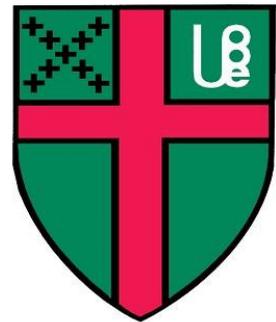


# Economic and Social Justice Issue Papers

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



Episcopal Networks  
Collaborative  
2018 Edition



*Dear Reader,*

*Since 2008, the Episcopal Network for Economic Justice (ENEJ) has issued a set of current issue papers for each General Convention. For the 79<sup>th</sup> General Convention a new set of issue papers has been developed by the Episcopal Networks Collaborative which includes ENEJ, the Union of Black Episcopalians (UBE) and the Episcopal Ecological Network (EpEN). This edition includes papers on racial oppression, incarceration, homelessness, predatory lending, sex trafficking, living wage, white privilege, voting rights, policing, the wealth gap and the importance of caring for the planet on which we live. Together, these papers cover the range of concerns of people interested in addressing issues of justice, inequality and the protection of our environment. If you would like to participate as a writer or reviewer please contact us.*

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# Table of Contents

## **Economic Justice Issues**

The Widening of the Wealth Gap – Laura Russell.....	1
Taxes and Economic Justice – John Mark Summers and Laura Russell .....	4
The U.S. Housing Crisis and Political Repression – The Rev. Sarah Monroe.....	7
Trade Agreements -- The Rev. Dr. Christopher Johnson .....	10
Predatory Lending -- Verna Fausey and Laura Russell.....	16
Community Investing – Sue Lloyd and Verna Fausey .....	21
Community Investing Resources – ENEJ Community Investing Committee.....	22
Gender Inequality – Laura Russell.....	32
Equitable access to quality health care based on need – Laura Russell.....	35
Should we care about people in poverty? – Laura Russell .....	37
What is the Safety Net and why do we need it? – Laura Russell.....	40

## **Racial Justice Issues**

Racial Oppression in America – Tiffany King.....	43
The Making of a Segregated Neighborhood – Laura Russell .....	51
Voting Rights – Joe McDaniel.....	54
White Privilege – Joe McDaniel .....	58
Policing Urban America – Michael Maloney.....	61
A015 – Anti-Racism/Diversity/Bias Awareness Training for Interim Bodies – Dr. Andrew Thompson .....	64

## **Environmental Justice Issues**

A020 – Fossil Fuel Divestment and Reinvestment – Dr. Andrew Thompson.....	66
A011 – Oppose Environmental Racism – Dr. Andrew Thompson.....	69

## **Immigration Policy Issues**

Within These Walls – Dianne Aid, TSSF.....	71
Immigration: The Special Role of the Church in the Interdisciplinary Work for Compassionate and Humane Immigration Policy – Dianne Aid, TSSF .....	75

## **Other Social Justice Issues**

Incarceration in the USA – The Rev. Dr. Paula M. Jackson .....	51
Human Trafficking -- Sarah Leech and Laura Russell .....	82

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And special thanks to **Linda Watkins** of EpEN and ENEJ who helped review resolutions and recruited Dr. Andrew Thompson.

## The Widening of the Wealth Gap

**“We must work together to ensure the equitable distribution of wealth, opportunity, and power in our society.”**

–NELSON MANDELA  
STATE OF THE NATION ADDRESS,  
PARLIAMENT, CAPE TOWN, SOUTH AFRICA,  
FEBRUARY 9, 1996

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

Here are some statistics:

- The top 3% of Americans hold over double the wealth of American’s poorest 90% of families
- The wealthiest 1% of Americans hold more than 90% of all the wealth (not including one’s residence) in the country
- The top 3% of American’s wealth distribution has grown, so in the past twenty years their wealth has increased by over 6% of the Nation’s wealth
- Just 400 extremely wealthy individuals have as much wealth as 16 million African-American households and 5 million Latino households.
- In 2016 the median wealth of Black households led by a person who was at least 25 years old was \$13,460. For similar White households the median wealth was \$142,180.

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

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

Why is wealth important?

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

What has caused this widening in wealth inequality?

