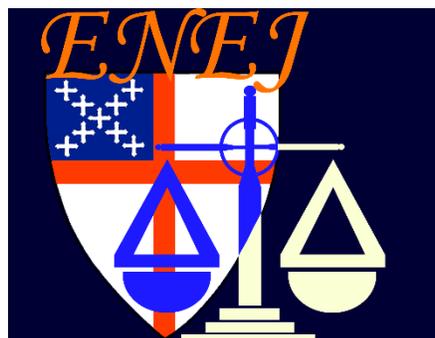
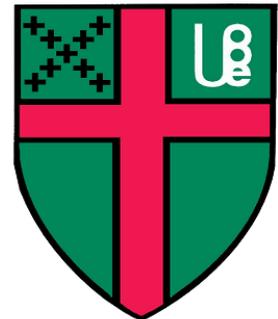


# Economic and Social Justice Issue Papers

A guide to Church teaching and action steps for congregations and individual activists on some of the economic, social, and environmental justice issues facing people in the United States



Episcopal Networks Collaborative  
2015 Edition



*Dear Reader,*

*Since 2008, the Episcopal Network for Economic Justice (ENEJ) has issued a set of current issue papers for each General Convention. For the 78<sup>th</sup> General Convention a new set of issue papers has been developed by the Episcopal Networks Collaborative which includes ENEJ, the Union of Black Episcopalians (UBE) and the Episcopal Ecological Network (EpEN). This edition includes papers on racial oppression, incarceration, homelessness, predatory lending, sex trafficking, living wage, the wealth gap and the importance of caring for the planet on which we live. Together, these papers cover the range of concerns of people interested in addressing issues of justice, inequality and the protection of our environment. If you would like to participate as a writer or reviewer please contact us.*

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**See our handout for the full list of resolutions supported by the Collaborative**

## Racial Oppression in America:

### Creating a Platform for Dialogue through an Awareness of Structural Racialization

The recent string of lethal confrontations between law enforcement and unarmed black men have cast America's racial landscape into the spotlight once again. Also in the foreground, lingering questions about why members of the black community are disproportionately at the receiving end of these fatal altercations, and why, in this age of a two-term black president, most blacks still struggle to gain an equal footing in America, and appear to be destined for a marginalized existence.

Public reaction to the police shootings are almost always split down racial lines. According to a 2015 Pew Research Center survey, 71% of blacks believe that police treat whites better than blacks. By contrast, only 36% of whites agreed. (Drake) Many blacks assert that members of their communities are unfairly targeted and victimized by the police, while many whites wonder why the shooting victims could not just stay out of trouble to avoid altercations with the police altogether. Both sides are shouting, but neither side is actually communicating with the other. The resulting stalemate has aggravated racial conflicts across the nation. Too often, one side calls the other "hypersensitive," and the other side retorts using words like callous, contemptuous and racist.

And it is that word, "racist," that abruptly terminates all meaningful dialogue concerning race in America. "Racist" and "racism" are powerful words with villainous implications, and casting them about during a debate about race will almost certainly elicit instant defensiveness—and many times resistance—in whites.

Psychotherapist Paul L. Wachtel believes that the overextension of both words stifles honest communication, and does more to conceal the extent of racial injustice in America, than expose it. (Wachtel)

"When whites fear that expressing their views will leave them open to the accusation of being racist, all that results is a covering over of real issues and feelings that are essential to address if any progress in race relations is to be made," he stated. (Wachtel)

Productive discourse about racial disparities and injustice should not focus on racism, but rather the factors that prevent minorities from fully achieving the American dream; it should focus on understanding how those factors ultimately lead to generational poverty and the distressing "top stories" aired on the evening news. Productive discourse about racial injustice should seek to enlighten others about structural racialization, and how it has created the most significant barrier to black achievement: the education-to-prison-to-poverty cycle.

### **Structural Racialization**

Any discussion about dismantling the practices that perpetuate racial injustice must acknowledge and address the racial differentiation and disparities between whites and people of color that exist in America's social, educational, legal and political systems.

The primary factor affecting race relations in the 21<sup>st</sup> century is structural racialization.

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This concept is described as a “set of practices, cultural norms, and institutional arrangements that are both reflective of and simultaneously used to create and maintain racialized outcomes in society.” (Powell)

In other words, it refers to the manner in which social structures and institutions perpetuate and produce cumulative, race-based inequalities over time. While most of the legally based forms of racial discrimination have been outlawed, many of the racial disparities originating in institutions continue, and accumulate as major influences in economic and political structures. Structural racialization is embedded in American institutions, customs, and practices, and is perpetuated by policies that affect our everyday lives.

Certain historical policies have perpetuated structural racialization:

- National Labor Relations Act -- NLRA is one example of a reform that was originally considered race neutral. However, by excluding farm and domestic workers (who were predominantly African American in the 1930s) to appease Dixiecrats, the NLRA perpetuated race-based inequities. (Practice)
- Mandatory Minimum Drug Sentencing -- In the 1980s this was a key tool in the War on Crime, which targeted communities of color in the wake of the civil rights movement. (Practice)
- Zero Tolerance Policies in Schools -- Rather than addressing systemic problems affecting public schools, zero tolerance became a mechanism for criminalizing and stigmatizing youth of color. (Practice)

Disproportionate levels of poverty, incarceration and unemployment in communities of color are ongoing, and demonstrate how structural racialization is as harmful to America today as the overt racism of Jim Crow in the first half of the 20<sup>th</sup> century. Disparities in education, income, and healthcare between minorities and whites are all symptoms of structural racialization. These symptoms result in higher rates of incarceration, lack of accumulated wealth, and lower life expectancy. By sustaining the education-to-prison-to-poverty cycle, structural racialization continues to prevent many people of color from fully experiencing the benefits of being an American.

### **Education**

Schools in predominately black neighborhoods face an uphill battle; they are usually located in areas of concentrated poverty, and considering the social and family issues the students bring to school with them, the schools are highly under sourced, and underfunded. Consequently, they usually fall short of achieving their mission. In fact, a black student in an integrated suburban school – regardless of family income – can be as much as six times more likely to graduate on time and college ready than a black student in a segregated urban school. (Flannery)

### **The School-to-Prison Pipeline**

In 2010, more than 3 million students were suspended from American schools – double the number of suspensions 40 years prior. (Rudd) That same year, more than a quarter-million students were referred to police officers for offenses that once would have elicited a verbal warning. (Education)

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The practice of pushing students out of school and toward the juvenile and criminal justice system has become known as the “school-to-prison pipeline.” This practice, which is driven by zero-tolerance policies and an increase in police officers patrolling school grounds, has resulted in tens of millions of public school students – particularly students of color, those with disabilities and those who identify as LGBT – being suspended, expelled and arrested. (Flannery)

And the disparities in disciplinary action begins as early as four years old. Snapshot data from the U.S. Department of Education indicate that eighteen percent of pre-school students are black, but black students represent 48 percent of pre-school suspensions. (Education)

Research shows that black students, especially black boys, are disciplined more often and receive more out-of-school suspensions and expulsions than white students. Even more disturbing is the 2010 finding that over 70% of the students involved in school-related arrests or referred to law enforcement were Hispanic or black (Education Week, 2013).

Research published by the Kirwan Institute for the Study of Race and Ethnicity, reveal that a black child, a black male in particular, is perceived as a bigger threat simply because the child is black; the child’s blackness carries a penalty, intentional or not. The Institute cites data that show that black students do not “act out” in class any more frequently than their white peers. However, black students are more likely to be sent to the principal’s office for “subjective offenses” like disrupting class, and they are more likely to be sent there by white teachers. (Rudd)

In the Winter 2015 edition of NEA Today, the National Educators’ Association cites the case of a black male student who spent 21 days in a juvenile detention center for talking back in class, a seven-year old who was suspended in 2013 for chewing his Pop-Tart into the shape of a gun, and seven North Carolina teenagers who were arrested and charged with disorderly conduct for an end-of-the-year water balloon fight. (Flannery)

U.S. Department of Education’s data show that black students are suspended and expelled three times more than white students, and black and Latino students account for 70 percent of school police referrals. (Education)

According to the Kirwan Institute, a growing number of educators harbor negative assumptions about the behavior, ability, aspirations and work ethic of students of color – especially those who are poor. The Institute, lists “cultural deficit thinking” in America’s public schools as the primary reason for this, stating that the attitudes are based on “the assumption that the students and their families do not value education, and these perceptions create a stereotype that students of color are disrespectful and disruptive, which zero-tolerance policies exploit.” (Rudd)

School suspension is the number one predictor of whether a child will drop out of school, and walk down a road that leads to unemployment, reliance on social welfare programs, and imprisonment (Rudd). So when a school administrator suspends a student for talking back to a teacher or playing a practical joke, that suspension can become a life-altering punishment for the student.

Black and Latino students who have been frequently reprimanded, suspended or expelled from school more than once are more likely to have more absences than their peers who have not been suspended or expelled, and are more likely to drop out of school (Rudd). Of course, dropping out of school limits

their employment and earning potential, which increases their likelihood of turning to crime and landing in prison.

### **Prison**

Thirty years ago, the U.S. made the shift to tougher penal policies. The shift was initially credited with helping those in poor neighborhoods by reducing crime. But now that the country's incarceration rate has risen to the world's highest, many social scientists believe that the negative consequences to those communities far outweigh the benefits.

The war on drugs has become the primary vehicle for imprisoning young black men. Todd R. Clear, Dean of the School of Criminology at Rutgers University notes that in some low-income black communities, "virtually everyone has at least one relative currently or recently behind bars, so families and communities are continually disrupted by people going in and out of prison." (Balko)

According to Clear and other sociologists, increased arrests and incarceration may create a perverse effect in some communities by actually raising the crime rate. (Balko) Research at Oakland University in Michigan found that while crime may initially decline in places that incarcerate more people, the crime rate rebounds within a few years, and is even higher than before. (Balko) And the negative effects of incarceration reduce the penal system's capacity to control crime.

Drug dealing and other illegal activities are tempting to people who are released from prison, and have few legitimate employment prospects. Children of incarcerated parents lack a secure and stable home life, and are therefore at high risk for delinquency and school failure. And a community, suspicious of a fickle police force that strikes arbitrarily, is less likely to call for help or assist in investigations, so the crime-fighting effects of increased arrests and longer prison sentences disappear once the incarceration rate gets too high. Considering that the likelihood of a man committing crimes drops dramatically once he enters his 30s, the benefit of lengthy sentences becomes especially questionable for men serving long sentences deep into middle age.

"If the buildup goes beyond a tipping point, then additional incarceration is not going to gain our society any reduction in crime, and may lead to increased crime," says Oakland University researcher, Raymond V. Liedka. (Kristy)

### **The Prison-to-Poverty Pipeline**

Research published in *Daedalus*, the Journal of the American Academy of Arts and Sciences, shows how poverty creates prisoners, and prisons fuel poverty. Sociologists Bruce Western of Harvard University and Becky Pettit of the University of Washington conducted the research. They argued that much of America's growing racial inequality is linked to the increasingly widespread use of prisons and jails. (Pettit)

The U.S. imprisons more people per capita than any other country on earth. America makes up five percent of the world population, but hosts more than 20 percent of the world's prisoners. This is because the country's incarceration rate has almost quintupled since the early 1970s. (Pettit)

About two million Americans currently call jails, state prisons, and federal penitentiaries home, and many millions more are on parole or probation or have been in the recent past. In their research, the

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team of criminologists shows how poverty creates prisoners and how prisons in turn fuel poverty, and not just for individuals, for entire demographic groups. (Pettit)

Western and Pettit concluded that once a person has been incarcerated, that experience limits their earning power and their ability to climb out of poverty for decades after their release. “It is a vicious feedback loop that is affecting an ever-greater percentage of the adult population and shredding part of the fabric of 21<sup>st</sup> century American society,” said Pettit.

In 1980, one in 10 black high-school dropouts were incarcerated. By 2008, that number was 37 percent. The researchers calculated that if current incarceration trends hold, an astounding 68 percent of black male high school dropouts born at the start of the upward trend in incarceration rates (1975 to 1979) will spend time housed in a prison at some point in their lives. (Pettit)

The sociologists also looked at the effect of employment data for dropouts. They found that 70 percent of black male high school dropouts are currently unemployed. And for the high school dropouts that beat the odds, by coming out of prison and finding steady work, they usually hit a dead end in terms of earnings; nearly a quarter never rise above the bottom 20 percent of wage earners. The team concluded that the former inmates eventually pass on their fiscal handicap and the propensity of becoming incarcerated to their children and they pass it to their children. As evidence, the researchers cite recent surveys that children of prisoners are more likely to live in poverty, to end up on welfare, and to suffer the sorts of serious emotional problems that tend to make keeping a job more difficult. (Pettit)

### **Poverty**

The cycle of poverty for blacks in America is driven by under-resourced schools and mass incarceration.

Cleverly crafted drug laws, police profiling, ambitious district attorneys and concentrated poverty lead to disproportionately intense police activity and prosecutions in black communities. High rates of incarceration for young black men lead to high rates of poverty for their neighborhoods. These neighborhoods house ineffective schools, and these schools contribute to high incarceration and poverty rates, which ultimately lead to high rates of violent offenses, and the cycle repeats itself.

The probability of residents in poor inner city neighborhoods having encounters with law enforcement and the criminal justice system is high, thanks to a bustling drug trade, high unemployment, poor education and lack of skills. Once attached to a criminal record, steady employment becomes difficult. The reduction of educational opportunities inside correctional facilities makes it almost impossible for inmates to learn job skills and earn credentials while incarcerated. Furthermore, employers are reluctant to hire ex-convicts, partly because of their lack of work experience, but also partly because of their difficulties adapting to life after prison.

