

“AS ANY MIGHT HAVE NEED”
ENVISIONING COMMUNITIES OF SHARED PARTNERSHIP

Research Presented to the
World Council of Churches
North American Forum and Hearings on
Poverty, Wealth, and Ecology
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Abstract

This paper draws upon theological, economic, social scientific, and political research to offer a broad picture of connections between “Poverty, Wealth, and Ecology” in the United States today. Three primary goals are undertaken here: 1) to link neoliberalism, the dominant approach to wealth creation, to the acceleration of wealth inequalities in the U.S. in the last thirty years; 2) to describe and challenge the dominant free market mentality in the U.S. as a form of market faith; and 3) to offer a description of “authentic community” based on Christian thought and practice as an alternative to the “market faith” adhered to by so many. In addition, this paper underscores the distinctive roles that Christians are playing in this debate as they envision alternative paradigms for wealth creation through movements for reform and grassroots movements to create alternatives to the dominant approaches to wealth creation. *Koinonia*, a Christian concept of community known in shared partnership, provides a vantage point for accountability to people living on the economic fringe of society and a strong basis for alternative paradigms of wealth creation.

Introduction

*You load sixteen tons, what do you get?
Another day older and deeper in debt
Saint Peter don't you call me 'cause I can't go
I owe my soul to the company store.*

—as recorded by Tennessee Ernie Ford

The communities nestled within the “Smokies” of Southern Appalachia are often hidden by a veil of mist that hovers over the mountains. Appalachia refers to a particular culture, but also represents a connection between the U.S. and our Canadian neighbors. The Appalachian Mountain range stretches across a 1,500 mile region of North America, all the way from the Gaspé Peninsula of Québec, Canada to the U.S. state of Alabama. Southern Appalachia, including the mountain ridges of Tennessee, Kentucky, Virginia, and West Virginia, is a land of contrasts, where people live in the beauty of the “hollers” and yet know some of the worst poverty in the nation. Nearly one-fifth of the people in Appalachia live in poverty.¹ At the same time, these mountains hold a wealth of natural resources—iron, coal, limestone, shale, gold, silver, copper, lead, and marble. It is striking to think about how a region can hold such an abundance of wealth and, at the same time, be gripped by such great poverty. The economy of Appalachia is dependent on forestry, farming, and extractive industries, particularly coal mining. Residue of coal dust seems omnipresent in pictures of the faces of the people and even the bluegrass music that comes from this area. “Bluegrass” expresses the will of mountain people to survive as it blends the tunes carried to these mountains by Scotch-Irish immigrants with the rhythms of the African banjo brought to the U.S. by West African slaves. Large scale coal mining began in Appalachia in the early twentieth century, bringing with it wage-paying jobs and dependence on industries to sustain families. In the 1970s, the coal industry shifted its methods of extraction by combining traditional methods with a new approach: mountaintop removal mining. This approach entails clearing the forested peaks of all timbers and violently blasting the tops off mountains to extract “the new black gold.” Inhabitants of the region live with the sounds and fallout of the process on a daily basis. Those who benefit most from the extracted coal live far away, mainly in urban areas, for coal has been—and continues to be—one of the main resources used to generate electricity in the U.S. The coal industry claims that mountaintop mining is more efficient and more cost-effective than traditional methods and that it reshapes the mountain terrain into a more “useful” environment for other forms of industry. What the coal industry fails to own up to, however, is how the process destroys forest beds, turns animals into refugees, takes away a natural system of water purification, removes trees that offset the pollution that clouds the sky over urban areas, and threatens the livelihood and homes of the people who belong to the mountain landscape. This fragmentation and struggle to survive, experienced by communities tucked away in the Appalachian mountains, represents just one among many places where the themes of poverty, inequalities in wealth, and environmental exploitation converge as wealth is created in North America today.

This paper was commissioned by the World Council of Churches in preparation for the North American Forum and Hearings to offer a broader picture of connections between “Poverty, Wealth, and Ecology,” to explore points of balance between misery and riches, and to

examine the role that churches can and should play in advocating for wealth sharing, the eradication of poverty, and the promotion of ecological sustenance. Questions for this study were posed by the WCC (see Appendix I) in an effort to expose problems created by the dominant approaches in wealth creation and to explore alternative paradigms. This particular paper focuses on the United States. However, it would be unfair to assume that this focus on the U.S. is intended to imply that the U.S. is the center of world. Rather, this look at U.S. trends intends to communicate that the U.S. is at the *center of the problem*. As no study of this kind can fully respond to all the questions that may be in your mind about poverty, wealth, and ecology, this paper undertakes three goals:

- 1) to link neoliberalism, the dominant approach to wealth creation, to the acceleration of wealth inequalities in the U.S. in the last thirty years;
- 2) to describe and challenge the dominant free market mentality in the U.S. as a form of market faith; and
- 3) to offer a description of a model of “authentic community” based on Christian thought and practice as an alternative to the “market faith” adhered to by so many.

On the surface, as you begin to read this study and encounter the statistical data gathered here, it may appear that we in the U.S. are lacking the abundance of moral and theological imagination which is necessary to counter dominant paradigms for wealth creation and our historic preference for an economy driven solely by the forces of market capitalism. We cannot, however, be content to remain on the surface of this discussion. Social, economic, and spiritual resistance to “me first-ism” is growing among people of faith. *Koinonia*, authentic community known in shared partnership, is emerging from the perspectives of people living on the economic margins of U.S. society. Visions of community as shared partnership are igniting and inspiring the work of many people of faith toward creating new systems, structures, policies, and practices designed for any and all who might have need.

Neoliberalism: The Driving Force Behind Economic Policy for the Last Thirty Years

There is an emerging consensus among Christian ethicists in the U.S. that neoliberalism, a particular form of capitalism that emerged in the 1970s, is the root cause of wealth inequalities and the patterns of consumption that are leading to the ecological destruction we are experiencing today.² Neoliberalism has been the primary ideological fuel for changes in economic policies, the shaping of public perceptions and ideas, and the reshaping of social and political institutions for the last thirty years. In her book, *In Search of the Good Life*, social ethicist Rebecca Todd Peters discusses four theories of globalization and the ethical decision making and moral worldviews that support them.³ Peters puts forward two dominant theories of globalization, neoliberalism⁴ and development, which have much in common.⁵ Both are rooted in neoclassical economics and they share a similar idea of what it means to be human: We, as individuals, exist independently and are free to pursue our own economic interests. Neoliberal and development approaches differ most greatly in their understanding of an individual’s responsibility toward his or her neighbor and with regard to the state’s role in ensuring that all people have equal access to the basic necessities required for their own survival. At this point

in our discussion, I want to focus on the origins of neoliberalism. I will, however, return to the development approach to globalization and explore faithful resistance to both dominant approaches later in the paper.

Peters and other scholars mark the beginning of neoliberalism with a successful right-wing reaction to the oil price crisis of 1973. In the 1970s, the major developed O.E.C.D. (Organization for Economic Co-operation and Development) countries, especially Britain and the U.S., experienced slow growth in productivity and were faced with increased inflation and high interest rates. Mortgage rates escalated into double digits. In Britain, when the Conservative Party under Margaret Thatcher was elected, they were confronted by union opposition and soon set about dismantling the welfare state. In the U.S., Ronald Reagan took office in 1981. A shift toward supply-side economics began during the Reagan/Thatcher era. The basic theory behind supply-side economics is that opening up markets⁶ allows the owners of capital to create more wealth. Increased wealth provides the owners of capital with the incentive and capacity to provide more jobs, allowing the wealth to “trickle down” to the workers, leading to a more prosperous economy. Government intervention is viewed as interference in the “natural” workings of the market.

Survey of Data Gathered Regarding the Rise of Wealth Inequalities in the Last Thirty Years

For the last thirty years, U.S. economic policies have favored deregulation, market efficiency, privatization of goods and services, dismantling of social programs,⁷ opening of economies across national borders, and incentives, such as tax breaks, to encourage the wealthy owners of industries to increase employment. Policies driven by these goals have made a striking impact within the U.S. and around the world. Today, the U.S. is ranked 39th in terms of the distribution of family income (the 2007 CIA estimate of the U.S. Gini index was 45).⁸ This ranking cements the country’s reputation as “the most unequal country” in the so-called “developed” world. Labor economists, such as Richard Freeman, have added the term “economic apartheid” to their rhetorical arsenals in an effort to heighten public consciousness of the growing divide between wealthy people and laborers. Many scholars—historians, economists, theologians, and ethicists among them—argue that wealth inequalities threaten to return us to the social and economic divisions of the late nineteenth and early twentieth centuries.

Distribution of wealth and income⁹ are not the only problems. U.S. consumption of energy, goods, and natural resources is out of balance with the needs of other people around the world and threatens the survival of our planet. U.S. residents make up 5% of the world’s population but account for almost one-fourth of the world’s fossil fuel consumption.¹⁰ Moreover, consumption patterns in the U.S. are connected with divisions in wealth. Robert B. Reich, former secretary of labor, recently observed that “the top 5% of Americans with the highest incomes now account for 37% of all consumer purchases.”¹¹ Whole communities of people, both within and outside the U.S., are seen as reasonable “sacrifices” for or, worse, legitimate “by-products” of U.S. consumer-driven lifestyles. What is most alarming, however, is the fact that U.S. economic policies in the last thirty years have deconstructed much of the institutional framework that was built in the twentieth century to bolster the social circumstances of people at the bottom of the economic ladder and balance the extravagant

accumulation of wealth in the coffers of the privileged. Examples include policies aimed toward reducing big government by revising or eliminating the social safety nets introduced in the New Deal, widespread resistance to universal health care coverage, draconian cuts to programs providing aid to families, and restrictions or limitations on collective bargaining.

A survey of data gathered from economists and organizations on wealth inequalities, wage gaps, and poverty will show that neoliberal economic policies have accelerated the rise of wealth inequalities in the U.S. in the last thirty years. The Economic Policy Institute (EPI) drew this conclusion as a result of its study, *The State of Working America 2006-2007*:

... [O]ver the last three decades, inequality has grown by almost all measures. Historically, while those at the top of the income distribution have enjoyed far higher average incomes than everybody else, the gap between the top and the bottom has grown enormously in recent years. ... In addition, there has been a further pulling apart even within uppermost reaches of the income scale, as the richest of the rich have seen significantly faster gains than the merely affluent. These outcomes are true when measured by family income, by wages, and by wealth. Clear disparities exist between racial and ethnic groups, and they have also grown over time in the form of higher poverty rates and larger wealth gaps.¹²

On Wealth

Statistics gathered from two EPI studies provide evidence of dramatic shifts in wealth in the U.S. since the 1960s. In 1962, the wealth of the richest 1% of households was about 125 times greater than that of the typical household. By 2004, the wealth of the richest 1% of households was 190 times that of the typical household. More recent data shows that in 2009 the net worth of the richest 1% of U.S. citizens had reached 225 times the average or median household and that they owned about 50% of all wealth. (See Figure 1.)

