in North America, there is a noticeable disparity. In 2001, The World Bank estimated the following:ⁱⁱⁱ

- 44.4% of all humans live on less than \$2 per day – this is equivalent to \$1,028 monthly in the US.
- 17.9% of all humans live on less than \$1 per day – this is equivalent to \$514 monthly in the US.

By both North American standards and developing world standards, the poverty line does not afford the average person a high quality of life. Those who live on such small amounts of money

Quality of Life in a Community

experience many negative impacts of poverty. With only \$2 or less per day to spend, options for quality food, shelter, clothing, health care, clean water, and education are very limited.

Quality of Life, Nutrition, and Safe Drinking Water

In concrete terms, consider that 50,000 people die every single day – 35 people every minute! – as a result of poverty-related causes, such as lack of nutrition, safe drinking water, access to adequate health care, and so on. Below are some statistics on how poverty impacts quality of life:^{iv}

- 799 million are undernourished
- 1 billion people lack access to safe drinking water
- 2.4 billion do not have basic sanitation
- 876 million adults are illiterate
- 1 billion lack adequate shelter

As a result, poverty has a vicious cyclical relationship which may effect the quality of life standards.

- **Food prices create malnourishment:** Prices for food have skyrocketed in recent years. In 2011, the cost of corn went up 52%, sugar 60%, soybeans 41%, and wheat 24% over a 12 month period.^v In 2010, there were an estimated 925 million people going hungry due to the high price of food and lack of access to quality food.^{vi} Hungry people are less healthy and have less energy for earning an income.
- **Lack of clean water reduces education outcomes:** 442 million school days are lost because of water-related illnesses. A child with a poor education is less likely to go on to rise above poverty.^{vii}
- **Hauling water reduces earning ability:** More than 40 billion hours per year are spent (mostly by women) carrying water from a clean source to home, with the average woman walking six kilometers (3.7 miles) daily for water collection. This severely limits the ability of these people to earn money and pull themselves out of poverty.^{viii ix}
- **Poverty increases obesity, health problems:** Good quality food is more expensive, resulting in low quality diets for those living in poverty, which ultimately leads to obesity. People suffering with obesity have many more health problems, which increases health care costs, lowers work days and education days, and keeps poor people trapped in the poverty cycle.^x

These are just some examples of how unending the poverty cycle is for those struggling to get out of it. Poverty is inextricably linked to quality of life. The only way to break the cycle is possibly to provide people with the ability to achieve a level of income to get past the threshold of poverty and attain a higher standard of living.

Quality of Life and Diseases around the World

Quality of Life in a Community

Unfortunately poverty isn't the only factor that impacts quality of life. How healthy an individual is will impact how well an individual enjoys life and their ability to obtain the basics required for a positive quality of life. As a result, those who already suffer from health problems are more likely to live in poverty and suffer from a poor quality of life. Let's look at a few diseases to see their impact on quality of life.

CANCER, THE ENVIRONMENT, AND POVERTY

The relationship between cancer and poverty is complex. On the one hand, those with cancer are more likely to experience poverty, but on the other hand, those dealing with poverty are more likely to develop and die from cancer. This is especially true for low-income communities where environmental destruction exposes residents to toxins that promote the development of cancer. You'll see these truths in these statistics:

- **Cancer death rates much higher for poor:** Cancer kills more people worldwide than HIV/AIDS, TB, and malaria combined, and 70% of the 16 million new cancer cases every year occur in developing countries. Yet in countries like Kenya, public health programs have only \$10 per person to spend on caring for people with cancer. Additionally, more international monetary aid goes to diseases like AIDS than cancer. These countries lack basic equipment, expertise, and the necessary medicines and funding to detect and treat cancer sufferers.^{xi}
- **Job losses are often a consequence for cancer survivors:** Many people who go through cancer find it difficult or impossible to return to work due to physical limitations or reduced energy levels. Others find their employers gave their jobs away during their absence. As a result, cancer survivors often fall into poverty because of loss of employment.
- **Poverty means lower standard of health care:** Those living with poverty have poor health care coverage, and are therefore less likely to be screened early for cancer. As a result, cancer survival rates are usually much lower in poor communities compared to rich ones.^{xii}
- **Education impacts disease, poverty:** Lung cancer deaths are four to five times higher for the least-educated versus most educated people. People living in poverty are likely to have poor education, which drastically increases the risk of dying from cancer. That's because those with better education are generally wealthier than those living in poverty, and therefore able to afford better health care.^{xiii}

