

WORLD OF HURT, WORD OF LIFE



**RENEWING GOD'S COMMUNION IN
THE WORK OF ECONOMIC RECONSTRUCTION**



2012

The Advisory Committee on Social Witness Policy (ACSWP)



PRESBYTERIAN CHURCH (U.S.A)
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STATED CLERK OF THE GENERAL ASSEMBLY

September 2012

Dear Members and Friends:

The 220th General Assembly (2012) adopted this resolution, “World of Hurt, Word of Life: Renewing God’s Communion in the Work of Economic Reconstruction,” in exercise of its responsibility to witness to the Lordship of Jesus Christ in every dimension of life.

As a social policy statement, it is presented for the guidance and edification of both church and society, and shapes procedures and program for the units and staff of the General Assembly. It is recommended for consideration and study by sessions, presbyteries, and synods, and commended to the free Christian conscience of all congregations and the members of the Presbyterian Church (U.S.A.) for prayerful study, dialogue, and action. It consists of both principles and recommendations, which lead in bold type, and a study paper that substantiates the positions taken. It is the creation of a group of volunteer Presbyterians including economists, business people, pastors, and educators.

This report grew out of concern for the economic crisis by the last General Assembly. It reflects a sense of urgency for the unemployed combined with a resistance to the distorted values that have kept our government and society from improving this problem more directly. It also reflects the awareness that many of us share, that it is hard to sustain a “middle class church” when the middle class is under great financial pressure. The recommendations to the report give us some tools to respond to this continuing economic crisis.

But as the title itself reflects, this report grows out of a strong theology of communion, a belief that our communion with Christ is the basis for our community in the church and the inspiration for our sharing in the world. This means looking at the long term situation of our economy, where wages for most have been stagnant since the 1980’s and many of us piled on debt to preserve a middle class lifestyle, even after we became two income families. And that means looking at the values our economy really serves.

I quote from the report’s opening call:

In the Wall Street collapse and the four difficult years since, we see the impact of four decades of growing captivity to the values of excessive individualism and a destructive antigovernment ideology. The resulting loss of wealth and stable employment for many and the spreading pain of poverty, insecurity, and extreme inequality mark this period as a turning point ... for the very beliefs that define our common faith. Standing against this tide... the Presbyterian Church (U.S.A.) opposes the market fundamentalism that has diminished Christian values in our economy and political culture—values of common sacrifice and shared prosperity, care and uplift for the most vulnerable, and responsibility for future generations.

Naturally, some readers and study groups will disagree with the positions taken in this report, as all Presbyterians are free to do. As Clerk, I ask only that it be read with respect for the General Assembly that affirmed its careful thought and research. As a Christian concerned about the unemployed and underemployed, however, I do hope that some of these ideas can bear fruit.

Yours in Christ’s Service,

Gradye Parsons, Stated Clerk

Please see inside back cover for purchase information.

World of Hurt, Word of Life: “Renewing God’s Communion in the Work of Economic Reconstruction”



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Approved by the 220th General Assembly (2012)
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Developed by
The Advisory Committee on Social Witness Policy (ACSWP)
of the General Assembly Mission Council/Presbyterian Mission Agency
www.pcusa.org/acswp or www.presbyterianmission.org/ministries/acswp
See also www.justiceUnbound.org for current discussion

OW revival

Financial crisis

analysts

dollar weakens

STOCK M

Inflation ear

slump

Confidence wobbles

Profits

Economic disaster loom

SHARES WORTHLESS

Wor

Stocks tumble

assets

anxiety deepens

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RECESSION FORECAST

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Slump

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AUTHORIZATION FOR THIS STUDY FROM THE 2010 GENERAL ASSEMBLY

Living Through Economic Crisis: The Church's Witness in Troubled Times

Recommendations

The 219th General Assembly (2010) approved the following:

The Advisory Committee on Social Witness Policy (ACSWP) recommends that the 219th General Assembly (2010), affirming the values of human rights, covenant community, public responsibility, vocation-affirming work, and sustainability, approve the following recommendations to be communicated by the Stated Clerk of the General Assembly and advocated by appropriate offices of the General Assembly Mission Council:

1. That the Stated Clerk be requested to send a copy of this social involvement report to each congregation in the denomination.

2. That the appropriate PC(USA) ministry area or areas, including the Advisory Committee on Social Witness Policy (ACSWP), the Advocacy Committee for Women's Concerns (ACWC), and the Advisory Committee for Racial Ethnic Concerns (ACREC), be directed to develop a study for the 220th General Assembly (2012) that assesses the long-term implications of our current economic trends and practices, including their impact on the church itself, and provides appropriate recommendations for consideration by members, congregations, presbyteries, and local, state, and federal government. This assessment should center on the role of fairness and justice in our economy, with particular attention to growing inequality, the decline of the middle class, the tax structure, the shifting makeup of the labor force and its effects on employee rights, the role of regulatory agencies in protecting the public interest, and access to environmental resources that is equitable and sustainable. The study should also reflect the concern of the impact of the economic crisis on women and incorporate case studies of both women and men.

3. That congregations be invited to create within their midst ways of supporting persons and families impacted by unemployment, under-employment, and economic downturn.

4. That congregations and families be urged to meet together to discuss actions and behavioral changes that they might undertake to lower their consumption, live more simply, and share their resources more generously.

5. That all members, congregations, and presbyteries be requested to advocate for the preservation and strengthening of public services essential for the public good, e.g., education, libraries, fire and police protection, and others as appropriate to local circumstances.

From the Executive Summary of that 2010 social involvement report:

In a time of continuing, deep economic recession, our faith gives us strength to face unemployment, poverty, and anxiety—not simply as individuals, but as a community with an ethical memory rooted in the Gospel. Understanding the economy as a servant of creation's flourishing enables us to question the necessity of widening inequality and continued poverty, to look at the moral consequences of these trends on society and the church, and to propose greater democratic accountability for financial institutions that are called to serve the common good and depend ultimately on public funds and confidence. Informed by the historical balancing process between the public good and private enterprise, this resolution proposes measures to advance the values of cooperation, social protection, and equal opportunity while restraining those of greed, speculation, and inherited privilege. The bottom line is fairness. Without that, our economy is literally demoralized.

***World of Hurt, Word of Life: “Renewing God’s Communion in the Work of Economic Reconstruction”
From the Advisory Committee on Social Witness Policy (Item 11-09)***

Approved by the 220th General Assembly (2012) <http://pc-biz.org/Explorer.aspx?id=3985&promoID=242>

The 220th General Assembly (2012) of the Presbyterian Church (U.S.A.), grounded in its communion with the Giver of all good gifts and with one another, and acting in response to severe economic and moral disorder, do the following:

1. Approve the following framework of principles and actions for faithful response to the economic crisis, including
 - a. a call to repentance and renewal, corresponding to the depth and danger of the economic crisis;
 - b. a theological and ethical affirmation of communion principles for economic redirection; and
 - c. a set of practical actions for individual, congregational, and church-wide public engagement.
2. Receive the attached supporting analysis, which documents the economic dangers we face to jobs, families, neighbors, and long-term sustainability, and probes the moral significance of these challenges based on our church’s biblical and Reformed heritage.
3. Affirm these recommendations as our church’s call for “Renewing God’s Communion in the Work of Economic Reconstruction.”

CALL TO RENEWAL

In the current severe economic recession and faltering recovery, we see the consequences of a long developing moral crisis in our culture. A distorted value system has taken hold, spreading reckless consumerism, deep insecurity, and extreme inequalities across America. These are not the values of Christianity or the Presbyterian Church (U.S.A.), but they have infiltrated the practice of Christianity in America along with other social life. These values subvert faithful observance; they weaken our communion with family, neighbor, workers, and a world in need. Too often, we behave as children of Mammon rather than as children of God.

Yet, we cannot serve two masters. If we are to confront this moral crisis we must recover the biblical values of justice, compassion, and covenant community. We must seek nothing less than to place God—not the economy, wealth, or competition—at the center of our lives. In doing so, we will empower our church, our society, and our government to look out for the poor and the sick, the widow, the orphan, and the stranger in the land, to safeguard God’s gift of creation, and to promote and protect the common good. The depth and scale of these challenges force us to respond, not only to the obvious distress of many we know and love, but to the many more God commands us to love. This challenge is more than a call for a new ethical compass in our personal behavior. The work of economic reconstruction today requires something like a new national covenant, a new public framework derived from authentic religious values, to reorient the way wealth is produced and shared and to reclaim the role of government in securing the common good.

In the Wall Street collapse and the four difficult years since, we see the impact of four decades of growing captivity to the values of excessive individualism and a destructive antigovernment ideology. The resulting loss of wealth and stable employment for many and the spreading pain of poverty, insecurity, and extreme inequality mark this period as a turning point not only for the church’s witness in society, but for the very beliefs that define our common faith. Standing against this tide and echoing the social awakening of our predecessors in the last Gilded Age, the Presbyterian Church (U.S.A.) opposes the market fundamentalism that has diminished Christian values in our economy and political culture—values of common sacrifice and shared prosperity, care and uplift for the most vulnerable, and responsibility for future generations.

These values are at the core of our common life as Christians. In the practice of communion, Jesus’ sacrifice and sharing became the model for all human flourishing. Jesus overturned the tables of those who would commercialize the sacred, but he shared tables with rich and poor, righteous and outcast, embodying God’s welcome and pointing to a realm where justice and peace embrace. This world has never been that realm, but at Christ’s table we are renewed in our vision of that world where everyone has enough. In the principles and recommendations below, we seek to make this vision practical for our congregations, our communities, and our nation.

Guided by the Christian tradition, we seek a sustainable stewardship society shaped for the common good, contrasted with a short-sighted consumer society ruled by economic assumptions too often accepted as unalterable truths. Guided as well by our Reformed tradition, we specifically lift up the role of government, which is ordained by God to restrain the power of sin, to correct the injustice of sinful systems, and, in wise governance, to help build a just economy. We value the market and individual initiative within a framework of democratic governance, shared prosperity, and sufficient public investment for common need. And we believe that the church can, and should, use its voice responsibly on complex matters of public importance.

COMMUNION PRINCIPLES

An economy proves its worth by the benefits it offers to all the members of a society. Christian ethicists have often used the principles of community and the common good to evaluate economic systems. While still using those norms, we take the further step of adopting the practice of communion as an interpretive lens for viewing community and the common good. Communion elevates loyalty to God as the unifying center without which community cohesion can become idolatrous, and it also strengthens the human solidarity with neighbors and the earth without which community ties can become merely contractual. With respect to the common good, communion prevents the defining of the common good from becoming the prerogative of the powerful at the expense of the vulnerable. It also refutes the claim that concern for the common good can be set aside out of trust in market forces to produce maximum benefits if all of us single-mindedly pursue our individual and group interests.

The Christian community's practice of communion embodies an economy of grace rather than gain, the remembering of a broken body, the healing of a world of hurt. It does so because it fosters regular renewal of the community's connections to God in Jesus Christ, to neighbors, and to the earth, but it also often mirrors the fracture and dismemberment of those connections. The apostle Paul took the Corinthian Christians to task for allowing the divisions and prejudices of Greco-Roman society to infect their practice of the Lord's Supper. The table fellowship at Corinth was imitating the class divisions of local dinner parties. When the rich ate and drank early and some got drunk and the poor went hungry, Paul could not call such meals the Lord's Supper. He writes that they are not "discerning the body," meaning the community of believers as the very body of Christ. He moves immediately to describe this new social body with its many members—each with its "manifestation of the Spirit for the common good" (1 Cor. 12:7). No one is to be dishonored; the so-called inferior members are even to receive greater honor than the members may have the same care for one another and dissension may be avoided. Beyond their local numbers, the prosperous should supply the want of the poor in Jerusalem as a matter of equality (2 Cor. 8:14).

Our preeminent sacramental words of life remember the world of hurt experienced by Jesus on the cross. Christians are not only to partake of the body of Christ in communion; they are to be the body of Christ in the world, pouring themselves out for others as Jesus did. Five sets of principles follow from this model of affirming others and sharing with them. These five sets of ethical principles concern the stewardship of creation, Christian vocation, civil governance, the church, and Providence for a New Creation. Each will be explored in turn.

1. *Stewardship of Creation*

"The earth is the Lord's and all that is in it, the world, and those who live in it" (Ps. 24:1).

a. We affirm that the whole of creation belongs to God; all things have intrinsic value, as interconnected gifts of God. In a communion or sacramental vision, stewardship is not only management but servanthood within creation, redirecting growth and restoring Sabbath-keeping.

b. We affirm that we are called to care for God's gifts in ways that sustain the whole of creation, contribute to the flourishing of all God's creatures, and provide these same gifts to the generations that follow us.

c. We reject, as incompatible with Christian understanding of the material world, any social ordering that reduces creation and humanity merely to an economic or instrumental value.

d. We reject, as incompatible with Christian stewardship, that self-interested pursuit of profit and limitless consumption are foundations of a good economy; rather, all economic arrangements must be judged by their contribution to the common good and the health of creation.

2. *Community and Vocation*

“Have regard for your covenant, for the dark places of the land are full of the haunts of violence” (Ps. 74:20).

“Now there are varieties of gifts, but the same Spirit ... and there are varieties of activities, but it is the same God who activates all of them in everyone. To each is given the manifestation of the Spirit for the common good” (1 Cor.12:4–7).

a. We affirm a life in covenant with our neighbors, fellow citizens, and all who live among us, and that this is a life of responsibility for the common good, before private freedom, and one that is judged by higher law.

b. We affirm the priority of human labor and individual callings in a covenant order of responsibility, with talents and character given to us not simply for the sake of our individual well-being, but for the common good of all.

c. We affirm that the talents of all should be welcomed lest the common good be compromised, the integrity of the body weakened, and the enjoyment of God’s love by individual members be impaired. Each contributor to a common enterprise deserves both a fair share in the benefits obtained and a say in the community of production.

d. We reject, as incompatible with Christian vocation, any economic system that tolerates the marginalization or exploitation of any of its members through unemployment and underemployment, insufficient wages, or extreme inequality in access to social goods.

3. *Governance for the Common Good*

“Let every person be subject to the governing authorities; for there is no authority except from God, and those authorities that exist have been instituted by God” (Rom.13:1).

a. We affirm that government is good, ordained by God for the maintenance of God’s commonwealth, accountable to God in drawing fairly on the capacities and resources of its members and protecting their dignity and safety.

b. We affirm that government has as its trust the furthering of the common good, in concert with the activities of private citizens and organizations. The freedom of personal creativity benefits from the social creativity enabled by wise governance, which includes independent judicial review of government itself.

c. We affirm that all citizens have the right to basic economic goods and to meaningful work, and that government, representing the whole community, is ultimately responsible for seeing to the provision and protection of these rights from unjust concentrations of market or political power.

d. We reject, as incompatible with God’s gift of government, any construal of individual liberty that denies our corporate responsibilities to neighbors near and far, for the protection of their equal liberty and opportunity to flourish.

4. *Church as a Living Sign of God’s Coming Realm*

“... [To] make everyone see what is the plan of the mystery hidden for [the] ages in God who created all things; so that through the church the wisdom of God ... might now be made known to the rulers and authorities in the heavenly places” (Eph. 3:8–10).

a. We affirm the church as a community and as an institution, a good ordained by God for the mission and sustenance of God’s people over time.

b. We affirm that Jesus Christ is the head of the church, and that the church must be ever reformed to embody the gracious purposes of God rather than any deterministic economic necessity or cultural force.

c. We affirm that the church is called to speak in a prophetic voice, demanding of government, citizens, and economic institutions alike, repentance from value systems that demean and marginalize people and erode the common good.

d. We reject the view that the church is an end in itself, but rather maintain that among its Great Ends are the promotion of social righteousness and the exhibition of the Kingdom of Heaven to the world.

5. *Providence for a New Creation*

“But strive first for the Kingdom of God and [God’s] righteousness, and all these things will be given to you as well” (Mt. 6:33).

a. We affirm that no power in the world, including economic forces, is ultimate, because God, as source and sustainer, is the true sovereign over all things.

b. We affirm that peace is a chief characteristic of God’s reign, and that economic reconstruction is part of embodying that peace in the just provision of goods for current and future generations.

c. We reject, as incompatible with our understanding of God’s Providence, that any human institution that furthers injustice is normative; rather, God’s order is always aligned to justice with special attention to the most vulnerable.

THE CHURCH’S WORK IN TODAY’S FALLEN ECONOMY

Practical actions for individual, congregational, and church-wide public engagement follow from the Communion Principles. These actions are proposed in three areas of the church’s work: within congregations and councils; in the public square; and in support of local, state, or federal policies that address economic behavior.