Former inmates find themselves vulnerable to employment discrimination, regardless of how long ago the offense occurred, and unable to further their education, since most colleges and universities screen applicants for arrests and criminal records. Even arrests that did not result in a conviction are part of the school's consideration process.

These challenges often relegate individuals with criminal records to a life of poverty in poor neighborhoods with inferior schools for their children, and a return to crime.

## Conclusion

Campaigns to reduce poverty should begin by addressing how to increase workforce training and education. However, the campaigns should also include a serious effort to restore educational opportunities to students in prison, and assure that individuals with criminal histories have better access to a post-secondary education.

Organizations concerned with racial justice should be proactive in developing policies that begin to dismantle the system of structural racism. They cannot passively assume that legislators will introduce policies on their own that have positive racial impacts. Advancing a racial justice policy agenda should be a central component of racial justice organizing efforts.

Unfettered discourse about structural racialization and its impact on communities of color can provide everyone with a better understanding of the disparities that haunt our nation, and the systems that perpetuate them.

As Christians, we should actively seek to facilitate and/or participate in this type of dialogue. We all want to be treated with consideration, fairness, kindness, even sympathy, compassion and mercy. We are, therefore, to treat others in this same manner – Christ commands it. He also commands us to love one another as He loves us (**John 13:34**). This principal is simple and easy to understand. If we would follow it, no matter what others do, it would go far in removing prejudice and misunderstanding toward others, and it would also go far in removing the prejudice others show toward us.

Our faith teaches us that all forms of racism, prejudice, and discrimination are affronts to Christ's work. Therefore, when others come to us and state that they have been the victim of racism, prejudice or discrimination, we have a duty to listen and seek to understand. When we actually witness these offenses, we must speak against them and work to undo them.

Regardless of whether we agree with the alleged offender or the offended, our response should never be one of indifference. It is unrealistic to think that we not always agree with one another, or have the same priorities, desires or opinions; if we did, there would be no reason to consider the interests of others. Let us not walk in our own understanding by forcing others to agree with us, or refusing to listen to those who disagree with us. Rather, let us follow Paul's directive, and walk in the spirit: **"Let each of you look not only to his own interests, but also to the interests of others."** (**Philippians 2:4**)

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## Incarceration in the USA

*Carmela and I sat in the defendants waiting area in the county Juvenile Court. Among those waiting for their kids' cases to be called, hardly anyone was white. We were all waiting to hear from pretrial consultations, to which we were not privy, between a Public Defender and Prosecutor.*

*An earnest young man introduced himself as Joseph's Defender, and explained rapidly what he hoped to accomplish for Joseph. The Prosecution had three charges against Joseph. Felony drug distribution, Resisting arrest, and Disorderly conduct. Two police officers were ready to testify that Joseph had had a tiny plastic baggie of cocaine which he had swallowed when they approached him on the street. (In fact, Joseph had been taken from the arrest to Children's Hospital and monitored for two days, but the baggie was never discovered. But the Court, we were advised, likely won't rule against police testimony, despite the lack of evidence.) And you can't win against a charge of Resisting or Disorderly. If the suspect so much as asks, "Why are you arresting me?" that is resisting, and may be disorderly. In short, Joseph was not going to beat this rap. However, if he would plead guilty to Resisting and Disorderly, the Prosecution would drop the felony drug count; and Joseph could go home --with two misdemeanors on his record. Such a deal. Within a week, the arresting officers let Joseph know they were looking for him and would arrest him for something else. 15 years later, Joseph has spent more time incarcerated than not. He knew the mark was on him.*

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*Jorge, a small business owner, paid his taxes and Workers' Comp scrupulously, hired people who need a second chance, bought his materials from local businesses, and cooperated with police on apprehending violent criminals, even at personal risk. On his way to a construction job at a small town near Cincinnati, he pulled into a quick-mart for gasoline and went inside to pay. When he came out, a local police officer was parked nearby, watching him. As soon as Jorge put his key in the ignition, the officer pulled behind him, lights flashing. "I need to see your license." Jorge's license is from Mexico. "You'll have to come to the police station." Once there, Jorge called his priest and a friend. We met him at the police station, and watched through a window while the officer ran an inexplicable two-hour internet search. Finally he came out and said that Jorge had a warrant for stealing a car in Florida (Jorge has never been to Florida); and that he would have to take him to County Jail. If he signed a permission, Jorge's friends could go to the impoundment and pick up his truck, after paying the \$200 fees.*

*Like a dying man, Jorge gave us his wishes for the care of his wife and their small daughter with Downs' Syndrome. Then he was taken away. From the County Jail, he was handed over to ICE and moved to Butler County's big high-tech facility, built with Federal money to hold immigrants who will be deported. After a couple of weeks, he was shipped out to a holding facility somewhere in the South (he was not sure where). Jorge was able to talk to his wife by phone for a few minutes during the weeks of waiting there. It was cold at night and there were no blankets. Everyone was miserable. A young woman who cried constantly had been taken from her job in a raid, without even a chance to call the babysitter who had been caring for her nursing baby. It seemed they were keeping people in this place until they had collected enough to fill the respective planes to Guatemala, Honduras, Mexico... But none of the prisoners knew how long their ordeal would last.*

These wrenching moments in one parish are common experiences across the United States. Most African American extended families know at least one Joseph; most immigrant families grieve the disappearance of one or many Jorges. All of them know that someone else could become a Joseph or a Jorge, without notice. These families are part of a grand pattern that makes the United States the most incarcerated nation in the world. In actual numbers, and in rate of prisoners to population, we vastly outdo China, Russia, and all the countries we designate as "authoritarian regimes." Our sentences are longer; we have more stringent post-release controls than other countries. We imprison people for offenses hardly designated as crimes, or that in other countries would be a matter for medical treatment rather than incarceration. The rate of arrests, convictions, and incarcerations are disproportionately people of color, even though evidence holds that white people are as likely to commit offenses. Why?

In Matthew 25: 43, the King says to the unjust, "I was a foreigner and you did not welcome me; naked and you did not clothe me; sick and in in prison and you did not [most translations say] visit me." It is important to visit the incarcerated, to remember their names, pray for them, and bring a message of redemption. But the Greek verb in

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the text is from the same root from which we get "episcopal" -- and it means *to see to, to be concerned for, to act in the interests of; to make the well-being, inclusion, and reconciliation of the incarcerated our business*. The just who inherit the Kingdom are welcomers and pastors of the inmates and immigrants. In order to "visit" in the sense required by the Gospel, we will have *to understand the patterns that turn so many people into prisoners; and dismantle them*.

Two sweeping designs have contributed to the US becoming the world's most incarcerated nation; economic interests keep them going. Vested interests will operate this machinery as long as they can appeal to racist motivation (sometimes covertly). Michelle Alexander has narrated the social history behind the **War on Drugs** and its impact on incarceration in the US --taking the nation from a modern low to an unprecedented surge in prison population in the course of a few decades, a surge that targets African American neighborhoods. As the skyrocketing cost and cost-ineffectiveness of the War on Drugs become more obvious, another strategy to keep prison construction a booming business is the **War on Immigration**. The beneficiaries in these Wars are private corporations who build and run prisons at taxpayer expense, and a host of contracted "services" operating in them on a per diem basis. Their profits depend on keeping the beds occupied. These corporations lobby for legislation to that end. Politicians gain the legislation by playing to voters' stereotypes (they can do this without alluding to race) against black and brown people as suspect and criminal. The cost is diversion of public funds from services that would prevent crime and improve public health and safety. Here's what we have instead.

1. Targeting of African American neighborhoods and persons for drug law enforcement; racial profiling in community policing in general.
2. The "cradle to prison pipeline" and lost opportunities for needed intervention
3. An overloaded Public Defender roster dealing with a constant surge of indigent defendants.
4. Incarceration for non-violent offenders and those whose illegal behavior is related to addiction or mental illness.
5. Mandatory sentencing to increase prison time, although this has no deterrent effect on crime or recidivism.
6. "Persistent offender" laws (e.g., "three strikes and out") turning minor infractions into decades or life in prison.
7. Criminalization for former misdemeanors, with no evidence that reclassification deters the incidence.
8. Removing education, mental health, and human services from prisons.
9. Recidivism from lack of re-entry help, difficulty finding employment with a felony record, and loss of civil rights.
10. Criminalization of undocumented immigrants --sometimes incarcerating whole families awaiting deportation.

**What Economic Factors are Behind these Policy Decisions?** The once-flagging private prison-for-profit industry contracts to build and operate prisons. No more efficient or effective than state-run prisons, they make profits through non-union policies, understaffing, non-provision of services, and contracting out prison labor to private employers. Prisoners may be hired out at sub-minimum wages, basically as slaves of the system. The "war on crime" can be seen as a war on the poor at the state level. The resources most needed for the common good are diverted to the cost of the prison system; the services defunded by this transfer are those most needed by disadvantaged citizens; and these are the people most likely to end up in the prisons.

The largest for-profit prison corporations, The GEO Group and Corrections Corporation of America, and another prison-for-profit, Management and Training Corporation, are among the corporate funder-participants in the American Legislative Exchange Council. ALEC recruits and "arms" state legislators, boasting members in nearly every state; its legislative task forces write "model" legislation which is introduced in states to promote goals such as: Rolling back civil rights legislation; preventing or undoing environmental protection measures; defunding social and human services; defunding public schools; tort reform to limit the power of plaintiffs against corporations; privatization of public services; restrictive voter registration laws; "tough on crime" legislation that guarantees new and longer-term inmates. As one example, ALEC gained attention for effectively promulgating criminalization of undocumented immigrants with AZ SB1070 and look-alike bills in other states shortly thereafter.

**What Can Episcopalians Do?** ALEC's effective action at the state level shows Episcopalians that we might organize at the diocesan level to "visit" the incarcerated. If we are to affect the future of our burgeoning inmate

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population, we must help our legislators to get "smart on crime," instead of letting corporations write the laws which make us the most imprisoned nation in the world. We can respond with our Baptismal Covenant, resisting the rhetoric which tempts us to dehumanize people in the Wars on Drugs, Immigration, and Crime—looking instead realistically at human beings, evidence, effectiveness, and real communities that work.

### **1. Learn about issues and opportunities for reform in criminal justice, drug enforcement, and immigration.**

Some resources are:

- Alexander, Michelle. *The New Jim Crow: Mass Incarceration in the Age of Colorblindness* (Rev. Ed. 2011. NY: The New Press)
- America's Cradle to Prison Pipeline, A Children's Defense Fund Report  
[http://www.childrensdefense.org/site/PageServer?pagename=c2pp\\_report2007](http://www.childrensdefense.org/site/PageServer?pagename=c2pp_report2007)
- American Immigration Council/Detention <http://immigrationimpact.com/category/detention/>
- Carson, Bethany, and Diaz, Eleana. PAYOFF: How Congress Insures Private Prison Profit with an Immigrant Detention Quota (April 2015: Grassroots Leadership)
- Public Welfare Foundation <http://www.publicwelfare.org/Programs/Default.aspx?progi>
- Soros Foundations Network, Open Society Institute <http://www.soros.org/initiatives/issues/law>
- The Sentencing Project <http://www.sentencingproject.org/template/index.cfm>
- Unlocking America: Why and How to Reduce America's Prison Population, 2007 JFA Associates  
<http://www.jfa-associates.com/publications/srs/UnlockingAmerica.pdf>
- Warehoused and Forgotten: Immigrants Trapped in Our Shadow Private Prison System (June 2014, NY and Houston: ACLU)
- Other Organizations you can find online, for facts, analysis, and strategies for change:* The Samuel DeWitt Procter Conference; All of Us or None; The Formerly Incarcerated Peoples Movement; Students Against Mass Incarceration; Ella Baker Center for Human Rights; Critical Resistance; ACLU, NAACP, Lawyers Committee for Civil Rights, Center for Constitutional Rights.

### **2. Work with organizations that support former inmates; advocate for criminal justice reform and comprehensive immigration reform.**

**3. Write to your state representative about the need for smart-on-crime, evidence-based criminal justice reform that reduces crime, lowers rates of incarceration, and saves tax dollars. For example, let them know that spending on education is more effective than building prisons. Oppose the criminalization of undocumented immigrants and any related state legislation. Advocate Immigrant-welcoming municipal and state policies.**

**4. Encourage business leaders to hire ex-offenders, overcoming barriers against re-entry into the community.**

**5. Respectfully confront political rhetoric and media representations which imply that crime, violence, or drug use and dealing are more prevalent among people of color; that undocumented immigrants are criminals; that incarceration as it is presently used is an effective and necessary treatment to keep our society safe.**

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## The Widening of the Wealth Gap

Wealth inequality can be defined as the unequal distribution of assets within a population. According to inequality.org, the United States has the widest disparity of wealth between the rich and the poor for any major developed nation.

Here are some statistics:

- The top 3% of Americans hold over double the wealth of American's poorest 90% of families
- The wealthiest 10% of Americans hold more than 84% of all the wealth in the country
- The top 3% of American's wealth distribution has grown, so in the past twenty years their wealth has increased by over 6% of the Nation's wealth
- The number of billionaires in the United States has gone from 13 in 1982 to over 400 in 2014
- The wealth gap between white families and African American families has doubled since The Great Depression
- The top 1% receive more that 22.46% of the pre-tax income of households in the United States

### **So, what does all this mean?**

Wealth, defined by Wikipedia, is anything of value. Wealth is an abundance of items of economic value; usually wealth takes it form in money, real estate and personal property. Net wealth is your assets minus your liabilities.