Obviously cancer creates challenges for anyone regardless of economic status, but those living in poverty are more at risk and less likely to survive. Their quality of life is therefore strongly linked to wealth and their existing health.

MALARIA AND EXTREME POVERTY

Malaria, which is a completely preventable parasitic disease, is one of the most pervasive illnesses impacting the human community. When it strikes, individuals infected are laid up and unable to

Quality of Life in a Community

work, gather food and water, or participate in educational programs. This can lead to a loss of income and setbacks in other areas of life which ultimately impact quality of life.

Not surprisingly, the disease has a much more profound impact on those already living in poverty. Transmitted from human to human by a mosquito, malaria can be prevented using simple solutions, such as bed nets and affordable malaria prevention medications. Yet those living in poverty cannot afford bed nets or the medications they require to overcome the disease.

As you will see, this disease is incredibly prevalent and has a huge impact on humanity's quality of life:

- **Malaria is one of the most common worldwide diseases:** Every year, 300 to 500 million people contract malaria.^{xiv} In fact, 3.3 billion people, or 50% of the world's population, are at risk of contracting malaria.^{xv}
- **Malaria is deadly for children:** Every 10 seconds, a child dies in Africa from malaria.^{xvi}
- **Adults are most common victims of malaria:** Recent studies show that although children are very vulnerable to malaria, the majority of malaria fatalities are suffered by adults. Though more studies are needed, today scientists estimate that malaria kills twice as many people as was commonly believed.^{xvii}
- **Poor are more vulnerable to malaria:** 90% of all malaria cases in 2010 occurred in Africa in the poorest regions where health care is limited.^{xviii}
- **Malaria's reach is spreading:** In the 1960s, only 10% of the world's population was at risk of contracting malaria, but as mosquitoes have developed resistance to drugs and pesticides, and as climate change increases their habitat (they like warm climates), now 40% of the world's population is at risk.^{xix}
- **Malaria is expensive for society:** Malaria costs African nations \$12 billion every year in lost economic output. In fact, malaria endemic countries experience growth rates 1.3% lower than other countries.^{xx}

Malaria is considered by public health experts to be both a root cause and a consequence of poverty. Negative impacts of malaria are felt by poor communities in a variety of ways. A malarial attack will keep adults away from their income-earning activities, which can have a significant impact on a family if it occurs during the labor-intensive harvest seasons. Likewise, children ill with malaria will miss school, which impairs their ability to excel in academics and in the long-run, may hurt their capability of climbing out of poverty.

There is also trade costs related to malaria outbreaks. For instance, in areas where malaria is most common often times this will detour potential tourists from visiting the country due to health concerns, thereby effecting the economic growth and the advantages such as creating new jobs, building, etc.,. Similar trends are observed in the business community – traders are often unwilling to travel to or invest in malaria endemic areas. These factors directly impact the malaria endemic countries as they work towards becoming poverty-free. Similar to a domino effect, those

Quality of Life in a Community

communities affected by malaria also slow down the potential economic growth within their country.