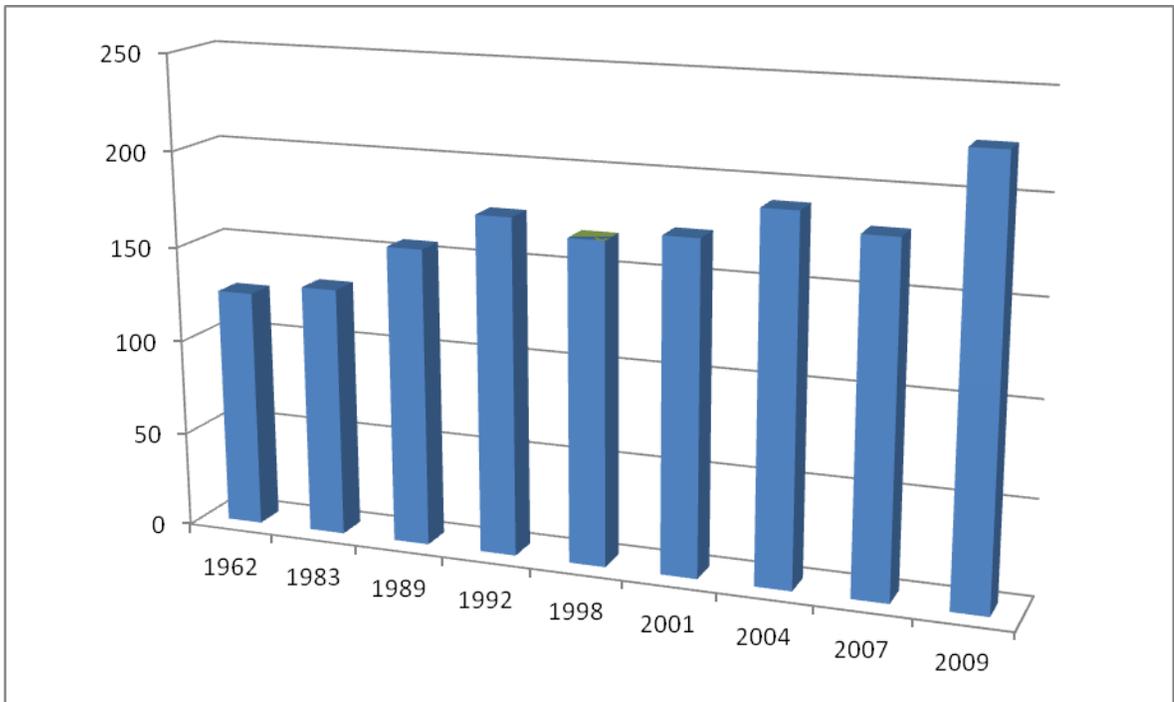


Figure 1 Ratio of Top 1% Wealth to Median Wealth, Between 1962 and 2009¹³

Other countries in the North American Region have fallen prey to similar trends in wealth inequalities. Canada and Mexico serve as examples. Steve Kerstetter, a researcher for the Canadian Centre for Policy Alternatives, found that “the wealthiest 10% of family units held 53% of the wealth” in Canada in 1999. In contrast, “the poorest 10% of family units have negative average wealth or more debts than assets”; these families experienced a 28% decline in wealth from “\$8031 in 1970 to -\$10,656 in 1999.” At the other end of the spectrum, the wealthiest 10% of families experienced an increase of 122% in overall wealth, “from \$442,468 in 1970 to \$980,903 in 1999.”¹⁴ The Conference Board of Canada, a non-profit organization that examines economic trends and public policy, observes that since the 1990s income inequality has risen more rapidly in Canada than in the U.S.¹⁵ Income inequalities dramatically increased in Canada between 1976 and 2009. In a report released in July 2011, the Conference Board concluded that

[t]he gap between the real average income of the richest group of Canadians and the poorest group grew from \$92,300 in 1976 to \$117,500 in 2009. Another worrisome trend is the rise in elderly poverty since the mid-1990s, following 20 years of dramatic reductions. Between 2006 and 2009, nearly 128,000 more seniors were living in low income. Of that amount, 70 per cent were women.¹⁶

Political scientist Brian Potter has studied recent trends in wealth inequalities south of the U.S. border with Mexico. Potter suggests that the opening up of economies that resulted from free trade agreements such as NAFTA

increased wealth inequalities in Mexican society. Market competition creates winners and losers. While wealthier trade-reliant countries provide a government-funded safety

net that helps those displaced by economic change, Mexico largely lacks such programs. ... Economist Gerardo Otero estimated in 1996 that the purchasing power of Mexican workers had been halved as a result of trade liberalization and reform.¹⁷

Studies show that poverty is on the rise in Mexico despite a period of economic growth between 2008-2010 (even after the economic downturn caused by the Great Recession in the U.S.). Nearly half of Mexico's population—approximately 52 million people—lives in poverty.¹⁸ At the same time, Mexico is the home of Carlos Slim Helú, a man ranked as the “world's richest” by *Forbes* in March 2011. Helú began building his fortune by forming his own brokerage firm; in the 1990s, as Mexico's government telephone company became privatized, he gained control of Telmex. Today, his fortune equals 8% of Mexico's GDP.¹⁹

In the U.S., the shift in wealth that has occurred since 1979 was exacerbated by huge cuts in the top marginal tax rates for individuals (top rate reduced from 70% to 28%) and on capital gains (top rate reduced from 49% to 20%) that began in the 1980s.²⁰ Social ethicist Gary Dorrien observes that “[t]hese measures had a very large effect on the kind of society the U.S. became, fueling a huge surge in inequality.”²¹ Similar tax cuts were envisioned and enacted during George H.W. Bush's presidency. The wealthiest taxpayers—those with the 400 highest incomes in the U.S.—have seen their share of the total income on which they pay federal income tax drop two-thirds, from 51.2% in 1955 to 16.6% of their income in 2007. Tax cuts received by the top 1% of earners have totaled \$980 billion between 2001 and 2010.²² In 2010, the U.S. Congress extended these tax cuts, while the affordability of reauthorizing unemployment benefits at a cost of \$33 billion was hotly debated. Tax breaks for the wealthiest citizens compelled Warren Buffet, an investor who measures his wealth in the billions, to write an op-ed piece for the *New York Times* calling for Washington to “Stop Coddling the Super-rich.” Buffet observes that “... while most Americans struggle to make ends meet, we mega-rich continue to get our extraordinary tax breaks.”²³

Reductions in Wealth Caused by the Great Recession

Reductions in wealth were felt all across the U.S. and around the world in the wake of the Great Recession beginning in 2007.²⁴ However, “the destruction of wealth that resulted from the Great Recession was ... not uniform. From 2007 to 2009, average annualized household declines in wealth were 16% for the richest fifth of Americans and 25% for the remaining four-fifths.”²⁵ Significant differences in losses experienced by white families is revealed through a comparison to reductions in wealth sustained by Hispanic, black, and Asian families. A recent study conducted by the Pew Research Center found that “Hispanic families accounted for the largest single decline in wealth of any ethnic and racial group. ... [T]he median wealth of Hispanic households fell by 66% from 2005 to 2009. By contrast, the median wealth of whites fell by 16% over the same period. African Americans saw their wealth drop by 53%. Asians also saw a big decline with household wealth dropping 54%.”²⁶ (See Figure 2.)

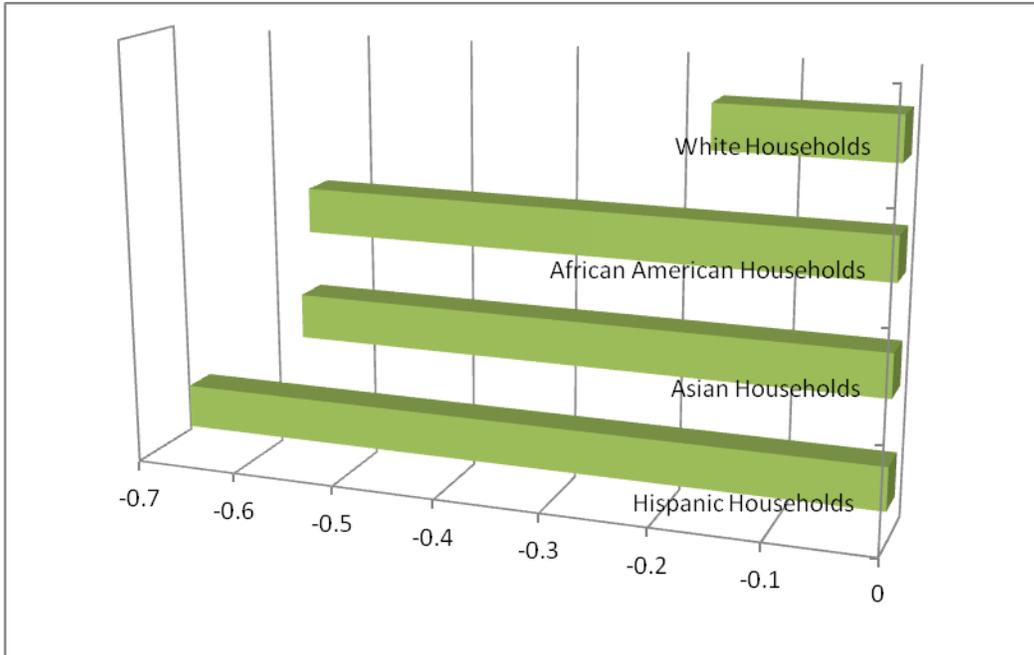


Figure 2 Comparison of Overall Decline in Wealth Experienced by White, African American, Asian, and Hispanic Households as a Result of the Great Recession²⁷

The median net worth of Hispanic households in 2009 was \$6,325.²⁸ In the same year, black households had a net worth of \$5,677 and white households had a median net worth of \$113,149. (See Figure 3.)