### **Why is wealth important?**

Wealth is what is passed from generation to generation, allowing us to "do better than our parents". Amassing wealth takes time, and for many in the Forbes 400, it takes prior generations to help with gains of finances that become wealth. To start without wealth, is to start not just at the bottom, but below the bottom.

### **What has caused this widening in wealth inequality?**

There is a confluence of policies, laws, and attitudes that have caused the widening of the wealth gap in the United States, a widening that has never been so great.

They are:

- Our minimum wage stagnated for generations. After adjusting for inflation, our middle income workers make no more now than they did in the 1970s, and low wage workers make less than they did in the 1970s;
- The creation of the idea that the CEO should make 1000x what the lowest wage worker of the same company earns because the CEO (and other super managers) earn their pay;
- The recession caused a substantial drop in wealth for the middle class, as home prices plummeted;
- The racial and gender gap in wages has closed little in the past decades;
- The Tax Code continues to favor high income earners, with caps on Social Security taxes, vehicles for avoiding paying taxes on wealth that has been amassed, and tax breaks for corporations and their super managers;

## The Widening of the Wealth Gap

- Our policies (some of which are listed above) that were complicit in letting the wealthy getting wealthier;
- The erosion of political innovations, such as what the New Deal ushered in: Social Security, minimum wage, labor unions and safety nets;

### **Does it matter?**

It absolutely matters. The bottom tier, whose hard work goes unrewarded with lower wages, higher taxes and little incentive, are disheartened. The disadvantaged are left behind. The low income are left behind. All but the top 10% are left behind. This erodes opportunities. It eliminates the middle class. Citizens in countries with this inequality are more likely to be unhappy, unsafe and in prison. The productivity of the economy is affected.

If we look at some of the effects of the widening of the wealth gap, we see even more problems. Predatory lending has become so ubiquitous that payday lenders outnumber McDonalds. The foreclosure crisis has blighted neighborhoods, and ruined people financially. Policies that focus on short term solutions for economic growth have become more important than infrastructure or education. The wealthiest Americans have seen their tax rate decline, as tax cuts that only effect those whose income is derived by wealth (inheritance, trusts, property) have continually brought the effective tax rate for these items down far below what the average worker pays for their salary.

Corporate taxes have also declined. In 1943, corporate income taxes accounted for 40% of the federal revenues. In 2013, corporate income taxes accounted for only 9.9% of federal revenues. These tax cuts shifted the corporate burden, and as a result, the income of the richest 1% skyrocketed.

Income taxes are the backbone of the federal budget. If less monies are brought in, less monies are spent on federal programs. Federal programs such as SNAP (supplemental nutritional assistance for families), WIC (women, infants and children), Section 8 housing supplements, and other programs have been continuously cut. These programs are safety net programs. They are meant to help the poorest of the poor to not be hungry or homeless. These programs have become eroded and their budgets have become half of what they were. The government is taking in less money in taxes, and so the Americans who are hurt the most are the poorest of the poor.

### **What can be done?**

- The easiest thing you can do is educate yourself. When you vote for your politician who claims they want to lower taxes, find out whose taxes they are lowering? What policies are they in favor of that will help shrink the wealth gap?
- Understand the interplay between wealth, taxes, minimum wage, and safety net programs.

## The Widening of the Wealth Gap

- Fight for a living wage in your community (\$15 is a good starting point). Remember when a worker is paid less than a living wage, they must access safety net services to survive, in essence making the public pay for corporate greed
- Don't assume that because you made it everyone else will. Recognize your privileges. Own them. The generation that is graduating college today will have had to take out more student loans than you just to graduate. Not because they wasted college time, but because the cost of college has increased over 70% since their parents went to college.
- Support policies that raise the bottom 10% up, and create sustainable employment that can help one lift themselves out of poverty

For more information, see [www.inequality.org](http://www.inequality.org)

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## Taxes and Economic Justice

In 2003, Alabama Governor Bob Riley, a conservative Republican, began a push for a radical overhaul of the state's tax code that would have increased taxes on upper-income Alabamans while reducing the burden on the state's poor. Riley had a long record in Congress as a tax-cutter and came to the Alabama state house with strong conservative credentials, so his tax proposals surprised his supporters and opponents alike. Where had this sudden conversion come from?

It came, in large part, from an article published in the *Alabama Law Review* by Susan Pace Hamill, a University of Alabama law professor who was working on a graduate degree in theology during a sabbatical. Her article, titled "An Argument for Tax Reform Based on Judeo-Christian Ethics," argued that Alabama's tax system was not only unfair but, from a Christian perspective, immoral; it so burdened low-income families with excessive taxation while limiting taxes on the well-to-do that it flouted the clear ethical teachings of the Bible to do justice to the poor. Riley (who is a Southern Baptist) used much of the same moral and biblical language in his campaign for tax reform.

Ultimately, Riley's proposal was defeated in a referendum, with the state's wealthy interests as well as the Christian Coalition of Alabama leading the opposition to reform. But the experience raises an important truth for us to consider as both Americans and as Christians: our current tax system is unjust.

### What is wrong

Susan Pace Hamill, the author of the article that impressed Governor Riley, focused only on Alabama's state tax system, which she persuasively identified as the most regressive and unjust in the country. But at the federal level as well as in many other states, the tax code burdens poor and middle-class Americans while giving huge breaks and advantages to the wealthy. Here are just a few examples:

- Since the 1960s, the top corporate and income tax rates (i.e. taxes on corporations and wealthy individuals) have dropped sharply, while the payroll tax (which hits the poor and middle class hardest) has more than doubled. Today only 9% of federal government revenue comes from corporate taxes, while 40% comes from payroll taxes.
- Taxes on wages, which is the only source of income for most working- and middle-class Americans, are higher than the tax on capital gains, which is the primary source of income only of the wealthiest Americans. The federal tax code is gradually being rewritten to shift taxes completely away from wealth (with cuts in taxes on capital gains, investment dividends, and estates), and onto wages and work.
- The 6.2% payroll tax that funds the Social Security system applies to only the first \$118,500 of a person's income. Breaking through that barrier (which 90% of Americans never do) gives you the equivalent of a 6.2% tax break on everything else you earn. For millionaires, the payroll tax barely even registers, while for many working Americans it is a bigger burden than the federal income tax itself.
- Because of requirements written into federal law, individuals and families claiming the Earned Income Tax Credit (a credit for the working poor and the largest poverty alleviation program offered by the federal government) are audited by the IRS three

times more often than wealthy individuals, and eight times more than business partnerships.

- The federal tax code is full of loopholes available only to people wealthy enough to hire the lawyers and accountants who can find them, and the wealth to take advantage of them. While most Americans pay their taxes automatically through employer withholding, rich investors and business owners can shift money around until it is practically impossible to trace and tax.
- Tax (and service) cuts at the federal level are increasing the pressure on states to supply and pay for necessary services. Unfortunately, state and local taxes tend to be even worse than the federal system in hitting the poor and working class much harder than the well off. For every tax break received, there must be an accompanying reduction in income to the federal government, thus meaning a reduction in programming.

### What can we do

- Most importantly, pay attention! People generally think that tax policy is too technical or too complex or just too boring to understand. That's exactly what those who benefit from the current unjust system love to hear. But you don't have to be a CPA to understand that a tax that's 6.2% on someone making \$15,000, and 0.04% on someone making \$15 million, is unfair. (That's how the Social Security payroll tax works.) Likewise, our current tax policies mean that effective tax rates are going down for wealthy people and up for middle-class families. That's not hard to understand--and, if you're concerned about economic justice, it shouldn't be boring--even if the details about it are complicated. With the current ideological direction of the federal government, the system is likely to get even worse in the near future, so keep on top of what is going on in Washington and in your state.
- Spread the word. Incorporate discussion of the tax system into parish education programs. Speak about taxation in terms of biblical justice--Susan Pace Hamill's law review article is an excellent source for biblical references and theological arguments on tax justice. This is a message that should especially resonate for middle-class families: it's primarily they who will pay more and benefit less as taxes are shifted away from the wealthy.
- Find out about "tax clinics" or other free resources in your community to refer low-income people for tax help. Many law and business schools and nonprofit organizations run these volunteer-based services; if there isn't one in your community, look into setting one up. Many low-income people don't claim refunds or tax credits they are eligible for (such as the Earned Income Tax Credit), or they spend money on tax preparers to do something no more complicated than filling out a 1040EZ. (These paid preparers also push "instant refunds," which are actually short-term loans with poorly disclosed but shockingly high fees and interest rates.) Basic education and free advice can save poor families a lot of money at tax time.
- Unlike the direct actions that we can take on many economic justice issues (establishing credit unions or CDC's, for example), we can't set up our own alternative to the tax system. This means it is vitally important to make demands on the politicians who write tax law, and hold them accountable. Let your political representatives know that we consider tax fairness a moral imperative.

### More resources

- The best book on the realities of the current tax code, and written in very clear English, is David Cay Johnston's *Perfectly Legal: The Covert Campaign to Rig our Tax System to Benefit the Super Rich—and Cheat Everybody Else* (Penguin, 2003). Johnston has also

published an essay on the topic in *Sojourners* magazine (April 2005):

[http://www.sojo.net/index.cfm?action=magazine\\_article&issue=soj0504&article=050410](http://www.sojo.net/index.cfm?action=magazine_article&issue=soj0504&article=050410)

- United for a Fair Economy (the producers of ENEJ's economic justice education units) has resources on a wide range of economic policy issues: <http://www.faireconomy.org>
- UFE also offers questions and answers about tax policy and tax fairness: [http://www.faireconomy.org/econ/state/Talking\\_Taxes/index.html](http://www.faireconomy.org/econ/state/Talking_Taxes/index.html)
- Susan Pace Hamill's paper "An Argument for Tax Reform Based on Judeo-Christian Ethics" is available at: <http://www.law.ua.edu/susanhamill/hamill-taxreform.pdf>
- The following three organizations are think-tanks focusing on taxation issues--good for anyone looking for more technical or in-depth analysis of tax issues or for information on specific topics:
  - Citizens for Tax Justice: <http://www.ctj.org>
  - Tax Policy Center: <http://www.taxpolicycenter.org>
  - Center on Budget and Policy Priorities: <http://www.cbpp.org>

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## The Making of a Segregated Neighborhood

In the past 50 years our two societies “white society” and “black society” have become more unequal. Government policies and attitudes have continued to create policies that enforce the unequal societies, push people into segregated neighborhoods and fail to address issues created by these policies.

For example, the Federal Housing Administration (FHA) had policies that barred developers from receiving federally subsidized construction loans unless they committed to excluding African Americans from the area. African Americans were also barred from FHA insured mortgages, forcing them to obtain high interest loans with little security. This policy was known as “redlining”, when the FHA and other banks would refuse to lend in certain “redlined” areas. It persisted well into the 1990s.

Though this policy by the FHA of statutorily refusing to subsidize construction in interracial or African American neighborhoods ended in the 1960s and 1970s, its effects continue. African Americans were barred from certain neighborhoods. They were forced to live in one area: one area that was overcrowded, expensive and had little housing opportunity. They were forced to rent, because it was impossible to buy. Or if they bought, they paid more than the average white person, and could lose their property after missing one payment. The middle class of “black society” was not growing wealth, amassing property, or even living the middle class life style.

In the housing boom after World War II, much of white America amassed property wealth. They bought houses in desirable neighborhoods and watched their value escalate. African Americans did not share in this boom. They were segregated to specific neighborhoods, neighborhoods that were undesirable for some, neighborhoods that were overcrowded, that had older infrastructure, neighborhoods which had failing schools. Neighborhoods where the “white society” did not want to live.

After World War II, many returning veterans used specialized Veteran Administration (VA) loans to purchase property. This perk of the GI Bill gave returning veterans the ability to buy a home in the suburbs. But, banks still would not lend to African Americans trying to buy in African American neighborhoods and white neighborhoods still had many legal restrictions to keep African Americans out. So, the GI Bill helped white America begin to buy property, which grew in value to be wealth. The wealth was passed down to generations. The wealth gap between “white society” and “black society” grew larger.

The 1960s saw a period of “urban renewal”. The Federal Government created policies to “assist” cities in destroying areas that were blighted and thereby allowing rebuilding to occur. Unfortunately, this policy only assisted in destroying many African American neighborhoods in the Cities, and displacing many African Americans. This was also the time when public housing was demolished, in the same attempt to destroy the blight. 90 percent of the public housing that was destroyed during this time period was never rebuilt. This essentially left people either homeless or paying exorbitantly high rental rates.

Finally, in the 1990s, we saw another real estate boom. This time, though, banks were complicit in keeping the neighborhoods segregated. They sent loan officers out to target African American communities, visiting churches and community centers. Marketing their loans, their high interest loans, to African American communities. They were eager to loan money in African American neighborhoods

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as they saw their chance to profit from this segregation. They specifically told their loan officers to market low end, high rate products to African American clients, further eroding their wealth.

Let us put this in perspective. Mr. Smith returns from WWII and marries. He uses the GI Bill to obtain a low cost education, and then uses various loan instruments offered to veterans to buy in a new subdivision, in the suburbs. This suburban house grows in value. The neighborhood has solid infrastructure and is desirable to raise a family. Eventually, Mr. Smith sells his house, amassing a profit and retires. Eventually, he passes this wealth on to his children, who have benefited from a good school system of their youth. They take this new wealth, and continue to grow it. The cycle continues and the Smith family becomes wealthier after each generation.