HIV/AIDS AND POVERTY

Like malaria, poverty and HIV/AIDS have an intertwined relationship – HIV/AIDS is both a cause of poverty and a consequence of poverty. Not only are there more causes of HIV/AIDS among the poor – including lack of mobility, access to health care, women’s rights and status, and legal reforms – the interventions to prevent and treat HIV/AIDS are also limited for the poor. The following statistics will illustrate these realities:

- **Poverty leads to higher rates of HIV/AIDS:** People living with poverty are more likely to seek an income through the sexual trade out of desperation, which increases the risk of contracting the disease. Additionally, because of lack of education on child-bearing, employment, and sexual protection, poor people are more likely to contract the disease.^{xxi}
- **Poverty Level reduces Lifespan:** Those living in poverty with HIV/AIDS in Africa have a 50% shorter lifespan from detection to death than those living in developed countries, due in large part to lack of access (and affordability) of expensive medications.^{xxii}
- **Children of HIV/AIDS positive parents trapped in poverty:** Children whose parents suffer from HIV/AIDS (or perish from the disease) have poorer nutrition, lower standard of education and health care, and are more likely to be trapped in the cycle of poverty. Their parents’ earning capacity is much lower, and after death, children are often orphaned.

To further complicate matters, medications necessary to maintain a good quality of life after infection with HIV/AIDS are extremely expensive. Though costs have started to fall in recent years, by and large the \$10,000 to \$15,000 price tag for a year’s worth of HIV/AIDS medications is beyond most people living in poverty.

HOW INDUSTRY REINFORCES POVERTY AND DIMINISHES QUALITY OF LIFE

The consumption-based economy can seriously reinforce the poverty cycle and diminish quality of life for humans and the rest of the planet. Conventional industry practices are focused more on the bottom line than on the lives of those producing or consuming products. As a result, our fast consumption economy is often a degrading factor for producers, employees, and consumers alike.

QUALITY OF LIFE AND EXTRACTION OF NATURAL RESOURCES AND PRODUCTION OF FINISHED GOODS

Both the extraction and production phases of the fast consumption economy have profound impacts on the quality of life of humanity. Taking resources from the planet (the extraction phase) – whether it be mining, growing a crop, cutting down trees, or pumping for fossil fuels – has many

Quality of Life in a Community

impacts on those living and working within the communities operating these activities. Similar degradations occur at the production phase, during which natural resources are combined with chemicals and put through mechanical processes to turn them into finished goods which are sold to consumers.

Environmental Degradation and Economic Disparities that Impact Quality of Life

Cost and speed are the primary factors that influence a fast consumption economy. And in order to make products quickly and cheaply, some companies will cut corners to reduce overall expenses in making the product. In poor communities, often there are few guidelines in place for reinforcing minimum wages, environmental protection, or the safety for workers. There are numerous ways quality of life may then be jeopardized. In some cases, people laboring to bring raw resources to market and turn them into consumer goods have their quality of life significantly limited as a result of powerful, rich, national and multi-national interests and or parties. Here are some of the negative and very destructive effects if guidelines are not reinforced or requested by the consumer that directly impacts the community:

- **Toxic agriculture:** Indigenous peoples are encouraged to clear their natural vegetation in favor of planting cash crops. These crops are extremely chemical and water intensive. After years of applying agricultural fertilizers and pesticides and over irrigating to keep the crops alive, these people are left with land that is no longer able to support cash crop production due to soil erosion, desertification, lack of water for irrigation, and chemical expense. Their polluted land, air, and water can no longer even support subsistence farming to grow food for themselves. Disease and illness often result because of lack of nutrition and exposure to industrial chemicals. Natives are then left trapped in the poverty cycle.
- **Polluting industry:** International companies will often move into a low-income community in a developing country and purchase or lease land for the purposes of establishing a factory. While the factory may provide employment for the local people, these industries often produce significant quantities of pollution that impacts the quality of air, water, and soil especially in light of poor environmental laws in the region. Once again, their land is degraded and their health negatively impacted by these industrial activities.
- **Co-opting drinking water:** Industries use huge quantities of water. However, when they are restricted by pollution laws and extraction laws in governed areas some companies relocate to developing countries therefore using their resources since most poor countries do not have the manpower or education to reinforce industry guidelines and standards which protect the safety of their water. Negative impacts of unhealthy water include hazardous waste, chemical and overall pollution which affect not only people but the surrounding wildlife.
- **Unfair wages:** People working for industrial companies around the world – whether they work on farms or in factories – are often underpaid and remain in poverty level. As we have already shared, wealth is inextricably linked to an individual's ability to achieve a good quality of life..