1. *Embracing the Spirit of Repentance and Renewal in Congregations and Councils*

In order to help renew the full sense of calling in the economic lives of Presbyterians, the 220th General Assembly (2012):

a. Invites congregations and councils of the Presbyterian Church (U.S.A.) to view their practices of hospitality, fellowship, compensation, mission, and evangelism through the lens of communion. This is to see each church as a body in which everyone has an equal place of service and honor, where no one is abandoned or reduced to second-class status, where inequality in compensation is tempered, and where God’s grace is the center of community life. These are not matters subject to economic audit, but which may have economic effects. The goal is to strengthen each congregation as it seeks to live out Christ’s distinctive values, and thereby to help each member resist the forces of class and the culture of consumption that weaken our sharing and our witness.

b. Invites congregations to develop special opportunities for reflection and education on the sacrament of communion and its economic meaning. From this reflective work, new or renewed congregational efforts are encouraged to realize a fuller Christian communion in our neighborhoods and our local and regional economies, through such means as: practices of hospitality with needful neighbors; direct service for community needs; energy conservation and other environmental efforts in our churches and neighborhoods; engagement in faith-based community organizing and advocacy; redevelopment of church properties to serve new community needs; and investment in community development enterprises, among other ways for congregations to participate in the work of economic recovery and redirection.

c. Invites mid councils to view their practices of membership, mutual accountability, mission, and evangelism through the lens of communion. This is to see presbyteries as bodies where teaching and ruling elders face directly the socioeconomic differences in their regions and develop or strengthen mission strategies to build solidarity and shared witness across those differences. Presbyteries and other regional bodies are encouraged to use *Neither Poverty Nor Riches: Compensation, Equity, and the Unity of the Church* (Minutes, 2010, Part I, pp. 324ff [print version], pp. 742ff [electronic version]), a policy study approved by the 219th General Assembly (2010) to help address compensation differences and their influence on mid council life.

d. Encourages mid councils—presbyteries and synods—to organize at least one gathering on the theme of “communion renewal and economic reconstruction,” designed for education and dialogue among teaching and ruling elders, deacons, members, and others. Theological educators, economists, and other resource persons are encouraged to contribute insights on the influence of faith in the shaping of economic values, specifically with regard to the relation of communion and the common good. From these gatherings, councils and congregations are encouraged to consider new

efforts to work more actively together to meet or advocate for the needs of members and neighbors impacted by today's economic challenges.

e. Requests the Advisory Committee on Social Witness Policy (ACSWP), in cooperation with appropriate ministries of the General Assembly Mission Council (Presbyterian Mission Agency), provide relevant and accessible resources for such gatherings and study groups, including summaries drawn from and resources based on this report.

f. Directs the Office of the General Assembly to publish this report in its entirety on the PC(USA) website, to oversee the printing of a limited quantity of copies, and to see that copies are distributed to interested congregations and individual members, mid councils, resource centers, educational institutions related to the PC(USA), and to ecumenical partners.

2. Voicing Our Beliefs in the Public Square

In order to present a public voice for Reformed Christian values in economic reconstruction, the 220th General Assembly (2012):

a. Urges the Stated Clerk, the Office of Public Witness, and the Presbyterian Ministry at the United Nations, as well as presbytery, synod, and congregational leaders, to take opportunities to express the church's views on the economy in the media, at public events, and in other forums (including nonpartisan events related to the 2012 election season), to endorse or participate in ecumenical and interfaith statements or acts of witness consistent with policies of the Presbyterian Church (U.S.A.).

b. Directs the Advisory Committee on Social Witness Policy, in consultation with the Advocacy Committees for Racial Ethnic and Women's Concerns, to provide resources to support the witness described above, for presenting the church's views on economic and civic responsibility, sustainable economic development, strong public ethics, and policies for the common good, with special attention to those most vulnerable.

3. Supporting Public Policy Actions on the Economy

In accordance with the belief that "truth is in order to goodness," (F-3.0104), that education and action go together, and in order to contribute a Christian ethical perspective based on communion, covenant, and the common good to public understanding and advocacy by Presbyterians and PC(USA), the 220th General Assembly (2012) encourages its members and directs its appropriate agencies to support the following directions for reform addressing four main areas of God's concern in our economy, as outlined in the attached study: (1) the crisis of work, (2) family insecurity and children's well-being, (3) the plight of our neighbors in marginalized communities, (4) sustainable growth for our environment and future generations.

While previous assemblies have affirmed both public and private responsibility for effective solutions in seeking a sustainable prosperity for all, the 220th General Assembly (2012) urges the church to support a renewed emphasis on the proper role of government in society and the economy, as taught in biblical and Reformed tradition. The church does not govern or command in society but reserves its right, and duty, to counsel political leaders from the high place of conscience and our long Reformed heritage of social witness and policy application.

a. On the Crisis of Work

To renew our communion with the working-age population, and all workers within our borders, we encourage the church's support for policies aimed at reducing unemployment, creating quality jobs, strengthening the safety net and training programs for unemployed workers, and empowering workers in the labor marketplace. In addition to affirming the church's existing policies on vocation, fairer compensation, and full employment, as referenced in the attached study, the 220th General Assembly (2012) supports:

(1) Stronger job-creation policies, such as tax reforms that encourage job-creation within our borders; increased public investment in new infrastructure, environmental restoration, and other public goods; direct public job creation on appropriate infrastructure projects and maintenance in areas and periods of high unemployment; and measures to maintain employment in recessions and restructurings through on-the-job retraining, work-share policies, and coordinated efforts to preserve networks of innovation and suppliers in given industries.

(2) Greater empowerment of workers, such as by indexing the federal minimum wage to an accurate inflation measure with realistic adjustments for health, education, and housing costs; by tax and other measures to decrease the enormous disproportions between top executive and line employee salaries—sharing productivity gains more fairly; by creating a more level playing field for workers who wish to organize for collective bargaining; and by alternative institutional arrangements, such as employee ownership, cooperatives, and other wealth-building and wage-improving strategies for workers.

b. On the Crisis of Family

To renew our communion with families and children, the 220th General Assembly (2012) encourages the church's support for policies that strengthen families, support children's development, provide comfort to the elderly, and help to insulate decisions about family formation and child-bearing from undue economic stress. Concerned with the impact of the current crisis on families, especially low-income families, the 220th General Assembly (2012) supports policies that:

(1) Protect a healthy work-family balance. These include such policies as paid parental leave; universal high-quality childcare and early childhood education; mandatory sick-pay; and mandatory flex-time alternatives to meet family care responsibilities.

(2) Strengthen families through life-cycle needs. These include such policies as “baby bonds” available to average investors; public school programs to increase healthy nutrition and physical education, as well as after-school enrichment; and policies that support affordable access to post-secondary education.

(3) Support families in retirement and times of serious illness. These policies include strengthening Social Security and Medicare without additional burdens on middle- and lower-income families; providing greater consumer protection and transparency in retirement savings programs; and considering ways to count the value of unpaid work by family child- and elder-caregivers.

(4) Improve the accuracy of official measurements of household economic wellbeing. These include revising poverty thresholds, unemployment figures, and eligibility criteria for family-supporting programs.

c. On the Plight of Our Neighbors

To renew our communion with marginalized neighbors and the least affluent among us, we encourage the church's support for policies that equalize opportunities for education, work, and political participation across racial and other social divides, including the divide between citizens and noncitizens. Recognizing significant historical differences in wealth accumulation, vulnerability to imprisonment, and patterns of segregation among those who are unemployed, and a nationwide poverty rate of approximately 20 percent and growing among the young, the 220th General Assembly (2012) supports:

(1) A stronger social safety net for poor and low-income families, through measures such as adjustment of Temporary Assistance for Needy Families and related income support programs to extend time limits or reactivate expired eligibility in times of high unemployment, and protection of Food Stamps, WIC, SSI, Medicaid, and other programs for the most vulnerable, from across-the-board budget cuts.

(2) Increased social investment in poorer communities, through measures such as expanded and enriched public schooling (longer school days and/or school years, incorporating high-quality enrichment programs), policies that improve transit equity in under-served cities and rural areas (including mass transit and rail upgrades), measures to restore healthy housing markets and well-managed public housing, and policies and funding to help cities and states develop and expand community-based crime prevention programs and alternatives to prison.

(3) Increased social inclusion and community empowerment, through measures such as an earned and fairly applied path to citizenship for undocumented immigrants, fairer and consistently enforced agricultural labor laws, increased regulation of financial services in low-income communities, ensuring equal opportunity for affordable credit, and democratic reforms that reduce barriers to voting in low-income communities, including election-day registration policies and expansion of voter registration in public agencies.

d. On the Stewardship of Creation

To renew our communion with God's creation and future generations, we encourage the church's support for policies that transform our energy supply, restore and protect vital ecosystems, and reorient community planning and public capital investments around energy efficiency goals and other environmental benefits. Recognizing the significant scientific consensus underlying climate change warnings, the 220th General Assembly (2012) supports:

(1) "Green infrastructure" planning and investment, through such means as increases in federal research and development (R&D) investment and other public support for renewable energy development; the expansion and improvement of mass transit within and between metropolitan areas; the promotion of new economic development approaches that integrate conservation, cogeneration, and renewable energy systems into residential and commercial development, with a focus on preserving and limiting pressure on ecosystems that provide important services, such as drainage and sink capacities, and the elimination of public subsidies for unsustainable sectors of our economy, including highly profitable fossil fuel and large-scale agribusiness industries.

(2) "Green shift" changes in consumption and investment incentives for citizens, through measures such as tax reforms that encourage work and saving and discourage pollution and over-consumption; higher automobile fuel efficiency standards, with public support for industry R&D; expanded recycling coverage and monitoring at the state and local level; and improvements in national statistics to better account for environmental costs and benefits in economic activity.

e. Reforming System-wide Governance

Renewing Christian communion in the work of economic reconstruction requires a systematic recovery of the proper role and functions of government, as ordained by God to serve the common good. The 220th General Assembly (2012) supports four main priorities in restoring proper governance for the common good:

(1) A strong political reform agenda to reduce big money influence in campaigns and policy-making, through such legislative and constitutional changes as necessary to preserve access to equal vote and voice of all citizens;

(2) A fiscal redesign that is balanced between cutting waste, progressive tax increases, and needed investments in health, education, and other key assets for future generations;

(3) Financial sector reconstruction, through such measures as small "Robin Hood" financial transaction taxes to reduce unproductive and risky financial speculation; public banks and endowment funds for infrastructure development, local business development, and community wealth-building; restoring regulatory firewalls between investment and retail banking to minimize public risk; integration of sustainability criteria into sovereign debt analysis and credit ratings; and

(4) Improve and expand our national accounting systems, by supplementing Gross Domestic Product and related market indicators with measures of human, social, and natural wealth.

4. Authorization of a New Study of Tax Reform

Because taxation is considered a legitimate function of government in the Christian tradition and, today, lies at the heart of debates over the role of government and the responsibilities of citizens, and because tax policy reflects the nature of social trust and mutual obligation, pushing our focus beyond the idea of "contract" to the implicit "covenant" in our society, the Advisory Committee on Social Witness Policy is directed to appoint a seven-volunteer study team to assess the values implicit in tax policy, focusing on the areas of personal income, wealth, giving, and consumption, and considering a spectrum of reform proposals. With input from a wide range of experts and policy leaders in the field, and with necessary grounding in existing church teaching on the subject and our church's communion principles for economic reconstruction, articulated above, the study team will report its findings and recommendations to the 221st General Assembly (2014).

Rationale

Responding to the deepening economic crisis of our times, the 219th General Assembly (2010) recognized a preliminary statement of concern, *Living Through Economic Crisis: The Church's Witness in Troubled Times* (Minutes, 2010, Part I, pp.

733ff of electronic copy; pp.323–24 of the print copy), and proceeded to authorize further study of the problem with recommendations for faithful action by the church. Specifically, the General Assembly asked for a study that “assesses the long-term implications of our current economic trends and practices, including their impact on the church itself, and provides appropriate recommendations for consideration by members, congregations, presbyteries, and local, state, and federal government” (Ibid., p. 733 of the electronic copy, p. 323 of the print copy).

In consultation with a broad range of experts and practitioners who work on economic policy and development, a study team appointed by the Advisory Committee on Social Witness Policy carried out this work. In addition to this report, the study team prepared supplemental discussion essays and other related materials, which will be made available on line before the 220th General Assembly (2012). A number of resources can already be found in the October 2011 issue of *Unbound* (www.justiceUnbound.org), titled “The Dark Night of the American Economy” (<http://justiceunbound.org/journal/table-ofcontents-2/>). *Unbound* is an interactive, online journal and the official successor to *Church & Society* magazine.

The title, *World of Hurt, Word of Life*, points to the words of institution at communion, or the Lord’s Supper. That sacrament of remembering the body of the church includes the most foundational words of life that give life to the church as a community. Using this Christian model is not intended to suggest that all U.S. citizens must become Christians, but that the equal, mutual concern of communion is our measure for economic values and practices. We do not live “by bread alone,” or secular economics alone, of whatever school or ideology, but by the Word who is ultimately God with us, seeking incarnation in our personal and social life.

The foundational, theologically grounded values of concern to the church in our assessment of the economic crisis were listed in the 2010 assembly’s action: the values of human rights, covenant community, public responsibility, vocation affirming work, and sustainability. In applying these values, it should be clear that the Reformed approach always connects personal and social transformation, individual conscience, and the common good. In gospel language, we remember Jesus’ preaching of both the inner conversion from fear and greed to selfless faith, and the outer, institutional conversion of worldly rule into the reign of God. We remember our responsibility to the word in light of Jesus’ very example, which practiced the healing and feeding of multitudes from the ethos of the Beatitudes and his love for the least among us.

In our recommendations for the church, we find the necessary grounding in the central liturgical place and meaning of Communion in the Reformed tradition and in the lives of all Presbyterian congregations. Across the entire spectrum of its impacts and causes, the economic crisis, we submit, is fed by a common condition of weakened or broken communion. Our recommendations flow from this recognition and build on a core set of principles that define a life of communion with God and one another in contrast to the economic life that now prevails in the world and threatens our children’s future. In resetting the priorities of economic life around the practice and principles of communion, the church should not only provide for its own renewal, in relevant actions designed for congregations and other church bodies, but for a more robust Christian witness in the public square as well, including faith-based recommendations for significant changes in public policy.

The background study included in this report provides a closer examination of the manifold impacts and causes of our economic distress, in light of Scripture and Reformed tradition. The study is divided into three parts. Part One establishes the liturgical frame for reflection on the economic crisis, and sketches the broad economic trends that have brought us to this point. We then outline the contrasting principles of God’s economy, which the church is asked to affirm.

Part Two sharpens and differentiates the empirical focus to emphasize specific societal structures at risk—five key domains of God’s love that are embattled in our economy:

1. The jobs crisis and the degradation of work—because God wills that we all be productive and respected in our need to provide and take part in the continuing (or great) work of creation.
2. The family in crisis, including children and elders—because our family ties are designed to reflect God’s image and serve human flourishing.
3. The plight of our neighbors—because we remember that we were once strangers, enslaved, “and the Lord redeemed us.”
4. The stewardship of creation for future generations—because the land is God’s, “for you are strangers and live as foreigners with me.”
5. The wounded church—because the Body of Christ cannot heal if it is captive to the world.

On many issues in these areas, the General Assembly has already spoken with clear recommendations for policy. But even as we rely on the church's extensive policy tradition for guidance, today we seek new inspiration and authority for action. The depth of this crisis combined with the glaring failures of our elected leaders has motivated us to respond anew, not only for the sake of our neighbors and communities, as we are taught, but for the very honor of a church that proclaims God's sovereignty over all.

Finally, in Part Three of the study, we draw particular attention to a common and inter-related source of disempowerment in the embattled domains of God's love: the ascendancy of an extreme individualist ideology and culture, and a no less radical campaign of weakening and denigrating government. We ask the church to reject these ideological assaults on the common good and on the proper role of government. The church can respond with a Reformed view of the role of governance in society and the economy. Applied today, this tradition clearly justifies a "mixed economy," valuing the market and individual initiative within a framework of shared and sustainable prosperity, as well as public responsibility for unmet human needs.