Let's take another returning GI. Mr. Jones. Mr. Jones returns from WWII and he marries. He uses the GI Bill to obtain a low cost education. He goes to buy a house. He cannot live in many neighborhoods for several reasons, all because he is African American. The Federal Government will not lend if he buys in Mr. Smith's neighborhood. He cannot use specialized loans for veterans if he buys in other, mostly white neighborhoods. Banks will not lend to him if he buys in interracial neighborhoods. So, he is left with less desirable neighborhoods. He finds a house, but the only loan he can obtain is a high interest loan, that has no protections if he misses a payment. He pays faithfully. The neighborhood, unlike the suburbs, does not get federal monies for infrastructure. It becomes crowded with families trying to survive, families who cannot rent anywhere else. The schools, roads and other infrastructure deteriorate. The monies go to fund the new suburbs. The crowded areas, mostly inner cities, continue to decrease in desirability. Mr. Jones' children go to a less than average school. They are not afforded the chances that suburban children receive. Finally, Mr. Jones passes his house to his children. The house has limited value and no bank will lend as the neighborhood has deteriorated. The children do not want to live there, but no one can buy the house as the banks have "redlined" the area. Eventually, they sell to an investor for next to nothing. No wealth has been amassed. The cycle of wealth does not even begin. Mr. Jones' children are worse off financially than Mr. Jones was returning from war.

All these neighborhoods continued. These neighborhoods created by failed Federal Housing policies, discriminatory acts and overt racism, all continue to this day. They were and are overcrowded; people lived one paycheck away from homelessness, jobs are scarce, funding for infrastructure went to the suburban neighborhoods and the overall conditions deteriorated. These neighborhoods persist. We see the legacy of these neighborhoods in the Bronx, New York, St. Louis, Missouri, Baltimore, Maryland, Chicago, Illinois and many other towns across the country. These neighborhoods have become areas where the residents are frustrated, and cannot take any more. They are tired of being second class.

**What can be done at this stage, though?** One might ask one's self if there really is anything that can be done. Segregation is in play. One family moving is not going to change anything, or is it? Chicago is trying to challenge that theory. They are moving some families from public housing to a middle class neighborhood. So far, the families that have moved have shown a vast improvement in their quality of life. They are thriving in the new areas.

**There are other action items that can be done.** These neighborhoods are home to many people. People who want to stay. They need funding for infrastructure, less crowded schools and better conditions. We need public housing to be built in all neighborhoods. Children deserve to attend good, solid schools with the capacity for them. We need to eliminate housing discrimination

## The Making of a Segregated Neighborhood

The first thing you can do is find out about the history of your neighborhood. Did your neighborhood excel at the cost of another area? How is federal infrastructure monies spent in your county or state? What discriminatory policies still exist? Once you learn this, you can advocate. You can advocate that monies be spent appropriately. You can support the elimination of discriminatory policies.

**What else can you do?** Don't judge. These neighborhoods have been destroyed by the system. They have faced the worst the government has to offer, and they are still there. They are surviving and trying. They are where people live and put down roots. So, whatever becomes of them, the people living in these neighborhoods still call this home, and they want something done so they can continue to call it home. They want the American Dream that was promised to them. And they are willing to fight for it. Because they deserve it.

**For more information, see:**

The Economic Policy Institute, [www.epi.org](http://www.epi.org)

The Leadership Conference on Civil and Human Rights, [www.CivilRights.org](http://www.CivilRights.org)

Think Progress, [www.thinkprogress.org](http://www.thinkprogress.org)

## The U.S. Housing Crisis and Political Repression

### **Our Housing Crisis**

Every day in the United States, people become homeless, sometimes for the first time in their lives. Let's look at Mary. Mary is married to a very abusive husband and has one child. Mary's husband pays all the bills and supports the household. After one very bad incident, Mary flees with her child, a son. They go to a domestic violence shelter. They begin to get their life back. But, the shelter has a requirement that they can only stay for 90 days. Mary tries to find work, but she has no skills and has not worked since her marriage. Mary also has no credit history, as her husband did everything financially. Mary gets a low paying job, but cannot afford an apartment and with her poor credit, no landlord will let to her. Mary eventually must leave the shelter as her stay has ended. She is now homeless. She goes to the local family shelter. Her son now enters his third school in the year. The shelter also has a requirement. She has to find an apartment in 90 days or she could be on the street. The public housing is full, and the waiting list is six years. The housing subsidies have ended years ago, and there is no apartment she can afford on her salary. She loses her job, bouncing from one shelter to the next. Eventually she goes on public assistance. There is still no apartment that she can rent for the minimal amount of money she gets. Her stay ends at the shelter. She and her son are homeless, again. She tries to stay at a motel, but that is expensive. At this point, her options are living on the street, or living in her car. She and her son become one of the millions of homeless in this country.

According to The National Law Center on Homelessness & Poverty, “each year at least 2.5 to 3.5 million Americans sleep in shelters, transitional housing, and public places not meant for human habitation. At least an additional 7.4 million have lost their own homes and are doubled-up with others due to economic necessity.”<sup>i</sup> These numbers are staggering and they are a direct result of growing poverty in this country—where 48% of Americans are poor or low income.<sup>ii</sup> Increasingly, young people are poor people.<sup>iii</sup> We often treat “homelessness” as a complicated issue to be solved instead of simply a symptom of growing poverty in this country—a result of deindustrialization, globalizing capitalism, and mechanization. As our job base shrinks, as factories and mills close, as access to health care declines, and as service industry jobs continue to pay below a living wage, people are left without enough resources to afford housing. In cities and towns across the country (urban and rural), increasingly poor people are the targets of foreclosure, ruthless slum lords, and poor quality housing. These conditions create a reality where a growing number of poor people are struggling to survive.

### **Political Repression**

People who experience homelessness are on the front lines of the U.S. economic crisis. They bear witness to the results of unbridled greed and a failed economic system. And, all over the country, people who have lost homes and jobs and security, are lifting prophetic voices and resisting their own oppression. It is a political project to silence their voices and ignore their experiences. People are repressed in several ways:

First, through a complex maze of social services, policing, and policy making, people who have lost their homes are treated as weak and needy, forced to grovel for the least bit of assistance and their dignity is often assailed at every turn.

Second, people who have lost homes are blamed entirely for their own poverty and are the target of ridicule by officials and citizens, violence at the hands of citizens (through “bum bashing” and

other forms of violence) and the police, criminalization by cities all over the country, and systematic dehumanization.

I work in Aberdeen, WA, a small city with a 25% poverty rate and at least 50% of population accessing social services. Large numbers of people (and especially young people) are homeless or couch surfing. In March 2015, the city moved to evict the largest homeless encampment in the area, as part of a larger strategy to attract tourists and push poor people out of town. With church support, leadership in the camps have spoken up for their rights and resisted the eviction. They have engaged local media, attended city meetings, and engaged social media in order to support their right to life. While they have garnered strong community support, they have also been the target of a smear campaign by city officials, have received death threats, and have become the target of increased police and community surveillance.

### **A Biblical-Theological Response**

Over and over, people in the camps have had to remind churches that they are the agents of their own story. They have demanded that the community do nothing without them and their participation. It was Paul who told the early Jesus followers; “Consider your own call, brothers and sisters...God chose what is foolish in the world to shame the wise; God chose what is weak in the world to shame the strong; God chose what is low and despised in the world, things that are not, to reduce to nothing things that are” (I Cor. 1:26-28).

As I read the Bible with people struggling on the edges of our economic system,<sup>iv</sup> one thing is evident. People who are poor are the experts and they are the agents of their own liberation. Martin Luther King once called this movement building “the freedom church of the poor.” The Bible does not encourage a theology so much that helps poor people; instead, the gospels demonstrate a theology that empowers poor people to struggle for their own liberation with God on their side.

### **Resistance and the Church**

And all over the country—and the world—people are resisting economic oppression and struggling for their right to a decent life.<sup>v</sup> From Aberdeen to Baltimore, from New York City to Madison, WI, people facing eviction, foreclosure, homelessness, racism, and repression are standing up and resisting. And they join people all over the world— from South African Shackdwellers to Palestinian itinerant camps to Brazilian landless movements, who are demanding space, land, and access to life. All over the world, houseless people are resisting their oppression and demanding their right to life.

Churches are called to stand alongside those struggling for life and are called to provide places where poor leadership can be developed. Churches have resources that are valuable in this struggle: 1) buildings with space for community development and organizing in a world that denies poor people space, 2) communication networks that can amplify their voices, and 3) a theology and tradition of offering places for people to develop leadership. Churches are called to prioritize the participation and leadership of poor and homeless people in their struggle for life.

*The Rev Sarah Monroe works as priest and missionary for Chaplains on the Harbor, a ministry dedicated to promoting the dignity, amplifying the voices, and supporting the leadership of poor and working people in Grays Harbor County on the WA coast. She blogs at [awanderingminister.blogspot.com](http://awanderingminister.blogspot.com).*

## Resources

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<sup>i</sup> National Law Center for Homelessness and Poverty, Homeless Stats Fact Sheet, [http://www.nlchp.org/documents/Homeless\\_Stats\\_Fact\\_Sheet](http://www.nlchp.org/documents/Homeless_Stats_Fact_Sheet)

<sup>ii</sup> Poverty Initiative, Poverty Fact Sheet, <http://povertyinitiative.org/sites/default/files/Poverty-Fact-Sheet-revised-2-13.pdf>

<sup>iii</sup> *Coming Up Short: Working Class Adulthood in an Age of Uncertainty*, Jennifer Silva

<sup>iv</sup> *Reading the Bible with the Damned*, Bob Eckblad

<sup>v</sup> *Pedagogy of the Poor*, Willie Baptist and Jan Rehmann

## Trade Agreements

What are Trade Agreements? Trade Agreements are economic instruments negotiated to promote access to trade as freely as possible, while also guarding the interests of labor, stewardship of natural resources and government stability in the course of commerce between willing countries. Today there are over 476 Trade Agreements among countries throughout the world.

- Global Trade has made the world smaller, brought countries closer, helped economies become aware of their mutual interdependence.
- Global Trade is made possible as the goods and services of labor and natural resources are exchanged by businesses negotiating across national boundaries under government oversight.
- Trade agreements, at their best, assure the preservation of a healthy balance of exchange on behalf of labor, business, natural resources and national interest. When the interests of any of these elements of trade are subjugated to the interests of the others, then trade agreements become unsustainable.

Protecting this balance is the challenge about which this paper seeks to raise awareness.

Historically, the very process of colonization and economic expansion subjugated the interests of local economies to those of the colonizing agents. Such a process characterized Western Europe's expansion across the world. Here in what is now the United States of America indigenous communities were overrun and slaves from Africa were brought in by expansionists using religious justifications like these three Papal Bulls of the 15<sup>th</sup> century to argue the merits of their espoused Doctrine of Discovery.

Papal Bull "Dum Diversas" (1452) issued by Pope Nicholas V<sup>vi</sup>

"we, fortified with divine love, summoned by the charity of Christians and bound by the duty of our pastoral office, which concerns the integrity and spread of faith for which Christ our God shed his blood, wishing to encourage the vigor of the faithful and Your Royal Majesty in the most sacred intention of this kind, we grant to you full and free power, through the Apostolic authority by this edict, to invade, conquer, fight, subjugate the Saracens and pagans, and other infidels and other enemies of Christ, and wherever established their Kingdoms, Duchies, Royal Palaces, Principalities and other dominions, lands, places, estates, camps and any other possessions, mobile and immobile goods found in all these places and held in whatever name, and held and possessed by the same Saracens, Pagans, infidels, and the enemies of Christ, also realms, duchies, royal palaces, principalities and other dominions, lands, places, estates, camps, possessions of the king or prince or of the kings or princes, and to lead their persons in perpetual servitude, and to apply and appropriate realms, duchies, royal palaces, principalities and other dominions, possessions and goods of this kind to you and your use and your successors the Kings of Portugal." And the,

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Papal Bull “Romanus Pontifex” (1454) issued by Pope Nicholas V to King Alfonso V of Portugal.<sup>vii</sup>

“We [therefore] weighing all and singular the premises with due meditation, and noting that since we had formerly by other letters of ours granted among other things free and ample faculty to the aforesaid King Alfonso -- to invade, search out, capture, vanquish, and subdue all Saracens and pagans whatsoever, and other enemies of Christ wheresoever placed, and the kingdoms, dukedoms, principalities, dominions, possessions, and all movable and immovable goods whatsoever held and possessed by them and to reduce their persons to perpetual slavery, and to apply and appropriate to himself and his successors the kingdoms, dukedoms, counties, principalities, dominions, possessions, and goods, and to convert them to his and their use and profit -- by having secured the said faculty, the said King Alfonso, or, by his authority, the aforesaid *infante*, justly and lawfully has acquired and possessed, and doth possess, these islands, lands, harbors, and seas, and they do of right belong and pertain to the said King Alfonso and his successors,”...And the,

Papal Bull “Inter Caetera” (1493) issued by Pope Alexander VI<sup>viii</sup>

“And, in order that you may enter upon so great an undertaking with greater readiness and heartiness endowed with benefit of our apostolic favor, we, of our own accord, not at your instance nor the request of anyone else in your regard, but of our own sole largess and certain knowledge and out of the fullness of our apostolic power, by the authority of Almighty God conferred upon us in blessed Peter and of the vicarship of Jesus Christ which we hold on earth, do by tenor of these presents, should any of said islands have been found by your envoys and captains, give, grant, and assign forever to you and your heirs and successors, kings of Castile and Leon, all and singular the aforesaid countries and islands thus unknown and hitherto discovered by your envoys and to be discovered hereafter, provided however they at no time have been in the actual temporal possession of any Christian owner, together with all their dominions, cities, camps, places, and villages, and all rights, jurisdictions, and appurtenances of the same...”

The historic consequences of such unbridled expansionism included the genocide of indigenous inhabitants of Hispaniola (Haiti and the Dominican Republic); slave trade across the western world; and the unhealthy 19<sup>th</sup> century conclusion of Manifest Destiny as Divine providence - counting not the cost in terms of human life or natural resources.