As companies degrade the land and water in which they work, they severely hamper a community's ability to grow their own food, provide clean drinking water, collect materials for shelter and

Quality of Life in a Community

cooking, and so on. As a result, their quality of life is drastically reduced. The problems are further compounded by their poor financial standing which results in low incomes from these industries.

QUALITY OF LIFE AND CONSUMPTION OF FINISHED GOODS

Unfortunately, victims of our fast consumption lifestyle aren't limited to those working and living with the extraction and production sectors. People who consume the finished goods – consumers like you – suffer, too, as a result. This may come as a surprise to you, but studies have shown that consuming these cheap, poorly made goods isn't making us happier. Though advertisements promise people happiness and fulfillment if they just consume more and more, this is not necessarily true. Quality of life may even suffer as a result of more consumer goods purchased by the consumer class.

This is a strange reality, but it's true. Take a look at how the consumption cycle works for consumers to discover why:

1. **Advertisements:** Consumers are told they will be valued more and achieve happiness by consuming. But the advertisements do not tell the whole story (they don't talk about the external costs associated with their consumption like poverty, environmental destruction, and poor wages). Consumers do not see the connections of where their goods come from and how they're produced.
2. **Consumption:** A consumer will spend money to purchase more goods in the hopes of feeling happier. But most often, because of planned obsolescence, these goods are poorly constructed and do not last, so consumers need to replace goods sooner and at an overall higher cost.
3. **Indebtedness:** Because of bigger spending habits, consumers need to earn more to stay afloat financially. They therefore choose to work more (sometimes by getting a second job).
4. **Exhaustion:** Too much work leads to exhaustion, which drives consumers to sit at home watching television where they're exposed to more ads that encourage them to consume even more goods.

All of this TV watching, consuming, working, accumulating debt and exhaustion does a number on our happiness. It's true: consumption does not lead to happiness:

- The happiest countries in the world are not the ones with the highest levels of resource consumption. Those countries that convert natural resources most efficiently are generally happier.
- On the 2009 [Happy Planet Index](#), America (arguably one of the richest nations in the world) was at 114 spot (out of 143 countries), outranked by countries like the Netherlands, Japan, Georgia, and Costa Rica. Nine of the top 10 happiest countries in the world are in Latin America where some of the poorest people in the world reside.^{xxiii}
- According to a recent study, the only consumption habits that lead to a slight increase in happiness are spending \$1,000 or more on leisure (which increases happiness by a mere

Quality of Life in a Community

0.036 points on the life happiness scale) or spending \$1,000 on vehicles (which increases happiness by only 0.08 points on the life satisfaction scale).^{xxiv}

Quality of Life and Disposal of Consumer Goods

At the end of the lifecycle of consumer goods, there is also degradation of quality of life for people around the world during the disposal phase. This is because, too often, rich countries and rich communities refuse to deal with their own waste. Instead, they pay to have it shipped to other neighborhoods or countries where it diminishes the quality of life for those receiving it. These communities either simply accept the waste by storing it in their land, or they actively attempt to salvage the waste to earn a living. In either case, the health of the environment and those working in the disposal industry are negatively impacted, and that means, once again, a lower quality of life.

So how does this toxic waste end up in poor communities? Here again the drive for cost savings results in significant consequences for the quality of life of these communities. It can be expensive to properly extract toxic materials from spent consumer goods. It's much cheaper to just dump toxic waste on the land or dispose of it into a lake or river. When companies cannot dispose their waste this way, they ship it out of their communities where environmental laws are not reinforced and other forms of monetary influences are subjected.

Many other examples could be given, but these should be sufficient to point to the fact that the poor are significantly disadvantaged during the disposal phase of the consumption cycle. This negatively impacts their quality of life in a myriad of ways. It pollutes their local ecosystems, poisons their drinking water, damages their health, and reduces their chances of earning a better income in order to pull themselves out of poverty.