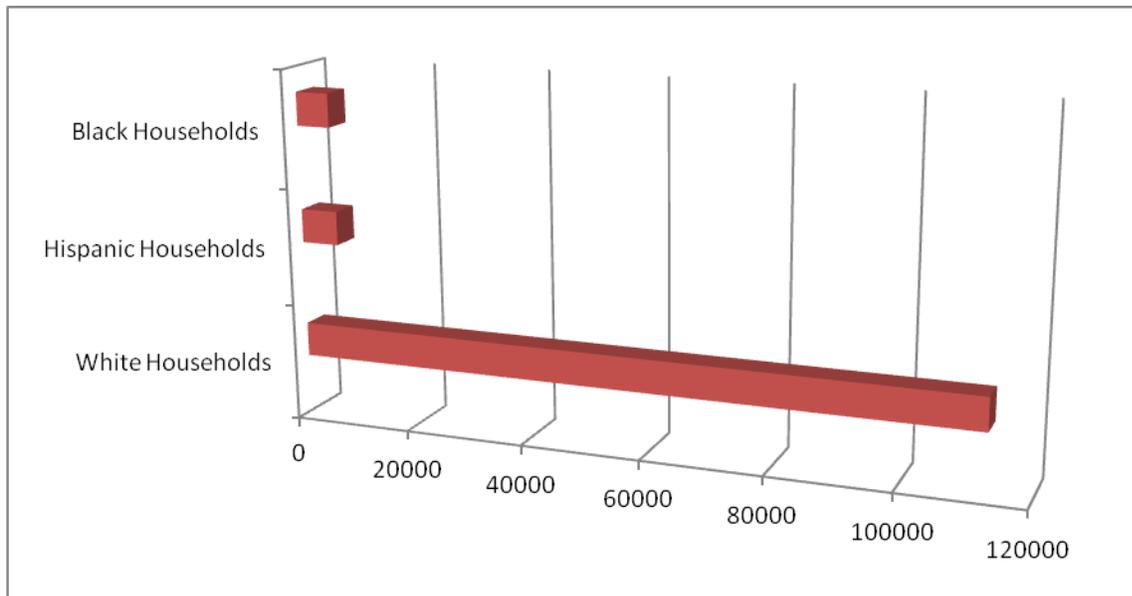


Figure 3 Median Net Worth of Black, Hispanic and White Households in 2009²⁹

The Insight Center for Community Economic Development (Insight CCED) has found that women of color are most likely to have zero or negative net worth. Insight CCED estimates the median net worth of single black women at \$100.00 and single Hispanic women at \$120.00.³⁰

The Great Recession in the U.S. sent shock waves throughout the region's economy. At the beginning of 2009, the *Wall Street Journal* ran an article bearing the headline "U.S. Recession Stymies Mexico's Growth for 2009." More than 80% of Mexico's exports are sent into U.S. markets. As home values dropped, workers were laid off, unemployment escalated, and U.S. consumers reduced their spending, which significantly impacted our neighbors across the southern border. People living in the Caribbean region were also affected by the U.S. recession. There is a popular saying in Jamaica that "when the U.S. economy sneezes, Jamaica catches pneumonia." Jamaica was hit hard by the U.S. recession due to a reduction in tourism and, more importantly, the reduction in remittances sent by Jamaicans working in the U.S. back to their families. Reporter Diane Abbot explained,

Remittances are 'clean' foreign exchange. They go directly into the pockets of ordinary people, boosting spending power. So it is alarming news that remittances fell by 17.3% or U.S. \$28.4 million during the month of November [2009] ... The drop in remittances reflects the fact that black Americans (including the Jamaican Diaspora) are being hit harder than whites by the recession.³¹

According to the World Bank, in 2000, "remittance receipts equaled approximately 10% of Jamaica's GDP, 24% of exports of goods and services, 59% of gross receipts from tourism, and 173% of foreign direct investment."³²

About Income

Wealth inequalities represent one dynamic in the overall picture of the economic divide. Over the last thirty years there have been tremendous and disproportional increases in the incomes of the highest paid workers, while the lowest paid workers have actually experienced reduction in income and wage stagnation. According to the U.S. Census Bureau, the top 5% of families in the U.S. saw their real incomes increase 81% between 1979 and 2005. Over the same period, the lowest-income fifth saw their real incomes decline by 1%. (See Figure 4.)

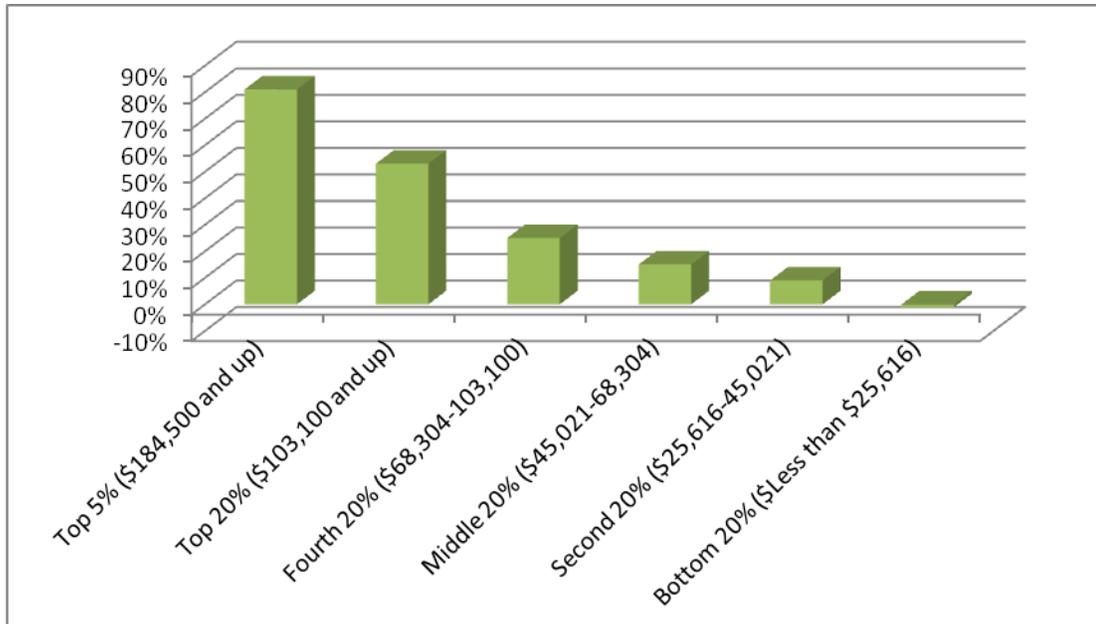


Figure 4 Change in Real Family Income by Quintile and Top 5%, 1979-2005³³

In 1979, the average income of the top 5% of families was 11.4 times larger than the average income of the bottom 20%. Economist Joel Hirschorn points out that a U.S. taxpayer who earned \$233,539 was in the top 0.1% of earners in 1979. “By 2004 ... it took a whopping \$1,639,047 to rate in the top 0.1%, an over 60% increase above the 1979 threshold. The share of the nation’s income going to the top 0.1% more than tripled ...”³⁴ Things changed significantly over a period of about twenty-five years. By 2005, the average income of the top 5% of families was 20.9 times the income of the bottom 20%.

Inequalities are even more tangible when examining the rise in CEO compensation since the late 1980s. CEO pay, including cash pay and bonuses, took off like a rocket blast between 1989 and 2000, rising by 79%. When add-ons such as stock options, stock grants and special supplementary bonuses are included, the growth of CEO compensation rose by 342%. Some CEO salaries in the U.S. are as much as 411 times higher than that of the average worker. Other countries, Sweden for example, have discussed tolerable wage differentials between CEOs and average workers. In the 1980s, Sweden questioned whether or not an increase from a wage differential of four-to-one to eight-to-one should be allowed. These discussions, in other words, were quite different in magnitude from those in the U.S. What is most disturbing is that no particular policy can be faulted for the dramatic increase in salaries for CEOs in the U.S.³⁵ This practice underscores the lack of an established regulation regarding wage differentials in the U.S. and reveals seriously disordered priorities and perceptions of the value of one worker over against another.

There are visible differences in income levels for women and people of color in comparison to white men. A larger proportion of women and people of color are paid low wages, poverty-level wages, or minimum wage. Approximately 30 million people in the U.S. work in low-wage jobs. While two-thirds of people working in low-wage jobs are white, African American and Hispanic people are overrepresented among persons working such jobs.

Between the years 1970 and 1990, as the global market itself expanded, the number of women in low-wage jobs rapidly increased. Ethicist Gloria Albrecht connects “the expansion of women’s wage work ... to the stagnation in wages that most male workers have experienced since the 1970s.”³⁶ In addition, there are disproportionate numbers of Hispanic and African American workers, when compared to white workers, who earn poverty-level wages in the U.S. Roughly three of ten (29%) female workers earn poverty-level wages as compared to 20% of male workers. They also found higher percentages of black and Hispanic workers among those earning poverty-level wages. Specifically, 37% of black female workers, 29 % of black male workers, 35% of Hispanic male workers, and 46% of Hispanic female workers earned poverty-level wages.³⁷ Moreover, women are the majority among minimum-wage workers in the U.S. Workers who earn low wages, poverty-level wages, or minimum wage are also the most likely to lack access to health insurance, pension plans, or other benefits.

On Poverty

There are 46.2 million people in the U.S. who live in poverty³⁸; this number exceeds the entire population of Canada.³⁹ According to the U.S. Census Bureau 2010, the official poverty rate climbed to 15.1% in 2010, up from 14.3% in 2009. This constitutes the “largest number in the 51 years for which poverty estimates have been published.”⁴⁰ The National Women’s Law Center has drawn these conclusions as a result of their analysis of the 2010 U.S. Census data:

Record numbers of women lived in poverty – and extreme poverty – in 2010. ... The extreme poverty rate among women climbed to 6.3 percent in 2010 from 5.9 percent in 2009, the highest rate ever recorded. Over 17 million women lived in poverty in 2010, including more than 7.5 million in extreme poverty.⁴¹

Between 2008 and 2009 the poverty rate increased for whites from 8.6% to 9.4 %, for blacks from 24.7% to 25.8%, and for Hispanics from 23.2% to 25.3%. The poverty rate for Asian people remained around 12.5%.⁴² Many of the people living in poverty at the present time are adults between the ages of 18-64. The increase of working-age people among those living in poverty is a direct result of higher unemployment rates stimulated by the recent economic downturn. This represents a change in the poverty demographics since the 1970s when the majority of people in poverty were children.

Lack of access to important social safety nets creates chronic instability in the lives of many people. The National Coalition for the Homeless estimates that 3.5 million people are homeless in the U.S. annually. According to a U.S. Department of Housing and Urban Development study of persons accessing shelters in the U.S., 69% of people who are sheltered are male. African American, Hispanic, and Native American people make up a larger proportion of those accessing homeless shelters with respect to their overall representation among people living in poverty. More than half of the families who seek help from homeless shelters are African American.⁴³ Children make up 39% of all homeless people.⁴⁴ It is important to observe that there is also a great deal of “hidden homelessness” as statistics do not reveal the numbers of people who live in temporary or unstable housing situations. Immigrant populations in the U.S. are often among the “hidden homeless.”