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

## The Widening of the Wealth Gap

They are:

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

### **Does it matter?**

It absolutely matters. The bottom tier, whose hard work goes unrewarded with lower wages, higher taxes and little incentive, are disheartened. The disadvantaged are left behind. The low income are left behind. All but the top 10% are left behind. This erodes opportunities. It eliminates the middle class. Citizens in countries with this inequality are more likely to be unhappy, unsafe and in prison. The productivity of the economy is affected. Upward mobility has disintegrated. The American Dream is fading. 92% of children born in 1940 earned more than their parents. Only half of children born in 1984 can say the same.

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

Corporate taxes have also declined. In 1943, corporate income taxes accounted for 40% of the federal revenues. In 2017, corporate income taxes accounted for only 8% of federal

revenues. These tax cuts shifted the corporate burden, and as a result, the income of the richest 1% skyrocketed.

Income taxes are the backbone of the federal budget. If less monies are brought in, less monies are spent on federal programs. Federal programs such as SNAP (supplemental nutritional assistance for families), WIC (women, infant and children), Section 8 housing supplements, and other programs have been continuously cut. These programs are safety net programs. They are meant to help the poorest of the poor to not be hungry or homeless. These programs have become eroded and their budgets have become half of what they were. The government is taking in less money in taxes, and so the Americans who are hurt the most are the poorest of the poor. As a result of the recent corporate tax cuts, with the federal budget in one of the largest deficits in years, the government has looked to cut SNAP and federal housing subsidies to make up the shortfall.

**What can be done?**

- The easiest thing you can do is educate yourself. When you vote for your politician who claims they want to lower taxes, find out whose taxes they are lowering? What policies are they in favor of that will help shrink the wealth gap?
- Understand the interplay between wealth, taxes, minimum wage, and safety net programs.
- Fight for a living wage in your community (\$15 is a good starting point). Remember when a worker is paid less than a living wage, they must access safety net services to survive, in essence making the public pay for corporate greed
- Don't assume that because you made it everyone else will. Recognize your privileges. Own them. The generation that is graduating college today will have had to take out more student loans than you just to graduate. Not because they wasted college time, but because the cost of college has increased over 70% since their parents went to college.
- Support policies that raise the bottom 10% up, and create sustainable employment that can help one lift themselves out of poverty

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

**Laura A. Russell**  
**Deputy**  
**Diocese of Newark**

## Taxes and Economic Justice

This past year our government passed changes to the Tax Code. They were supposed to be tax cuts for the middle class, and they were, barely, but with major exceptions. The true winners were corporations and the rich. The corporate tax rate will be cut nearly in half. The individual tax cuts, which will lessen over time, eventually end in 2025. The corporate tax cuts do not. For example, an average household earning \$40,000 will see a tax cut of \$330 in 2019. Those in the top .1 % will see a tax cut averaging \$85,640.

The changes to the tax code, which continue to benefit the wealthy and corporations, do not show the big picture. By conservative estimates, this tax bill will increase deficits by \$1.46 trillion dollars over the next decade. So, what does that mean? Either the government will cut spending or increase some other revenue. When the government cuts spending, the people who feel it the most are the low income. They will most likely cut safety net programs, such as Medicaid, SNAP and public benefits. We are already seeing decreases in safety net spending, and increases in public housing costs.

### **Why will this latest round of tax cuts not help the big picture?**

In the past, our tax policy saw tax rates for the top earners high, typically over 60 percent. Then, in the 1980's, that changed. Tax rates for the top earners were cut, and they continue to be cut. This trickle down economy, believing that decreasing taxes on the top earners would produce benefits for the lower earners, has not played out. But, the tax changes have continued. Currently, the middle class are taxed at rates higher than the top quintile of Americans. Some may believe this trickle down economy works, but economies that have done this have not grown at a faster rate than those that have not. Plus, social mobility in the US has lowered, and the deficit has risen.