PART ONE: WORLD OF HURT, WORD OF LIFE

A. Broken Communion

Throughout the ages, Sunday to Sunday, Christians have gathered to participate in Holy Communion. This Christian practice represents to the faithful, God's *oikos*, God's divine household, and its economy of grace.¹ In this sacramental act, the fundamental character of our existence before God is revealed and renewed. As John Calvin wrote, "We call it either 'the Lord's Supper' or 'the Eucharist' because in it we are both spiritually fed by the liberality of the Lord and also give him thanks for his kindness. . . . In this sacrament . . . the Lord recalls the great bounty of his goodness to our memory and stirs us up to acknowledge it."²

As the body of Christ is broken before us, we remember the parable of the sheep and goats: whatever we do to "the least of these" brothers and sisters of mine, we also do to Jesus himself (Mt. 25:40). We bring "a world of hurt" to the table, the hurt of "the least of these" and our own hurt. As the bread is broken, we remember the crucified Jesus, but we must also remember the hungry, naked, homeless body of Christ when he was alive in the flesh. In our world of hurt, the poor and the unemployed, the immigrant and the economically distressed, whose numbers grow, are dis-membered from the body of Christ. In remembering Jesus' sacrifice for us, the task of "re-membering" the least among us, in the body of Christ, is both our individual promise and our shared responsibility. We recognize today the economic conditions that weaken our communion, dividing God's *oikos* from within.

When Jesus announced to his followers, "This is my body that is [broken] for you" (1 Cor. 11:24), hindsight sees him assuring his disciples that he was wounded for them and that they were healed by his bruises (Isa. 53:5). When the apostle Paul called the Corinthian believers "the body of Christ and individually members of it" (1 Cor. 12:27), he was naming them as the re-membered and inspirited embodiment of the risen Christ. Therefore, their gatherings for the Lord's Supper ought to be times of re-membering for their brokenness and resuscitation to be the embodiment of Christ in the world. Instead they brought their social stratification and disconnection to the communion meal; and, failing to "discern the body" in the poor among them, they further fractured it instead of being re-membered. Paul charged that their meals were a sacrilege and not the Lord's Supper.

At the communion table, there should be no stratification. Each member of the body is an affirmed participant in a community in quest of the common good out of gratitude for God's gifts. When we begin to see all of our tables and all of our community connections and disconnections through the interpretive lens of communion practice, the economy of grace that is embodied there should bring critical scrutiny to our economies of gain and all of our tables where the means of sustenance are distributed and access to power is brokered.

The contrast between God's *oikos* of grace and gratitude and our economic life today is visible everywhere. Over the last decade, an epidemic of reckless mortgage lending and trading fueled a massive housing bubble, precipitating a dangerous financial meltdown in 2008 and plunging the nation into recession—the biggest economic crisis in the United States since the Great Depression. \$16 trillion in wealth was wiped out, and 7.5 million jobs were lost, yet a quick response by the federal government may have prevented even worse disaster by shoring up the banks, expanding the money supply, and injecting substantial stimulus spending to spur economic recovery. Now, three years later, the financial sector has recovered and business corporations are raking in impressive profits once again. Between two and three million jobs were also provided by the stimulus, which also helped offset state cutbacks in public employment. Banks and corporations today hold massive cash reserves. But ordinary people continue to suffer the effects of high unemployment, home foreclosures, stagnant wages, and anemic economic growth.

The immediate crisis was contained, but most Americans know that our problems go beyond the last several years. Over the last three decades, America has been transformed by extreme inequalities that have weakened the middle class, squeezed average workers, and further marginalized our poorest communities. At the root of this, we see a striking divergence between economic productivity and average wages. From the 1940s through the 1970s, rising productivity and rising wages followed the same upward trajectory, together. The prosperity our economy produced was widely shared among the people who created it, giving rise to a broad middle class. Since then, productivity has continued to rise, but average wages have been stagnant. During the same period, the income of the top 1 percent of the population has skyrocketed from 8 percent of total national income to more than 23 percent of total income in 2007—the highest it has been since 1928.³ Wealth is even more unequal: in 2007, the richest 10 percent controlled two-thirds of total household net worth; the wealth gap has probably grown since the housing crash, as most middle- and working-class wealth is in the form of home equity.⁴

The broad middle class has managed to maintain a veneer of prosperity by working more and going deeper into debt. Compared to its counterpart in the 1970s, the average household today works approximately five hundred more hours annually. Average household debt now stands at 114 percent of income, after taxes, compared to approximately 65 percent in the 1970s.⁵ These long-term trends, compounded by the sharp loss of wealth and the unemployment crisis since 2008, have spread anxiety, frustration, and anger across the country. From the young, who long for decent work, to the old, whose retirement security is threatened, from children, whose educational prospects are undermined, to parents, whose homes are in danger of foreclosure, from the poor who feel the safety net fraying even further, to the middle classes who sense their living standards crumbling away, all sorts of Americans continue to suffer the prolonged effects of our weakened and divided economy.

As economic pressures absorb more energy and household budgets tighten, other facets of human life are squeezed. Family life, religious communities, civic organizations, and political engagement suffer as people have less time, energy, and resources to commit to them. The richness of human social and personal existence is threatened as the imbalances within the economic system spill over into these other realms of life, further diminishing human flourishing. Symptomatically, people's trust in public institutions and the democratic process has been dramatically eroded amid the growing inequalities of this period, and our capacity for cooperation and compromise in facing common challenges is likewise weakened by this loss of trust.

In addition to these human crises, people are also increasingly concerned about an impending ecological crisis. Rapid climate change, natural resource depletion, and loss of biodiversity reveal the extent to which human economic activity is spending down the natural resources on which life itself depends. The United States is the epicenter of global environmental impacts, consuming about 26 percent of the world's oil and 27 percent of its natural gas—for just 4.5 percent of the world's population, and generating an estimated 25 percent of global greenhouse gas emissions.⁶ The potential costs of such reckless consumption are nearly incalculable by normal risk models, but a more significant failure of leadership cannot be imagined.

By diminishing what we have received from previous generations and originally from God, we are abdicating our responsibility for the well-being of future generations. There may be no greater sin than such a squandering of God's gifts at the cost of future life.

B. *God's Economy*

As Christians, we know that times of crisis carry the marks of God's judgment, but also the promise of God's salvation. Jesus Christ came into the world, saying, "Repent, for the Kingdom of God is at hand." His words and deeds, his very existence, provoked an inversion of power and values that continues to challenge every social order.

The shadow of his cross falls across America and the world today, awakening us to judgment. Through Jesus Christ, we know that God does not judge in order to destroy, but in order to save, renew, redeem, and reconcile. Therefore, we can face our current crisis not only with sorrow and repentance, but also with expectancy and hope, knowing that God is preparing us, and the whole world, for new life.

As those whose hearts and minds and lives revolve around the nourishment we share in communion at the Lord's Table, we are empowered to resist the economic materialism that bombards us from every direction. We can no longer submit ourselves to the frantic and soulless accumulation of things or be content with the shallow, yet seductive, satisfaction excess provides. The personal and social costs of this relentless materialism—over-work, deepening indebtedness, and environmental degradation—have distorted our lives almost beyond recognition of who we really are in God's eyes.

The Christian practice of the Lord's Supper can renew a hopeful and life-giving vision of Christian materialism. The physical elements of bread and wine reveal that God's gracious presence is mediated to us through the mundane material of our daily life. Christians profess that God created the material world and proclaimed it good. The incarnation bears witness to

God's profound desire to sanctify and redeem our material existence. From God's blessing of the creation—that it might be fruitful and multiply—to Jesus' mighty deeds of power on behalf of the sick and the lame, the hungry and thirsty, God's intention that "we might have life and have it abundantly" was revealed. This wholeness of life certainly includes our material existence. Therefore, with the psalmist we must joyously profess that the heavens—and everything under them—are declaring the glory of God.

In turn, we do not seek God apart from our material lives but in the midst of them. The economic activity of producing goods and services that contribute to material flourishing are worthy and serve God's gracious purposes in the world. But when one part of our society accumulates to great excess even as millions around us are materially and socially deprived of basic needs, the very goodness of God's creation is harmed and cries out for justice, according to the prophets.

To rectify great inequalities, we must resist the prevailing sense that we have earned what we possess and have a right to dispose of it however we wish. America often holds out the ideal of an "ownership society." In Communion, however, we see that we are the recipients of gifts that we did not earn; we do not earn anything except by the grace of God and therefore we have no right, in God's eyes, to withhold our resources from others in need. At creation, God proclaimed everything good and blessed it. When the people of Israel came into the Promised Land, God declared that "the land is mine, with me you are but aliens and tenants" (Lev. 25:23). A robust Christian vision, shaped by the Christian practice of Communion, offers the idea of a stewardship society.

A steward is someone who cares for something that belongs to another. Just as Adam was placed in the garden to till it and keep it, just as Israel recognized that God was the true owner of the land, just as Jesus told stories of servants who cared, well or poorly, for the property of their master, so we ought to think of ourselves as stewards rather than owners of the things we possess. We must consider not only their value to us but their possibly much greater worth to people in need. As John Calvin writes, "all the gifts we possess have been bestowed by God and entrusted to us on condition that they be distributed to our neighbors' benefit" (*Institutes* III.vii.5).

Our economy is one in which we feel less and less connected to one another and less and less mutually responsible. To the extent that we are bound to other people, it is through the voluntary contracts we enter for the sake of mutual self-interest. The Christian practice of the Lord's Supper offers a fundamentally different vision of human existence in the world, a vision of covenant community. Covenant community begins with the fact of creation. Surveying the creation on the final day of its making, God declared it, altogether, "very good." Each creature is valuable, in and of itself, but together they are something more, something better. All God's creatures are united in a web of life-giving and life-sustaining relationships that mark them as participants in a single project and purpose—the creation. On this foundation, Christians rely on God's grace and are bound together in the body of Christ. We are not autonomous individuals, pursuing our individual well-being; we are persons in relationship, depending on one another and ultimately on God for our common good.

The goodness of our common creation and interdependence was first codified in the Hebrew law tradition of covenant community. God liberated the people of Israel from slavery in Egypt. But they were not set free in order to become autonomous individuals. At Mount Sinai, they bound themselves to God and one another through promises of mutual responsibility. In the people of Israel God established a new social order that reflected God's intentions for the whole creation, including legal provisions for social and economic justice—affordable credit and debt relief, widespread access to productive resources, the release of slaves, and Sabbatical respite from the burdens of work and production.⁷

The biblical prophets called the people back to this covenantal order when they strayed, upholding their treatment of the poor and vulnerable as the chief measure of their righteousness. Jesus of Nazareth, who declared that his ministry would be the fulfillment of this prophetic vision of social justice, summarized the requirements of God's law, saying "You shall love the Lord your God with all your heart, and with all your soul, and with all your strength, and with all your mind, and your neighbor as yourself" (Lk. 10:27). He proclaimed and embodied God's coming kingdom by including the outcasts and lifting up the downtrodden, saying "the last will be first, and the first will be last" (Mt. 20:16).

From Genesis forward, work has been central to our identity as human beings, to our honored place in the created order, and to the rise and fall of many social orders. Understood biblically, a significant part of who we are is captured in what we do, in the roles we play in contributing to and maintaining God's creation. Thus, we have understood work as vocation, a calling connected to God's purposes, and always worthy, in turn, of sufficient recompense according to a principle of equal human dignity. When he prophesies about God's new creation, Isaiah writes, "They shall build houses and inhabit them; they shall plant vineyards and eat their fruit. They shall not build and another inhabit; they shall not plant and another eat; for like the days of a tree shall the days of my people be, and my chosen shall long enjoy the work of their hands. They shall not labor in vain, or bear children for calamity; for they shall be offspring blessed by the Lord—and their descendants as well" (Isa. 65: 21–23). Our well-being is connected to our work, and in God's economy that work will not be in vain. It will be honored and justly

rewarded. An economy that leaves its workers behind, discounting their needs and contributions, falls short of this expectation in the most obvious way.

In the Reformed tradition, so too, the biblical order of work and reward is further oriented toward the common good. Writing on Paul's first letter to the Corinthians, Calvin asserts, "... he [Paul] orders every one to bring what he has to the common heap, and not to keep back gifts of God in the way of enjoying every one his own, apart from others, but aim unitedly at the edification of all in common."⁸ Our commitment to each other is a central tenet of Reformed ethics, an idea that underlies any Reformed definition of work. While other philosophies of work may include, in place of the common good, exhortations to industriousness, thrift, or personal benefit, the Reformed understanding of work always obligates us to understand our labor in the context of the community in which we live and the general flourishing of each community.

Through our work and other fruitful activities, each of us assumes an individual responsibility for supporting the common good. But the common good cannot be secured by individual action alone, both for reasons of efficiency (i.e. collective goods such as public safety and commercial infrastructure cannot be provided by individuals), and, more expansively, because sinful greed and unequal power in the marketplace often prevent our neighbors and many who live among us from enjoying their share of human dignity in a common life with all the children of God. In our tradition, as in others, proper governance for the common good is not only honored, it is divinely ordained. There has never been a question about the need for a higher ordering power and a system of governance to provide essential goods and services that individuals cannot provide, and to ensure an adequate sharing of resources according to the principle of equal human dignity. With Calvin, we understand that "it is perfect barbarism to think of exterminating [civil government], its use among men being not less than that of bread and water, light and air, while its dignity is much more excellent."⁹ While hardly an egalitarian utopia, Calvin's Geneva was unusual in its time for supporting extensive public services and social reform efforts, including free education, poor relief, prison reform, consumer protections, and support for refugees. Drawing from this heritage, the question of what our Reformed principles of government mean for today is challenging, and we examine these issues more closely in Part Three.

God provides us help to right economic wrongs, but in America today there is a profound sense, even a certain kind of fundamentalist belief, that our current social and economic patterns are the result of unyielding economic laws that cannot be resisted. Such acquiescence to the "will" of the market is, without exaggeration, a form of idolatry, of disobedience to God. In the face of the economic determinism that tells us there is nothing we can do to change things, Christians profess faith in divine providence, which is the true power of change in our broken world. To those eaten up with anxiety about their material well-being, Jesus said, "strive first for the Kingdom of God and ... all these things will be given to you as well" (Mt. 6:33). Acceptance of God's love, not the illusion of rational self-interest, must be the ordering principle of a justly prosperous society, abundant for one and all. "Ask, and it will be given to you," Jesus taught. "Search, and you will find; knock, and the door will be opened" (Lk. 11:9). In this perspective, if it were not for the self-regarding designs of those who wish to author their own destiny, life would be a gift that provides of itself for God's creatures, for one and all in proportion to their need.

Throughout the ages, Christians have attempted to remain faithful followers of Christ in all aspects of life, including their economic lives. Martin Luther eloquently captured the attitude that shapes a Christian life: "as our heavenly Father has in Christ freely come to our aid, we also ought freely to help our neighbor through our body and its works, and each one should become as it were a Christ to the other that we may be Christ's to one another and Christ might be the same in all, that is, that we might be truly Christians" (*The Freedom of a Christian*, 303). To nurture this reciprocity, we have gathered in worship since the beginning, and we have developed an extensive ecclesial life to signify our faith and nurture our witness to the world. We understand that our churches, together, comprise the Body of Christ on this earth, and in any given community, the churches should stand as a sign of the coming kingdom, prefiguring God's reign on earth by words and deeds that disrupt the status quo and prepare God's way.

Classic Reformed definitions of economic morality come from the Westminster Larger Catechism:

Question 141. What are the duties required in the Eighth Commandment? (Thou shalt not steal)

Answer: The duties required in the Eighth Commandment are: truth, faithfulness, and justice in contracts and commerce ...; rendering to everyone [their] due; restitution of goods unlawfully detained from the right owners thereof; giving and lending freely, according to our abilities, and the necessities of others; moderation of our judgments, wills, and affections, concerning worldly goods; a provident care and study to get, keep, use, and dispose of those things which are necessary and convenient for the sustenance of our nature ...; a lawful calling, and a diligence in it; frugality; avoiding unnecessary lawsuits ...; and an endeavor by all just and lawful means to procure, preserve, and further the wealth and outward estate of others, as well as our own.

Question 142. What are the sins forbidden in the Eighth Commandment?

Answer: ...besides the neglect of duties required...: theft, robbery, man-stealing, and receiving anything that is stolen; fraudulent dealing, false weights and measures, removing landmarks, injustice and unfaithfulness in contracts... or in matters of trust; oppression, extortion, usury, bribery, vexatious lawsuits, unjust enclosures and depopulations; engrossing commodities to enhance the price, unlawful callings, and all other ... ways of taking or withholding from our neighbor what belongs to him, or of enriching ourselves; covetousness, inordinate prizing and affecting worldly goods...; envying at the prosperity of others; as likewise idleness, prodigality, wasteful gaming, and all other ways whereby we do unduly prejudice our own outward estate; and defrauding ourselves of the due use and comfort of that estate which God hath given us.”