Poverty and Environmental Racism

A direct correlation can be made between poverty and environmental racism. Income, home-ownership levels, property values, and race are the most important factors in the location of toxic waste sites and landfills. People who are African American, Hispanic or Latino/a, and Native American are most affected by the by-products of U.S. consumerism. Jonna Higgins-Freese and Jeff Tomhave, in their article “Race, Sacrifice and Native Lands” (2002), point out that only about 44.4% of African Americans own their homes compared to two-thirds of the nation as a whole.⁴⁵ In 2002, 60% of African Americans lived in communities with one or more abandoned waste sites. Three of the five largest commercial hazardous waste landfills are located in predominately African American or Latino/a communities and account for 40% of the nation’s total estimated landfill capacity. Native Americans often live on land that is used by the government for resource extraction and defense activities. The mine in Tar Creek, Oklahoma, for instance, provided most of the materials used in armaments and munitions for U.S. troops fighting in both World Wars and the Korean War. Higgins-Freese and Tomhave indicate that “75% of the U.S. national uranium reserve is on Indian land and under the control of the major oil companies.”⁴⁶ The land to which many native peoples feel that they belong—the Black Hills of South Dakota, home to the Lakota nations, and the Four Corners area of the Navajo Nation—has officially been designated “national sacrifice areas.”⁴⁷

The Market Almighty

From a neoliberal perspective, the existence and increase of wealth inequalities, poverty, homelessness, and environmental devastation are not in themselves causes for moral indignation. Economics is considered “value-free.” Rebecca Todd Peters points to a quotation of John Neville Keynes (father of John Maynard Keynes):

Political economy is ... a science, not an art or a department of ethical inquiry. It is described as standing between social schemes. It furnishes information as to the probable consequences of given lines of action, but does not itself pass moral judgments.⁴⁸

Thus it can be said that the term neoliberalism refers to more than the dominant approach to economic policy. It also represents a prevalent social and moral philosophy and has been described as a form of “market faith,” complete with adherents who believe that the economy itself, when left to its own mysterious design, has the power to redeem our social and economic situation.

Theologian Harvey Cox argues that the free market mentality that prevails in the U.S. has developed its own theology. The faith of the free market is transforming our very understanding of value and meaning. Characteristics traditionally ascribed to the divine—omnipotence, omniscience, and omnipresence—have been transferred to the marketplace. The mythology of the free market provides a “grand narrative about the inner meaning of human

history.”⁴⁹ The market is not a human construct and therefore malleable, but rather divinely ordained and perceived to be a “ ‘natural’ way things happen.”⁵⁰

When production and the acquisition of material goods are at the center of all values and become the locus of one’s faith, everything becomes a commodity. We, as human beings, lose a sense of our interdependence with others and the whole of creation. There are 47,000 shopping malls in the U.S., which generate \$2 trillion in sales each year, not including the cost of cars and gasoline. The U.S. has more shopping malls than high schools.⁵¹ Between 1975 and 2000, total material consumption in the U.S. grew by 57%.⁵² U.S. consumers are not only buying more goods but also eating greater amounts and larger portions of food. U.S. food consumption increased 16% since 1970.⁵³ According to the U.S. Environmental Protection Agency, 42% of U.S. greenhouse emissions result from the production, consumption, and disposal of food.⁵⁴ People in the U.S. use an average of 134 more gallons of water per day (about 159 gallons) than the half of the world’s population that lives on 25 gallons of water per day.⁵⁵ These patterns of overconsumption come at a great cost to the overall well-being of individuals, communities, and the planet. Satisfying our own needs and desires has priority over neighbor and nature.

U.S. consumption levels also lead to another problem: tracts of land must be reserved and maintained as a dumping ground for our waste. It is estimated that by age 75, each U.S. resident, will have generated an average of 52 tons of garbage. Earlier in this paper, poverty was linked to environmental racism; a similar conclusion can be drawn regarding the disposal of toxic waste. Jonna Higgins-Freese and Jeff Tomhave argue that

... [n]ative communities are the scapegoats for Western consumer culture, bearing the burdens of the sins of the community. Indian communities have hosted toxic waste, a by-product of white middle class lifestyles, without ever having benefited from those lifestyles. Government officials and community leaders have even claimed that native communities are good hosts for such toxic materials because of their concern for the Earth.⁵⁶

Theologian Daniel Groody levels a heavy theological critique against market fundamentalism by emphasizing the idolatry of money. For Groody, market fundamentalism lacks an adequate theological anthropology and devalues both the individuals and communities that are affected most adversely by the current system. Groody asserts:

In place of understanding human life in light of a monotheistic faith that inverts the current world order through the economy of grace, the consumer culture fosters the notion that answers lie in a ‘money-theistic’ faith that baptizes the status quo and finds its redemption *only* through the economy of our current global system.⁵⁷

One of the most alarming fundamentals of market faith is the notion that the free market itself has salvific powers.⁵⁸ Billionaire Steve Forbes made the following proclamation in the midst of the recent U.S. economic crisis: “If we have the kind of policies that marked the 1980s ... we will be in for a dazzling era of innovation and economic advances. Free-market capitalism will save us – if we let it.”⁵⁹ In the same article, Forbes’ view of the salvific power

of the market was accompanied by a sense of triumphalism in which he posited that 1980s policies strengthened a once weak U.S. military and led to the corrosion of communism and the fall of the Berlin Wall.

Some believe that the dominant approach to wealth creation today is not only the best and most viable approach, but that it is also wholly compatible with Christianity. Jay W. Richards, who has served in leadership positions at the Discovery Institute and as a visiting fellow at the Heritage Foundation,⁶⁰ argues that "... very few Christian critics of capitalism, from liberals like William Sloan Coffin and Paul Tillich to evangelicals like Jim Wallis, Tony Campolo, and Ron Sider, have fully understood it. Fewer still have thought of it as a stunning example of God's providence over a fallen world. ... the market order is beyond the ken of man. No mere human being or committee could ever have designed it."⁶¹ Richards frames his understanding of the mystery of the market in terms of providence. In his view, God works God's will

... through the free market, which involves countless trillions of individual choices, whether they be good, bad, or indifferent. No mere human can plan an economy, because no human can know all the value judgments made by the actors in an economy. But that's a limit on what we can know, not on what God can know. ... Rather than despising the market order, Christians should see it as God's way of providentially governing the actions of billions of free agents in a fallen world.⁶²

Richards' view represents a form of market fundamentalism in which only one universal approach to the market can really be part of God's chosen design. Efforts to question, challenge, counter, "modernize," and critique the great mystery of the market, particularly made by Christian intellectuals and religious leaders, are seen as evidence of human ignorance. Quoting Rich Karlgaard, publisher of *Forbes* magazine, Richards underscores what he sees as the problems of listening to Christian critics of capitalism: "... [L]istening to a pastor or priest preach on business is 'like hearing a eunuch lecture on sex: He may have studied the topic but really knows little about the mechanics.'"⁶³

Could Compassionate Capitalism Provide the Best Alternative?

Earlier in this paper, the development approach to globalization was alluded to as a second dominant approach to wealth creation identified by ethicist Rebecca Todd Peters in her book *In Search of the Good Life*. Here we will return to that discussion. "An era of development" was announced by U.S. President Harry S. Truman in his 1949 inaugural address. Truman aimed toward strengthening freedom and peace in the aftermath of World War II through four courses of action: strengthening the U.N. and related agencies, continuing programs for economic recovery, increasing world trade, and embarking on "bold new programs" of development of "underdeveloped nations." An important observation needs to be made about the motivation behind creating wealth emphasized in Truman's speech—the motivation for wealth creation was to alleviate the suffering of impoverished people.

Many economists, business leaders, and ethicists see the development approach as the solution to the problems evidenced in the data gathered on the rise of wealth inequalities. Economist Joseph Stiglitz argues that economies cannot be “left on autopilot.” On one level, government intervention plays an important role in guiding an ethical approach to business and trade. Inequalities can be more effectively addressed by nurturing greater compassion in the marketplace, creating a more “conscious capitalism,” and through more effective collaboration with charitable organizations. On another level, business leaders can engender a more compassionate capitalism by treating their workers with greater fairness and considering their goals for business in conjunction with the planet. Economist Deirdre McCloskey provides an example of this argument in her book *The Bourgeois Virtues*. McCloskey argues that capitalism as a system can and actually is improving its moral record. What we have to do is fully embrace capitalism so that jobs will be created and fair prices and wages will be established by the market. But, can a more compassionate capitalism change the current economic system and structures and reshape attitudes within and towards our markets enough to abate the poverty and solve the wealth inequalities which abound in the U.S.?

There have been many important efforts to address wealth disparities and alleviate poverty in the U.S. through development programs, including proposals for innovations in green energy, job creation, and economic growth. In recent years, the U.S. has also increased efforts toward development in other countries by providing assistance for food security, expanding global health assistance, and mobilizing substantial international assistance to address climate change.⁶⁴ However, as Christian ethicist John Sniegocki rightly observes, “Despite a quarter century of neoliberal policies ... and over 60 years of ‘economic development’ policies in much of the world, hunger and poverty continue on a vast scale.”⁶⁵ As mentioned earlier, the number of people living in poverty in the U.S. has reached the highest level in fifty years. The 2010 UN Human Development Report (UNHDR) included this statement about people living in poverty globally:

About 1.75 billion people in the 104 countries covered by the MPI (Multidimensional Poverty Index)—a third of their population—live in multidimensional poverty—that is, with at least 30 percent of the indicators reflecting acute deprivation in health, education and standard of living. This exceeds the estimated 1.44 billion people in those countries who live on \$1.25 a day or less (though it is below the share who live on \$2 or less).⁶⁶

It is important to be clear that neoliberal and development approaches to wealth creation are *not* exactly the same. Differences lie in their understanding of the role that government should play in ensuring that the needs of all people are satisfied, the sense of responsibility and moral obligation an individual has to help others, and the motivation behind creating wealth. Wealth inequalities, both within the U.S. and around the globe, which have been accelerated by neoliberal policies continue to be of great concern for contemporary development theorists.

From a theological perspective, however, the greatest threat may lie in what the neoliberal and social development approaches share: both approaches are rooted in neoclassical economics and therefore share a similar idea of what it means to be human. Theologian Sallie McFague writes, “Neoclassical economics begins with the unconstrained allocation of

resources to competing individuals, on the assumption that if all people operate from this base, issues of fair distribution and sustainability will eventually work.”⁶⁷ She locates one of the greatest dangers of market capitalism in its ability to cloak itself as “good” for many, even those who have the means and the desire to do good. McFague suggests that market capitalism, and the uncontrolled consumerism that accompanies it, is inherently flawed and dangerous in two ways:

It is not easy to identify as evil, and it has the potential for enormous destruction, for it is responsible for undermining the life support systems of the planet as well as for contributing to an unknown number of “silent deaths” from poverty and starvation.⁶⁸

A fundamental problem shared by both of the dominant approaches to wealth creation is the notion that we, as *individuals*, are free agents to pursue our own economic interests, independent from other people and a larger web of life.

Moral Character and the Hypnotic Power of the Market

Few communities, institutions, and organizations within the U.S. are free from the idea that prosperity and progress are each individual’s ultimate aim and that the market is the best place to achieve those goals. Twentieth century social gospel leaders, such as Walter Rauschenbusch, Vida Dutton Scudder, and Nannie Helen Burroughs, used the term “moral character” to describe the makeup of people who understood themselves as social beings living for and in connection with others in community. For such thinkers, moral character was associated with qualities of honesty, integrity, fairness, candor, trustworthiness, responsibility, and cooperation for common social ends. Traditionally, families, engagement in civic life, and educational institutions have all contributed to the creation of good character, but these institutions themselves are being immobilized by the market’s hypnotic force in the contemporary U.S.