The tax code continues to burden poor and middle-class Americans while giving huge breaks and advantages to the wealthy. Here are just a few examples:

- Since the 1960s, the top corporate and income tax rates (i.e. taxes on corporations and wealthy individuals) have dropped sharply, while the payroll tax (which hits the poor and middle class hardest) has more than doubled. Today only 9% of federal government revenue comes from corporate taxes, while 40% comes from payroll taxes.
- Taxes on wages, which is the only source of income for most working- and middle-class Americans, are higher than the tax on capital gains, which is the primary source of income only of the wealthiest Americans. The federal tax code is gradually being rewritten to shift taxes completely away from wealth (with cuts in taxes on capital gains, investment dividends, and estates), and onto wages and work.
- Because of requirements written into federal law, individuals and families claiming the Earned Income Tax Credit (a credit for the working poor and the largest poverty alleviation program offered by the federal government) are audited by the IRS three times more often than wealthy individuals, and eight times more than business partnerships.

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

### What can we do

- Most importantly, pay attention! Don't just fall for the sound bytes! Read about the tax code changes from many sources. People generally think that tax policy is too technical or too complex or just too boring to understand. That's exactly what those who benefit from the current unjust system love to hear. But you don't have to be a CPA to understand that a tax that's 6.2% on someone making \$15,000, and 0.04% on someone making \$15 million is unfair. (That's how the Social Security payroll tax works.) Likewise, our current tax policies mean that effective tax rates are going down for wealthy people and up for middle-class families. That's not hard to understand--and, if you're concerned about economic justice, it shouldn't be boring--even if the details about it are complicated. With the current ideological direction of the federal government, the system is likely to get even worse in the near future, so keep on top of what is going on in Washington and in your state.
- Spread the word. Incorporate discussion of the tax system into parish education programs. Speak about taxation in terms of biblical justice--Susan Pace Hamill's law review article is an excellent source for biblical references and theological arguments on tax justice. This is a message that should especially resonate for middle-class families: it's primarily they who will pay more and benefit less as taxes are shifted away from the wealthy.
- Find out about "tax clinics" or other free resources in your community to refer low-income people for tax help. Many law and business schools and nonprofit organizations run these volunteer-based services; if there isn't one in your community, look into setting one up. Many low-income people don't claim refunds or tax credits they are eligible for (such as the Earned Income Tax Credit), or they spend money on tax preparers to do something no more complicated than filling out a 1040EZ. (These paid preparers also push "instant refunds," which are actually short-term loans with poorly disclosed but shockingly high fees and interest rates--sometimes as high as 1500%.) Basic education and free advice can save poor families a lot of money at tax time.
- Unlike the direct actions that we can take on many economic justice issues (establishing credit unions or CDC's, for example), we can't set up our own alternative to the tax system. This means it is vitally important to make demands on the politicians who write tax law, and hold them accountable. Let your political representatives know that we consider tax fairness a moral imperative.

## More resources

- The best book on the realities of the current tax code, and written in very clear English, is David Cay Johnston's *Perfectly Legal: The Covert Campaign to Rig our Tax System to Benefit the Super Rich – and Cheat Everybody Else* (Penguin, 2003). Johnston has also published an essay on the topic in *Sojourners* magazine (April 2005): <http://www.sojo.net/index.cfm?action=magazine.article&issue=soj0504&article=050410>
- United for a Fair Economy (the producers of ENEJ's economic justice education units) has resources on a wide range of economic policy issues: <http://www.faireconomy.org>
- UFE also offers questions and answers about tax policy and tax fairness: [http://www.faireconomy.org/econ/state/Talking\\_Taxes/index.html](http://www.faireconomy.org/econ/state/Talking_Taxes/index.html)
- Susan Pace Hamill's paper "An Argument for Tax Reform Based on Judeo-Christian Ethics" is available at: <http://www.law.ua.edu/susanhamill/hamill-taxreform.pdf>
- The following three organizations are think-tanks focusing on taxation issues--good for anyone looking for more technical or in-depth analysis of tax issues or for information on specific topics:
  - Citizens for Tax Justice: <http://www.ctj.org>
  - Tax Policy Center: <http://www.taxpolicycenter.org>
  - Center on Budget and Policy Priorities: <http://www.cbpp.org>

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

### **Our Housing Crisis**

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

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

### **Political Repression**

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

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

Second, people who have lost homes are blamed entirely for their own poverty and are the target of ridicule by officials and citizens, violence at the hands of citizens (through “bum bashing” and other forms of violence) and the police, criminalization by cities all over the country, and systematic dehumanization.

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

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

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

As I read the Bible with people struggling on the edges of our economic system,<sup>iv</sup> one thing is evident. People who are poor are the experts and they are the agents of their own liberation.