These detailed lists embody the Reformed tradition’s high regard for careful regulation, based on Calvin’s understanding of the positive role of law as a guide to the elect, as we seek a life consistent with our values.

Yet more and more, our churches are infected with the values of the world, rejecting Christ and standing apart from God, without heeding God’s word in any serious or consistent way. Too often, instead of comforting the afflicted and welcoming those rejected by society, our churches operate as self-serving enclaves of spiritual uplift for the already well-off. Yet from Jesus’s example, and certainly from the meaning of his sacrifice on the cross, the church should have much more to give in such a broken world. The quiet rectitude we find in many of our churches is not sufficient even for the spiritual needs of today, let alone the material needs.

To put this vision of stewardship and communion into practice, we must apply the principles of God’s economy in a reconstructive way, uplifting the key societal domains in which God’s love for humanity is especially rooted: work and family, the plight of neighbors, the natural world and future generations, and the wounded church itself. Before we act to heal our broken communion, however, we must understand how these key domains of God’s love are embattled in our economy.

PART TWO: EMBATTLED DOMAINS OF GOD’S LOVE

A. The Crisis of Work

1. Work in God’s Economy

We must remember that in God’s economy, “my chosen shall long enjoy the work of their hands. They shall not labor in vain...” (Isa. 65: 22–23). For our economy, this is a question not just of the availability of jobs but of their quality. If many workers find that their compensation is not enough to support their households in dignity, then the economy must be judged as morally deficient. The Presbyterian Church (U.S.A.) can bring meaningful resources to bear on the current crisis if we pay attention to our traditions. As Reformed Christians, we must acknowledge that the well-being of individuals, families, and our country is threatened by long-term unemployment and underemployment. Calvin, after averring that human work is ordained by God, writes, “But what if work is removed? That would throw human life into ruin.”¹⁰ When we acknowledge that work is crucial to our human identity we must realize that being without work is damaging not only economically but psychologically and spiritually as well. And if we claim that every person’s work is important to the well-being of our community, we must realize that the loss of any person’s contributions is damaging to the whole.

2. Work in Today’s Economy

a. Employment and Wages

Of all the issues prompting dissatisfaction with current economic policy, none looms so large as the loss of jobs. While some economic indicators have begun to rebound from the depths of several years ago, the unemployment rate has remained frustratingly high. Understandably, for many, such a “jobless recovery” is no recovery at all.

Across the 2000s, there was no net job creation in the United States, and by the fall of 2011 we had approximately 4.5 unemployed workers for every available job.¹¹ At the beginning of 2012, between those looking for jobs (12.8 million), those working part time involuntarily (8.2 million), and those working-age people who have dropped out of the workforce all together (2.8 million), our “total” unemployment rate was approximately 15.6 percent.¹² Disturbingly, more than 40 percent of the unemployed have been jobless for twenty-seven weeks or more, many at high risk of never working regularly again.¹³ Even more troubling, youth unemployment, among those between 16 and 24 years old, reached 17.3 percent in 2011, a thirty-year high. For African Americans, the rate is twice as high. For all young people, the employment-population ratio (meaning the percentage of young people with jobs) fell to 49 percent in the summer of 2011, the lowest rate on record.¹⁴ It is no coincidence that many young people of all races choose underground economic activity, and a significant share end up in prison, including approximately 10 percent of young black men.¹⁵

Financial hardship and lost output are not the only costs of unemployment on this scale. Unemployment has massive social costs as well, taking its toll, most obviously, on public resources, but also on the well-being of families and communities, and on the deeper fabric of society. Marital problems, deferred child-bearing, declining physical and mental health, loss of trust in communities and institutions, and declining civic engagement—all are common byproducts of unemployment. This is not to mention the patterns of social unrest particularly associated with youth unemployment, visible not only in the Middle East but, increasingly, in Europe. It should be noted that when the riots broke out in England in the summer of 2011, the youth unemployment rate was 19.6 percent, not much higher than in the United States today.¹⁶

While the spike in unemployment seems to be a recent phenomenon, we've had a crisis in job quality unfolding for decades. Over the last thirty-five years, average wages have stagnated for many Americans and declined for a significant minority. Real average hourly wages rose only 0.5 percent between 1973 and 2006, and for those with only a high school diploma, real earnings have actually fallen.¹⁷ Even median household income, despite a large spike in total household work hours, has not improved very much. Adjusted for inflation, it was approximately \$44,000 in 1980, and \$50,000 in 2008.¹⁸ Job quality should also be measured in terms of health and retirement benefits. But because of their major impact on household living standards, we consider these trends in the next section, on the crisis of the family.

b. *Causes of the Jobs Crisis, and Alternative Approaches*

The reasons for the national decline in both job availability and job quality are multiple and complex. Certainly outsourcing and automation have eliminated many jobs. Consensus numbers on outsourcing have been elusive. The estimates for outsourced jobs to date range from 300,000 to nearly a million; the most cited estimate for projected losses, from 2002, is 3.3 million service jobs over 15 years.¹⁹ But it is increasingly clear that automation may be the bigger factor in declining job availability. To take just one example, in 1955, General Motors produced eight cars for every employee; in 2009, it produced twenty-seven cars per employee (while it's overall output declined by more than half).²⁰ Amid such competitive pressures from technological productivity and low-wage workers overseas, we now have more than four job-seekers for every available job, as noted above. Even the much touted "education premium" in our economy—which led many to focus on educational access as our new "jobs policy" in the 1990s—may now be fading. After rising sharply in the 1980s and 1990s, the wage gap between college-educated and high school-educated workers was more or less flat across the 2000s.²¹ As outsourcing and automation (and the two in combination, through information networks) begin to reach further into white collar sectors, amid potentially very slow growth in the overall economy, the average college graduate (without highly specialized knowledge) may even end up more vulnerable than high-school-educated workers (or those with some college) employed in nonexportable domestic sectors that could continue to grow, such as health care, security, energy, transportation, construction, and maintenance.

While our primary focus must be unemployment and job quality, we should also continue to affirm (as we have in the past) that not all meaningful labor takes place within the confines of what is commonly understood as economic activity. Many varieties of labor, including care for our families and our neighbors, are undervalued in our dominant economic rubric based on Gross Domestic Product (GDP). Some estimates find that the non-market "care economy," including the human wealth created by child development in our homes, congregations, and other community settings, is potentially half as large as GDP itself and more important for future well-being than many other, more celebrated economic activities such as financial trading.²² We should be creative in thinking about ways to compensate those whose most productive labor comes in unpaid positions, including provision for basic needs they often cannot access without paid employment, such as health care and retirement benefits.

We can provide creative thinking about job creation as well. When so much attention has been devoted to jobs in the private sector, we should be vocal in our contention that the primary function of work is to provide for the common good, not only for the marketplace. As such, public jobs programs for green renovation, repairing infrastructure, and building schools and other public facilities, may be the type of jobs policy that is most consistent with our theological commitments.

And finally, we must use our collective theological wisdom to refute some fundamental notions about the American economy. As Christians, we must privately and publicly challenge the idea that profit is the pre-eminent value of human economic activity. Economic life cannot be separated from our duties and responsibilities to God and to our neighbors, and a person's labor is finally judged, Calvin writes, by "whether it is good and profitable for the common good, and whether his neighbors may fare the better by it."²³ So too, a society may be judged by the availability of work for its people, and the sufficiency of those jobs for human flourishing. Over decades and now with particularly severe consequences, we have failed in these responsibilities in our governance and as a people, and this must change.

3. *Church Policy and the Meaning of Work*

The witness of the Presbyterian church has remained consistent with these emphases on work as part of our identity and as necessarily contributive to the common good. And such witness has been clear in stating that unemployment necessarily undermines these theological convictions. The 1985 report *Toward a Just, Caring and Dynamic Political Economy* states, "...unemployment robs its victims not only of income but also of one of the principal sources of meaning in his or her life. After all, the Calvinist sense of Christian vocation and worth is tied tightly to work."²⁴ The report goes on to note how widespread unemployment acutely damages the common good by wasting human potential.

In *God's Work in Our Hands* (1996) the church supported the following principles on job quality:

- The foundation upon which all just employment policies are built is access to employment at a level of compensation that allows people to live in dignity and security
- All conditions of paid employment, including compensation and working conditions, should sustain and nurture the dignity of individuals, the wellbeing of households and families, the social cohesiveness of communities, and the integrity of the global environment.²⁵

Echoing the prophetic Social Creed of 1908, which called for full and safe employment with social protections, twenty-five years before the New Deal, *A Social Creed for the 21st Century* (approved by the 2008 General Assembly) reaffirms a commitment to "employment for all, at a family-sustaining, living wage, with equal pay for comparable work."²⁶

We have set a theological mandate for ourselves. If we take seriously our theological commitment to work, we have to understand widespread unemployment as a significant theological challenge. When our tradition places such a high value on work, because it contributes significantly both to our individual well-being and the well-being of our communities, we cannot ignore the ethical challenges posed by the increasing possibility that our neighbors may be unable to find meaningful jobs.

B. *Families in Need*

1. *Families in God's Economy*

The importance of family life in God's ordering of community underlies the entirety of scripture. We see the importance of family life, for example, in the creation stories in Genesis (Gen. 2:18), the celebration of family heritage through long lists of "begats"(Gen.11), in the stories of family love and loyalty under conditions of deep distress (Ruth 1:16), and in the stories of disruption and betrayal in family clans, leading to social unraveling (Gen. 27:18). The New Testament delights us with stories of Jesus' birth and childhood (Matthew 2, Lk. 2:41) and engages us with scenes of his mother's concern for him (Mt.12:46). Jesus himself warns against those who would despise and harm children (Mt. 18:5–10) and challenges us with his expansion of the term "family" beyond biological ties (Mt. 12:48–50). While we no longer accept slavery or the patriarchal ordering of families assumed in biblical cultures, we understand that families are still the original human community and the one best suited for compassionate care and nurture of the person, through all the stages of life. As in the days of large extended households and interconnected clans, it is still true that families' ability to do these things requires the support of both public and private social institutions.

2. *Families in Today's Economy*

The recent recession has greatly expanded the number of families hit by economic pressures that threaten and distort family life. Reduced wages and benefits, increased job insecurity, and job loss are the primary predictors of health problems, higher mortality rates, sleep disturbances, depression, and family conflict. Every recession bring increases in domestic violence.²⁷ At the same time, a slowing economy weakens the capacity of social institutions to respond. Businesses react by cutting labor costs and governments react by cutting public benefits. Workers and their families bear most of the losses and most of the risk in a volatile economy, with devastating consequences for many, especially for the poor.

a. *Families Lose Income*

Long term trends, as well as the recent recession, have caused household income to stagnate or fall, except at the top. Between 1979 and 2009, the poorest 20 percent of families lost real income (-7.4 percent); the middle 20 percent saw an increase of only 11.3 percent; while the wealthiest 20 percent, in contrast, saw significant gains, averaging 49 percent.²⁸ We have noted that most families responded to lost or stagnant income by adding work hours, taking on debt, or (most often) a combination of both.

Yet, despite these prevalent (if unsustainable) income maintenance strategies, it is estimated that 30 percent of working families with children (and over 50 percent of Black and Hispanic families) do not earn enough to reliably provide the basic necessities for a moderate standard of living.²⁹ The result is that families live with both greater time stress, including less time for family life, and greater economic insecurity. Shockingly, most middle-income families do not have financial assets sufficient to pay for even 75 percent of basic essentials should their income stop for three months.³⁰ Many of us are one illness, job loss, or unexpected family crisis away from serious economic trouble.

b. *Risking Our Children's Futures*

After dropping to a low of 39 percent by 2000, the percent of children living in low-income families rose to 42 percent (more than 31 million children) in 2009.³¹ Twenty-five percent of very young children (under six) are now living in poverty, an alarming fact given that the greatest threat to the healthy development of children is poverty and its long-lasting, negative consequences: inadequate amounts and quality of food, exposure to violence, underfunded schools and lack of early childhood educational opportunities, frequent housing mobility, exposure to pollution and other health risks.³² Most low-income families have at least one adult in the workforce. As they tighten their own budgets, public funding for early childhood education, public schools, childcare support, after-school programs, and summer activities that support children's development dry up causing children to lose ground developmentally as families lose ground economically. According to the Foundation for Child Development, the recession and slow recovery we are facing today could jeopardize "virtually all progress made for children in the Family Economic Well-being Domain since 1975," bringing declines in every variable measured in that domain.³³

Among family types, single mother families have, by far, the highest rate of poverty. Women, in general, are more likely than men to be poor because women earn about 77 cents for each dollar earned by a male worker.³⁴ Women tend to be segregated into lower-paid, "pink-collar" occupations, and women bear a much larger share of responsibility for children than do men.³⁵ As always, race/ethnicity makes a difference. Hispanic women have the lowest earnings, \$509 per week, which is 59.8 percent of the median weekly earnings of White men. African American women's median weekly wage is \$592, 69.6 percent of that of White men.³⁶ While more White children live in poverty than do children of other races, the highest rates of child poverty are among young children and among Black, Hispanic and Native American families.³⁷

c. *Marriage Delayed or Out of Reach*

In the last decade households headed by single mothers increased by 18 percent, while those headed by married couples declined to 48 percent of American households.³⁸ Part of the decline in married couple families can be explained by the postponement of marriage. Seeking more education and economic stability, the age of first marriage has risen to 28 for men and 26 for women.³⁹ But unmarried child-bearing is more likely among economically disadvantaged couples who also equate readiness to marry with one or both partners having a good job. Few impoverished couples are able to meet this criterion, but of those who do, a large majority marries. As one study of unmarried couples with children concludes, "... the inability to get decent paying jobs is a real constraint to marriage among low income unmarried parents."⁴⁰

d. *Work and Family Conflict*

American workers, both women and men, report much higher levels of work-family conflict than do workers of other modern nations.⁴¹ Major causes of this conflict are longer work hours and balancing the schedules of two working parents. At the same time, the United States lacks the network of family-supporting public policies typically found in other modern nations. For example, we are the only advanced nation without a federally mandated paid parental leave policy. The Family and Medical Leave Act (1993) provides twelve weeks of unpaid leave and covers only 50 percent of U.S. workers.⁴² Yet, 70 percent of children live in families in which all adults are employed; 25 percent of adult children care for a dependent elder.⁴³ The care needs of children and elders clearly exceed the minimal public support employed family caregivers get from public policy. In the mismatch between family needs and work demands, employers expect more than forty hours of work from higher-wage and managerial workers. They expect lower-wage workers to work only when they are needed and whenever they are needed, including mandatory overtime, or risk losing their jobs. Family time and care for dependents suffer as a result, with heavy personal and social costs.

e. *Rising Health-Care Costs Shifted onto Workers*

In 1979, most non-elderly Americans (over 70 percent) were covered by employer-sponsored health insurance. Today that share has shrunk to 58.9 percent, leaving more families to the mercy of the health-care marketplace where medical costs and insurance premiums have rapidly increased even as wages stagnated. In 2010, 49.1 million people under 65 were uninsured, an increase of 12.9 million since 2000.⁴⁴ The loss of employer-provided health insurance falls most heavily on the families of low-wage workers, especially Black and Hispanic families and families headed by single mothers. About 10 percent of children

remain uninsured nationwide, but these numbers are likely to grow as public health programs are targeted for budget cuts under one or another fiscal austerity plan.⁴⁵

f. *Retirement Insecurity*

The expectation that a worker should stop working in old age and enjoy a few years of leisure before death is supported in Christian ethics and by our culture. A combination of Social Security, pension income, and savings would support this deserved ease. Today, retirement security is dangerously at risk.