In the current U.S. economy, individual workers are expected to be efficient, self-sufficient, and independent. These qualities often require families to avoid putting down too many roots in a particular community, for the corporation is the priority and mobility is the key to success. Workers in the current economy are expected to be “highly mobile, uprooted often, detached, solitary, making temporary partnerships according to the needs of the task and then move on.”⁶⁹ This detachment ideal, however, takes a toll on individuals, families, and local communities. Ethicist Gloria Albrecht observes that traditional families, rural families, and ethnic families with strong kinship ties are deemed inefficient. Social relationships are valued and valuable in the way that they contribute to the production of goods and services. Detached, temporary, task-oriented relationships can be enhanced by technologies intended to form social “networks” in a virtual community. Too often, however, these serve as a substitute for real community. A sense of connectedness to others and belonging to a particular place is diminishing for both individuals and families.

Moreover, the power and influence of corporations and market forces has led to a shift in attitudes regarding the importance of participating in democratic decision-making structures.

Linguist and philosopher, Noam Chomsky, underscores the influence of big business on decision making.

The free flow of capital creates a ‘virtual senate’ of lenders and investors who carry out a ‘moment-by-moment referendum’ on government policies, and if they find them irrational—that is designed to help people, not profits—they vote against them by capital flight, attacks on currency, and other means. Democratic governments therefore have a ‘dual constituency’: the population, and the virtual senate, who typically prevail.⁷⁰

The interests of particular individuals, businesses, or institutions come into play when considering the needs of the larger community. Chomsky’s point was made abundantly clear during the congressional debate over health care reform in recent years. At the time, 47 million U.S. citizens did not have health insurance, and medical costs were one of the leading causes of bankruptcy for individuals and families. Clearly the community’s need for access to good health care was urgent. Despite the obvious and urgent public need for reform, health industry lobbyists spent an astounding \$380 million to combat legislation that would alter the system. Nevertheless, the concept of universal coverage became politically tenable.

What should be of grave concern for both people living in the U.S. and members of the World Council of Churches’ seeking alternatives to the dominant approach to wealth creation is the fact that the majority of this generation of college students has never known any other economic paradigm. Traditional-aged college students matriculating for the 2011-2012 academic year were born in 1994. Moreover, it is not uncommon for universities and colleges themselves to adopt a consumer-driven, market-based approach to their mission. In universities and colleges across the U.S., many faculty members are required to respond to donor interests and questions about the marketability of particular programs. This consumer-driven, market-based approach to academics changes the way curriculum is formed, seeks to make programs more efficient as they create workers for the economy, impacts the way in which faculty are hired, whether they are employed full-time, part-time or on a tenured basis, and alters the goals and visions for the university.⁷¹ Increasingly, departments have to develop strategies to meet the demands of both donors and consumers (students). Church-related liberal arts colleges traditionally have seen their mission as offering a strong liberal arts education that emphasizes the development of moral character. However, these institutions, often underfunded by financially-strapped denominations, have difficulty competing with larger universities, and lack broad appeal because of the lack of services/programs available in smaller institutions.

Turning Toward Confession and Community

Μετάνοια (metanoia)—a Greek word meaning a change of mind, which is used in Christian scriptures in reference to conversion, turning away from dead works and toward a new relationship with God—figures prominently in the writing of theologians, ethicists, and activists who are seeking both viable alternatives to the dominant approaches to wealth creation and the means to alleviate wealth disparities and eliminate poverty. The dominant approach to wealth creation, centered on a faith in the market, has increased the divide between the rich and

the poor and fueled patterns of consumption that bring “death” to too many people and destruction to the planet. What we should be turning *toward* is less clearly articulated in the writings of U.S. theologians and ethicists, and even in statements made by churches. However, as this paper hopes to make clear, the current economic, social, and political context compels U.S. Christians to turn toward confession and the pursuit of authentic community.

There is a clear and urgent need to confess our nation’s complicity with and complacency toward an economic system that creates wealth for the few at the expense of the many. Statements coming from the worldwide ecumenical movement, speaking with reference to the Global South, have been clear about a call to confession. The WCC’s “AGAPE Call—For Love and Action” invites Christians around the world to name their apathy to “suffering and injustice,” their failure to respond to the marginalized “in solidarity,” and their temptation to “give in to comfort and its empty promises.” The Accra Confession, a statement made by the World Alliance of Reformed Churches in 2004, invites Christians to proclaim God’s sovereignty by acknowledging “the complicity and guilt of those who consciously or unconsciously benefit from the current neoliberal economic global system ... [and] have become captivated by the culture of consumerism, and the competitive greed and selfishness of the current economic system.” Christians in the U.S. must also confess that our understanding of humanity is most fully known in the One who modeled a life in connection with others. We have deceived ourselves by believing that human beings can fully actualize themselves independent from others, separate from the one who is ultimately Other, and free from a larger web of life.

Koinonia: A Christian Concept of Authentic Community as Shared Partnership

From a Christian theological perspective, we are called to bring the situation into conversation with the sources of Christian thought, traditions, and practices as we consider alternative paradigms for wealth creation and the structures of our common economic life. In both thought and practice, Christians have, from the very beginning, recognized the economy’s connection to theology. Some theologians have presented Christian thought and traditions in sharp opposition to the accumulation of wealth by appealing to scriptural passages such as the Gospel of Matthew to represent a distinctive Christian response to the creation of wealth:

No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and mammon. (Matthew 6:24).

In the early twentieth century, social gospel theologian Walter Rauschenbusch wrote, “Wealth is apt to grow stronger than the man who owns it. It owns him and he loses his moral and spiritual freedom.”⁷² Riches, according to Rauschenbusch’s understanding of Jesus’ teachings, were “narcotic soul-poison” and “a divisive force in society,” which threatened not only the health of the larger community but the moral character of the individual. For Christians, however, wealth itself need not receive outright condemnation. If we speak with honesty and integrity, we recognize the need for wealth and money for sustenance.

More contemporary theorists, economists and theologians among them, argue that we must recognize the way in which wealth and property are also socially-constructed concepts and, therefore, culturally contingent. Economist Lisa Philipps raises an important question about “who [in today’s world] has the power to distinguish property from non-property, and to define what has economic value?”⁷³ The prevailing definition of wealth has been formed by an understanding of self-interest at the center of all value and reflects a worldview in which worth and value are still tied to production and the private ownership of property. In addition, the prevailing definition of wealth has been established in a world with a history of colonization and conquest, in which worth and value are tied to both individual interest and race. Thus it must be noted that the individualistic focus on wealth in the U.S. is still tethered to the racism that remains woven into the fabric of our national institutions and attitudes. Statistics on wealth and inequalities evidence deep and enduring fissures between wealth and worth accumulated by whites and black, Hispanic, Asian, and Native American people. Black, Hispanic, and other people of color are not poor because of their race; they are poor because they represent a certain percentage of people in U.S. society who are deemed to be tolerable and reasonable collateral damage within the overall economic system. The system is unable to provide for the economic equality of all.

Christian views on wealth represent a striking alternative to dominant approaches to wealth creation. In light of the disparities and deep divisions evident in the U.S. social and economic context, a careful reading of an early Christian concept of *koinonia* provides a vantage point for accountability to people living on the economic fringe. The earliest Christians made the distinctive claim that wealth and the means by which we create it should serve the whole household (*oikos*) of God. Wealth was for sharing and the common good and should never be used as the means to lord power over others.

Theologian Justo González has investigated early Christian views on economic matters, including wealth and early Christian teachings on the “rights and responsibilities of both rich and poor.” He writes that while the earliest Christian communities did not have the same concept of economics as we do, “they did ... have a strong sense of wealth and the degree to which its distribution – or lack of it – affected people.”⁷⁴ Early Christians did not condemn wealth per se; rather they saw greed as the “obstacle to salvation.”⁷⁵ González examines several passages in Acts that have frequently been interpreted as either romantic, “idyllic”⁷⁶ visions of community or visions for a “communistic commune.” Among them is the one from which the title of this paper emanates:

They devoted themselves to the apostles’ teaching and fellowship, to the breaking of bread and the prayers. Awe came upon everyone, because many wonders and signs were being done by the apostles. All who believed were together and had all things in common; they would sell their possessions and goods and distribute the proceeds to all, as any might have need. (Acts 2:42-45).

González points out that the primary emphasis of the passage is not on a “dogmatic notion of unity” or a “principle of purity and renunciation.” Rather the term *koinonía* refers to “partnership, as in a common business venture,” not just “fellowship” or “brotherhood.”⁷⁷ Partnership relates to the sharing of material goods. Ultimately, what Luke describes in Acts is

“a community where people relinquish their possessions, not for the sake of renunciation, but for the sake of those in need.”⁷⁸

Several themes emerge with regard to the responsible creation of and use of wealth in early Christian writings.⁷⁹ Early church leaders almost universally condemned usury. They resonated with the prevalent pagan belief that excessive wealth led to worry; in response, they developed a more distinctively Christian concept that in “giving to the poor, one lends to God.”⁸⁰ Concerns about Gnosticism and the distinctiveness of Christian communities led to arguments among early Christian leaders that material things were not evil in themselves; rather it was the inordinate love of and unchecked desire to accumulate things that was evil. González observes a surprising level of agreement regarding private property. Writers in the early church urged heavy restrictions and limitations on private property based on their understanding that all property belonged to God. Private property was justifiable when used for sharing. Most important, the argument “to accumulate wealth is to pervert it” is used consistently by early church writers to insist that we are owners of our wealth only insofar as it is used for the common good. González continues, “... real wealth must always be moving and active, but also because the purpose of wealth is to meet human need. Therefore, those who accumulate wealth as if it were an end in itself or who accumulate it in order to live in comfort and ostentation are misusing wealth.”⁸¹

The ideas that economies are connected to theology and should be instruments used to create wealth to serve a larger human community have been at the core of Christian teaching about wealth since the beginning. There is a strong biblical basis for the claim that community and shared partnership are to be understood not only in light of the interrelatedness of human beings, but also in relation to the earth. While there are other passages that could be cited here Leviticus 25 is a good example. The focus of Leviticus 25 is on Sabbath-keeping. One is to honor God’s presence in the midst of time and celebrate the whole creation’s sense of belonging to God by setting captives free, giving time for people and the land to rest, sharing with others, and eating what the land yields. Christian views of wealth are grounded in earlier notions found in the Hebrew scriptures that the need for wealth must be balanced by the needs of a much larger Whole—a whole community of organisms working together as a living entity to satisfy the needs of all.

Authentic Community in Practice

Questions about authentic community with people and the planet and the fair and just distribution of wealth and natural resources weigh heavily on the minds of faithful people from a broad spectrum of religious traditions, denominations, and practices in the U.S. Social, economic, and spiritual resistance to market fundamentalism is growing. Religious efforts, particularly among Christian groups, to envision alternatives to neoliberalism are found in both movements to reform the current economic system and grassroots efforts to create space for alternatives to the system.