Martin Luther King once called this movement building “the freedom church of the poor.” The Bible does not encourage a theology so much that helps poor people; instead, the gospels demonstrate a theology that empowers poor people to struggle for their own liberation with God on their side.

### **Resistance and the Church**

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

Churches are called to stand alongside those struggling for life and are called to provide places where poor leadership can be developed. Churches have resources that are valuable in this struggle: 1) buildings with space for community development and organizing in a world that denies poor people space, 2) communication networks that

can amplify their voices, and 3) a theology and tradition of offering places for people to develop leadership. Churches are called to prioritize the participation and leadership of poor and homeless people in their struggle for life.

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## Resources

- <sup>i</sup> National Law Center for Homelessness and Poverty, Homeless Stats Fact Sheet, [http://www.nlchp.org/documents/Homeless\\_Stats\\_Fact\\_Sheet](http://www.nlchp.org/documents/Homeless_Stats_Fact_Sheet)
- <sup>ii</sup> Poverty Initiative, Poverty Fact Sheet, <http://povertyinitiative.org/sites/default/files/Poverty-FactSheet-revised-2-13.pdf>
- <sup>iii</sup> *Coming Up Short: Working Class Adulthood in an Age of Uncertainty*, Jennifer Silva
- <sup>iv</sup> *Reading the Bible with the Damned*, Bob Eckblad
- <sup>v</sup> *Pedagogy of the Poor*, Willie Baptist and Jan Rehmann

**The Rev. Sarah Monroe**  
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## Trade Agreements

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

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

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

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

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

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

dominions, possessions and goods of this kind to you and your use and your successors the Kings of Portugal." And the,

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

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

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

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

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

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

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

“It is becoming increasingly evident that the conception of society as made up of autonomous, independent individuals, each free to seek his [sic] own ends, is as faulty from the point of view of economic realism as it is from the standpoint of Christian idealism. Our traditional philosophy of rugged individualism must be modified to meet the needs of a cooperative age.” (Moran Weston’s research provided in his publication Social Policy of the Episcopal Church in the Twentieth Century, page 98)

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

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

Likewise, this call for balance in our Trade Agreements has been clearly and most recently defined in

**General Convention Resolution 2012-A012: Urge Governments to Follow Principles in Adopting Trade Polices**

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

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

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

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

- (a) T  
hat every human being's right to the basic necessities of life, as well as a right to work, to receive just wages and benefits, to experience decent and just working conditions, and to organize and join labor associations;
- (b) T  
hat safeguards or improvements should be sought regarding food security, health care, maternal and child health, humane working conditions, human rights, with particular attention to the right of Indigenous peoples; and prevention of environmental degradations.
- (c) T  
hat mutuality between all persons should be promoted in the formation of trade rules and agreements, giving equal rights and voice to persons and institutions - governmental, commercial, labor, and civil society organizations - whether they be in developing or industrialized countries;
- (d) T  
hat trade should respect and enrich rather than undermine local economies, cultures and peoples; and be it further

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

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

Three practical actions members of our congregations can take include:

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

For more resources to learn about Trade Agreements

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

## Trade Agreements

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

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

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

And take some time to read Justo González' seminal book on Christian theology from a Hispanic perspective as he calls us to have a non-innocent reading of history, *Mañana* written in 1990 (Abington Press). While not focused on Trade Agreements per se, his theology recognizes the interdependent nature of our relationships that is necessary when approaching this subject.

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

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

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

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

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

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

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

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

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

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

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

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

<sup>ix</sup> DFMS is the abbreviation for the Domestic and Foreign Missionary Society, which is the official incorporated name for the Episcopal Church. <sup>x</sup> CSR is the abbreviation for the Executive Council Committee on Corporate Social Responsibility.

## Predatory Lending

### What is wrong

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

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

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

Predatory financial activities come in various forms:

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

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

The payday loan industry has persuaded 27 states to legalize its practices. Their political action committees (PACs) make campaign contributions to state legislators in an effort to gain access and influence their votes. Hired lobbyists worked to get favorable legislation passed. In 2014,

predatory lenders spent \$4.5 million on lobbying, up from \$1 million spent in 2005, according to Citizens for responsibility and Ethics in Washington..