The first pillar of retirement, savings, has almost completely eroded. Decades of stagnant wages, reduced benefits, and unemployment have brought the personal savings rate below 5 percent and family debt is at an all-time high. The second pillar, employment pensions, is also crumbling. Pension coverage through employer-provided plans has been on a steady decline for three decades (from 50.6 percent of workers in 1979 to 42.8 percent today).⁴⁶ And for most workers with pension coverage, there has been a shift from defined-benefit plans (contractually guaranteed by employers) to defined-contribution plans, such as 401(k)s. This transformation has shifted the burden of retirement security from government and employers to families and individuals: retirement now depends on families' abilities to save while working, invest successfully, and retire in a bull market—a much riskier proposition for all but the most affluent. The recent deep recession exposed families' vulnerability to a retirement dependent on a volatile stock market.⁴⁷ As a result, retirement, like any other investment, is now exposed to market risk. In a recent poll, 61 percent of people aged 44–75 said that they feared depleting all their assets more than they feared dying.⁴⁸ The *Wall Street Journal* reported that the median household headed by someone aged 60–62, with a 401K plan, had less than a quarter of what was needed to sustain its standard of living in retirement.⁴⁹ The Center for Retirement Research estimates that less than half of American workers will have enough retirement income to support an adequate standard of living.⁵⁰

Social Security, the third pillar of retirement, is the one source of retirement income working families can count on. It is not in crisis. Social Security has the capacity to pay all benefits in full through 2036. After that it will still be able to pay 75–78 percent of scheduled benefits, and there are equitable ways of closing this gap—most feasibly, raising or eliminating the cap on wages subject to the Social Security tax. However, strengthening Social Security for the future is not a panacea for retirement insecurity. On average, Social Security benefits replace only 39 percent of pre-retirement income (an average of \$14,000 annually)⁵¹; and high unemployment during this recession, as well as the long-term trends of stagnant wages and low-wage work, have only further weakened Social Security benefits, particularly among racial/ethnic groups and women.

3. *Church Policies for Strengthening the Family*

Transforming Families, approved by the 216th General Assembly (2004), expressed the conviction that families, supported by both religious and social institutions, have the primary responsibility to care for their members, “building up one another within their families,” and to promote “virtues and habits that make for healthy and stable families and communities.”⁵² The church understands healthy families to be essential to the well-being of society. It also recognized that families do not exist as autonomous, independent units; rather, “. . . government and corporate policies and programs have profound effects on family life, for good and for ill, intended and unintended. . . .”⁵³

Recognizing that economic stress and deprivation have serious negative effects on the development of children and on family stability, the church called for support of “public policies that encourage strong family life and remove impediments that families face in living out their full vocation.”⁵⁴ Specifically, *Transforming Families* called for jobs with family sustaining wages, adequate and affordable child-care, paid-leave for the care of dependents, flexible work hours, and other family supporting policies.⁵⁵ Clearly, the PC(USA) places the support of strong and healthy families as one of the essential goals of economic life and public policies.

C. *The Plight of Neighbors*

1. *Neighbors in God's Economy*

Who are our neighbors? A Jewish lawyer once asked Jesus a similar question. Jesus replied by telling him the story of a Jewish man who was robbed, stripped, and left for dead while traveling on the road from Jerusalem to Jericho. Another man came to the assistance of the traveler, as he would have with a neighbor. Notably, he was not a fellow Jew, but a Samaritan (Lk 10:25–37). The parable answers the interlocutor's question by suggesting that our neighbors are those around us who are in need.

In these difficult economic times, it follows from biblical tradition that our neighbors are those who are hardest hit. In the United States today, racial and ethnic minority communities are the hardest hit, and racial and ethnic differences tend to magnify the negative effects of economic downturns. For the church, love of neighbors means crossing a number of deep racial divides.

2. *The Plight of our Neighbors Today*

a. *Poverty and Wealth: the Racial Divide*

Racial/ethnic minority populations are the poorest in our nation. In 2009, the poverty rate for Blacks was 25.8 percent and for Hispanics 25.3 percent, compared to 9.4 percent for non-Hispanic Whites and 12.5 percent for Asians. Poverty rates are also higher for those who are foreign-born versus those who are native-born. In 2009, the poverty rate among foreign born was 19.0 percent, compared to 12.6 percent for native born. The poverty rate was highest for those who are foreign born non-citizens: 25.1 percent.

We have noted the wage gap for racial minorities, especially women, but the racial wealth gap is even larger and more debilitating. By any measure, people of color possess much less wealth than Whites. In 2007, the median family net worth for all groups was \$120,300. Like median income measures, this number masks considerable variation among subgroups. The median net worth for White families was \$170,400 while for non-white Hispanics families it was \$27,800, less than 17 percent of what White families had.⁵⁶ In the wake of the Great Recession, 25 percent of households, overall, now have zero or negative net worth, compared to 35 percent of Black households and 31 percent of Hispanic households (as of 2009). Home ownership, often the only source of wealth in minority communities, is also skewed along racial/ethnic lines. In 2000, nearly three-quarters of Whites owned their home while just 46 percent of Blacks and also 46 percent of Hispanics were homeowners.⁵⁷ Moreover, between 2005 and 2009, while White household wealth fell by about 16 percent, black household wealth fell by 53 percent and Hispanic households lost 66 percent of their wealth.⁵⁸

b. *Financial Segregation*

These racial divides in income and wealth are created, in part, by exploitative lending and financial services in minority communities. Lack of access to credit on favorable terms hinders the ability of low-income and minority communities to achieve financial stability. Assets act as an anchor that enables households to weather short-term job loss and unexpected expenses, such as those related to health. They can also serve as capital for starting or expanding small businesses. Minority communities, however, are generally blocked from participating in wealth-building activities on favorable terms.

Take personal savings as an example. Personal savings are a gateway to building wealth. Yet, an estimated 56 million individuals in the U.S., primarily from minority and low-income families, do not have a bank account, much less a savings account.⁵⁹ The checks received by these families include government checks for Social Security benefits, welfare benefits under Temporary Assistance for Needy Families (TANF), and Supplemental Security Income. Consumer groups report that among the reasons these families do not have bank accounts are high service charges, minimum balance requirements, and a mistrust of financial institutions. These families are forced to use high-cost cash-checking services to meet their basic needs, diminishing their ability to save and build assets.⁶⁰

Without access to traditional financial lenders, minority and low-income communities often turn to predatory lenders. Predatory lending occurs when the terms of the loan harms borrowers and creates a negative net social benefit. Examples of predatory lending practices include making loans without regard for the borrower's ability to repay; frequent refinancing that allows lenders to accumulate costly refinancing fees; loan approvals dependent on more borrowing than the customer needs or desires; and steering prime-eligible customers into high-cost loans.⁶¹ Sub-prime loans, one example of predatory lending, were designed for borrowers who could not obtain "prime" loans because of poverty, credit blemishes, or irregular incomes.⁶² While they can work to the benefit of borrower and lender, they are often structured to inflict disproportional harm on borrowers. Low-income borrowers often forsake necessities such as heat in the winter, health insurance, or home repairs to avoid default and foreclosure. Moreover, many of these homeowners are often left without legal recourse. The result of such predatory lending practices is a surge in bankruptcies, foreclosures, and abandoned houses in neighborhoods that were once stable. Thus, predatory lenders, which disproportionately target minority communities, extract borrower equity, plunder city investments, and leave abandoned and deteriorated neighborhoods in their wake.

c. *The Black Unemployment Crisis*

Our racial and ethnic minority neighbors also face higher unemployment than the rest of the population. In July 2011, the unemployment rate for Whites was 8.2 percent, while for Blacks it was 16.8 percent and for Hispanics it was 11.3 percent.⁶³

Meanwhile, the falling unemployment rate beginning in 2011 masks a racial gap. The unemployment rate for Whites decreased from 8.8 percent in January 2011. But for Blacks it rose from 16.5 to 16.8 percent. While there have long been disparities between White and minority employment, the 2011 unemployment trends reveal that economic downturns often make these existing inequalities even worse.

d. *Strangers in a Divided Land*

Immigrants are also our neighbors, and yet current immigration policies and popular attitudes make life difficult for immigrants. Several prevalent myths about the impact of immigration prevent solidarity with foreign-born neighbors.

While we often hear that “immigrants take good jobs from Americans,” in fact, immigrants tend to be concentrated in high and low skilled work that complements rather than competes with jobs held by native workers. A more educated and aging U.S. population means that citizens are unwilling or unable to take low-paying jobs often filled by immigrants. Employers hire immigrants to fill the void. This makes it easier, of course, for U.S. employers to exploit workers, and U.S. citizens generally benefit from low prices on food and other goods and services produced by immigrants working in exploitative conditions. On the other side of the spectrum, immigrant entrepreneurs create businesses and jobs for U.S. and foreign workers. High-tech companies founded by Indian and Chinese immigrants have generated billions in sales and created thousands of jobs in the United States.

We also hear that “immigrants are a burden to taxpayers and the system.” In fact, most immigrants pay sales, income, property, and other forms of taxes, as do many undocumented immigrants. In 2010, it is estimated that undocumented immigrant households paid \$11.2 billion in state and local taxes.⁶⁴ Other studies show a substantial net surplus in federal taxes paid, compared to benefits received, by undocumented immigrant households (native-born children included in many cases).⁶⁵ Moreover, because of low fertility rates and the increasing number of retiring baby boomers, immigrant workers are likely to be of increasing importance not only for our economy but for our social insurance system. Younger immigrant workers already are and will continue to support retired baby boomers through their Social Security taxes.

In a pluralistic society like ours, racial disparities in employment, income, and wealth reflect a failure of democracy and a state of broken communion with our neighbors. Being a good neighbor, in the biblical sense, means challenging the ways in which our current economic system perpetuates inequalities along racial/ethnic lines, and exploits our immigrant neighbors as if God never told us to welcome strangers in our land. For the churches of the one God, there is no surer sign of our broken communion than this.

3. *Church Policies for Helping our Neighbors*

Our church has previously addressed the plight of neighbors with an emphasis on racial, class, and gender barriers, and how these barriers marginalize people and communities. Here, we emphasize how the recent and widespread economic crisis disproportionately affected such communities, but it is important to understand the historic patterns, which reflect a more permanent state of crisis in many communities, now further compounded.

On race and inequality, the 2011th General Assembly (1999) left an important mark with two major reports: *Building Community Among Strangers* is the church’s most detailed and richly grounded study of racial and cultural conflict, contrasted with the goodness of social diversity in God’s eyes and the Christian necessity of welcoming strangers. A second report, *Fighting Racism: A Vision of the Beloved Community*, is a fine-grained study of the more structural rather than personal forms of racism in contemporary America. An ambitious plan for educating ourselves and for action by the church accompanied the study, calling for efforts to acknowledge and uproot continuing racism, particularly in its institutional forms.

Both of these reports provide important, still relevant background for our analysis of the plight of neighbors in the contemporary economic crisis. Racial disadvantage in particular is clearly a compounding factor in this economic downturn and a barrier to normal recovery in many communities. Although the economic problems we focus on here are notable for their widespread impact, reaching far into the middle class, racial division and differences remain acutely in force among a substantial minority of our population, inflicting deeper and more prolonged economic distress. In these distressing facts we can see that there are degrees of broken communion, which should shape our priorities in response.

D. *Future Generations*

1. *Future Generations in God’s Economy*

“The earth is the Lord’s and all that is in it, the world, and those who live in it” (Ps. 24:1). As Christians, we are called to be stewards of the earth both for ourselves and for future generations. Understanding the earth not as our property but as a trust from God, we can consider sustainability from the standpoint of creation.

As Christians, our ethic of environmental sustainability is derived from Scripture, beginning with Genesis 1:31, when at the end of the sixth day of creation “God saw everything that he had made and indeed, it was very good.” Then God created the first man and woman and the human race, making us stewards of creation to “till and keep” it for ourselves and for future generations. The emergence of monotheism, which provides a central ordering principle for natural phenomena, is sometimes seen to support a gradual “disenchantment” of nature, intensifying in the rise of science, modernity, and the industrialization that massively impacts the earth’s “carrying capacity.” Early Mosaic law attempted to restrain both human and natural exploitation, leaving some of each harvest for gleaners and calling for periodic debt forgiveness. An awareness of sustainability issues can even be seen in the Torah’s rules of war, including prohibitions against tactical deforestation and against using food trees to build siege-works (Deut. 20:19–20). Repeated prophetic assertions of injustice’s consequences for future generations (such as Isa. 24: 5–7, 10–11) reflect an understanding of systemic impacts over time, or social sustainability.

In addition to the Sabbath and Jubilee traditions of the Old Testament, the New Testament language of “God so loved the world”—“cosmos” in the Greek—points to a vision of salvation capped by Revelation’s “new heaven and new earth,” where the new Jerusalem is part city and part garden, Eden restored, to match the “new creation” redeemed in Christ. The groaning of creation in Romans 8 is answered by the unity of creation of Colossians 1, seen by some as a vision of a Cosmic Christ.⁶⁶

Ethicist Larry Rasmussen surveys the ecumenical debates over stewardship and sustainability in response to the complex interactions of natural and human systems, such as the impact of sea level change on migration patterns and social conflict. He writes:

Sustainability means thinking sideways and around corners, not just up and down in hierarchies or forward and back in our usual sense of time and history. . . . Thinking inside multiple connections does not mean we cannot act, only that the subject of thought is the entanglement of relevant wholes rather than pieces and parts. . . . Sustainability thinking means latitude for both error and adaptability. . . .⁶⁷

Rasmussen reviews data on how natural balances are in fact more dynamic than static; catastrophe comes when apparent equilibria become overloaded, but this overloading takes place incrementally. Traditional economic models may leave out “externalities,” or natural endowments of air, water, or land that are undervalued or excluded from market calculations and often polluted unless regulation or taxation require these values to be “internalized” in prices.

Economist Herman Daly presents the alternative to conventional growth most starkly, calling for a “steady state economy” that would be dynamic yet focused on minimizing “throughput” and recovering all waste products.⁶⁸ On this model we borrow resources from the natural stock and return them on various schedules, using new forms of measurement that lift up social and environmental health rather than aggregate production or consumption.

Rasmussen and others look toward a vision of earth partnership as much as stewardship, and in line with this report’s vision of communion, a wide range of Christian thinkers—from eco-feminists to Eastern Orthodox—seek to recover a relational and sacramental approach to life in harmony with nature. Cynthia Moe-Lobeda goes precisely toward a concept of “sacramental cosmic communio” going back to Luther’s understanding of the Spirit of Christ indwelling in nature.⁶⁹ Greek Orthodox Metropolitan John D. Zizioulas applies a traditional understanding of humans as “priests of creation,” not to worship creation, but to help it reflect God’s glory and to help heal its wounds.⁷⁰

In these uncertain times, Presbyterians emphasize that God is sovereign and it is God’s peace (“shalom”) that the church should seek to embody. This is a distinctive hope for the future, but not an otherworldly one. Biblical symbols of the economy of Shalom are the Garden of Eden and the coming of God’s kingdom or reign, which is prefigured by observance of the Sabbath.⁷¹ In an economy of Shalom, God’s grace surrounds creation and ensures that there is enough to share. Sabbathkeeping reclaims time for worship and enjoyment of nature rather than consumption and rivalry, thereby modeling social sustainability.

The modern definition of sustainable development comes from the World Commission on Environment and Development in 1987, named the “Brundtland Commission” after its Norwegian chairperson. The commission defined sustainable development as “development that meets the needs of the present without compromising the ability of the future generations to meet their own needs.” This definition was well-intended but inadequate because it defines sustainability strictly in terms of human needs, and can sometimes seem a contradiction in terms.⁷² We recognize, instead, that environmental limits set the boundaries for sustainable development along with human needs, and for wealthy countries, in particular, environmental limits

require a rethinking of how we define human needs and how success and happiness in our culture are too often defined by unsustainable levels of consumption.

2. *Today's Unsustainable Economy*

If “needs” are defined by current U.S. standards of consumption, meeting such needs worldwide today would require resources and sink capacities equal to five planet Earths, according to the widely used “ecological footprint” methodology.⁷³ The average American consumes 500 more calories per day in 2008 compared to 1970. More than 73 percent of Americans are overweight or obese; at the same time, 26 percent of food is wasted at the consumer level. In 2000, per capita U.S. consumption of all materials was 52 percent higher than the European average; in 2009 only 1.1 lbs of municipal solid waste was recycled for every 4.3 lbs generated daily by the average American. Between 1950 and 2000, average home size increased by 120 percent, while average occupancy decreased by 22 percent. Closely related, energy use per capita increased by one-third between 1950 and 1980, and remains 25 percent higher in 2010 compared to 1950—a slight moderation for the better, mostly due to improved efficiency, but still a large-order shift given our reliance (mainly) on nonrenewable energy sources.⁷⁴

Excessive consumption in wealthy societies and rapid economic development in Asia and other parts of the world are pushing our planet into ecological crisis. We are facing staggering biodiversity loss, with approximately “21 percent of all known mammals, 30 percent of all known amphibians, 12 percent of all known birds, 35 percent of conifers and cycads, 17 percent of sharks, and 27 percent of reef-building corals” now threatened with extinction, according to the International Union for the Conservation of Nature.⁷⁵ Global fish populations are in steep, rapid decline, with a potentially “catastrophic” collapse of 100 percent of currently fished species by 2048.⁷⁶ Scientists now count more than 400 coastal “dead zones” caused by fertilizer run-off and other pollutants—including one extending 7,500 square miles from the mouth of the Mississippi River. While we have seen improvements in air and water quality in the United States in recent decades, due to aggressive environmental regulation, many of our ecosystems are in deep trouble. We have severe pressure on freshwater systems and soil quality in drier regions of the United States—40 percent of U.S. land is categorized as vulnerable to desertification by the Bureau of Land Management. Global warming poses the biggest, potentially catastrophic problems, as heat-trapping gases threaten environmental changes ranging from severe, unpredictable weather patterns, to rising sea levels, to acidification, desertification, and other life-threatening changes in our ecosystems.