Movements for Reform

Some significant movements to reform our current economic system are coming from ecumenical and interfaith movements in the forms of letter campaigns, written confessional statements, and educational programming. Several examples will illustrate interfaith, ecumenical, and denominational level work. In 2007, the National Council of Churches adopted and endorsed the *Social Creed for the 21st Century*, which calls for “simpler lifestyles for those who have enough; grace over greed in economic life.”⁸² The “Speak Out for a Faithful Budget” campaign was launched by the NCC Poverty Initiative in the summer of 2011. Faithful America, an interfaith organization, supports “The Real Values Agenda,” which professes the belief that “the moral measure of America is judged by how those who have the least are treated, not Wall Street profits.”⁸³ Mainline denominations continue to maintain offices that keep social witness on denominational agendas and have made statements emphasizing solidarity with people living in poverty in the U.S. and around the world.⁸⁴ In addition, a broad range of interfaith and ecumenical organizations is bringing issues of poverty to the forefront of the public forum. Examples include Sojourners, Faith in Public Life, Interfaith Power and Light, and the National Religious Partnership for the Environment.

Local congregations also create service opportunities, both at home and abroad, which are coupled with educational forums that act as a kind of “seminary of the people.” Educational forums are designed to introduce members to Christian views on wealth and property and to encourage civic engagement on issues of poverty and justice. Many congregations work with organizations promote retreats or combine educational programs with immersion; examples include Crossroads Ministries, sponsored by St. Williams Catholic Church in Louisville, Kentucky, and BorderLinks, based in Tucson, Arizona.

Grassroots Efforts to Create Alternatives

Grassroots movements of advocacy for specific public policies, eco-holism, and intentional communities represent some of the most creative and innovative efforts that are being made across the U.S. within church communities. These three different grassroots approaches seek to envision alternatives to our current economic system by practicing communal decision making, grounding themselves in a consciousness of the radical interdependence of human beings with the whole creation, modeling a life lived for and with others, and sharing wealth and goods for “any who might have need.” Within grassroots movements such as these, *koinonia*, authentic community known in shared partnership, emerges from the perspective of people living at the vanishing point of today’s economic picture. Moreover, eco-holism and intentional communities are creating change within the church itself as they bring Christian sources of thought and practice into conversation with other sources of wisdom (including wisdom from a variety of religious traditions and social organizations) and increase their mission, vision, and means through consensus-building models of decision making.

Some Christian communities aim to create systemic change by *advocating for specific changes in economic policies* and pushing economic structures from within. Trinity United Church of Christ in Chicago, Illinois trains leaders in their congregation for “participative politics” by adopting the “Black Value System,” which consists, among other values, of commitments to God, the black family and community, adherence to a black work ethic, and

the disavowal of “Middleclassness.”⁸⁵ Other churches across the country have adopted specific advocacy programs aimed at changing economic policies or creating low-income housing. For example, in the 1980s, Madison Avenue Presbyterian Church in Baltimore, Maryland cooperated with other church-related groups, religious people working in soup kitchens and homeless shelters, and workers and union organizers to form a coalition that backed a living wage campaign. The housing ministry of the Episcopal Church of the Messiah in Detroit, Michigan offers another illustration. Detroit has been one of the cities hardest hit by changes in the auto industry. In response to the needs of the urban community, the Church of the Messiah has been involved in developing over two hundred affordable housing units since 1978.⁸⁶

An *eco-holistic approach* emphasizes community as the center and basis for economy. Eco-holism can be argued along different lines, but it begins with an emphasis on the radical interdependence of individuals within a larger and more expansive community of organisms. Theologian John Cobb⁸⁷ argues that an eco-holistic approach emanates from local production for local consumption. In *Sustaining the Common Good*, Cobb says, “we have already gone beyond the limits of sustainable life on this planet in many identifiable ways. The need now is to reduce the impact of the economy on the environment.”⁸⁸ Decentralizing the economy and organizing the political world more in terms of local communities would allow economies to meet human needs with “minimum damage to the environment.”⁸⁹ The postcolonial perspective of theologian George Tinker can add another dynamic to the discussion of eco-holism in the U.S. context. Tinker argues that Christianizing indigenous peoples cannot be separated from “the colonizing voices of government and economic interests.”⁹⁰ The spirit of reciprocity, which is a critical part of tribal life, creates a unique basis for discussions of economy, the sacredness of the earth, and communal responsibility. Reciprocity extends beyond a notion of partnership among human beings to kinship ties with plants, animals, rock beings, spirit beings, and all sorts of “other-than-human” persons. Local congregations across the country are advancing an eco-holistic approach to economy by allowing farmers to set up markets for locally-grown food in their parking lots or fellowship halls in an effort to emphasize importance of eating locally grown foods. Some of the best efforts in this vein bring together urban and rural communities by intentionally locating these markets in urban areas where people lack access to affordable, healthy food.

Another very promising effort is emerging at the grassroots level among people of faith who are trying to live out a commitment to the common good by forming *intentional communities* in which property and resources are shared in common. Several different models of intentional communities are emerging in communities across the country—Chicago (Illinois), Louisville (Kentucky), Philadelphia (Pennsylvania), San Francisco (California)—in response to needs in both urban and rural communities. What is most interesting about these efforts is that they are coming from evangelical as well as progressive groups and from poor as well as more privileged communities.

Rob Moll describes commitments and characteristics of evangelical intentional communities as an “ancient-future activism.” These intentional communities bear similarities to earlier movements such as the Mennonite Reba Place Fellowship, Bruderhof, and the Catholic Worker communities. The commitments of members of evangelical intentional communities are fueled by their beliefs in Jesus as a wandering ascetic and as model for a countercultural life. These intentional communities are formed as groups of people covenant together, make a

commitment to share ownership of property (usually in an economically depressed urban area), and then create a “rule” by which they live.⁹¹

Progressive Christians offer another model of intentional communities. Covenant Community Church (CCC) in Louisville, Kentucky, based its understanding of intentional communities on the work done by the Church of the Savior in Washington, DC. CCC has chosen to draw on concepts of shared wealth and property that are common to a variety of religious traditions and the resources of a secular Canadian center for social innovation. For about six years, CCC had been sharing a building with another church, James Lees Presbyterian Church, but the high costs of maintaining a building constructed in the early twentieth century threatened to drain the coffers of both, forcing them to envision an alternative approach. Both communities agreed that they did not derive their identities or mission from the property that they shared; ultimately they concluded that identifying with a particular piece of property actually served to separate them from a larger community, their vision for their work in the world, and even from other Christians who met in their own buildings in various parts of the city. Together, members of the congregations reached agreement that the church building should become a cooperative. A vision statement named the group’s deep core values of creating a space for mission and social innovation. Anyone in the local community can use the space as long as they covenant to be part of the co-op board. During board meetings, members come to decisions about how to use the space by consensus. While working through this process, the congregations became aware of the way in which the walls of the church building not only kept others who were different out, but also held the congregation in. Recently, the congregations began a quarterly practice of inviting congregations across the city to worship together in a public space, as a symbol of their broader connections.

Intentional communities have also been created among immigrant groups in the U.S. La Casita is an organization that helps to form intentional communities among Hispanic and Latina women in Louisville, Kentucky. Their communities are based on concepts of accompaniment and advocacy as associated with the work of Witness for Peace in Guatemala during the 1980s. The women borrow space to meet in churches and create a written covenant together that provides a center of support through which they can make themselves visible in a culture where their contribution to community is hidden by economic deprivation and prejudice. Practicing “solidarity and justice” has emerged as a key theme in the covenants written by these women. Women work on a personal level and advocate for others by assisting new immigrants entering their city, identifying opportunities for family-sustaining employment, providing safe harbor for families entering the U.S., and promoting awareness in the city of the invisibility of Hispanic and Latino/a people.

Examples of both mainstream and grassroots resistance show the distinctive opportunity that communities of faith, Christian churches among them, have to make space in the world for people to name and to claim the deep values of authentic community. All of the efforts to practice authentic community described above contribute to systemic, structural, and attitudinal change as they ground themselves in a radical sense of the interdependence of neighbor and nature, heal fragmented and divided communities, engage in direct advocacy for changes in public policy, practice collaborative decision making, and covenant to create wealth by living in partnership with people and the earth.

CONCLUSION

The convergence of “Poverty, Wealth, and Ecology” in Appalachia served at the beginning of this paper as an example of the systemic, structural, and attitudinal problems created by dominant approaches to wealth creation in the U.S. For some time, mountain people have recognized that they lived amidst the tangled roots of poverty, wealth inequalities and environmental exploitation. Historically, one of the ways that mountain people in Appalachia have sustained themselves is by digging for roots—sassafras, ginseng, wild yam, yellow root, blood root. Folk remedies include roots as key ingredients for teas and tonics to treat fevers, cancer, asthma, alcohol addiction, and so on by aiding the body in eliminating harmful toxins. Searching for the best roots takes a great deal of time, energy, intuition, and knowledge about the abundance of life that is available beneath the tree canopy that shades the forest bed.

The practice of root digging offers a powerful metaphor for our own understanding of the way in which the health and economic well-being of the North American region are intertwined with the earth. Looking at the “roots” of Christian views on wealth within the context of wealth inequalities, poverty, and ecological destruction, both within the U.S. and around the world, calls us to turn away from methods of creating wealth that accelerate the accumulation of capital for the sake of individuals, bringing devastation and death to both people and the planet. Economic policies focused on efficiency, privatization, and incentives to business may accelerate the accumulation of capital, but they come at a hefty cost. Inequalities in wealth, fragmentation and fissures within communities forged along lines of race, ethnicity, and gender, and the denial of our radical interdependence with a larger web of life are simply unsustainable for both people and the earth. Christians are called to turn away—*μετάνοια* (*metanoia*)—from dead works and turn toward confession and God’s promise of a life fully known in a community of shared partnership.

**APPENDIX I: QUESTIONS POSED FOR THIS RESEARCH
BY THE WORLD COUNCIL OF CHURCHES**

As part of a larger global study process conducted by the World Council of Churches on the themes of “Poverty, Wealth, and Ecology,” the paper represents just one aspect of the overall AGAPE (Alternative Globalization for Peoples and the Earth) Process. Questions were posed for this study by the World Council of Churches and were listed as follows:

1. To what extent are methods and structures of wealth creation responsible for poverty and inequality?
2. How can this trend be reversed and be related to just peace?
3. What are concrete examples from countries, regions that illustrate how the rich deprive the poor of their entitlements?
4. To what extent is creation of wealth leading to violence, ecological destruction, and ecological debt by extractive industries and agro-business in the region?
5. What impact does the current model of wealth creation have on youth, women, and indigenous people?
6. What is the wealth line, greed line, and poverty line in the region? Can these lines be suggested?
7. Between misery and richness, what is the middle point where everyone can enjoy a decent life?
8. What could be the ex-ante wealth distribution mechanisms in the region?
9. Is the free market the best method for wealth distribution?
10. What are the spiritual and ethical implications of wealth creation that can serve as guidance to Christians?
11. What should be the role of churches in wealth sharing, eradication of poverty, and promotion of ecological sustenance?
12. What are available alternatives to neoliberal way of wealth creation?