ECONOMIC MODELS THAT ARE IMPROVING QUALITY OF LIFE

Thankfully, there are alternatives to the consumption economy. A people-focused economy, for instance, is creating a better world where every human (and the environment as well) can experience a higher quality of life. In other words, instead of focusing on profit, which is driven by demand and consumer behavior, a people-focused approach centers on communities and the environment to create better quality of life. The end results are products and services that benefit people and the planet as well as the bottom line. These projects are not only beneficial to those producing them, they're also more enjoyable to consume and use for the consumers as well because they create a sense of global community.

An economic system that is supported by humans living with a high quality of life is not only a more ethical, sustainable system; it is also a healthier system for the entire planet. Quality of life, which encompasses affordable shelter, quality food, sanitation, safe drinking water, health care, and education, can only be achieved by individuals and communities with sufficient economic power. By overcoming poverty, humans work within a more equitable, humane economic system and puts people and planet we share on equal footing with profit.

Overcoming Poverty through Financial Empowerment

Helping individuals and communities overcome poverty can be accomplished through economic empowerment. When organizations help the poor contribute to their local economy by producing

Quality of Life in a Community

fair trade and ethically-sourced, sustainably-produced goods, they empower them to increase their personal income, which enables them to achieve a higher quality of life through better education, health care, nutrition, and environmental protection. Two of the tools most often employed to achieve economic empowerment are microloans and cooperatives.

Better Quality of Life Through Microloans

One of the most effective ways to achieve economic empowerment that gives individuals and communities the tools they need to create their own wealth and overcome poverty is the microloan. What are microloans? They're small financial loans – sometimes as small as \$25 – provided to small businesses with usually fewer than 10 employees.

One of the reasons why microloans are so important is because of the threat of loan sharks for those living in poverty. Money lenders often prey on the hopes of the poorest people, lending money at exorbitantly high interest rates that essentially subject the borrowers to indentured servitude with no chance of every climbing out of debt.

Additionally, this group of people cannot usually meet the basic requirements imposed by banks and lending institutions for business loans, which may make it impossible to start a business. But with microloans, those at the very bottom of the wealth pyramid are able to access funding at affordable rates to launch their entrepreneurial ideas.

In many cases, loans are given to groups of two to five people, with group members acting as guarantors for the other members. Usually these small businesses cater to local markets, although they sometimes involve exporting goods to international markets as well.

Microcredit helps people living with poverty obtain financial loans without the risks of loan sharks and in spite of the challenges of getting traditional bank loans.

Here are some statistics on the current state of the microfinance movement:^{xxv}

- **Number of people receiving microloans:** From 1999 to 2001, the number of women who could access microcredit grew from 10.3 million to 21.1 million, with growth rates continuing through the following years. Between 400 million and 500 million people still lack access to sustainable financing opportunities.
- **Women the majority of microloan borrowers:** 96% of all microloan borrowers from the Grameen Bank (GB) - the pioneer in microcredit - are women.
- **High repayment rates:** The GB reports that 95% of loans are repaid due to group pressure, self-motivation, and self-interest. Kiva, an online microfinance platform, has helped create over 200 million microloans, with a repayment rate of 98.9%.^{xxvi}

By providing a little financial capital to entrepreneurs in poor communities, individuals and families are able to start new businesses that lead to increased income and community benefits. Sustainable small businesses can have tremendously positive impacts for a community, but often cannot start without a microloan. Here are some example projects started in local communities with microloans:

Quality of Life in a Community

- **Direct environmental benefits:** Many individuals receive a microloan to start a business distributing products with direct environmental benefits, such as solar lanterns, water purification devices, and high-efficiency cook stoves. These products help small communities generate clean energy, have clean drinking water, and cook without creating air pollution, which has direct health and planet benefits. Plus the individual working the business benefits by receiving a healthy income.
- **Encouraging cultural retention:** A microloan may be given to an individual to create handicrafts that reinforce and preserve local traditions and cultural knowledge, such as traditional weaving or knitting, stone sculpting, or home construction. The community benefits by having their traditions protected, and the individual thrives through a sustainable business exporting their handicrafts to international consumers. Similarly, ethical fashion companies like Hearts help support the poor who produce sustainable fashion pieces using cultural techniques.
- **Providing healthy sustainable food:** Food production is often a business enterprise in small communities, and as such can be eligible for microcredit. For instance, a business may specialize in growing beans which can then be sold to community members as a quality source of protein.