The United States has been the driver of global consumption and has set an unsustainable standard in its fixation on limitless consumption. We have 4 percent of the world’s population but consume roughly 25 percent of the world’s resources, while also producing roughly 25 percent of global greenhouse gas emissions. Our “ecological footprint”—the amount of resources and sink capacity we use to support our per capita consumption—is among the highest in the world and significantly higher than many countries with similar standards of living. For example, Dutch living standards are roughly similar to ours, but with an ecological footprint more than 40 percent smaller.

Our ecological debts are compounded by mounting social liabilities in our population and communities, even as our federal revenue has remained essentially frozen at mid-twentieth century levels. Under these constraints, particularly given the added pressure of military buildup in the 1980s and the rising costs of entitlements, our nondefense discretionary spending (our social spending) fell by 36 percent between 1980 and 2000. On this trend, large-scale declines in social wellbeing are likely, because we are weakening our ability to invest in knowledge and technological innovation, early childhood development and education, improved infrastructure for commercial and social needs, and other key forms of human, social, and public capital for our future prosperity and solvency as a nation. Disturbingly, based on previous failures of austerity-based policies, the current dominant prescription for our emerging fiscal problems—lower taxes and massive spending cuts—seems only likely to further weaken our ability to invest in future productivity, wealth-creation, and well-being.

3. *Church Policies for Sustainability*

The church’s most recent statement on sustainability issues, “The Power to Change: U.S. Energy Policy and Global Warming,” approved by the 218th General Assembly (2008), recommended specific practices and policies to support a major “green transition” toward renewable energy use. Fossil fuels, primary sources of carbon dioxide and other greenhouse gases, were to be used as frugally as possible with advocacy for incentives and taxes to shift public investment and recover clean-up and public health costs. Given the still-unsolved problem of waste disposal and its capital and insurance costs, nuclear power was not seen as a solution. Major shifts in transportation of food as well as people, and in power generation, agriculture, industry, and urban planning were seen as vital to slowing the increase in earth’s temperature.

As we turn now to the threats to the church’s own life, we recognize in the current recession that few congregations have been able to retrofit, re-equip, or even redevelop their buildings with the newest energy-efficient technologies. Further, some congregations, camps, and conference centers have been approached by companies seeking to “frack” or use hydraulic

fracturing technology to extract natural gas from their properties, a tempting option in this economy, despite growing documentation of serious groundwater risks.⁷⁷

E. *Wounded Church*

1. *The Church in God's Economy*

In his letter to the Ephesians, Paul reminds us that we, like they, are called into the church as fellow “citizens with the saints and also members of the household of God, built upon the foundation of the apostles and prophets, with Christ Jesus himself as the cornerstone” (Eph. 2:19–20). In Christ the walls of our divisions have been broken down. In Christ Jesus, we find our common purpose, as “the whole structure is joined together and grows into a holy temple in the Lord,” (Eph. 2:21) and we too are being built together to become a dwelling in which God lives by his Spirit (Eph. 2:19–22). To the Corinthians Paul writes: “the members of the body that seem to be weaker are indispensable. . . . God has so arranged the body, giving the greater honor to the inferior member . . . [that] the members may have the same care for one another” (1 Cor. 12: 22–25) This God-designed community that we work to establish within our church walls is a community we are called to replicate in the world at large, preparing a way, and preparing ourselves, for the coming reign of God. As Calvin writes, “. . . it appears that the name of neighbor is not confined to our kindred or people who live near us, or with whom we have connections, but extends to the whole human race.”⁷⁸

2. *The Church in Economic Crisis*

a. *Economic Impacts on the Church*

The Great Recession hit the Presbyterian church just like it did other American institutions. The crisis affects church budgets and church relationships. Although church giving is motivated by faith, the amount of giving is based partly on income. When income falls during a recession, church giving falls, even without faith wavering. But cyclical ups and downs of giving only tell part of the story of the church’s embattlement in our economy. Other longer trends are more troubling: church closings and mergers, large inequalities among congregations and in pastoral compensation, loss of racial diversity, radically reduced funding for global mission, service ministries, and national church agencies, and the use of secular practices in employment and compensation. We must consider the possibility that these trends manifest an even deeper, if hidden, wounding—injuries brought on ourselves by an unrecognized captivity to cultural and economic norms.

Statistically, on average, Presbyterians may be the wealthiest U.S. Christians—largely due to our older age and high levels of education. And yet we have deep divisions among our congregations, with 44 percent unable to afford “full-time, installed” ministers with full benefits, even as some of our churches use private recruiting firms and pay six-figure salaries to head pastors.⁷⁹ How does such inequality illustrate the biblical vision of one body, one holy temple in the Lord? This is a question the church has found hard to address honestly. Meaningful revenue-sharing or revolving fund models to share congregational wealth across social divides, as Paul suggested to the Corinthians, are not widely practiced among us. Yet it is churches in lower-income neighborhoods, ministering to those with the least economic resources, which suffer most from economic stress and the broader trends of denominational decline, as decreasing national giving reduces the congregational subsidies and services that could be provided by the wider church.

Amid the stark divides between our rich and poor churches, we see that the wider “middle” of the church is struggling, too. Current data from Presbyterian Research Services point to a striking indicator: in 2010, median church membership was only 95. Attendance numbers are smaller, meaning that critical mass and ability to sustain a full-time, installed pastor is lacking in perhaps as many as 50 percent of congregations.⁸⁰ Not surprisingly, a recent survey suggests that the financial crisis was another shock to the system, with approximately 20 percent of responding congregations reporting being very hard hit.⁸¹ As families have struggled to maintain themselves, sending most wives and mothers into the workforce, church members have lost the time to volunteer their skills and talents. The Barna Institute shows a 9 percent decline in church volunteering generally from 1991 to 2011, with only 19 percent of the population volunteering at local congregations.⁸² Undoubtedly, as we write, literally thousands of our churches are barely hanging on.

Other trends are worrisome. Both Presbyterian and ecumenical data⁸³ confirm that congregational receipts for general mission giving and special offerings sent to denominational offices have been decreasing. Presbyterian giving on average, as a percentage of income, stood at 1.2 percent of gross household income in 2004 and stands to have declined since that time.⁸⁴ Pastoral salaries and social status have declined and this is often felt as a wound, even as ministry involves more sacrificial levels of service. Denominations (and other nonprofit organizations) have sought to compensate by promoting “designated” giving to specific programs. As money stays increasingly at local levels, however, the work of denominational ministries

becomes less effective and less understood and congregations themselves become consumers.⁸⁵ Economic downturns, in fact, may correspond with higher likelihood of splits within denominations.⁸⁶

Denominations are no longer vertically integrated providers of resources for diverse communities and the whole life-cycle: from Christian education, to camps and conferences, to campus ministries, family ministries, and retirement homes. As the experience of “church” narrows and communal memories are lost, more insular, para-church, and spiritual self-help movements have grown, led by innovators more in tune with consumer culture. Smaller, self-help groups may grow, but larger scale civic involvement has declined (as in Robert Putnam’s *Bowling Alone* study); a vision of the whole church’s mission is reduced.⁸⁷ Compounding the cultural drift, unemployment patterns for young adults will continue to push the mainline and Presbyterian age profile toward future irrelevance. As educated, middle-class children move back home, put off marriage, connect through cyberspace, struggle with debt, and see a decline in their future prospects even if employed, they are less likely to be sustaining members of traditional congregations. The wounding of the church, then, includes a loss of hope of connection and an erosion in its particular forms of social capital.

b. *Captive to the World?*

By any material measure we are less than we were before. But the losses may go deeper in many ways. Have we lost a faithful vision of what the church must be and what the church can do? In *The Institutes*, Calvin worries about the church losing its direction: “The communion of the Church was not instituted to be a chain to bind us in idolatry, impiety, ignorance of God and other kinds of evil, but rather to retain us in the fear of the Lord and obedience of the truth.”⁸⁸ If we see that the biblical and Reformed values we confess are failing to shape our relationships in this one Body, have we allowed, unwittingly, economic values to determine the value of what we do and who we are? Have we responded to the economic threats we face, as families, congregations, and a denomination, by mimicking the common sense of the world? In times of crisis and chaos, it is easy to slip into behaviors seen as reasonable, even necessary, by worldly economic standards. And in this way, the Body becomes dis-membered; the poor of Jerusalem are on their own. Calvin was worried about other types of idols, but his warning is still applicable. If the economic values of our society become so much a part of our minds and hearts that we are unable to see them in ourselves, we too are in danger from the power of idols.

c. *More Than Sanctuary*

Wounded as we may be, the church has not ceased to be the church. Many congregations continue to welcome and nurture all God’s children. Many provide a haven, material assistance, and other kinds of support, for those who suffer. Many open their doors to refugees and displaced families. The comfort of sanctuary, spiritual and material, is known in our churches.

But a sanctuary is not a hideout, as the Dobbs Ferry, New York, church proclaims on its sign. There is a danger in viewing ourselves as a place of refuge in times of crisis. There is danger in the tempting idea that the world around us can be kept out and ignored, as we take care of our own. The church of the Reformers was never a place to escape from the world. Their vision was much bolder; indeed their mission was to actively participate in bringing about the Kingdom of God—and that included a prophetic witness to the economic order in which they lived. André Biéler, writing on Calvin’s vision of the church, noted the Gospel example: “Jesus Christ restores among Christians, the members of his church, a fair redistribution of the goods intended for all; that sharing act prefigures the re-establishment of economic order throughout society.”⁸⁹ Indeed, we are about “the promotion of social righteousness; and the exhibition of the Kingdom of Heaven to the world.”⁹⁰

d. *The Power of Communion*

Communion, the centerpiece of our liturgical practice, stands as a vital reminder of what the Reformed Christian believes. The meaning of communion was central to the theological debates of the Reformation, and Calvin considered it essential to Christian worship. Calvin’s words on communion are lyrical, teaching us that in communion “Christ transfuses his life into us, just as if it penetrated our bones and marrow.” It is in this sacrament that we truly meet the Reformation, for in the Lord’s Supper we are re-formed and re-membered.

We do not claim that we are the body of Christ in an attitude of privilege. We must not move from reverence into self-righteousness. Being the body of Christ to the world is not an honor, but a profound responsibility. When we remember how Christ viewed his own mission, when we remember that Christ came not to be served but rather to serve, then we understand what we are called to be in this sacrament. We are called not merely to partake of the Eucharist, but to become Eucharist, pouring ourselves out gratefully for others as Jesus did. The love we find in communion is not a love that can be idle in the face of oppression. It is a love that leads this God-designed community to embrace ever wider practices of caring inclusion and justice-oriented outreach. Calvin, for us, gave the proper perspective:

We shall have profited admirably in the sacrament, if the thought shall have been impressed and engraven on our minds, that none of our brethren is hurt, despised, rejected, injured, or in any way offended, without our, at the same time, hurting, despising, and injuring Christ; that we cannot have dissension within our brethren without at the same time dissenting from Christ; that we cannot love Christ without loving our brethren; that the same care we take of our own body we ought to take of that of our brethren, who are members of our body; that as no part of our body suffers without pain extending to other parts, so every evil which our brother suffers ought to excite our compassion.⁹¹

PART THREE: EXTREME INDIVIDUALISM AND THE ROLE OF GOVERNMENT

The crisis described in this report is tearing at the very fabric of life in the United States—in the workplace (or on the unemployment line), in our homes, among our neighbors, in our churches, and on the face of the earth itself. It threatens the health and well-being of body, mind, and spirit, household, community, and nation. Why, then, do we—certainly our leaders—seem so incapable of cooperating and compromising to meet our economic challenges? What is holding us back?

The failure of common action is rooted in a number of significant changes, from the polarization of party politics to broader demographic “sorting” according to lifestyle, education, and class. But the primary reason is ideological: the triumph of an extremely individualistic worldview in our politics and culture, inherited from economic theory and nurtured in powerful populist forms by ideological think tanks and media networks, over several decades.⁹²

Most fundamentally, the ideology of radical individualism draws a bright moral line between individual deservingness and the actions of government. On one side, it places the natural distribution of the market, where individuals are said to be rewarded according to their contributions, nothing more or less; on the other side, it places an intrusive, illegitimate government, which uses taxation to “socialize” market-produced wealth, in order to serve other moral concerns or simply to grab power. But in the highly advanced society we live in today, this extreme individualism has limited factual truth and thus makes little moral sense. For the large majority of Americans who work for large companies and institutions, or who sell their products or labor to a very few bulk producers, franchisers, or distributors in a given industry, individual rights require protections from vastly disproportionate employer or monopoly power—protections that markets, on their own, do not provide.⁹³

Of course, individuals, particularly entrepreneurs, contribute a lot to our economy. But the fact is, wealth creation also substantially depends on collective sources of productivity: cooperation and other forms of social capital, public goods such as education and research, and collective assets such as ecosystem services. For example, one major study found that 15 to 20 percent of productivity growth (and corresponding income gains) in the twentieth century was attributable to investments in public education that improved the quality of the labor force.⁹⁴ Add to this the value of commercial infrastructure, public investments in scientific research and technological development, public health programs, and government contracting in many emerging fields (among many other public investments, services, and goods), and it’s clear that market income is as much if not more a product of societal development than of individual effort, intelligence, or any other unique contribution that would warrant strict claims of deservingness against other (social) claims, based on, say, essential human dignity or the priority of the common good. In Christian tradition, social contributions to income are readily understood from the logic of creation, where life is a gift, the land is God’s, and redemption is only possible through the grace of God. In America, however, extreme individualism issues in a thoroughgoing blindness to such dependencies, and attacks on government get much of their force from this blindness.

Following Saint Paul, the Reformers always claimed that civil authority is ordained by God and has a vital role in the public order. As Calvin writes, “... the powers that be are from God, not as pestilence, and famine, and wars, and other visitations from sin; but because he has appointed them for the legitimate and just government of the world.”⁹⁵ We cannot join in the chorus of those demonizing government solutions for societal problems, because we understand the role of government to be a divinely sanctioned one. Earlier assembly reports have lifted up more of Calvin’s proactive view of government’s role, such as the initiation of a silk-weaving industry in Geneva to help with unemployed refugees,⁹⁶ and during the Great Depression years of 1932 and 1934, the General Assembly called for more democratic accountability of capital in addition to direct provision of employment,⁹⁷ as in the Civilian Conservation Corps and Works Progress Administration. The General Assembly also adopted thorough studies of church & state relations in 1953 and in 1988.⁹⁸

Today we understand that government must often provide what markets, intrinsically, cannot provide. The classic example is national defense. Since the benefits of national defense cannot be packaged and sold, and those who avoid payment still enjoy the benefits, markets will not provide such a good, and thus government must use its taxing and organizing abilities to ensure that defense is produced. Other goods such as education exhibit both private benefits and social benefits. If left to the private sector alone the response is inefficient—not enough resources are devoted to education. Our nation’s productivity suffers and our standards of fairness would collapse as some young people are outbid by others in an unregulated competition

for educational advantage. Basic research, too, is not efficiently provided by markets, because the diffuse flow of benefits from such knowledge is too risky for private investment. Thus, if anti-government fervor continues to control our politics, and public investment in these and other areas is reduced, market failures from which we were previously fairly well-insulated could seriously imperil our national productivity and future well-being.

To be sure, we cannot counter uncritical rejection of government with equally uncritical support for all forms of government action. Governments, while ordained by God, are human institutions and subject to errors like all such institutions. We must be clear that when we defend the role of government, we also claim the right to critique government as well and to demand that civil authorities act in ways that are consonant with their special vocation. “[T]hey are not to rule for their own interest, but for the public good; nor are they endued with unbridled power, it is restricted to the wellbeing of their subjects.”⁹⁹ So, as a church, we speak a nuanced message about governance. We are committed to the role of government in ordering our civil society and assisting in human flourishing. At the same time, we are vigilant about the power of government, that it will serve the common good and not simply the interests of the few.