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

**Banking on Payday.** Big banks like Fifth Third Bancorp, Regions, U.S.Bancorp, and Wells Fargo offer their own payday loans, according to a Center for Responsible Lending (CRL) report. Called "direct deposit advance" or "checking account advance" these short-term loans have interest rates around 365% APR. Of interest, banks are not required to follow state regulations aimed at traditional payday lenders.

### **Who is affected?**

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

Not all have bank accounts. The Federal Deposit Insurance Corp, in a 2009 survey, reported that one out of every ten Tennesseans had no bank or credit union accounts. The national average is 7.7 percent.

One third of Tennessee blacks had no account compared to the national average of 22 percent. For example, four check-cashing services and four money orders a month can cost \$547 per year--the equivalent of two weeks' pay of a minimum-wage worker.<sup>1</sup>

### **Our faith**

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

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

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

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

When John the Baptist spoke to the crowds waiting to be baptized, he had pointed advice about money.

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

## Predatory Lending

He told the tax collectors “Collect no more than the amount prescribed for you” (Luke 3:12). He warned the soldiers, “Do not extort money from anyone by threats or false accusations...” (Luke 3:14).

### Remedies

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

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

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

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

### Resources/Advocacy organizations

#### Center for Responsible Lending (CRL)

302 West Main St.

Durham, NC 27701  
Phone: (919) 313-8500  
Fax: (919) 313-8595  
Web: [www.responsiblelending.org](http://www.responsiblelending.org)  
Founded in 2002, CRL opposes payday loans

**Fair Mortgage Collaborative (FMC)**

501 Seventh Avenue, 7th Floor  
New York, NY 10018  
Phone: (212) 455-9365  
Fax: (212) 302-4264  
Web: [www.fairmortgage.org](http://www.fairmortgage.org)

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

**Americans for Financial Reform**

1629 K Street, NW, 10th Floor  
Washington, DC 20006  
Phone: (202) 466-1885  
Email: [info@ourfinancialsecurity.org](mailto:info@ourfinancialsecurity.org)  
Web: [www.ourfinancialsecurity.org](http://www.ourfinancialsecurity.org)

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

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

1215 17th Street NW, 5th Floor  
Washington, DC 20036  
Phone: (202) 452-1989  
Fax: (202) 452-9099  
E-mail: [info@consumeradvocates.org](mailto:info@consumeradvocates.org)  
Web: [www.consumeradvocates.org](http://www.consumeradvocates.org)

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

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

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

National Council of La Raza (NCLR)

## Predatory Lending

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

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

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

**Laura Russell**  
**Deputy**  
**Diocese of Newark**

## Community Investing

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

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

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

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

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

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

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

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

**ENEJ Community Investing Committee**

## Community Investing Resources

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

### **Organizations/Networks**

Association for Enterprise Opportunity

1111 16th Street, #410

Washington, DC 20039

Phone: (202) 850-5580

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

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

CERES

99 Chauncy Street, Sixth Floor

Boston, MA 02111

Phone: (617) 247-0700

Fax: (617) 267-5400

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

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

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

Coalition of Community Development Financial Institutions (CDFI)

1331 G Street NW, 10th Floor

Washington, DC 20005

Phone: (202) 393-5225

Fax: (202) 393-3034

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

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

Community Investing Center

910 17th Street NW, #1000

Washington, DC 20006

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

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

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

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

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

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

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

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

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

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

## Community Investing Resources

### Green America

(Formerly Co-op America)

1612 K Street NW, #600

Washington, DC 20006

Phone: (800) 584-7336

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

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

### Interfaith Center on Corporate Responsibility (ICCR)

475 Riverside Drive, #1842

New York, NY 10115

Phone: (212) 870-2023

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

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

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

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

1350 Connecticut Avenue NW, #700

Washington, DC 20036-1702

Phone: (202) 833-0700

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

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

### National Federation of Community Development Credit Unions

116 John Street, 33rd Floor

New York, NY 10038-3300

Phone: (212) 809-1850

Toll free: (800) 417-8711

Fax: (212) 809-3274

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

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

National Housing Trust (NHT)  
1101 30th Street, #400  
Washington, DC 20007  
Phone: (202) 333-8931 Web: [www.nhtinc.org](http://www.nhtinc.org)

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

Opportunity Finance Network (OFN)  
620 Chestnut Street, #572  
Philadelphia, PA 19106  
Phone: (215) 923-4754  
Fax: (215) 923-4655  
Web: [www.opportunityfinance.net](http://www.opportunityfinance.net)  
Email: [info@opportunityfinance.net](mailto:info@opportunityfinance.net)

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

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

Individuals and congregations can invest in these funds.