The initial research for this paper was to be conducted from March 20-May 12 with a preliminary report to be made on May 14-15 in meetings prior to the International Ecumenical Peace Convocation to be held in Kingston, Jamaica and a final paper distributed to participants in the North American Regional Consultation held November 7-11 in Calgary, Canada. It is not possible to fully address all of the questions posed for the study in a single paper. My approach to this research is theological and integrates a variety of disciplinary perspectives including theological, economic, social scientific, political, and cultural research. I have tried

to be attentive to questions related to the structural causes of poverty as well as the formation of attitudes that allow for corporate greed and disordered wages to be seen as acceptable.

APPENDIX II: EXAMPLES OF SIGNIFICANT STATEMENTS MADE BY RELIGIOUS ORGANIZATIONS IN THE U.S. ON POVERTY, WEALTH, AND ECOLOGY

The statements listed below have all made a significant impact on church-related discussions on issues of fair pay, wealth inequalities, and care for the environment. Some of the statements were made prior to 1980, but the language and ideas used in them continues to maintain relevance today.

The Social Creed for the 21st Century

The National Council of Churches adopted the Social Creed for the 21st Century in 2007. It has been adopted and endorsed also by the Presbyterian Church (USA) in 2008. The text of the Social Creed for the 21st Century is available on the NCC website. Go to <http://www.nccusa.org/news/ga2007.socialcreed.html>

The 1908 Social Creed

The Federal Council of Churches adopted this Social Creed in 1908. There were several social creeds that followed. The text of the 1908 Social Creed is available on the United Methodist Church website. <http://archives.umc.org/interior.asp?ptid=16&mid=5430>

Economic Justice for All

In 1986, the US Conference of Catholic Bishops wrote “Economic Justice for All” as a pastoral letter to the Roman Catholic Church. The text as well as other documents concerning Catholic social teaching can be accessed online via the Office of Social Justice St. Paul and Minneapolis website: http://www.osjspm.org/economic_justice_for_all.aspx.

The Evangelical Declaration on the Care of Creation

The Evangelical Environmental Network held a conference in June 1994 to examine Christians’ responsibility to care for the creation. This statement reflects the commitments made at their meeting. Go to http://www.earthcareonline.org/evangelical_declaration.pdf

Speak Truth to Power

In 1955, the American Friends Service Committee made this statement which challenges dominant notions of power, emphasizes peace, and connects pacifism with working “among those who suffer.” To access this statement online go to <http://www.quaker.org/sttp.html>.

Founding Statement of the Student Nonviolent Coordinating Committee (SNCC)

SNCC played a key role in the movement for Civil Rights in the U.S. The Founding Statement of 1960 provided a summary of the SNCC’s belief that “redemptive community supersedes immoral social systems.” To access this statement online go to http://www2.iath.virginia.edu/sixties/HTML_docs/Resources/Primary/Manifestos/SNCC_founding.html

APPENDIX III: EXAMPLES OF TRAINING RESOURCES AVAILABLE ONLINE

There are a variety of resources available online that can be used in churches for advocacy training. The following list offers a few examples of the resources that are available:

The *Economic Policy Institute's* mission is to “inform and empower individuals to seek solutions that ensure broadly shared prosperity and opportunity.” Their website includes excellent studies that can be used for educational purposes in congregations. You can visit their website at www.epi.org

Ecumenical Advocacy Days is part of an ecumenical movement that empowers and mobilizes Christians to address justice issues related to U.S. domestic and international policies. The website of this group discusses conference themes and provides helpful information about justice issues in the U.S. today. To access their website go to <http://advocacydays.org>

Sojourners ministries offer a popular magazine, a free newsletter on faith and justice issues, and other resources on their website to equip congregations for prophetic advocacy ministries. Their website also includes a list of “faith and justice” congregations that are part of their network. To access their website go to <http://www.sojo.net>

Catholic Workers represent a movement of people who choose “to live a simple lifestyle in community, serve the poor, and resist war and social injustice.” Some of the houses today are interfaith but most are grounded in Christian teachings. Their website offers a variety of resources concerning their work and how the movement began. Visit <http://www.catholicworker.org/>

The *Fellowship of Reconciliation* (FOR) is the oldest and largest organization working for peace in the U.S. and around the world. FOR's website offers resources that emphasize demilitarization, sustainability, and social, economic, and racial justice. To access materials on their website go to <http://forusa.org>

Unemployment and the Economic Crisis: A Congregational Toolkit and *2010 Wage Theft Toolkit* are available online at the Interfaith Worker Justice website. To access these materials go to <http://www.iwj.org>

¹ See the Appalachia Regional Commission. Accessed online at www.arc.gov/appalachia_region

² Examples of significant books including economic, ethical, and theological perspectives include: Pamela Brubaker and Rogate Mshana, editors, *Justice Not Greed*, Geneva: WCC Publications, 2010; Brubaker, Rebecca Todd Peters, and Laura Stivers, eds., *Justice in a Global Economy*, Louisville: Westminster/John Knox Press, 2006; John Cobb, *Sustaining the Common Good*, Cleveland: Pilgrim Press, 1994; Daniel F. Groody, *Globalization, Spirituality and Justice*, Maryknoll: Orbis Books, 2007; Cynthia Moe-Lobeda, *Healing a Broken World: Globalization and God*, Minneapolis: Fortress Press, 2002; and Rebecca Todd Peters and Elizabeth Hinson-Hasty, editors, *To Do Justice: A Guide for Progressive Christians*, Louisville: Westminster John Knox, 2008.

³ Rebecca Todd Peters, *In Search of the Good Life*, New York: Continuum, 2004.

⁴ The term neoliberalism is not a term used by most U.S. economists. Among U.S. scholars, however, the term is frequently used by ethicists and theologians to identify and critique policies established by the Washington Consensus.

⁵ Peters also discusses two resistance theories, localization and postcolonialism, which emerge from local grassroots movements. Due to this study's emphasis on the U.S. economy, these two resistance theories have been combined and referred to as "eco-holism." This study also explores mainstream efforts and intentional communities as forms of resistance in the U.S.

⁶ Shifts in the approach toward U.S. domestic economic policy were accompanied by changes on an international level, including structural adjustments made by the International Monetary Fund and the World Bank, the policy directives of the Washington Consensus, and the eventual opening up of regional trading blocs in the 1990s. For a fuller discussion of these shifts see Peters, *In Search of the Good Life*, p. 44-51.

⁷ This paper does not deal specifically with policies that have dismantled social programs. However, it is worth noting that budget proposals currently before the U.S. Congress offer a recent illustration. House Committee Chair Paul Ryan has proposed a 20% cut in discretionary, non-security federal spending, and he aims to cut \$58 billion from the affected part of the federal budget. Political analysts and religious leaders think that the programs would significantly impact light and heating relief benefits, Head Start, and programs for unemployed workers. To see Ryan's budget proposal go to <http://www.gop.gov/indepth/budget>. Alternative proposals such as the "People's Budget" of the Economic Policy Institute have been made as well.

⁸ The Gini coefficient is one of the most commonly used measures of inequality. For a comparison of family income distribution by country see *The CIA World Fact Book*. <https://www.cia.gov/library/publications/the-world-factbook/rankorder/2172rank.html>.

⁹ "Wealth" and "income" represent two ways to measure a person's standard of living. Wealth is the total of all assets minus a person's debts. Income is the total amount of money a person makes in the course of one year.

¹⁰ "Why Consumption Matters." http://www.sierraclub.org/sustainable_consumption/tilford.asp.

¹¹ Robert B. Reich, "The Limping Middle Class," *The New York Times*. September 3, 2011. www.nytimes.com

¹² Economic Policy Institute, *The State of Working America 2006-2007*. www.stateofworkingamerica.org

¹³ Graph based upon a similar chart is available at www.inequality.org, figures included in EPI's study on the *State of Working America 2006-2007*, and additional figures for 2009 included in the Economic Policy Institute Briefing Paper on "The State of Working America's Wealth, 2011: Through Volatility and Turmoil the Gap Widens," Sylvia Allegretto. EPI materials accessed online at www.epi.org.

¹⁴ Steve Kerstetter, "Rags and Riches: Wealth Inequality in Canada." Vancouver: Canadian Centre for Policy Alternatives, December 2002. Accessed online at [http://classes/u leth.ca](http://classes.uleth.ca)

¹⁵ "Income Inequality." The Conference Board of Canada.

http://www.conferenceboard.ca/hcp/details/society/income-inequality.aspx#_ftn3

¹⁶ "Is Canada Becoming More Unequal?" The Conference Board of Canada.

<http://www.conferenceboard.ca/hcp/default.aspx>

¹⁷ Brian Potter, "Trade," in *Mexico and the U.S.*, edited by Lee Stacy, New York: Marshall Cavendish, 2003, p. 829.

¹⁸ Duncan Tanner, "Rising Poverty Levels Expose Wealth Inequality in Mexico," *Guadalajara Reporter*, August 5, 2011. <http://guadalajarareporter.com>

¹⁹ Tim Padgett, "Carlos Slim's Embarrassment of Riches," *Time Magazine*, July 11, 2007.