A particular challenge in the maintenance of legitimate government is the influence of money in the political process. The concentration of extreme wealth in the hands of a tiny minority in this country has brought a corresponding shift in the power of government, from serving the many to protecting the few. If the church is to present a plausible defense of the role of government, we must also challenge the increasing role that moneyed interests play in the creation of our economic policy.

Much as the church has a valuable role to play in upholding the proper role of government, the church can also provide valuable counsel regarding taxation. Perhaps no other issue arouses such vehement opposition. Indeed, a large segment of our political leadership has made opposition to taxation the primary issue in their campaigning. It should be clear, however, that the Reformed tradition has always maintained the legitimacy of taxation, that taxation is not “theft,” and that it is crucial for the maintenance of the common good. Solutions to the current economic crisis that depend solely on spending cuts, without any new revenue from taxation, must be rejected by people of faith, especially as the impacts of such spending cuts often fall most heavily on the poor and dispossessed in our society. Taxation does carry with it a high responsibility, of course. As Calvin writes, “. . . whatever [the princes] receive from the people is as it were public property, and not to be spent in the gratification of private indulgence.”¹⁰⁰

We must also remember that, as citizens of a democracy, the success of our country is our responsibility. We have a voice in the system, and our voice should be informed by our theological convictions. It should also be heard. For people of faith, voting should not be seen as a privilege, but rather as a moral duty. But that is just the beginning of our public responsibility. We must understand that the practice of governance demands courage of the people we elect and may force them, in service to the common good, to take actions that may be politically unpopular. In many cases, our most effective means of steeling their courage is to speak to their own personal faith. If we, and all Christians, attest to the higher power and assert the moral imperatives from our tradition—boldly, in public life—the people may finally be heard; the economy could be healed.

CONCLUSION

From our liturgy, we have the image and practice of communion, the work of “re-membering” the body of Christ. From Jesus’ example and teachings, we have our model for changing the world in communion with others. With Jesus, we see our future in the vision of Isaiah, who foretold of a new heaven and a new earth, where the fruits of the earth reward the laborer who brought them forth, and each has enough to live peaceably one next to another, like brothers. From our own church heritage, we confess that God is sovereign, and we hope that God reigns in our love, turning every action toward the common good. From our century-old tradition of social witness, the church has authority to address the economic crisis at hand, but now the urgency is greater than before. We hold these truths in common and they prepare a new way for us to live.

For those we love, and for all we should love, who are suffering in our economy, we must open the way. May God’s grace empower our work of communion in these times of real testing for our faith, yet even greater opportunity in our hope.

Study Team:

This study has drawn on the generous volunteer contributions of the following study team members: Gloria Albrecht (cochair), professor of Christian ethics, University of Detroit-Mercy; Timothy Beach-Verhey, an ethicist serving as co-pastor, Faison (N.C.) Presbyterian Church; Scott Brunger, professor of economics at Maryville College, Maryville, Tenn.; R.J. Hernandez, a recent Ph.D. graduate in ethics from Iliff School of Theology, Denver, Colo.; Linda McCaw, senior staff person in the Social Security Administration, Washington, D.C.; Elisa Owen, former business executive and pastor, Louisville, Ky.; Cynthia Reggio, corporate communications consultant and seminary student, New York, N.Y.; William Saint, consultant and retired development specialist, World Bank; Charlene Sinclair, Ph.D. student and poverty initiative leader, Union Theological

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The study team met three times: in Louisville, Washington, D.C., and New York City. It heard from a range of experts on job creation, retirement security, children in poverty, social protections, international competitiveness, and tax policy. It drew on the expertise of its members for theology, ethics, economics, analysis of economic impacts on the church and its work of synthesis and new application.

Endnotes

1. The roots of the word “economy” are traced back to the Greek words “oikos,” which means “household,” and “nomos,” which means “law” or “rule.” Economy, therefore, means “the rules of the household.” In Christian tradition, the classical understanding of economy has continued to persist in ideas of a “moral economy,” subject to human and social needs.
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5. <http://online.wsj.com/article/SB10001424052702304392704576375532111391562.html>. See <http://www.frbsf.org/publications/economics/letter/2011/el2011-02.html> for longer term trends.
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15. “Race, Ethnicity, and Health Care Fact Sheet,” Henry J. Kaiser Family Foundation, July 2006, at <http://www.kff.org/minorityhealth/upload/7541.pdf>.
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50. http://prospect.org/cs/articles?article=the_collapse_of_secure_retirement.
51. Institute for Women’s Policy Research, “Ten Talking Points on Social Security,” at <http://www.iwpr.org/initiatives/socialsecurity/ten-talking-points-on-social-security>.
52. *Transforming Families* (Office of the General Assembly), 2.
53. *Ibid.*, (1.II.F.2).
54. *Ibid.*, (1.II.F.3.j.4).
55. *Transforming Families*, 13. Among the recommendations in section C. 2. B, public policies addressing the crisis of family, “baby bonds” is a term sometimes used for Child Trust Funds in Britain (other names in other countries) and described as follows: <http://www.direct.gov.uk/en/MoneyTaxAndBenefits/ChildBenefitandChildTrustFund/ChildTrustFund/index.htm>. In early 2011, these funds were replaced by Individual Savings Accounts for Children, or Junior ISA’s, which cannot be touched until the young person is 18 years of age: http://www.direct.gov.uk/en/MoneyTaxAndBenefits/ManagingMoney/SavingsAndInvestments/ISAsandJuniorISAs/DG_199672. Wikipedia illustrates the use of the term in both finance (for bonds of small amounts) and dedicated child savings: http://en.wikipedia.org/wiki/Baby_bond.
56. U.S. Census Bureau, Table 720, Income, Expenditures, Poverty, and Wealth, in *Statistical Abstract of the United States: 2011*.
57. Homeownership Rates by Race and Hispanic Origin: 2000. <http://www.census.gov/hhes/www/housing/census/historic/ownershipbyrace.html>. accessed August 10, 2011. These numbers should be understood as vastly overestimating home ownership rates, which have undoubtedly decreased since the housing market crash of 2007. Moreover, home ownership is defined simply as having a mortgage, which is hardly a sign of wealth when so many homes are underwater—worth less than their mortgages.
58. Rakesh Kochhar, Richard Fry and Paul Taylor, “Wealth Gaps Rise to Record Highs Between Whites, Blacks, Hispanics,” Pew Research Center’s Social & Demographic Trends, July 26, 2011, <http://pewsocialtrends.org/2011/07/26/wealth-gaps-rise-to-record-highsbetween-whites-blacks-hispanics/>, accessed August 10, 2011.
59. General Accounting Office, 2002. “Electronic Transfers: Use by Federal Payment Recipients Has Increased but Obstacles to Greater Participation Remain.” Report to the Subcommittee on Oversight and Investigations, Committee on Financial Services, House of Representatives (GAO-02-913).

60. In 1985, according to the most recent date conducted by the Bureau of the Census national Survey of Income and Program Participation, cited in GAO/GGD-89-12, *Banking: Government Check-Cashing Issues*, October 1988. Julia Sass Rubin, *Financial low-income communities, models, obstacles, and future directions*, “introduction,” 5.
61. Kathleen C. Engel and Patricia A. McCoy, “Predatory Lending and Community Development at Loggerheads” in *Financing low-income communities*, 229.
62. Office of the Comptroller of the Currency et al., 2001, 2; U.S. Department of Housing and Urban Development and U.S. Department of Treasury 2000, 28.
63. Bureau of Labor Statistics, Current Population Survey, “Table A-2. Employment status of the civilian population by race, sex, and age”; “Table A-3. Employment status of the Hispanic or Latino population by sex and age.”
64. The estimate is based on a model developed by the Institute for Taxation and Economic policy, summarized at <http://www.immigrationpolicy.org/just-facts/unauthorized-immigrants-pay-taxes-too>.
65. Shikha Dalmia, “Illegal Immigrants are Paying a Lot More Taxes Than You Think,” Knight Ridder/Tribune News Service, May 1, 2006, at <http://reason.org/news/show/122411.html>.
66. Catholic thinkers Matthew Fox (now Episcopalian), Thomas Berry, and Richard Rohr would be notable here.
67. Larry L. Rasmussen, *Earth Community, Earth Ethics* (New York: Orbis, 1996), p. 168.
68. Daly, Herman, ed. *Toward a Steady-State Economy* (San Francisco: WH Freeman & Co., 1973), particularly chapter seven; many later studies have debated issues raised in this fine essay collection.
69. Cynthia Moe-Lobeda *Healing A Broken World: Globalization and God* (Minneapolis: Augsburg Fortress, 2002), p. 101.
70. John D. Zizioulas and Luke Ben Tallon, *The Eucharistic Communion and the World* (London/N.Y.: Continuum/T&T Clark, 2011), pp. 133–41.
71. Zizioulas, *ibid.*, p. 42 points out that the Orthodox communion ceremony is influenced by the book of Revelation and, like the Reformed, points forward to Christ’s reign as much as back to the Last Supper; a communion economy, in sacramental language, might be a transfigured one.
72. Rasmussen, p. 134.
73. See Martin Hickman’s summary of 2006 findings, “Earth’s Ecological Debt Crisis: Mankind’s ‘Borrowing’ from Nature Hits New Record,” available online at <http://www.commondreams.org/headlines06/1009-03.htm>.
74. See the Center for Sustainable Systems’ U.S. Environmental Footprint fact sheet, drawing mainly on government data, available online at http://css.snre.umich.edu/css_doc/CSS08-08.pdf.
75. “Biodiversity Loss Accelerates as Ecosystems Approach Tipping Points,” Environmental News Service, May 11, 2010, available online at <http://www.ens-newswire.com/ens/may2010/2010-05-11-01.html>.
76. This according to findings published in the journal *Science*; for a summary see Cornelia Dean, “Study Sees Global Collapse of Fish Species,” *The New York Times*, November 3, 2006.
77. Essayist, activist (and Methodist) Bill McKibben summarizes these developments: <http://www.nybooks.com/articles/archives/2012/mar/08/why-not-frack/>). For some, this will be a major test of Christian values as well as institutional survival.
78. John Calvin cited in André Biéler, *Calvin’s Social and Economic Thought*, trans. James Grieg (Geneva: World Council of Churches, 2005) 223.
79. “2010 Comparative Statistics, Table 15. Denominational statistics do not indicate whether installed pastors are full-time or part-time.
80. See http://www.pcusa.org/media/uploads/research/pdfs/2010_table_1.pdf.
81. See [http://www.pcusa.org/media/uploads/research/pdfs/fact_2010_pc\(usa\)_sqar_&_summary.pdf](http://www.pcusa.org/media/uploads/research/pdfs/fact_2010_pc(usa)_sqar_&_summary.pdf).
82. <http://www.barna.org/faith-spirituality/508-20-years-of-surveys-show-key-dif>.
83. *Yearbook of U.S. and Canadian Churches*, Eileen Lindner, ed. National Council of Churches of Christ.

84. “To Tithe or Not to Tithe,” *New York Times*, Jan 29, 2012; note that Presbyterian giving percentages are among the lowest among U.S. religious groups.
85. Jack Marcum, “Go Figure,” *Presbyterians Today*. April 2011.
86. This is a conclusion drawn by economist Scott Brunger in his survey of data survey in Milton S. Coalter, John M. Mulder and Louis B. Weeks, eds. *The Organizational Revolution: Presbyterians and American Denominationalism*. (Louisville: Westminster-John Knox Press, 1992).
87. Robert D. Putnam, *Bowling Alone*, *Brookings Institution Press*, 1999. On small groups. See also Robert Wuthnow’s work, *Acts of Compassion* (1993) and *Sharing the Journey* (1996).
88. John Calvin, *Institutes of the Christian Religion*, trans. Henry Beveridge (Grand Rapids: Eerdmans, 1995) ii, 305.
89. André Biéler, *Calvin’s Social and Economic Thought*, trans. James Grieg (Geneva: World Council of Churches, 2005) 224.
90. *Book of Order*, The Great Ends of the Church, F-1.0304.
91. Calvin, *Institutes*, ii. 595–6.
92. To benchmark this, see a clear identification of issues received by the 1981 General Assembly, *Re-Making of America? Minutes*, 1981, Part I, pp. 306–8.
93. On effective monopoly power, see: Barry C. Lynn In the Cockpit, *Harpers*, February 2012: <http://harpers.org/archive/2012/01/hbc-90008429> provides an excerpt for non-subscribers with book information). The “Robin Hood Tax,” or financial transactions tax, is debated but has gained recent acceptance in Europe and the Far East: <http://www.nytimes.com/2011/12/07/business/global/micro-tax-on-financialtrades-gains-advocates.html?pagewanted=all>. In itself, this kind of tax would not be a major force for income equalization but could restrain speculation, manipulation, and volatility, particularly in secondary or derivatives markets. In terms of impact, it would fall most on those most able to pay: In 2007, for example, the wealthiest one percent of the U.S. population held 43 percent of securities, and the top ten percent held 83 percent: <http://www2.ucsc.edu/whorulesamerica/power/wealth.html>. The Capital Institute provides pro-market arguments for Financial Transactions taxes and information on methods employed to collect the tax: <http://ourfinancialsecurity.org/blogs/wpcontent/ourfinancialsecurity.org/uploads/2011/11/Fullerton-Capital-Institute-FTT.pdf>
94. Claudia Goldin and Lawrence F. Katz, *The Race Between Education and Technology* (Cambridge, Mass.: Harvard University Press, 2010).
95. Calvin, cited in André Biéler, *Calvin’s Economic and Social Thought*, trans. James Grieg (Geneva: WCC, 2005) 249.
96. Report of the Task Force on the Presbyterian Church and Transnational Corporations, *Minutes*, 1983, Part I, pp. 227–36; see also *The New Westminster Dictionary of Christian Spirituality*, p. 162).
97. <http://justiceunbound.org/journal/current-issue/past-and-present-the-church-speaks-on-economic-matters-and-new-challenges/2/>.
98. *Minutes* of the General Assembly, PCUSA, 1953, Part I, p.185, and *Minutes* of the General Assembly, 1988, Part I, pp. 555–72 also available in booklet form from ACSWP as “God Alone is Lord of the Conscience.”
99. Calvin, cited in André Biéler, *Calvin’s Economic and Social Thought*, trans. James Grieg (Geneva: WCC, 2005) 249.
100. *Ibid*, 341.

Discussion Questions on the Study and Recommendations
“World of Hurt, Word of Life:
Renewing God’s Communion in the Work of Economic Reconstruction”
Adopted by the 220th General Assembly (2012) of the PC(USA)

- 1) **Call to Renewal**—Why is the economic recession of 2008 and faltering recovery a concern of churches? How important is a long view of lessons to be learned?

- 2) **Communion Principles**—How does Holy Communion answer this concern?

The English word “economy” comes from the Greek “oikos,” which is the household, including many generations and also servants living together. In the New Testament the oikos is where Christians worshipped and held communion services. Oikos is also the root of the word “ecumenical” that refers to the inhabited world where Christian missions take place.

What is affirmed and what is rejected in the five communion principles?

- A.
- B.
- C.
- D.
- E.

- 3) **The Church’s Work in Today’s Fallen Economy**—
List which recommendations affect local congregations?

List which recommendations affect presbyteries and synods?

Do your congregations, presbyteries or synods already perform these functions?

PART I

(A) Broken Communion

What was St. Paul’s understanding of Holy Communion in I Corinthians? What tendencies does the report oppose to its lifting up of communion?

(B) God’s Economy

How is a stewardship society different from our economy?

How should Christian vocations be lived in our economy?

PART II

Embattled Domains of God's Love

Jobs: What has your congregation done with people who experienced unemployment? What should the government, unions, and the business sector do to reduce unemployment? (If you believe they should act with a plan or policy)

Family: Over time have family incomes in your neighborhoods risen or fallen? Have incomes of church workers risen or fallen? What are the impacts of poverty on families?

Neighbors: How does your congregation work for decent housing for all Americans? How does it help all children have adequate care? What are the consequences of inequality? (Extra credit: one of the impacts of globalized markets is immigration. Whose rights and responsibilities are involved?)

Future Generations: What does scripture say about responsibility to the natural environment? How do you see the energy picture changing, given the enormous power concentrated in this sector? How do you address those who deny scientific evidence, sometimes in the name of faith?

Wounded Church: How has the great recession affected your congregation? Has your congregation joined to help the small or rural congregations that were badly affected during the recession? What about income differentials among pastors and staff of various church agencies? What does it mean to be a connectional and even ecumenical church?