What foundations for discussing an approach to Trade Agreements has our Church offered?

Among the numerous resources available for our examination around the need for balance, the 1931 General Convention Journal helped us focus on the interdependent nature of our economic relationships in its “**Report of the Committee appointed to consider national and world problems.**”

“It is becoming increasingly evident that the conception of society as made up of autonomous, independent individuals, each free to seek his [sic] own ends, is as faulty from the point of view

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of economic realism as it is from the standpoint of Christian idealism. Our traditional philosophy of rugged individualism must be modified to meet the needs of a cooperative age.” (Moran Weston’s research provided in his publication Social Policy of the Episcopal Church in the Twentieth Century, page 98)

### Building on its foundation since 1972, the Mandate of the **Executive Council Committee on Corporate Responsibility**;

This committee is responsible for researching the social responsibility records of corporations whose stock is held in DFMS<sup>ix</sup> portfolios and recommending appropriate courses of action based on the positions established by General Convention and Executive Council. With the approval of Council, it will develop shareholder resolutions on social justice issues to be submitted to companies in which the Church invests its funds. CSR<sup>x</sup> also reviews similar resolutions being offered by other churches or advocacy groups and recommends whether the Episcopal Church should support them. These recommendations are forwarded to the Executive Council through the Standing Committee on Advocacy and Networking. At the first meeting of each triennium Council decides whether to reauthorize the resolutions it has previously approved. As new issues come up during the triennium, CSR forwards its recommendations to the next meeting of Executive Council. (from the [www.generalconvention.org](http://www.generalconvention.org) website)

### Likewise, this call for balance in our Trade Agreements has been clearly and most recently defined in **General Convention Resolution 2012-A012: Urge Governments to Follow Principles in Adopting Trade Policies**

Resolved, That all things in heaven and on earth belong to God alone, and that all worldly treasure is held in trust by human hands to the greater glory of God; and be it further

Resolved, That all economic policy has moral dimensions and consequences for all human beings; and that global economies should be facilitated in consideration of the interconnectedness of all God's Creation; and be it further

Resolved, That all economic life within communities, nations, and the global family should contribute to the well-being of all persons, serve the poor, and promote the dignity and rights of all human beings; and be it further

Resolved, That the Episcopal Church urges governments to evaluate and adopt trade policies that prioritize the following principles:

(a) That every human being’s right to the basic necessities of life, as well as a right to work, to receive just wages and benefits, to experience decent and just working conditions, and to organize and join labor associations;

(b) That safeguards or improvements should be sought regarding food security, health care, maternal and child health, humane working conditions, human rights, with particular attention to the right of Indigenous peoples; and prevention of environmental degradations.

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(c) That mutuality between all persons should be promoted in the formation of trade rules and agreements, giving equal rights and voice to persons and institutions – governmental, commercial, labor, and civil society organizations – whether they be in developing or industrialized countries;

(d) That trade should respect and enrich rather than undermine local economies, cultures and peoples; and be it further

Resolved, That the 77th General Convention urges the Office of Government Relations and Individual Episcopalians to communicate these principles to their elected officials.

*Citation: General Convention, Journal of the General Convention of...The Episcopal Church, Indianapolis, 2012 (New York: General Convention, 2012), p. 289.*

Three practical actions members of our congregations can take include:

1. Join the Episcopal Network for Economic Justice and become a conscious consumer including how your money (IRA's, 401(k)s, etc.) are invested. (<http://www.enej.org/>)
2. Join the Episcopal Public Policy Network and become informed about pending legislation and then communicate with your government representatives (<http://advocacy.episcopalchurch.org/>)
3. Join the Interfaith Center on Corporate Responsibility to learn how to use your investments as platforms for advocacy to voice your interests/concerns at stock holder meetings (<http://www.iccr.org/>)

For more resources to learn about Trade Agreements

Go to the web pages of the Office of the United States Trade Representative for a history about our policies and practices in the development of Trade Agreements.

<https://ustr.gov/trade-agreements>

Read the February 2015 Report from the Office of the United States Trade Representative and the Department of Labor's Bureau of International Labor Affairs, "Standing Up for Labor: Promoting Labor Rights Through Trade" <https://ustr.gov/sites/default/files/USTR%20DOL%20Trade%20-%20Labor%20Report%20-%20Final.pdf>

Visit the web pages of the World Trade Organization to explore the nature of Trade Agreements and the development of its recent role mediating reported trade conflicts. [www.wto.org](http://www.wto.org)

And take some time to read Justo González' seminal book on Christian theology from a Hispanic perspective as he calls us to have a non-innocent reading of history, *Mañana* written in 1990 (Abington

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Press). While not focused on Trade Agreements per se, his theology recognizes the interdependent nature of our relationships that is necessary when approaching this subject.

Some key scriptural support can be explored in the following passages:

**Leviticus 25:39-43** teaching about the responsibilities of the employer and the year of Jubilee.

**Isaiah 24:1- 25:10** teaching that judgment falls upon all creation until the Lord prepares a feast for all peoples.

**Matthew 7:12** teaching of the Golden Rule as the summary of the law and the prophets.

**Matthew 25:31-46** teaching about the Judgment of Nations... “that which you did to the least of these you did to me.”

**Luke 16:19-31** parable of the Rich Man and Lazarus.

**Luke 19:11-27** the parable about multiplying the ten pounds of money as faithful stewardship.

**Luke 20:20-26** the teaching about paying taxes.

**The Rev. Christopher A. Johnson, D. Min.**

**Security, Colorado**

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<sup>vi</sup> Accessed at <http://unamsanctamcatholicam.blogspot.com/2011/02/dum-diversas-english-translation.html>

<sup>vii</sup> Accessed at <http://www.romancatholicism.org/popes-slavery.html>

<sup>viii</sup> Accessed at <https://www.gilderlehrman.org/history-by-era/imperial-rivalries/resources/doctrine-discovery-1493>

<sup>ix</sup> DFMS is the abbreviation for the Domestic and Foreign Missionary Society, which is the official incorporated name for the Episcopal Church.

<sup>x</sup> CSR is the abbreviation for the Executive Council Committee on Corporate Social Responsibility.

## Immigration Hope and Desperation – DACA, DAPA and U-VISAS

*On Sunday evening, June 14<sup>th</sup> of 2015, Maria, 17 years old and member of La Iglesia Santa Maria Magdalena in Burien, Washington received a \$2000.00 college scholarship from Saint Margaret's Episcopal Church in Bellevue, Washington. Maria is one of the "Dreamers" who has benefited by the DACA (Deferred Action for Childhood Arrivals) program for young adults who were brought to the United States as children. These young adults have grown up in the United States, working hard in school to be able to achieve their hopes and dreams and contribute their skills and talents to their communities and adopted country as teachers, medical professionals, scientists, social workers and numerous other career opportunities. Until three years ago, these students hit a wall when they graduated from high school, they remained un-documented and could not qualify for student loans, financial aid or scholarships because of lack of the all-important Social Security Number.*

*Lupe, another dreamer was brought to the United States as an infant and remained un-documented while her four younger siblings, all born in the United States are all citizens, and the opportunities available to them were not available to Lupe.*

Three years ago (June of 2012), President Obama by executive action implemented the DACA program which allowed for young adults brought to the U.S. as children to receive a Social Security Number and Work Permit and protects them from deportation. Even though DACA is a piece meal approach to immigration reform, it has brought relief and hope to thousands and thousands of young adults many of whom have little or no connection with their country of birth.

On November 20<sup>th</sup>, 2014, President Obama announced an expanded version of DACA and DAPA (Deferred Action for Parents of Americans) which would allow parents of U.S. Citizens and Legal Permanent Residents to also qualify for a Social Security Number and Work Permit. DAPA would go a long way in protecting families who have been in the U.S. for many years from being separated by deportation. DAPA and the expanded DACA (which removed some restrictions in the earlier version) were scheduled to go into effect on May 20<sup>th</sup>, 2015, but a federal court judged in Texas filed an order that prevents DAPA and expanded DACA to move forward, it is on temporary hold as it goes through the appeal process.

### **U-VISAS**

The U Visa is a humanitarian visa granted to un-documented victims of some crimes, including Domestic Violence. It is granted when a victim is cooperative with law enforcement and legal departments in investigation and prosecution of crimes. Ana was one of these victims, after being beaten and attempted strangulation by her husband, she had to hide for the safety of herself and her children. She was also left with no source of income. Ana is awaiting her U-Visa which will grant her a work permit, and after three years the opportunity to apply for Legal Permanent Residency. Without saying, the work permit alone will bring much needed relief to Ana and her children. The problem we face is that only 10,000 U-Visas are issued per year, and in 2014 they capped out two months into the Federal year. Waiting periods for U-Visas can be several months to a few years.

We need to engage in advocacy for an increased number of U-Visas.

## Immigration Hope and Desperation

Another issue we face with U-Visas, they depend on the victim's cooperation with law enforcement. Often a victim is so afraid of the abuser that she (or he) refuses to report or follow through with making statements generating a non-agreement to certify the U-Visa application from law enforcement and prosecutors. The Fear Factor is a very real part of the Cycle of Violence and we need to work with victims and law enforcement to understand this and make the process of reporting less threatening. Immigrant victims are especially fearful that they may come to the attention of Immigration and Customs Enforcement and be deported, separating them from their children.

### **CHURCH TEACHINGS**

The foreigner residing among you must be treated as your native-born. Love them as yourself, for you were foreigners in Egypt. I am the LORD your God (Leviticus 19:34)

"Do not mistreat or oppress a foreigner, for you were foreigners in Egypt" (Exodus 22:21)

### **CALL TO ACTION**

There are a number of ways for congregations to be involved in advocacy and services to impact immigration policy and to accompany immigrants as they weave their way through complex and sometimes oppressive systems.

**ADVOCACY:** Through the Interfaith Immigration Coalition, and through our own Office of Government Relations we can keep informed about advocacy with our congressional representatives and senators. Many states also have statewide faith based public policy networks. Be informed and willing to make calls, send emails and faxes when the call comes out to do so.

**MINISTRY OF ACCOMPAINMENT:** In the spirit of the Sanctuary and New Sanctuary Movement offer space for immigrant communities and advocate organizations to gather to receive accurate information and organize for change. Find ways to establish relationships within immigrant communities, attend immigration court hearings as advocates and witnesses, accompany people through complex process as support persons.

**LEGAL SERVICES:** Once DAPA and the expanded DACA is a reality, the need to assist people with putting together applications will be great. There is the possibility of becoming a recognized organization with accredited representatives through The Board of Immigration Appeals. This requires a good deal of training and the supervision of immigration attorneys, but it does allow non-attorneys to assist with filling out and filing applications. Many cannot afford attorneys, especially victims of domestic violence, and BIA accreditation will offer a much needed service.

**FOR FURTHER INFORMATION ON DACA/DAPA/U-VISAS and BIA recognition and accreditation** visit the following websites

[http://www.ilrc.org/files/documents/daca\\_fact\\_sheet.pdf](http://www.ilrc.org/files/documents/daca_fact_sheet.pdf)

<http://www.nilc.org/dapa&daca.html>

<http://immigrationimpact.com/2013/12/16/immigrant-victims-left-waiting-after-u-s-reaches-u-visa-cap/>

<https://cliniclegal.org/>

<http://www.uscis.gov/>

**Dianne Aid, TSSF**

## Predatory Lending

### What is wrong

Predatory lending refers to the misleading packaging of high fees, costly credit insurance and other charges into loans to unsophisticated borrowers. These loans are often compounded by refinancing that, instead of benefiting borrowers, primarily generates fees for lenders.

Predatory lending strips billions in wealth from low-income consumers and communities in the U.S. each year. Borrowers lose an estimated \$3.4 billion from payday loans, and \$3.5 billion from other lending abuses, such as overdraft loans, excessive credit card debt, and tax refund loans.

A debtor's payments can rise unexpectedly as one lender sells the loan to another company. Due to the compounding of high interest, these loans may never be paid off. In the case of high interest home equity loans, the lenders foreclose when the borrower fails to pay, driving debtors out of their homes.

Predatory financial activities come in various forms:

- Payday loans and cash leasing services that can charge interest at an annual percentage rate (APR) of up to 390% or 400%.
- Repeated refinancing the loans incurs more fees.
- Instant check cashing services which include high fees for cashing checks.
- Use of payday lenders or check cashing services instead of banks or credit unions.
- Rent to own TVs, appliances, furniture, etc, with high and often poorly disclosed interest rates.
- Car title loans that combine the services of loan sharks with a pawnshop for automobiles.
- Predatory and sub-prime home loans, high interest home equity loans, and mortgages with balloon payments.
- Industrial loan and thrift companies
- Tax preparation agencies that charge high rates for loans on anticipated tax refunds.
- Banks and lenders that sell loans borrowers do not need.

One of the most egregious—and fastest growing—examples of predatory lending is the payday loan industry. An estimated 12 million Americans use these lenders annually, The payday industry emerged from rural Tennessee in 1993. That year there were 200 sites; now there are over 23,000 nationwide. In some states, payday lenders outnumber Starbuck's coffee shops and McDonald's in most states.

The payday loan industry has persuaded 27 states to legalize its practices. Their political action committees (PACs) make campaign contributions to state legislators in an effort to gain access and influence their votes. Hired lobbyists worked to get favorable legislation passed. In 2014, predatory lenders spent \$4.5 million on lobbying, up from \$1 million spent in 2005, according to Citizens for responsibility and Ethics in Washington..