<http://www.time.com/time/business/article/0,8599,1642286,00.html>

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- ²⁰ Gary Dorrien, “Lessons from the Social Gospel: Financial Collapse,” *The Christian Century*, December 30, 2008, p. 30.
- ²¹ Ibid.
- ²² Amy Frykholm, “Mike Lapham and Responsible Wealth: ‘I don’t need another tax break,’” *The Christian Century*, July 13, 2010, p. 10.
- ²³ Warren Buffet, “Stop Coddling the Super-rich,” *The New York Times*, August 14, 2011.
<http://www.nytimes.com/2011/08/15/opinion/stop-coddling-the-super-rich.html>
- ²⁴ The term “Great Recession” refers to the economic recession in the U.S. that began in December 2007 and is identified with the decline in the U.S. housing market.
- ²⁵ See “The State of Working America’s Wealth, 2011.”
- ²⁶ Sabrina Tavernise, “Recession Study Finds Hispanics Hit the Hardest,” *The New York Times*, July 26, 2011.
<http://www.nytimes.com/2011/07/26/us/26hispanics.html>
- ²⁷ Graph based upon figures and similar graph done by Pew Research Center. See Rakesh Kochhar, Richard Fry, and Paul Taylor, “Wealth Gaps Rise to Record Highs Between Whites, Black, and Hispanics.”
http://www.nytimes.com/interactive/2011/07/26/us/20110726_pew_report.html?ref=us
- ²⁸ Statistics from the Economic Policy Institute show an even greater division: According to the Institute, the median net worth of black households in 2009 was \$2,200. Black households were nearly twice as likely to have zero or negative net worth as white households. White households had a median net worth of \$97,900 in 2009. The average wealth of whites was six times that of blacks. The median wealth of whites was 44.5 times that of blacks. Statistics from Sylvia A. Allegretto, “The State of Working America’s Wealth, 2011” (EPI Briefing Paper #292), March 23, 2011.
- ²⁹ Figures in this graph are based upon a similar graph created by the Pew Research Center. Available online at <http://pewsocialtrends.org/2011/07/26/wealth-gaps-rise-to-record-highs-between-whites-blacks-hispanics/>
- ³⁰ For more information go to the Insight Center for Community Economic Development’s website at <http://insightcced.org/>
- ³¹ Diane Abbott, “The Global Recession and Its Likely Impact,” November 2009. www.jtbonline.org
- ³² Scott Wallsten, “Migration Can Help Stabilize Poor Countries,” Stanford Institute for Economic Policy Research, April 2004. http://www.siepr.stanford.edu/papers/briefs/policybrief_apr04.pdf
- ³³ Graph based upon U.S. Census figures and formatted according to a similar graph found at www.inequality.org
- ³⁴ Joel Hirschhorn, “Economic Apartheid Kills.” <http://www.stwr.org/poverty-inequality/economic-apartheid-kills.html>
- ³⁵ Gary Dorrien, “Lessons from the Social Gospel: Financial Collapse,” p. 29.
- ³⁶ Gloria Albrecht, *Hitting Home*, New York: Continuum, 2002, p. 19.
- ³⁷ Economic Policy Institute, *The State of Working America 2006/2007*.
- ³⁸ According to the U.S. Census Bureau the official poverty rate in 1979 was 11.6%.
- ³⁹ Daniel Groody also makes this point in his article on “Globalizing Solidarity: Christian Anthropology and the Challenge of Human Liberation,” *Theological Studies* 69 (2008), p. 258.
- ⁴⁰ “Income, Poverty, and Health Insurance in the United States: 2009—Highlights.”
www.census.gov/hhes/www/poverty/about/overview/index.html
- ⁴¹ “NWLC Analysis of New Census Data Shows Record Number of Women in Poverty, Without Health Insurance, Updated September 16, 2011. <http://www.nwlc.org/analysis-new-2010-census-poverty-data-%E2%80%93september-2011>. It should be noted that extreme poverty is defined as people living on incomes that are less than half of the U.S. poverty line.
- ⁴² “Income, Poverty, and Health Insurance in the United States: 2009—Highlights.”
www.census.gov/hhes/www/poverty/about/overview/index.html
- ⁴³ See, “The 2007 Annual Homeless Assessment Report,” July 2008.
<http://www.hudhre.info/documents/3rdHomelessAssessmentReport.pdf>
- ⁴⁴ These figures are based upon the National Coalition for the Homeless use of both “point in time” and “period prevalence counts.” http://www.nationalhomeless.org/factsheets/How_Many.html
- ⁴⁵ Due to the impact of the Great Recession the percentage of African American people who own their homes today is much lower. The 2010 U.S. Census figures show that only about 32.4% of African American people own their homes
- ⁴⁶ Jonna Higgins-Freese and Jeff Tomhave, “Race, Sacrifice, and Native Lands.” *Earthlight Magazine* #46 (Summer 2002). http://www.earthlight.org/2002/essay46_sacrifice.html

⁴⁷ Higgins-Freese and Tomhave along with other scholars examining the impact of environmental racism on Native American communities use the term “National Sacrifice Areas” in reference to places in the country that can be used for national priorities regardless of the resulting permanent damage on the environment. The term was used in a report done for the National Academy of Sciences in 1972 on “Rehabilitation Potential for Western Coal Lands.”

⁴⁸ As quoted in Peters, *In Search of the Good Life*, p. 39.

⁴⁹ Harvey Cox, “The Market as God: Living in the New Dispensation.” *The Atlantic Online* March 1999.

<http://www.theatlantic.com/magazine/archive/1999/03/the-market-as-god/6397/>

⁵⁰ Cox, “Mammon and the Culture of the Market: a Socio-Theological Critique,” in *Liberating Faith*, edited by Roger Gottlieb, Lanham: Rowman and Littlefield Publishers, 2003, p. 274.

⁵¹ Paul Lukas, “Our Malls, Ourselves,” *Fortune Magazine*, October 18, 2004.

http://money.cnn.com/magazines/fortune/fortune_archive/2004/10/18/8188067/index.htm

⁵² “Material Flows in the United States: A Physical Accounting of U.S. Industrial Economy.” World Resources Institute (2005).

⁵³ See “Diet Quality and Food Consumption.” U.S. Department of Agriculture: Economic Research Service.

<http://www.ers.usda.gov/Briefing/DietQuality/WhoEatsWhat.htm>

⁵⁴ “Opportunities to Reduce Greenhouse Gas Emissions through Materials and Land Management Practices.” U.S. EPA 2009. www.epa.gov/oswer/docs/ghg_land_and_materials_management.pdf

⁵⁵ Peter Gleick, et al., *The World’s Water 2004-2005*. Washington, D.C.: Island Press.

http://www.pacinst.org/publications/online_updates/dec_2004_online_update.htm

⁵⁶ Higgins-Freese and Tomhave, “Race, Sacrifice, and Native Lands.”

⁵⁷ Groody, “Globalizing Solidarity,” p. 263.

⁵⁸ Other fundamentals include conceiving and reframing the role of government as an institution intended to improve and protect the efficiency of the marketplace, opening up economies beyond national borders to increase trade, emphasizing privatization of all services, and deregulating domestic markets.

⁵⁹ Steven Forbes, “How Capitalism Will Save Us.” http://www.forbes.com/forbes/2008/1110/018_3.html

⁶⁰ The Heritage Foundation is a research and educational institution founded “to formulate and promote conservative public policies based on principles of free enterprise, limited government, individual freedom, traditional American values, and a strong national defense.” www.heritage.org

⁶¹ Jay W. Richards, *Money, Greed and God: Why Capitalism is the Solution and Not the Problem*, San Francisco: HarperOne, 2009, p. 215.

⁶² *Ibid.*, p. 214.

⁶³ *Ibid.*, p. 5.

⁶⁴ See Noam Unger’s report on “U.S. Government Support for Development Outcomes Toward Systemic Reform.” The 2010 Brookings Blum Roundtable Policy Briefs.

http://www.brookings.edu/~media/Files/rc/papers/2010/09_development_aid/09_development_aid_unger.pdf

⁶⁵ John Sniegocki, “Neoliberal Globalization: Critiques and Alternatives,” *Theological Studies* 69 (2008), p. 327.

⁶⁶ 2010 UN Human Development Report. <http://hdr.undp.org/en/mediacentre/summary/poverty/>

⁶⁷ Sallie McFague, *Life Abundant: Rethinking Theology and Economy for a Planet in Peril*, Minneapolis: Fortress Press, 2001, p. 100.

⁶⁸ *Ibid.*, p. 198

⁶⁹ Albrecht, *Hitting Home*, p. 144. Albrecht highlights and then critiques the work of Michael Novak here.

⁷⁰ Noam Chomsky, “Crisis and Hope: Theirs and Ours” *Boston Review*, September 4, 2009.

www.commondreams.org

⁷¹ There was a good example of this approach to education in an article recently written by *Washington Post* columnist Michelle Singletary. Singletary quotes Texas governor Rick Perry’s proposal for changes in the approach to funding college education: “I’m challenging our institutions of higher education to develop bachelor’s degrees that cost no more than \$10,000 ... Let’s leverage Web-based instruction, innovate teaching techniques and aggressive efficiency measures to reach that goal. ... Imagine the potential impact on affordability and graduation rates, and the number of skilled workers it would send into our economy.” Singletary, “Consider Plan for \$10,000 Degrees: Perry’s Proposal May Just be Right,” *Courier Journal* September 11, 2011, p. D1.

⁷² Walter Rauschenbusch, *Christianity and the Social Crisis (in the 21st Century)*, edited by Paul Raushenbush, San Francisco: HarperOne, 2007, p. 60.

⁷³ Lisa Philipps, “Tax Policy and the Gendered Distribution of Wealth,” in *Rethinking Restructuring: Gender and Change in Canada*, Toronto: University of Toronto Press, 1991, p. 142-143.

⁷⁴ Justo González, *Faith and Wealth: A History of Early Christian Ideas on the Origin, Significance, and Use of Money*, San Francisco: Harper and Row, 1990, p. xiv.

⁷⁵ *Ibid.*, p. 229.

⁷⁶ *Ibid.*, p. 80.

⁷⁷ *Ibid.*, p. 83. González argues “In this way Luke uses the related term *koinonos*, member of *koinonia*, for in Luke 5:10 we are told that the sons of Zebedee were *koinonoi* with Peter, meaning that they were business partners.”

⁷⁸ *Ibid.*, p. 82.

⁷⁹ González is drawing upon Hebrew and Christian scriptures as well as the writings of early church leaders such as Clement of Alexandria, Jerome, Augustine, and Ambrose.

⁸⁰ *Ibid.*, p. 226.

⁸¹ *Ibid.*, p. 228-229.

⁸² *Social Creed for the 21st Century*.

<http://www.nccusa.org/NCCdocs/A%20Social%20Creed%20for%20the%2021st%20Century.pdf>

⁸³ <http://www.faithfulamerica.org/>

⁸⁴ See Appendix II for “Examples of Significant Statements Made by Religious Organizations on Poverty, Wealth, and Ecology.”

⁸⁵ For a complete outline of commitments made by Trinity UCC go to

http://www.trinitychicago.org/index.php?option=com_content&task=view&id=114

⁸⁶ An excellent resource that examines churches engaging in creative advocacy work in urban areas has been written is Nile Harper’s book, *Urban Churches, Vital Signs: Beyond Charity Toward Justice*, Grand Rapids: William B. Eerdmans Publishing, Co., 1999. Harper includes stories of churches in Atlanta (Georgia), Baltimore (Maryland), Chicago (Illinois), Cincinnati (Ohio), Cleveland (Ohio), Denver (Colorado), Detroit (Michigan), Houston (Texas), Kansas City (Missouri), Los Angeles (California), New York (New York), Portland (Oregon), San Francisco (California), Savannah (Georgia) and Washington, D.C.

⁸⁷ Theologian Sallie McFague represents a similar argument as she describes “ecological economics.” Authors and activists Bill McKibben and Wendell Berry represent eco-holistic approaches to this discussion that are not specifically theological in nature.

⁸⁸ Cobb, *Sustaining the Common Good*, p. 114.

⁸⁹ *Ibid.*

⁹⁰ Clyde Holler, *The Black Elk Reader*, Lincoln: The University of Nebraska Press, p.145.

⁹¹ Rob Moll, “The New Monasticism.” *Christianity Today*, September 2, 2005.

<http://www.christianitytoday.com/ct/2005/september/16.38.html>