PART III

Implicit in the policy recommendations is the concept of "market failures," which are situations where a free market fails to perform the functions of allocating goods and resources efficiently and sustainably. Examples of market failures are monopoly power, pollution, poverty and public goods. Public goods, such as storm warnings or national defense, cannot be divided and their use cannot be paid for individually, so governments provide them. The founder of economics as a social science, Adam Smith, who argued in favor of free trade and competition also discussed the problems of market failures and the need for government to mitigate them.

New investment alternatives: should the cooperative and non-profit sectors be expanded, especially in areas of persistent poverty and great inequality? Are "public options" in banking and insurance (beyond Social Security and Medicare) needed to create jobs in infrastructure and develop new technologies? (Are subsidies and competition among states to lower taxes better methods?)

Taxation and inequality: In adopting the report, "World of Hurt, Word of Life," the General Assembly also authorized a study of tax reform. This study is paid for out of per capita giving (about one and half cents per member) and, as with all social witness studies, depends on Presbyterians with expertise volunteering their time. If you or your study group have recommendations or responses on this, please send them to acswp@pcusa.org.

Practical Exercises:

- Review a recent communion service of your congregation. What would you add or modify in order to fulfill the expectations for Holy Communion discussed in this report?
- Do the same with your congregation's report on its mission programs and involvements.
- What would you say to your pastor and session about your congregation's witness to God in Christ as it affects the economic life in your community?

(We thank Scott Brunger, Professor of Economics at Maryville College, Tennessee, and member of the economic crisis study team, for preparing most of these questions.)

Other Reports From the General Assembly Related to Economic Life:

A Social Creed for the 21st Century (2008). This is a concise, one-page summary of what the Presbyterian and other ecumenical churches stand for in economic and social life (www.presbyterianmission.org/ministries/acswp/social-creed-21st-century/). A 28-minute, professionally done DVD, ***Toward a New Social Awakening***, provides a swift history of the church's broadening social witness since the first Social Creed in 1908 (www.presbyterianmission.org/ministries/acswp/social-creed/). A booklet, ***Connecting to the Creed*** (www.pcusa.org/resource/connecting-creed/), provides Biblical, theological, and empirical grounding for each of the affirmations in the new Social Creed.

Neither Poverty Nor Riches: Compensation, Equity, and the Unity of the Church (2010)

Written to "provide theological guidance to church and society with regard particularly to the impact of secular market assumptions on the compensation practices of the PC(USA)," this contains recommendations for building solidarity in the ministry by lessening inequality and increasing accountability in presbyteries and in Louisville. The study section looks carefully at Calvin and Reformed principles and at the varied policies of the six General Assembly agencies. Download at: www.pcusa.org/resource/ neither-poverty-nor-riches/

Just Globalization: Justice, Ownership, and Accountability (2006)

This is a 50 page report that addresses trade issues and the "global income gap," advocating a vision of Martin Luther King's "world house" that is larger than the "world market." An 8 page version adapted for mission trips called "Just Global Discipleship" is available. An on-line study guide can also be found at: www.pcusa.org/resource/resolution-just-globalization-justice-ownership-an/

The Power to Change: U.S. Energy Policy and Global Warming (2008)

This 28 page report reviews the major energy options in light of scientific consensus and "eco-justice norms" or principles. The PCUSA has been a leader in environmental theology for over 35 years. Contact the Environmental Ministries office for more information: www.pcusa.org/resource/power-change-us-energy-policy-global-warming/

Transforming Families, with Study Guide (2004)

A careful look at the cultural as well as social and economic factors challenging our theological commitments to healthy and nurturing families and their grounding in the church. Find it at: www.pcusa.org/resource/transforming-families-study-guide/

God's Work in Women's Hands: Pay Equity and Just Compensation (2008) and
God's Work in Our Hands: Employment, Community, and Christian Vocation (1995)

The more recent resolution clearly draws upon the previous policy which updates our Reformed understanding of the purpose of work for all as part of our vocation of service to the common good. Women in fact do make less money for comparable work in our society, challenging our commitment to a “living” or “family wage” for all participants in our economy. www.pcusa.org/resource/gods-work-womens-hands/

Hope for a Global Future: Toward Just and Sustainable Human Development and Study Guide (1996).

Substantial analysis and advocacy for sustainable development based on work with Honduran church partners as well as experts in environment, population, trade and aid. Provides principles, policy guidance, and liturgical affirmations with the study guide, including a call to a new frugality and an extension of human rights in relation to self-determination and food sufficiency. www.pcusa.org/resource/hope-global-future/

Strategies for economic witness:

Mission Responsibility Through Investment (1971)

This is the Presbyterian contribution to the mainline Protestant church's leadership in the area of corporate social responsibility, based on the ethics embedded in The Confession of 1967. A small fund for Creative Investment at below market rates was authorized by the General Assembly in 1975.

Boycotts: Policy Analysis and Criteria (1979)

Reviews boycott and selective purchasing approaches used by Presbyterians and other Christians, primarily from 1910 to the Nestle infant formula and J.P. Stevens labor-related boycotts. Also considers “Project Equality” (use non-discriminatory hotels and contractors) and Equal Rights Amendment-related selective purchasing campaigns. www.pcusa.org/resource/boycotts-policy-analysis-and-criteria/

The Divestment Strategy: Principles and Criteria (1984)

This General Assembly study of the moral grounds for selling securities examines trusteeship and the interplay of integrity, effectiveness, and church purposes (including solidarity). It followed *Military-Related Investment Guidelines (1982)* and preceded the 1985 “selective, phased” divestment of securities in firms supporting apartheid in South Africa. The debate over divestment of funds in companies supporting the occupation of Palestine is partly framed by the 1984 and 1985 actions. www.pcusa.org/resource/divestment-strategy-principles-and-criteria/

Note: policy statements in other areas can also be downloaded from the website of the Advisory Committee on Social Witness Policy (ACSWP) at www.pma.pcusa.org/ministries/acswp, which also has a Social Policy Compilation that indexes many shorter resolutions. Discussion can be found at Unbound, www.justiceunbound.org, an interactive cyber journal that carries on the tradition of Church & Society magazine (back issues of which are also available for educational and advocacy use).

Specific national humanitarian grant programs of the Presbyterian Church (U.S.A.) include the Self-Development of People, Hunger, and Presbyterian Disaster Assistance programs.

Ideas for the Celebration of Communion

Living the Gospel, Becoming Eucharist

There is a reason why this sacrament is central to the Service for the Lord's Day. It shows us how to live as citizens of God's Commonwealth by sharing together in God's providence.

In addition, as this study points out, "we are called not merely to partake of the Eucharist, but to become Eucharist, pouring ourselves out gratefully for others as Jesus did" (*World of Hurt, Word of Life*, 23). How do we demonstrate this call?

Practice Makes a Difference

The way in which we celebrate communion can underscore or undermine much of what is in this report. In addition to the liturgy offered, consider these other ways in which our celebration might embody we believe about God's Way and offer a foretaste of the feast of God's Realm:

- Have people present their tithes and food-bank offerings at the same time that the table is being set for Holy Communion. This conveys the idea that we are partaking in a divine gift exchange offered by God to all people. The food collected can then be given to those in need, the local food bank, or another feeding ministry of the church. Your congregation's feeding program could set the food up on the communion table in the sanctuary, deliberately connecting Eucharist with caring for the hungry.
- Consider how you serve communion and what this communicates about God's grace. Intinction, whereby all who are able come forward to receive the bread, can marginalize those who can't. If we all tear off a piece of bread for ourselves, this could suggest an individualistic "I got mine" economy that is contrary to the gospel; serving one another better communicates how we are to live in care for one another in God's Commonwealth. Practical concerns will need consideration, but let theological ideas inform your practice.
- Let the prayer after communion be a clear sending forth of people to respond gratefully to God's grace by being the body of Christ for the world wherever they are, in whatever they do. During the prayer at the end of communion, blessing the elements for extended service to shut-ins could also include blessings for the food going out to others. The food can then be gathered and taken out along with the elements for extended service.

GREAT THANKSGIVING

The Lord be with you.

And also with you.

Lift up your hearts.

We lift them to the Lord.

Let us give thanks to the Lord our God.

It is right to give our thanks and praise.

It is truly right and our greatest joy

to give you thanks and praise,

O Lord our God, creator and ruler of the universe.

You feed the birds of the air by your hand
and clothe the lilies of the field with beauty.

Though we have lusted after false idols

and sought security in the vanity of wealth,

you remain faithful, generous in mercy,

sending prophets to proclaim your way

of justice and dignity for all.

Therefore we praise you,

joining our voices with choirs of angels

with prophets, apostles, and martyrs,

and with all the faithful of every time and place

who forever sing to the glory of your name:

Holy, holy, holy Lord ...

You are holy, O God of majesty,

and blessed is Jesus Christ, your Son, our Lord.

For our sake he took on the poverty of human life

that we might receive the abundance of your grace.

He turned the tables of oppression

and extended your table to the dispossessed.

He fed the hungry, welcomed the outcast,

and announced good news to the poor.

Through his self-giving love, he conquered death

so that we might have the gift of life in fullness.

The Words of Institution may be included here, or at the Invitation to the Table or Breaking of the Bread.

Remembering your gracious acts in Jesus Christ,

we take from your creation this bread and this wine

and joyfully celebrate his dying and rising,

as we await the day of his coming.

With thanksgiving, we offer our very selves to you

to be a living and holy sacrifice, dedicated to your service.

Great is the mystery of faith:

Christ has died, Christ is risen! Christ will come again.

Gracious God, pour out your Holy Spirit upon us

and upon these your gifts of bread and wine,

that the bread we break and the cup we bless

may be the communion of the body and blood of

Christ.

By your Spirit, unite us with Christ

and with your church in all the world.

Open our hearts and hands

to share the extravagance of your love

with all who are in need.

Teach us to extend the table of your grace

until all have a place at your holy feast.

Through Christ, with Christ, in Christ,

in the unity of the Holy Spirit,

all glory and honor are yours, almighty God,

now and forever. **Amen.**

A social creed for the 21st century

We Churches of the United States have a message of hope for a fearful time. Just as the churches responded to the harshness of early 20th Century industrialization with a prophetic “Social Creed” in 1908, so in our era of globalization we offer a vision of a society that shares more and consumes less, seeks compassion over suspicion and equality over domination, and finds security in joined hands rather than massed arms. Inspired by Isaiah’s vision of a “peaceable kingdom,” we honor the dignity of every person and the intrinsic value of every creature, and pray and work for the day when none “labor in vain or bear children for calamity” (Isaiah 65:23). We do so as disciples of the One who came “that all may have life, and have it abundantly” (John 10:10), and stand in solidarity with Christians and with all who strive for justice around the globe.

In faith, responding to our Creator, we celebrate the full humanity of each woman, man, and child, all created in the divine image as individuals of infinite worth, by working for:

- Full civil, political and economic rights for women and men of all races.
- Abolition of forced labor, human trafficking, and the exploitation of children.
- Employment for all, at a family-sustaining living wage, with equal pay for comparable work.
- The rights of workers to organize, and to share in workplace decisions and productivity growth.
- Protection from dangerous working conditions, with time and benefits to enable full family life.
- A system of criminal rehabilitation, based on restorative justice and an end to the death penalty.

In the love incarnate in Jesus, despite the world’s sufferings and evils, we honor the deep connections within our human family and seek to awaken a new spirit of community, by working for:

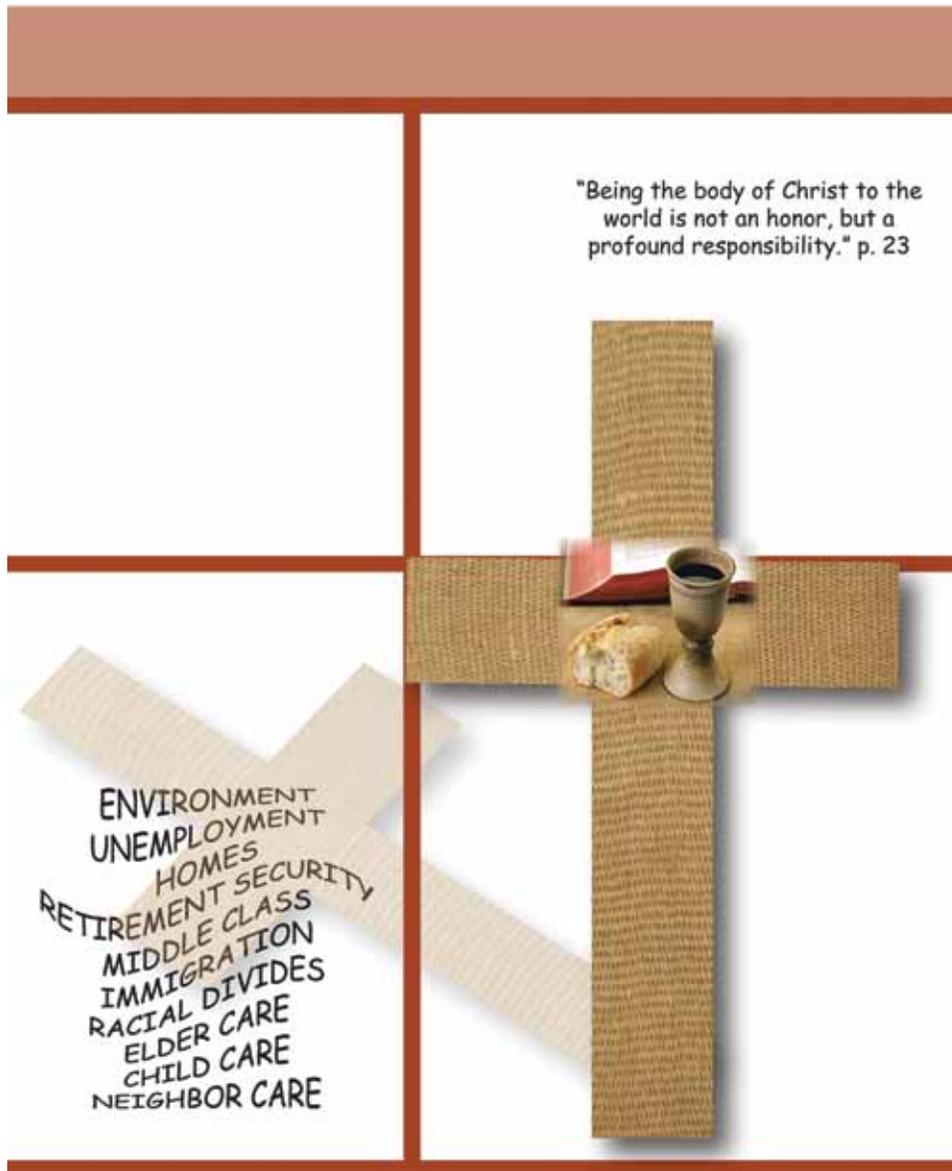
- Abatement of hunger and poverty, and enactment of policies benefiting the most vulnerable.
- High quality public education for all and universal, affordable and accessible healthcare.
- An effective program of social security during sickness, disability and old age.
- Tax and budget policies that reduce disparities between rich and poor, strengthen democracy, and provide greater opportunity for everyone within the common good.
- Just immigration policies that protect family unity, safeguard workers’ rights, require employer accountability, and foster international cooperation.
- Sustainable communities marked by affordable housing, access to good jobs, and public safety.
- Public service as a high vocation, with real limits on the power of private interests in politics.

In hope sustained by the Holy Spirit, we pledge to be peacemakers in the world and stewards of God’s good creation, by working for:

- Adoption of simpler lifestyles for those who have enough; grace over greed in economic life.
- Access for all to clean air and water and healthy food, through wise care of land and technology.
- Sustainable use of earth’s resources, promoting alternative energy sources and public transportation with binding covenants to reduce global warming and protect populations most affected.
- Equitable global trade and aid that protects local economies, cultures and livelihoods.
- Peacemaking through multilateral diplomacy rather than unilateral force, the abolition of torture, and a strengthening of the United Nations and the rule of international law.
- Nuclear disarmament and redirection of military spending to more peaceful and productive uses.
- Cooperation and dialogue for peace and environmental justice among the world’s religions.

We — individual Christians and churches — commit ourselves to a culture of peace and freedom that embraces non-violence, nurtures character, treasures the environment, and builds community, rooted in a spirituality of inner growth with outward action. We make this commitment together — as members of Christ’s body, led by the one Spirit — trusting in the God who makes all things new.

Adopted by ecumenical representatives of 35 Protestant and Orthodox church communions at the National Council of Churches in Christ (U.S.A.) General Assembly in 2007, for the 2008 centennial of the first Social Creed. Adopted by the Presbyterian Church U.S.A. at the 218th General Assembly in 2008.



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