Even respectable U.S. banks such as Bank of America, JP Morgan Chase, U.S. Bank, and Wells Fargo help fund the payday loan industry by extending them credit lines, according to National People's Action and Public Accountability Initiative.

**Banking on Payday.** Big banks like Fifth Third Bancorp, Regions, U.S.Bancorp, and Wells Fargo offer their own payday loans, according to a Center for Responsible Lending (CRL) report. Called "direct

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deposit advance” or “checking account advance” these short-term loans have interest rates around 365% APR. Of interest, banks are not required to follow state regulations aimed at traditional payday lenders.

### Who is affected?

Payday lenders prey on the working poor who live from payday to payday. Other targets are the poor who lack access to bank loans, credit cards or wealthy relatives. High-risk borrowers who cannot get loans from mainstream financial institutions often turn to predatory institutions. Others caught in these loans are the elderly and minorities. Loss of jobs, illness, and emergencies are reasons for seeking these loans. Unfortunately, some indulge in impulse spending or do not know how to budget.

Not all have bank accounts. The Federal Deposit Insurance Corp, in a 2009 survey, reported that one out of every ten Tennesseans had no bank or credit union accounts. The national average is 7.7 percent. One third of Tennessee blacks had no account compared to the national average of 22 percent. For example, four check-cashing services and four money orders a month can cost \$547 per year--the equivalent of two weeks' pay of a minimum-wage worker.<sup>1</sup>

### Our faith

In 2001, the Episcopal Church's (TEC) executive council passed a resolution instructing the treasurer to vote in favor of all shareholder resolutions asking financial companies to avoid underwriting and servicing predatory loans. During the 2002-03-shareholder season, TEC made affirmative proxy votes on linking executive compensation and progress on predatory lending with Citigroup.

The Bible has many references against usury and oppressing the poor.

“If you lend money to my people, to the poor among you, you shall not deal with them as a creditor; you shall not exact interest from them.” --Exodus 22:25

“Do not take interest in advance or otherwise make a profit from them...You shall not lend them [your kin] money at interest taken in advance...” --Leviticus 25:36-37.

When John the Baptist spoke to the crowds waiting to be baptized, he had pointed advice about money. He told the tax collectors “Collect no more than the amount prescribed for you” (Luke 3:12). He warned the soldiers, “Do not extort money from anyone by threats or false accusations...” (Luke 3:14).

### Remedies

1. Churches can create credit unions or participate in ecumenical and secular efforts to establish credit unions and wealth-building strategies such as individual development accounts.
2. Congregations can conduct financial seminars on money and budgeting, taxes and tax refunds, credit and predatory lending.
3. Congregations can monitor predatory lending PACs to determine who gets their money, and publicize the results.
4. Dioceses can become directly involved. For example, the Diocese of New York has proposed a three-pronged anti-predatory lending initiative to:
  - Establish a \$1 million fund for small and medium-sized loans to homeowners for repairs and other critical needs. Funds will come from the Diocese, TEC's Economic Justice Loan Fund, and Seedco, one of the nation's leading community innovators and lenders.
  - Recruit commercial banks to refinance existing predatory loans.

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<sup>1</sup> Naomi Snyder, “10% of families in TN don't have bank accounts,” *Tennessean*, December 3, 2009.

## Predatory Lending

- Participate, with other community organizations, in an educational campaign to help homeowners locate and access non-predatory sources of loans.

The New York Diocese hopes their initiative can have a significant impact on foreclosures and other tactics of predatory lenders now operating in upper Manhattan and the Bronx.

5. Congregations and dioceses can join with others to support legislation that curbs the activities of predatory lenders. Episcopal and United Methodist churches in South Carolina worked to get a good predatory lending law in South Carolina. For example, the Ohio Coalition for Responsible Lending promoted the Ohio Homebuyers Protection Act, which went into affect in 2007. The Dioceses of Ohio and Southern Ohio were part of the coalition. Local governments in Cincinnati and other cities have had to respond because predatory lending causes blighted neighborhoods.

There have been efforts to pass a law in Missouri, Tennessee and Wisconsin. In November 2009, the Diocese of Milwaukee passed a resolution to support state legislations to cap predatory lending rates at 36 percent. In 2009, Wisconsin was the only state without an interest rate cap for licensed lenders.

### Resources/Advocacy organizations

#### **Center for Responsible Lending (CRL)**

302 West Main St.

Durham, NC 27701

Phone: (919) 313-8500

Fax: (919) 313-8595

Web: [www.responsiblelending.org](http://www.responsiblelending.org)

Founded in 2002, CRL opposes payday loans

#### **Fair Mortgage Collaborative (FMC)**

501 Seventh Avenue, 7th Floor

New York, NY 10018

Phone: (212) 455-9365

Fax: (212) 302-4264

Web: [www.fairmortgage.org](http://www.fairmortgage.org)

Founded in 2007, this nonprofit membership organization is committed to providing mortgages with fair rates to low and moderate-income persons.

#### **Americans for Financial Reform**

1629 K Street, NW, 10th Floor

Washington, DC 20006

Phone: (202) 466-1885

Email: [info@ourfinancialsecurity.org](mailto:info@ourfinancialsecurity.org)

Web: [www.ourfinancialsecurity.org](http://www.ourfinancialsecurity.org)

Americans for Financial Reform, a coalition of more than 250 organizations. works for a banking and financial system based on accountability, fairness and security. This organization shares an address with the Leadership Conference on Civil Rights (LCCR) and Leadership Conference on Civil Rights Education Fund (LCCREF) [www.civilrights.org](http://www.civilrights.org)

#### **National Association of Consumer Advocates (NACA)**

1215 17th Street NW, 5th Floor

Washington, DC 20036

Phone: (202) 452-1989

Fax: (202) 452-9099

E-mail: [info@consumeradvocates.org](mailto:info@consumeradvocates.org)

Web: [www.consumeradvocates.org](http://www.consumeradvocates.org)

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### **National People's Action (NPA)**

810 N. Milwaukee  
Chicago IL 60642  
Phone (312) 243-3035  
Web: [www.npa-us.org](http://www.npa-us.org)

National People's Action (NPA) is a network of grassroots organizations work to advance a national economic and racial justice agenda. NPA has over 200 organizers . In early 2012 NPA published a report *"Profiting from Poverty; How Big Banks Backed Payday Lenders Strip Community Wealth for Record Profits"*

### **National Council of La Raza (NCLR)**

1126 16th Street, NW #600  
Washington, DC 20036-4845  
Phone: (202) 785-1670  
Fax: (202) 776-1792  
E-mail: [comments@ncla.org](mailto:comments@ncla.org)  
Web: [www.nclr.org](http://www.nclr.org)

Founded in 1968, it is the largest national Hispanic civil rights and advocacy organization. It opposes predatory lending in minority and Latino communities.

**Verna M. Fausey**  
**Nashville, Tennessee**

**Laura Russell**  
**Guttenberg, New Jersey**

## Human Trafficking

Each year, criminals around the world collect billions of dollars in profits by compelling the service of other human beings through fraud, force and coercion in order to exploit their labor and for prostitution. Their victims are slaves, who today number somewhere between 10 million and 30 million people across the globe. The victims include people like Tola, a toddler in Southeast Asia who was sold to beggars to redeem a debt his father could not pay, and forced to beg on the busy streets of a Cambodian border town at the age of two; freckle-faced, blonde, blue-eyed American teenagers who've run away from bad home situations, only to find themselves pimped out at truck stops and street corners across America; Latin American families hoping for work who get tricked out of their property rights back home, transported to "el Norte" and trapped by debt into working for no pay in construction companies, in domestic servitude, on farms or in factories.

Worldwide, slaves harvest and process the cacao that goes into much of the chocolate we eat. They mill rice, bake bricks, mine precious metals, assemble electronic devices, labor on fishing boats and farms. They are domestic slaves, sweatshop workers, and restaurant workers. Some have been forced to become child soldiers, mail order brides, even organ donors. And multitudes have been forced into prostitution.

How did these who bear God's image become enslaved? Some were abducted – snatched from their families or schools. Some were deceived. A reliable-seeming stranger – or even a trusted relative or friend - came with a job offer, a promise of education and better life. They took that offer, and found themselves trapped. Some were sold or sent away to help their family survive. Many were lured or taken from their own country or region by recruiters, deprived of identification papers, sold, isolated from family and community support, kept under constant watch, trapped by ever increasing debt for their food, transportation and lodging, and forced to work under threat of injury or death, for no pay and with no way of escape. Still others are runaways, forced to leave their home because of abuse, or just looking for the "big city", and instead wind up at the hands of a trafficker who exploits their vulnerabilities.

All of these people were enslaved through human trafficking, which the UN defines as "the recruitment, transportation, transfer, harboring or receipt of a person by such means as threat or use of force or other forms of coercion, of abduction, or fraud or deception for the purpose of exploitation."

**Global Scope of Human Trafficking** Each year traffickers smuggle 600,000 to 800,000 people across international borders and traffick millions more within their own countries. Approximately 80 percent of those trafficked trans-nationally are female, and half of these are children. The majority of these victims are forced into prostitution and the sex trade. Forced or bonded labor awaits most of the males and females trafficked within their own countries' borders.

This tragedy is happening in every country in the world, including the United States. The United States is a destination country in the slave trade. About 17,500 people get trafficked into the US each year. They come largely from poor countries, mostly from Southeast Asia and Eastern Europe, with a smaller

## Human Trafficking

percentage coming from Latin America. There are US citizens trafficked within US borders as well. Worldwide, trafficking typically moves people from poorer countries in the global South and East, and Eastern Europe, to richer industrialized nations in the West, the Pacific and the Middle East. Within countries, traffickers typically move their victims from poor rural areas to prosperous urban areas.

But, internationally trafficked peoples are not the only story for the United States. Many runaway youth are forced into prostitution when they see no other way. Girls (the average age girls enter prostitution is eleven years old) either runaway from bad situations, are coerced by traffickers in their home towns or are kidnapped by someone they trust. They are then forced into prostitution as a means of support. With either no family, or no way to contact their family, and the police simply classifying them as “troubled youth”, they are forgotten about by the system that should have helped them. They are then brought to places they will not be found, and sold into prostitution.

If it is illegal, why does it persist? Trafficking is illegal in every country of the world, but it persists because it is profitable. The UN estimates the slave trade generates \$32 billion in profits globally each year, bringing in more than the illegal arms trade. Because human trafficking is so profitable, there is a huge black market in human beings. They are cheap, in ready supply and endlessly renewable. Slaves cost the traffickers very little – about the price of a pair of athletic shoes. They can be resold many times, and everyone who handles them profits. Potential slaves are in ready supply because so many people around the world are desperate for work and opportunities to improve their lives. Such people are likely to migrate, and their desperation and naiveté feed the trafficking industry.

Trafficking is part of the economic systems of the countries where it operates. This is especially true of Southeast Asia, where tourism accounts for 8.2% of GDP and sex tourism is an openly promoted part of the industry. It’s also true in consumer cultures like those in the West. The goods slaves make are in high demand because they are cheap. Things consumers eat and use every day, from coffee to cotton underclothing to electronics, may have involved slave labor. The demand for cheap products fuels the demand for cheap labor, incentivizing traffickers to trade in human beings.

Other factors that enable human trafficking to persist include: cultural attitudes toward girls and prejudices about minorities that make it a low priority to protect victims; community tolerance or ignorance about trafficking, and government corruption, or ineptitude - or simply lack of resources - that make it easy for traffickers to operate with impunity.

Who is vulnerable, and why? People from all walks of life are vulnerable, but overwhelmingly it is people who are poor, desperate, undereducated and marginalized, who are in the most danger. Poverty and lack of economic opportunity make parents and young people susceptible to offers of jobs or education in faraway cities. Gender discrimination plays a role, for girls are less likely to be educated than boys and first on the list to be sold or sent off to earn money. Marginalized ethnic and religious minorities, who often live outside the protection of the law, and can’t gain access to services, are easy prey for traffickers. And youth suffering from domestic abuse, parental drug use and alcoholism who are desperate to get out of a bad situation, are vulnerable as well. Such people are easy targets for traffickers. Their lives can be destroyed, and chances are high that nobody will notice, or do anything to stop it.

What can we do? There is a great deal faith communities can do to combat human trafficking and the damage it causes its victims. Grounding our actions in faith, we can:

## Human Trafficking

- Educate ourselves about the issue of human trafficking, how it plays out in our own communities as well as around the world, what the red flags are that indicate a possible trafficking situation, how consumer choices may support trafficking, and how to report a suspected trafficking case or obtain confidential help and information (contact the National Human Trafficking Resource Center Hotline, 1888-3737-888).
- Advocate for laws that protect and restore victims and make it easy to apprehend and prosecute traffickers; urge corporations to adopt policies and practices to keep slave labor out of their supply chains; boycott products produced by slaves; use websites and smart phone apps to empower justice-based consumer choices
- Serve trafficking victims directly or through local agencies to provide medical advocacy, translation, counseling, housing, job placement and similar services; reach out to migrant communities in our area; educate doctors, nurses, hospitals and schools in our area about the signs of trafficking, and raise community awareness through op-ed pieces, events and campaigns
- Pray for trafficking victims & survivors, perpetrators, law enforcement, corporations, and governments, and for abolitionists, grassroots organizations and NGOs that work to prevent, protect and restore victims or to prosecute traffickers
- Team up with others in our communities and denomination who are working on the issue of human trafficking; work together and share resources; develop relationships with organizations doing global and / or local anti-trafficking work, including those providing services to victims; find out what their needs are, and explore partnership with them
- Give as generously as we can and raise funds to support local & global projects that combat trafficking
- Believe that God cares and is already at work, and that we are invited to join God in proclaiming release to the captives, recovery of sight to the blind, and in letting the oppressed go free.
  - Support A029 which seeks to help victims from Indigenous communities, especially in North Dakota and Montana, where there has been a rise in trafficking due to the influx of workers into the Minot area

### Resources Human Trafficking:

Freeing Women, Children, and Men, a booklet from Anglican Women's Empowerment that provides a concise overview of human trafficking, suggestions for a Christian response, and information about trafficking-focused initiatives and resources across the Anglican Communion.