The most important point to make is that microloans are extremely effective at raising people out of poverty. Among GB clients, for instance, only 20% of the borrowers remain below the poverty line, compared to 56% of those who do not take out a microloan.^{xxvii}

Better Quality of Life Through Cooperatives

Community development and economic empowerment is also achieved through cooperatives that pool the resources, expertise, and labor of many groups of people to achieve bigger results. By working together, cooperatives negotiate for better prices, stand together to protect communities from the practices of large corporations and governments, and build into their communities by establishing schools, clinics, and fostering cultural awareness.

So what do cooperatives look like? These are just a few of the ways cooperatives work together to improve quality of life in community:

- Share knowledge, thereby improving their craft and enriching the entire community.
- Greater access to local and international markets to increase sales and get higher margins
- Negotiate bulk purchasing of supplies to lower unit and transportation costs
- Share equipment to reduce capital investments
- Aggregate output to reach alternative markets
- Achieve economies of scale in production

To give you an idea of how cooperatives might work, here are a few of the more common types of cooperatives:

Quality of Life in a Community

- **Coffee cooperatives:** Fair trade cooperatives like those created to support coffee farmers guarantee that coffee producers receive a minimum price per pound for their beans. They can do this by working together to negotiate coffee prices with distributors – alone their individual voices would not have enough power. This is extremely important given that coffee prices worldwide rise and fall dramatically. Between 1998 and 2003, for instance, prices fell 50%, putting 60% of Ethiopia’s population at risk of sinking deeper into poverty. Cooperatives helped many of those coffee farmers to maintain a steady, living wage.^{xxviii}
- **Bead cooperatives:** Using a waste product (paper), women roll and paint beads used to create sustainable jewelry. In groups, they are able to obtain the materials they need at a lower cost and exchange design ideas and techniques to improve their products. They also share tools and work space and then negotiate prices to sell their eco jewelry within the community or to international buyers.
- **Textile cooperatives:** Artisans work together to use traditional techniques for sustainable textile weaving and dyeing, with an emphasis on environmentally-friendly production in order to protect local water and soil. Single mothers are able to complete the work at home while caring for their children, and with a basic income, can ensure their kids go to school to receive an education. Once again, they work together to negotiate prices and achieve a higher income level for the entire group than they would obtain on their own.

Communities that are empowered economically through cooperatives can solve many of their own environmental, social, health, and educational problems using ideas and methods that are culturally appropriate and acceptable.

IMPROVING QUALITY OF LIFE THROUGH ENVIRONMENTALLY RESTORATIVE BUSINESS PRACTICES

Businesses can also intervene to transform the economic system to be more people-focused by choosing extraction and production methods that are better for the environment. This helps to ensure the protection of local water supplies, soil, and air, so that community members can maintain physical health and environmental wellbeing. Many low-impact methods are used to achieve these kinds of results, including:

- Using renewable resources that do not require deforestation to harvest.
- Turning waste materials into resources used to produce new goods.
- Minimizing the production of solid and hazardous waste that would litter and poison local ecosystems.
- Ensuring low-toxicity of all components employed during the extraction and production process.
- Choosing indigenous materials that are gathered locally and help to preserve local wisdom and customs.

Quality of Life in a Community

- Using low-energy construction methods that minimize the need for fossil fuels and limit contribution to climate change.
- Employ handcraft techniques to ensure the production of high quality goods that are durable and can be sold at greater margins.
- Paying living wages so that producers and farmers can support their families and support the basic necessities for achieving a higher standard of living.