Calvert Foundation  
[www.calvertfoundation.org](http://www.calvertfoundation.org)  
[www.calvert.com](http://www.calvert.com)

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

#### Related groups

- Calvert Community Investments
- Calvert Social Investment Foundation
- Calvert Social Investment Fund

Community Capital Management, Inc  
2500 Weston Road, #101  
Weston, FL 33331  
Email: [info@comfixedincome.com](mailto:info@comfixedincome.com)  
Web: [www.comfixedincome.com](http://www.comfixedincome.com)

Established in 1998, this is a privately-held registered investment advisor which customizes institutional investment accounts for specific community and economic development initiatives and/or for low- to moderate-income and minority communities.

## Community Investing Resources

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

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

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

### Domini Social Investments

536 Broadway, 7th Floor

New York, NY 10012

Phone: (202) 352-9200

Toll free phone: (800) 762-6814

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

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

Related group: Domini Social Money Market

This is an FDIC insured money market account.

### MicroPlace

San Jose, CA

Phone: (866) 978-3229

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

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

### Parnassus

1 Market Street, #1600

San Francisco, CA 94105

Phone: (800) 999-3505

Fax: (415) 778-0228

Email: [shareholder@parnassus.com](mailto:shareholder@parnassus.com) Web: [www.parnassus.com](http://www.parnassus.com)

This is a socially responsible mutual fund.

### Pax World Mutual Funds

30 Penhallow Street, #400

Portsmouth, NH 03801

Phone: (800) 767-1729

Email: [info@paxworld.com](mailto:info@paxworld.com) Web: [www.paxworld.com](http://www.paxworld.com)

This is a socially responsible mutual fund.

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

ACCION International  
56 Roland Street #300  
Boston, MA 02129-7080  
Phone: (617) 625-7080  
Fax: (617) 625-7020  
Web: [www.accion.org](http://www.accion.org)

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

BRAC USA  
11 East 44th St. #1600  
New York, NY 10017  
Web: [www.bracusa.org](http://www.bracusa.org)

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

Oikocredit  
P O Box 2136  
3800 CC, Amsterdam, The Netherlands  
Email: [info@oikocredit.org](mailto:info@oikocredit.org)  
Web: [www.oikocredit.org](http://www.oikocredit.org)

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

Shared Interest  
W. 27th Street, #805  
New York, NY 10001  
Phone: (212) 337-8547  
Fax: (212) 337-8548  
Email: [info@sharedinterest.org](mailto:info@sharedinterest.org)  
Web: [www.sharedinterest.org](http://www.sharedinterest.org)

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

## Community Investing Resources

Working Capital for Community Needs (WCCN)  
(Formerly Wisconsin Coordinating Council on Nicaragua)

State Street\

Madison, WI 53703

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

Phone: (608) 257-7230

Fax: (608) 257-7904

Toll free: (888) 224-6422

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

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

## Other Investment opportunities for individuals and congregations

Kiva

3180 18th Street

San Francisco, CA 94110

Phone: (415) 358-7500

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

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

Microcapital

P. O. Box 55071

Boston, MA 02205-5071

Phone: 1-617-648-0043

Fax: 1-617-648-0050

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

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

Micro Vest

7514 Wisconsin Ave #400

Bethesda, MD 20814

Phone: (301) 664-6680

Fax: (301) 664-6686

Email: [info@microvestfund.com](mailto:info@microvestfund.com) [www.microvestfund.com](http://www.microvestfund.com)

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

## Banks/Credit Unions

Self Help Credit Union

P. O. Box 3619

Durham, NC 27702

Phone: (919) 956-4400

Web: [www.self-help.org](http://www.self-help.org)

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

Community Bank of the Bay

1790 Broadway

Oakland, CA 94612

Phone: (510) 433-5400

Fax: (510) 433-5431

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

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

Episcopal Community Federal Credit Union

840 Echo Park Avenue

Los Angeles, CA 90026

Phone: (213) 482-2040

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

(Diocese of Los Angeles) Opened in 1994

Urban Partnership Bank

7054 South Jeffrey Blvd.

Chicago, IL 60649

Phone: 1 (800) 905-7725

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

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

**Publications/periodicals**

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

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

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

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

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

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

## Community Investing Resources

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

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

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

Public Affairs, 1999, 2003.