[www.anglicanwomensempowerment.org](http://www.anglicanwomensempowerment.org)

Trafficking in Persons Report 2015, US Department of State – a snapshot of what's happening related to human trafficking in 184 countries around the world, including the United States.

<http://www.state.gov/j/tip/rls/tiprpt>

## Human Trafficking

The National Human Trafficking Resource Center (NHTRC), a service of Polaris Project, is a national, confidential, 24-hour, toll-free hotline, available to answer calls from anywhere in the United States. 1-888-3737-888 The hotline is not a government entity, law enforcement or an immigration authority. It is a safe place to call and report a tip, access resources, request training, or receive referrals. The resource center website offers downloadable materials to help individuals and groups learn how to identify, prevent and combat human trafficking in the United States. Items available include educational handouts and presentations, information on legislation, materials for public awareness raising and direct outreach to potential victims, educators, professionals, and public servants.

<http://www.polarisproject.org/resources>

The Not for Sale campaign offers and creates tools to engage grassroots groups (including churches), businesses, and governments “in order to incubate and grow social enterprises to benefit enslaved and vulnerable communities.” One of these tools is the Community Abolitionist Network.

<http://www.notforsalecampaign.org>

The Freedom Registry, a web resource to “share and discover what advocates and organizations are doing to address human trafficking and exploitation across the United States.”

<http://freedomregistry.org/>

World Concern’s Women of Purpose Human Trafficking Resources, a list of books, films, discussion guides, training resources, prayer resources about human trafficking, its causes and solutions, and of some organizations working to combat human trafficking. For a free copy of the resource list, email

[womenofpurpose@worldconcern.org](mailto:womenofpurpose@worldconcern.org)

Sarah Leech    World Concern’s Women of Purpose    Seattle, WA

## Community Investing

Community Investing is the broad term referring to making loans to organizations which in turn make loans - provide credit where it has been denied - in low income communities around the world. Community investing involves deposits or loans to Community Development Financial Institutions (CDFIs) which include community development credit unions, community development banks, or community development loan funds and microfinance funds.

Community investors usually have 2 motives in addition to needed financial return albeit at less than market rate. They also seek to personally integrate their values and their money and to change the world through social impact.

Episcopalian and social investment leader Amy Domini said "investors' money greases the wheels of finance which provide the world with food, clothing, shelter, and education". They do this by financing community owned small business, cooperatives, low-cost housing, and non profit facilities.

Community investment performances historically have been excellent even though they are defined as high risk by traditionalists.

The Calvert Foundation with \$215 million in assets in December 2008 could be called a community investment mutual fund. With investors money they have made loans to 240 of the highest quality CDFIs and their notes are now available through more than 400 brokerage houses around the country. Gradually more financial advisors are becoming familiar with community investing.

Community Investing is now for everyone ! Individuals can invest as little as \$20 on-line at <MicroPlace.com>. Individuals or parishes or dioceses can 'community invest' a portion of what they hold in traditional banks by contacting a CDFI - including federally insured banks or credit unions near to home or by providing funds for microfinance loans far away.

In 1988 The Episcopal Church set up a loan fund using \$7 million of its invested funds. This Economic Justice Loan Fund is now managed by Opportunity Finance Network which is the industry association for CDFIs. The promotion of community investing throughout TEC is a priority program of the Episcopal Network For Economic Justice ([www.enej.org](http://www.enej.org)). Please contact us.

For complete information including contact information for CDFIs in all parts of the country go to the Social Investment Forum <[www.socialinvest.org](http://www.socialinvest.org)>.

## Community Investing Resources

Community investing directs investors' capital to poor communities and those underserved by traditional financial resources.

### Organizations/Networks

Association for Enterprise Opportunity  
1111 16th Street, #410  
Washington, DC 20039  
Phone: (202) 850-5580  
Web: [www.aeoworks.org](http://www.aeoworks.org)

National membership organization dedicated to supporting the development of strong and effective US microenterprise initiatives to assist underserved entrepreneurs.

CERES  
99 Chauncy Street, Sixth Floor  
Boston, MA 02111  
Phone: (617) 247-0700  
Fax: (617) 267-5400  
Email: [info@ceres.org](mailto:info@ceres.org)  
Web: [www.ceres.org](http://www.ceres.org)

In November 2003 this Boston-based coalition of investors and environmental groups helped launch the Investor Network on Climate Risk (INCR).

Coalition of Community Development Financial Institutions (CDFI)  
1331 G Street NW, 10th Floor  
Washington, DC 20005  
Phone: (202) 393-5225  
Fax: (202) 393-3034  
Web: [www.cdfi.org](http://www.cdfi.org)

This unified national voice of community development financial institution was formed in 1992 as an ad hoc policy development and advocacy initiative.

Community Investing Center  
910 17th Street NW, #1000  
Washington, DC 20006  
Web: [www.communityinvest.org](http://www.communityinvest.org)

This is a project of the Forum for Sustainable and Responsible Investment and Green America (see below for both). The Center provides information about other community investing opportunities.

Equity Trust Inc.  
P O Box 746,  
Turners Falls, MA 01376  
Phone: 413-863-9038  
Fax: 413-863-9082  
Email: [info@equitytrust.org](mailto:info@equitytrust.org)  
Web: [www.equitytrust.org](http://www.equitytrust.org)

The loan fund of Equity Trust is capitalized by socially motivated lenders and donors. It makes low interest loans for projects that protect the affordability and use of housing and farms.

## Community Investing Resources

### FINCA

1101 14th Street NW, 11th Floor  
Washington, DC 20005  
Phone: (202) 682-1510  
Fax: (202) 682-1510  
Email: [info@FINCA.org](mailto:info@FINCA.org)  
Web: [www.finca.org](http://www.finca.org)

Founded in 1984, FINCA is a charitable microfinance organization. Its Village Banking program provides solutions to poverty through small business loans. The fund is capitalized by donations.

### First Nations OWEESTA Corporation

1010 95th St. #45  
Rapid City, SD 57701  
Phone: (605) 342-3770  
Fax: (605) 342-3771  
Email: [info@oweesta.org](mailto:info@oweesta.org)  
Web: [www.oweesta.org](http://www.oweesta.org)

**OWEESTA is national intermediary loan fund. OWEESTA helps build strong Native institutions and programs and capitalizes loan funds for Native peoples. It uses professional services designed to build local capacity and provide powerful tools for Native Community development. Primary programs and services are: training, TA and counseling; capitalization; and research policy and advocacy. Its motto is "investing in Native Opportunity."**

### Forum for Sustainable and Responsible Investment (USSIF).

(Formerly Social Investment Forum)  
910 17th Street NW, #1000  
Washington, DC 20006  
Phone: (202) 872-5367  
Fax: (202) 775-8686  
Web: [www.socialinvest.org](http://www.socialinvest.org)

This trade association of SRI professionals and organizations has complete information on SRI opportunities, including mutual funds and community investing, recent trends, research and updates. It maintains a sustainable investing database.

### Green America

(Formerly Co-op America)  
1612 K Street NW, #600  
Washington, DC 20006  
Phone: (800) 584-7336  
Web: [www.greenamericatoday.org](http://www.greenamericatoday.org)

This national nonprofit 501(c) (3) organization was founded in 1982. It was Co-op America until January 1, 2009. It provides strategies for socially and environmentally responsible investing.

### Interfaith Center on Corporate Responsibility (ICCR)

475 Riverside Drive, #1842  
New York, NY 10115  
Phone: (212) 870-2023  
Email: [info@iccr.org](mailto:info@iccr.org)  
Web: [www.iccr.org](http://www.iccr.org)

Founded in 1971, this coalition of 300 faith-based institutions includes denominations, religious communities and others. The Episcopal Church's Executive Council is a member. Members promote corporate transformation from the inside by engaging and advising management toward sustainable practice while improving their environmental and social impact. Shareholder action is frequently utilized.

### Investor Responsibility Research Center, Inc. (IRRC)

1350 Connecticut Avenue NW, #700  
Washington, DC 20036-1702

## Community Investing Resources

Phone: (202) 833-0700

Web: [www.irrc.org](http://www.irrc.org)

A source of information on corporate governance and social responsibility issues affecting investors and corporations worldwide.

### National Federation of Community Development Credit Unions

116 John Street, 33rd Floor

New York, NY 10038-3300

Phone: (212) 809-1850

Toll free: (800) 417-8711

Fax: (212) 809-3274

Web: [www.natfed.org](http://www.natfed.org)

An organization of community development credit unions that helps low and moderate income people achieve financial independence through credit unions.

### National Housing Trust (NHT)

1101 30th Street, #400

Washington, DC 20007

Phone: (202) 333-8931

Web: [www.nhtinc.org](http://www.nhtinc.org)

NHT preserves affordable homes and strengthens communities through three affiliated organizations: the NHT Enterprise Preservation Corporation, the NHT Community Development Fund, and the Institute for Community Economics.

### Opportunity Finance Network (OFN)

620 Chestnut Street, #572

Philadelphia, PA 19106

Phone: (215) 923-4754

Fax: (215) 923-4655

Web: [www.opportunityfinance.net](http://www.opportunityfinance.net)

Email: [info@opportunityfinance.net](mailto:info@opportunityfinance.net)

This is a network of 170 private sector community development financial institutions (CDFIs). OFN's CDFI locator list has information about all funds in your area, including regional and local loan funds

## **Socially Responsible Investing (SRI)**

Individuals and congregations can invest in these funds.

### Calvert Foundation

[www.calvertfoundation.org](http://www.calvertfoundation.org)

[www.calvert.com](http://www.calvert.com)

It is a 501(c)(3) charitable foundation that makes below market loans to over 250 nonprofit and social justice enterprises for affordable homes, small businesses, essential community services, and job creation in communities worldwide.

#### Related groups

Calvert Community Investments

Calvert Social Investment Foundation

Calvert Social Investment Fund

### Community Capital Management, Inc

2500 Weston Road, #101

Weston, FL 33331

Email: [info@comfixedincome.com](mailto:info@comfixedincome.com)

Web: [www.comfixedincome.com](http://www.comfixedincome.com)

Established in 1998, this is a privately-held registered investment advisor which customizes institutional

## Community Investing Resources

investment accounts for specific community and economic development initiatives and/or for low- to moderate-income and minority communities.

### Community Reinvestment Act Qualified Investment Fund (CRAIX)

Web: [www.crafund.org](http://www.crafund.org)

The CRA Qualified Investment Fund was launched in 1999. In 2001 the firm expanded to include separate account management in behalf of clients such as foundations, religious organizations, pension funds and insurance companies. It invests in low-income housing.

### Domini Social Investments

536 Broadway, 7th Floor

New York, NY 10012

Phone: (202) 352-9200

Toll free phone: (800) 762-6814

Web: [www.domini.com](http://www.domini.com)

Domini offers a number of socially responsible funds based on financial, social and environmental factors.

Related group: Domini Social Money Market

This is an FDIC insured money market account.

### MicroPlace

San Jose, CA

Phone: (866) 978-3229

Web: [www.MicroPlace.com](http://www.MicroPlace.com)

It makes it possible to invest on-line in microfinance projects on a worldwide basis.

### Parnassus

1 Market Street, #1600

San Francisco, CA 94105

Phone: (800) 999-3505

Fax: (415) 778-0228

Email: [shareholder@parnassus.com](mailto:shareholder@parnassus.com)

Web: [www.parnassus.com](http://www.parnassus.com)

This is a socially responsible mutual fund.

### Pax World Mutual Funds

30 Penhallow Street, #400

Portsmouth, NH 03801

Phone: (800) 767-1729

Email: [info@paxworld.com](mailto:info@paxworld.com)

Web: [www.paxworld.com](http://www.paxworld.com)

This is a socially responsible mutual fund.

### **Micro enterprises active in other countries:**

#### ACCION International

56 Roland Street #300

Boston, MA 02129-7080

Phone: (617) 625-7080

Fax: (617) 625-7020

Web: [www.accion.org](http://www.accion.org)

Established in 1961, this microfinance organization has been a leader in microfinance since 1973. It is active in Africa, Asia, Latin America and the Caribbean, plus the United States.

## Community Investing Resources

### BRAC USA

11 East 44th St. #1600

New York, NY 10017

Web: [www.bracusa.org](http://www.bracusa.org)

Makes microloans for self-employment and small business development in Asia, Africa, and Haiti.

### Oikocredit

P O Box 2136

3800 CC, Amsterdam, The Netherlands

Email: [info@oikocredit.org](mailto:info@oikocredit.org)

Web: [www.oikocredit.org](http://www.oikocredit.org)

In 1975 the World Council of Churches (WCC) established this faith-based microfinance and investment organization. It lends working capital to micro-finance institutions all over the world, who disburse life-changing loans to the poor and disadvantaged, with special emphasis on the poor and women looking for investments and donations for their work: funding farmers, micro-enterprises and other community economic development activities.

### Shared Interest

121 W. 27th Street, #805

New York, NY 10001

Phone: (212) 337-8547

Fax: (212) 337-8548

Email: [info@sharedinterest.org](mailto:info@sharedinterest.org)

Web: [www.sharedinterest.org](http://www.sharedinterest.org)

Guarantees South African banks loans to low income communities and to their financial institutions to create businesses, jobs, affordable homes and services.