At Hearts, we work with communities in all of these ways and more to ensure our impact on quality of life is nothing but positive. This has knock-on benefits for the planet, too. Environmental wellbeing is inextricably linked to quality of life. Ethical fashion mindsets like the one we employ here at Hearts, work hard to ensure the business they conduct leaves the local ecosystem as healthy as or healthier than when they first arrived to secure a higher standard of living for the local inhabitants for generations to come.

ETHICAL LIVING TIPS FOR SUPPORTING QUALITY OF LIFE AROUND THE WORLD

1. **Purchase products made without toxins:** Low-impact fashion and other consumer goods – those made with natural resources that require a little chemical processing and possible – are extremely important for alleviating the toxicity of extraction, production, and disposal of products. That means choosing sustainable agriculture, and consuming as little plastic as possible, and looking for raw or up cycled products whenever possible.
2. **Look for fair trade products:** Fair trade organizations help communities achieve a high standard of living by paying fair prices, encouraging eco-friendly production methods, and providing alternative financing like microloans.
3. **Support alternative financing:** Lend your own money to a deserving individual who's demonstrated a desire to improve their lives by starting a small business. Organizations like [Kiva](#) provide a fabulous system for facilitating your own microloans to farmers, artisans, and other producers around the world, with an excellent rate of return.
4. **Recycle responsibly:** Whether you're getting rid of appliances, electronics, and toxin waste materials from your home, or an old vehicle, practice safe recycling methods to ensure you're not contributing to environmental injustice and poor quality of life in poor communities. [Earth911](#) is an excellent resource for knowing how to recycle everything in your life.
5. **Buy quality consumer goods:** Rather than choosing cheap, low-quality products, look for high quality goods that will last you a very long time. Not only will this reduce the quantity of resources you consume and the waste you produce, it also ensures a higher level of happiness for you!
6. **Reduce your consumption of fossil fuels:** The extraction of oil and natural gas, and the processing of these resources into finished products require incredibly toxic systems that degrade environments and quality of life for people around the world. So cut your use of

Quality of Life in a Community

fossil fuels by using less energy at home, for transportation, and cutting how many synthetics and plastics you purchase.

ⁱ *Extreme poverty rates continue to fall*. (2010, June 2). Retrieved April 18, 2012, from The World Bank: <http://data.worldbank.org/news/extreme-poverty-rates-continue-to-fall>

ⁱⁱ *The Millennium Development Goals Report 2011*. (2011). Retrieved April 18, 2012, from United Nations: <http://mdgs.un.org/unsd/mdg/Resources/Static/Data/2011%20Stat%20Annex.pdf>

ⁱⁱⁱ Pogge, T. W. (2003, March). *Severe Poverty as a Human Rights Violation*. Retrieved April 18, 2012, from UNESCO Poverty Project: http://portal.unesco.org/shs/en/files/4363/10980840881Pogge_29_August.pdf/Pogge+29+August.pdf

^{iv} (Pogge, 2003)

^v Waggoner, J. (2011, March 18). *Spring food prices send millions into poverty, hunger*. Retrieved April 18, 2012, from USA Today: <http://www.usatoday.com/money/industries/food/2011-03-17-food-costs-world-hunger.htm>

^{vi} *World hunger report 2011: High, volatile prices set to continue*. (2011). Retrieved April 18, 2012, from Food and Agriculture Organization of the United Nations: <http://www.fao.org/news/story/en/item/92495/icode/>

^{vii} *A Closer Look: Water & Poverty*. (n.d.). Retrieved April 18, 2012, from Living Water International: http://www.water.cc/sites/all/themes/lwi/media/pdf/LWI_Water_and_Poverty.pdf

^{viii} (A Closer Look: Water & Poverty)

^{ix} *Water and Sanitation*. (n.d.). Retrieved April 18, 2012, from ONE: <http://www.one.org/c/us/issuebrief/99/>