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

### **Periodicals**

*Business Ethics: The Magazine of Corporate Responsibility*

2856 Harriet Ave. #207

P O Box 8439

Minneapolis, MN 55408

Phone: (612) 879-0695

Fax: (512) 879-0699

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

*Green Money Journal*

P O Box 67

Santa Fe, NM 87604

Phone: (505) 988-7423

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

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

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

### **Education**

Bartimaeus Cooperative Ministries

P. O. Box 328

Oak View, CA 93022

Phone: (805) 649-1327

Fax: (805) 649-2179

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

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

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

*From Mammon to Manna: Sabbath Economics and Community Investing.* Two DVDs (three 30-minute sessions per DVD) \$27.50. Features Ched Myers and Andy Loving. Facilitator's notes are free. Founded in 1998, Sabbath Economics collaborative is an ecumenical Christian nonprofit cooperative.

**ENEJ Community Investing Committee**

## Gender Inequality

Recently the headlines have touted the #metoo movement. A movement to support survivors and end sexual violence. A movement that some people state created an over-correction of gender violence and inequality. Unfortunately, when you consider the current state of gender equality, there is no such 'over correction'.

The facts are still astounding. For example:

- Women with full-time jobs still earn only about 77 percent of their male counterparts' earnings. African-American women earn 64 cents and Latina women earn 56 cents for every dollar earned by a Caucasian man.
- On average, 30 percent of women who have been in a relationship report that they have experienced some form of physical or sexual violence by their partner.
- American women serving in Iraq or Afghanistan are more likely to be raped by a comrade than killed by an enemy, and the rate of sexual harassment reports is higher than ever. In 2016, service members reported 6,172 cases of sexual assault compared to 6,082 in 2015.
- Women hold just 19% of seats in the House and 22% in the Senate. Both numbers are higher than the percent of women in the House of Bishops.
- By 2020, there will be 1.4 million open technology jobs in the U.S. and, at the current rate of students graduating with degrees in computer science, men will outnumber women 4:1.
- One in five women on U.S. college campuses have experienced sexual assault.
- Women currently hold 24, or 4.8 percent of CEO positions at S&P 500 companies.

### **Why does gender equality matter?**

Gender inequality has left a legacy in which women are more likely to be disadvantaged than men, to have less access to resources, benefits, information and decision-making, and to have fewer rights within the household and within public life.

By sidelining women's voices, we lose up to 50% of the potential talent and knowledge. Women become disproportionately burdened by poverty, lack of access to services and lack of services to health care. For example, before the Affordable Care Act, women were charged up to eighty percent more for health care, and certain plans did not cover reproductive or maternal services. The "pink" tax is also real. Women pay more for toiletries, clothing, girls' toys, and home health care products. How much more? About \$1,351 more a year in extra costs. That is money women, who are already being paid less, don't have.

## **What about The Episcopal Church?**

There is a pay gap between women and men clergy. As reported in a 2013 report, it can be anywhere from 7 to 13% and I am sure those numbers are lower than the reality. Plus, how many women clergy hold positions that lead to upward mobility? How many are working two, three calls to earn an acceptable income? The reality is the Church is not immune to gender inequality. Just as we cannot say racism is dead because we had a President who was a person of color, we cannot say that gender inequality is dead because we had a Presiding Bishop who was a woman.

## **How do we fix a problem that is so pervasive?**

First, we recognize the problem. Take a class or training on gender inequality. Check yourself when sexism happens. Many have heard or thought the following: “She deserved it. Did you see her outfit” Check yourself. Does we care that a female politician changed their hairstyle or gained weight? Why is it when a woman is aggressive at work it is not a positive as it is with a man? Why do we blame women when they are abused? Why are women too emotional to be in roles of authority? Why, when women don’t have children, there must be something wrong that they don’t want to be mothers? Why must women be the sole caretakers of the house and children?