### Working Capital for Community Needs (WCCN)

(Formerly Wisconsin Coordinating Council on Nicaragua)

122 State Street\

Madison, WI 53703

Mailing address: P O Box 1534, Madison, WI 53701

Phone: (608) 257-7230

Fax: (608) 257-7904

Toll free: (888) 224-6422

Web: [www.capitalforcommunities.org](http://www.capitalforcommunities.org)

Focused on Central America and Ecuador, it has a Capital for Communities Fund.

## **Other Investment opportunities for individuals and congregations**

### Kiva

3180 18th Street

San Francisco, CA 94110

Phone: (415) 358-7500

Web: [www.kiva.org](http://www.kiva.org)

Kiva works with microfinance institutions on 5 continents to provide loans to people without access to traditional banking systems.

### Microcapital

P. O. Box 55071

Boston, MA 02205-5071

Phone: 1-617-648-0043

Fax: 1-617-648-0050

Web: [www.microcapital.org](http://www.microcapital.org)

Microcapital provides candid information on microfinance: covers news, events, research and special features.

## Community Investing Resources

### Micro Vest

7514 Wisconsin Ave #400  
Bethesda, MD 20814  
Phone: (301) 664-6680  
Fax: (301) 664-6686  
Email: [info@microvestfund.com](mailto:info@microvestfund.com)  
[www.microvestfund.com](http://www.microvestfund.com)

This intermediary for microfinance institutions (MFIs) was founded in 2003. It manages a family of funds.

### **Banks/Credit Unions**

Self Help Credit Union  
P. O. Box 3619  
Durham, NC 27702  
Phone: (919) 956-4400  
Web: [www.self-help.org](http://www.self-help.org)

This is one of the largest community development credit unions in the U.S. It lends to organizations and individuals unable to secure loans at mainline commercial banks.

### Community Bank of the Bay

1790 Broadway  
Oakland, CA 94612  
Phone: (510) 433-5400  
Fax: (510) 433-5431  
Web: [www.communitybankbay.com](http://www.communitybankbay.com)

It has offices in Oakland, Danville and San Jose, CA.

### Episcopal Community Federal Credit Union

840 Echo Park Avenue  
Los Angeles, CA 90026  
Phone: (213) 482-2040  
Web: [www.efcula.org](http://www.efcula.org)

(Diocese of Los Angeles) Opened in 1994

### Urban Partnership Bank

7054 South Jeffrey Blvd.  
Chicago, IL 60649  
Phone: 1 (800) 905-7725  
Web: [www.upbnk.com](http://www.upbnk.com)

Established August 19, 2010, it took over the assets of Shorebank closed by the FDIC that year.

### **Publications/periodicals**

Episcopal Network for Economic Justice, *Community Investing: An Alternative for Religious Congregations Seeking a Social as Well as a Financial Return*. September 1999.

Web: [www.enej.org/resources](http://www.enej.org/resources)

Episcopal Network for Economic Justice, *Economic Justice How-To Manual. Episcopal Network for Economic Justice*. June 2006. See Chapter 5: "Socially Responsible Investment" by Sue Lloyd

Web: [www.enej.org/resources](http://www.enej.org/resources)

Domini, Amy, *Ethical Investing*. Reading, MA: Addison-Wesley, 1984.

Domini, Amy, *Socially Responsible Investing: Making a Difference and Making Money*. Chicago: Dearborn Trade, 2001.

Kinder, Peter, Seven D. Lydenbert and Amy L. Domini, *Investing for Good Making Money While Being Socially Responsible*. New York: Harper Business, 1993.

## Community Investing Resources

Schut, Michael, editor, *Money & Faith: The Search for Enough*. New York: Morehouse Publishing, 2008. Includes a study guide. See Chapter IX: "Moving Toward Jubilee--Investments and Retirement."

Seedco, *Religious Institutions as Actors in Community-Based Economic Development*. New York: Seedco, 1988.

Shabecoff, Alice. *Rebuilding Our Communities: How Churches Can Provide, Support, and Finance Quality Housing for Low-income Families*. Monrovia, CA: World Vision, 1992.

Yumas, Muhammed, *Banker to the Poor: Micro-Lending and the Battle Against World Poverty*. New York: Public Affairs, 1999, 2003.

Muhammed Yumas, a native of Bangladesh, is the founder of the Grameen Bank, a microlender.

### Periodicals

*Business Ethics: The Magazine of Corporate Responsibility*

2856 Harriet Ave. #207

P O Box 8439

Minneapolis, MN 55408

Phone: (612) 879-0695

Fax: (512) 879-0699

Web: [www.business-ethics.com](http://www.business-ethics.com)

*Green Money Journal*

P O Box 67

Santa Fe, NM 87604

Phone: (505) 988-7423

Email: [info@greenmoneyjournal.com](mailto:info@greenmoneyjournal.com)

Web: [www.greenmoneyjournal.com](http://www.greenmoneyjournal.com)

Published since 1992, it includes information about socially responsible investing (SRI);

### Education

Bartimaeus Cooperative Ministries

P. O. Box 328

Oak View, CA 93022

Phone: (805) 649-1327

Fax: (805) 649-2179

Email: [inquiries@bcm-net.org](mailto:inquiries@bcm-net.org)

Web: [www.bcm-net.org](http://www.bcm-net.org)

Web, [www.ChedMyers.org](http://www.ChedMyers.org) (Contact for resources)

*From Mammon to Manna: Sabbath Economics and Community Investing*. Two DVDs (three 30-minute sessions per DVD) \$27.50. Features Ched Myers and Andy Loving. Facilitator's notes are free.

Founded in 1998, Sabbath Economics collaborative is an ecumenical Christian nonprofit cooperative.

## Addition to Baptismal Covenant Language

### **Resolution 2015-C015: Addition to Baptismal Covenant Language**

#### **The issue/resolution**

In Resolution 2015-C015, the Diocese of Connecticut is requesting that the 78th General Convention authorize the trial addition of a sixth question to the Baptismal Covenant as follows: “Will you cherish the wondrous works of God, and protect the beauty and integrity of all creation?” with the response “I will, with God’s help”. The Diocese of Connecticut is also requesting that the question and response be authorized for trial use as part of the Baptismal Covenant for the triennium 2016-2018.

#### **What Scripture and/or TEC says about the issue/resolution**

The additional sentence, drawn in part from Job 37:14, was developed after a Baptismal Covenant Working Group, appointed by the Diocesan Bishop, led a year-long study and comment period including a survey to all congregations. Adding language to the Baptismal Covenant that addresses just and loving relationships with God’s creation would bring the rite of Holy Baptism into alignment with the multitude of creation-centered references in Scripture and in the Book of Common Prayer. At the same time it would address a growing concern for the well-being of “this fragile earth, our island home” (BCP, 370).

#### **A sample illustrating the impact of passing or not passing the resolution**

During the study, the Working Group detected a strong sense of urgency and longing from the participating congregations to use this additional language, with the hope to do so immediately. This concern is leading an increasing number of congregations to add a creation-centered questions or additional wording of their own making to the Baptismal Covenant without any authorization on the part of General Convention. This is a pressing reason for allowing what is proposed here to be used throughout the Church on a trial basis. Equally important is that the Working Group recognized that the shape of the Baptismal Covenant evolved over the course of the decade leading up to the adoption of the 1979 Book of Common Prayer. In Services for Trial Use (1971) only two of the present five questions that follow the threefold recitation of the Apostles’ Creed were included. In Authorized Services (1973) two more questions were added. It was not until the publication of the Draft Proposed Book (1976) that concern over the omission of any reference to sin, repentance and recommitment to Christ was addressed by including the present second question. The Working Group concluded that the inclusion of a question about care for creation would be in keeping with the evolving character of the Baptismal Covenant from 1970 onwards.

#### **Action steps that an individual or a congregation can take**

##### **(independent of passage of the resolution as well as if the resolution is passed)**

If this Resolution does not pass, interested parishioners could work with their local clergy to educate their congregations and dioceses about the value and meaning of the recommended change and work with their local clergy and diocesan liturgists to obtain permission to use the recommended words in local services.

## Facilitate Dialogue on Climate Change

### **Resolution 2015-C015: Facilitate Dialogue on Climate Change and Divestment Strategy and**

### **Resolution 2015-C039: Fossil Fuel Divestment and Clean Energy Reinvestment**

#### **The issue/resolution**

In Resolution 2015-C013, the Diocese of California seeks to support the Environmental Protection Agency's proposed carbon rule for existing power plants and to have The Episcopal Church recommit to Oppose Environmental Racism

In Resolution 2015-C039, the Diocese of Nebraska calls on the Episcopal Church Pension Fund and the Episcopal Church Endowment Fund to adopt a policy to refrain from future purchasing of any new holdings of public equities and corporate bonds of the world's leading 200 fossil fuel companies as identified by the Carbon Underground, as well as for these groups to develop and implement a plan to divest within five years from direct ownership of same and to develop and implement a strategy to invest 5% within two years and 10% within four years of their overall holdings in "impact investments" in the clean energy sector; and it calls upon the 78th General Convention of the Episcopal Church to encourage all dioceses and the Consortium of Endowed Episcopal Parishes to engage within the coming year the topic of divestment from fossil fuels and clean energy reinvestment.

#### **What Scripture and/or TEC says about the issue/resolution**

Greenhouse gases trap heat and cause global warming, which results in significant changes in climate around the world. These changes affect all living things, but most of the people affected the most severely by extreme weather, drought, rising sea levels, and melting permafrost up to now have been some of the poorest people in our world who have contributed least to the increase in greenhouse gases. As global temperatures continue to rise, more and more of us begin to be significantly affected by the consequences of climate change to our health, economic well-being, food security, and access to clean water. Everything else we envision for the Episcopal Church in the remainder of this century depends on a sustainable environment, and we cannot depend on that if global warming continues at its current rate. A sample illustrating the impact of passing or not passing the resolution Carbon dioxide is the primary greenhouse gas produced by human activity. In 2015, the amount of carbon dioxide in the earth's atmosphere is above 400 ppm, and that number continues to rise. (Scientists tell us that 350 ppm is the upper threshold for sustaining life as we have known it on this planet. At the beginning of the Industrial Revolution, the earth's atmosphere contained 280 ppm of carbon dioxide.) Ideally, the world's political systems would have responded to this crisis by significant regulations to cut carbon dioxide emissions and programs to switch from a dependence on fossil fuels to clean energy sources. However, the world's political leaders have been unable or unwilling to do so.

#### **Action steps that an individual or a congregation can take**

#### **(independent of passage of the resolution as well as if the resolution is passed)**

The call to faith communities and other institutions to divest from the fossil fuel industry and reinvest in clean energy is a call for moral leadership. We call on the Episcopal Church to take seriously the duty to care for God's creation, the duty to leave the best possible world for future generations, and the duty to act justly on behalf of people suffering from the effects of climate change. Our divesting from fossil fuels

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will not bring the fossil fuel industry to a halt, but it will take away the stamp of moral approval from the continued use of fossil fuels. It is a strong way for us to say that continued reliance on fossil fuels is morally unacceptable. It is a prophetic action calling on the world's leaders to put regulations and programs in place to replace fossil fuels with clean energy sources.

## Living Wage Principles

We envision a society in which full-time workers receive compensation sufficient to allow them to live with independence and dignity, without charitable assistance.

**Background:** On May 19th of this year the Los Angeles City Council passed a resolution that raises the minimum wage in that city to \$15 an hour by 2020. It comes as workers across the country are rallying for higher wages. Several large companies, including Facebook and Walmart, have recently moved to raise their lowest wages. Several other cities, including Seattle, San Francisco, Chicago, and Oakland, Calif., have already approved increases, and dozens more are considering doing the same. In 2014, a number of Republican-leaning states like Alaska and South Dakota also raised their state-level minimum wages by ballot initiative

**What is a living wage?** A living wage allows a person or family to be financially self-sufficient and to modestly participate in the fullness of life that God envisions for all people. The concept of a living wage is more than a specific dollar amount; it also includes affordable access to basic human necessities that strengthen households and families.

**What is the community impact?** Access to living wage employment for all workers is fundamental to both the economic and social prosperity of any community. Conversely, the lack of living wages places stress on both public assistance programs and on charitable efforts, especially those of the religious community. Our communities are struggling to assist people for basic survival. Moreover, individuals and families without a living wage typically face limited opportunities that impede the fulfillment of our God-given responsibility to uphold the social fabric and uplift all people.

**As people of faith** we build these principles on the foundation provided by our holy texts:

And O my people! Give just measure and weight, nor withhold from the people the things that are their due. Quran 11:85

Do not take advantage of a hired worker who is poor and needy. Deuteronomy 24:14a

The laborer deserves his wages. 1 Timothy 18b

**We are therefore deeply committed to the following principles:**

Specifically, a worker should be able to:

- Wake up in a safe, affordable home
- Cook a healthful meal without worrying about where the next meal is coming from
- Access efficient transit options, including public transit
- Take their children to a quality daycare or school
- Go to a job where they are respected, safe and valued
- Enjoy good working conditions and have a voice on the job, including the right to organize

## Living Wage Principles

- Visit the doctor without worrying about how to pay for it
- Have adequate time to spend with family, rest for renewal, and to participate in community life These principles are the basis for a dynamic, healthy, and prosperous city.

**By committing our support to these Living Wage Principles, this 78th General Convention commits to the following:**

1. Educate our congregations about issues of a living wage.
2. Engage in the issues by listening to workers and walking with them towards a living wage future in our communities.
3. Advocate for the creation of living wage opportunities with elected representatives and business leaders.

**The Rev. Richard Gillett  
Seattle, Washington**