^x Drewnowski, A., & Specter, S. (2004, January). *Poverty and obesity: the role of energy density and energy costs*. Retrieved April 18, 2012, from The American Journal of Clinical Nutrition: <http://www.ajcn.org/content/79/1/6.full>

^{xi} Filou, E. (2011, February 4). *In Africa, cancer is a burden that can no longer be ignored*. Retrieved April 16, 2012, from The Guardian - Poverty Matters Blog: <http://www.guardian.co.uk/global-development/poverty-matters/2011/feb/04/cancer-africa-health-burden>

^{xii} McNamara, M. (2009, February 11). *Unraveling The Cancer-Poverty Connection*. Retrieved April 16, 2012, from CBS News: http://www.cbsnews.com/2100-18563_162-2561049.html

^{xiii} *Cancer Facts and Figures 2011: Poverty is a Carcinogen. Does Anyone Care?* (2011, June 17). Retrieved April 16, 2012, from American Cancer Society - Dr. Len's Cancer Blog: <http://www.cancer.org/AboutUs/DrLensBlog/post/2011/06/17/Cancer-Facts-and-Figures-2011-Poverty-is-a-Carcinogen-Does-Anyone-Care.aspx>

^{xiv} *About Malaria and How it Spreads*. (n.d.). Retrieved April 16, 2012, from The Earth Institute - Columbia University: <http://www.earth.columbia.edu/articles/view/40>

^{xv} *10 facts on malaria*. (2012, April). Retrieved April 18, 2012, from World Health Organization: <http://www.who.int/features/factfiles/malaria/en/index.html>

Quality of Life in a Community

^{xvi} *Fast Facts*. (n.d.). Retrieved April 16, 2012, from The Earth Institute - Columbia University: <http://www.earth.columbia.edu/articles/view/39>

^{xvii} *Surprising Revelations about Malaria Statistics*. (2012, March 26). Retrieved April 17, 2012, from UNHCO: <http://www.unhco.org/surprising-revelations-about-malaria-statistics/>

^{xviii} (10 facts on malaria, 2012)

^{xix} *Statistics on Malaria*. (1996, April 4). Retrieved April 17, 2012, from International Development Research Centre: archive.idrc.ca/

^{xx} *Malaria and Extreme Poverty*. (n.d.). Retrieved April 17, 2012, from The Earth Institute - Columbia University: <http://www.earth.columbia.edu/articles/view/41>

^{xxi} Ijumba, N. (2011). *Impact of HIV/AIDS on Education and Poverty*. Retrieved April 18, 2012, from UN Chronicle: <http://www.un.org/wcm/content/site/chronicle/home/archive/issues2011/hivaidsthefourthdecade/impac-tofhivaidsoneducationandpoverty>

^{xxii} (Cohen)

^{xxiii} *The Un-Happy Planet Index 2.0*. (2009, May). Retrieved April 18, 2012, from Happy Planet Index: <http://www.happyplanetindex.org/public-data/files/happy-planet-index-2-0.pdf>

^{xxiv} DeLeire, T., & Kalil, A. (2009). *Does Consumption Buy Happiness? Evidence from the United States*. Venice, Italy: Conference on Happiness and Relational Goods.

^{xxv} Bliss, S. (2005). *Microcredit - Small Loans - Big Dreams*. Retrieved April 20, 2012, from Social Educators' Association of Australia: <http://www.ptc.nsw.edu.au/SiteMedia/w3svc361/Uploads/Documents/24.%20MICROCREDIT.pdf>

^{xxvi} *Risk and Due Diligence: Lending through Kiva online involves some risks*. (n.d.). Retrieved April 19, 2012, from Kiva.org: <http://www.kiva.org/about/risk>

^{xxvii} (Bliss, 2005)

^{xxviii} *Fair Trade Coffee Cooperatives*. (n.d.). Retrieved April 19, 2012, from Global Exchange: <http://www.globalexchange.org/fairtrade/coffee/cooperatives>