## **Next, take steps to change the culture:**

- Stand up for your rights and the rights of others! If you are a woman, know that you have the same rights as a man. Do not let others step over you. Men, don’t try to bully or demean or use your privilege to trample the rights of women.
- Raise awareness. There are many facts and issues that the public at large is unaware of regarding gender inequality. Maybe this paper showed you something you did not know. Learn about what you do not know. Talk about what you know. Increase public consciousness.
- Don’t hinder the dreams of girls. No matter what they want to be, they can. Show them the sky is the limit. Math and science can be female professions. Being elected a Bishop is a reality.
- Watch your language. We all know not to use derogatory language when referring to women, but how often do we ask: So, your doctor/lawyer/priest, what is HIS name? Your teacher/assistant, what is HER name? Language matters. Pronouns show us that it is normal for a woman to be a doctor, and that we should not always use the masculine gender for positions of authority.

Finally, take note of what is around you. Is your place of employment male dominated? Why? Did your vestry recently search for a new clergy person? How many of the final

## Gender Inequality

slate were female? When you are in a meeting do you assume women will be the secretary at the meeting?

Actions such as these, whether small or large, can begin to change the culture of gender inequality.

**Laura Russell, Esq**  
**Deputy**  
**Diocese of Newark**

## Equitable access to quality health care based on need

Everyone has heard the debate on health care. Some say the Affordable Care Act was a miracle. Others say it hurt them financially. Some ask for Medicare for all. Others say it would overburden the system. The debate continues. Unfortunately as it continues, people continue to get sick, and even die.

The United States lags behind most developed nations in providing health care. The U.S. life expectancies have dropped for the last two years in a row, with the life expectancy of women regressing at a faster pace. The U.S. child mortality rates are the worst among the top twenty wealthiest countries. The United States is worse for maternal health than we were twenty-five years ago, with 50,000 preventable deaths or near-deaths occurring annually. The U.S. has seen a 70% increase in maternal mortality in the past twenty years.

And these facts, many of which show the regression of health care, are only compounded when you add poverty and race to the mix. Poverty tends to yield higher burdens on women and girls' health. And race, also exacerbates the problems. African-American women are three to four times more likely to die in child birth than Caucasian women. Even education does not equalize these results. African-American women with advanced degrees are more likely to lose their baby than Caucasian women with less than an eighth grade education.

These are just a few facts about the current system of health care. The reality is that the United States has a poor system for the distribution of health care.

### **Health Care is a Right**

Health care is, in fact, a human right. Everyone in the bottom 90% of wealth are fundamentally undermined if they cannot function effectively, which includes working, because of lack of access to health care. It is inhumane to deny health care to individuals, and it is economically and social destructive. By denying health care, one cannot work, cannot care for a family and cannot support themselves. That creates for a person, who was middle class, an income at or below the poverty guideline. Without health care, you are simply pushing more people into poverty.

### **Health Care needs to be equitable based on need, not gender or race**

Race and gender discrimination exist in health care. For example, women of color with cervical cancer—a disease that can be easily prevented and cured—have a lower survival rate than Caucasian women, due to later diagnosis and treatment differences. The US has the highest maternal mortality ration among wealthy countries. In one city, the rate for women of color to die in child birth was 12 times higher than that for Caucasian women.

Through equitable access to health care, possibly by a single payer system, we could eliminate the discrepancies in health care for gender and race. The amount health care providers would be paid would be equal, thus creating a single tiered payment plan. Currently, health care insurers pay for items at varying rates, and some pay more for certain items. This creates an inequity in the system. A single payer option would create one system for all. At single-payer's

Equitable access to quality health care based on need

core is the age-old principle of basic human equality, translated to the arena of health. "Health care is a basic human right,"

### **Health Care needs to be available everywhere**

Health care costs are often notably higher in rural communities. There are many reasons for this, included lack of market competition and lack of providers. Colorado, for example, has documented a nearly 36% differential in the annual cost of services for individuals in its "mountain communities" versus in the rating area including Boulder, its lowest-cost region.

When health care costs are high, everyone suffers. People pay more for insurance, and very often, go without. Rural communities, in general, have higher rates of poverty, so insurance is unaffordable. Without patients, health care providers go elsewhere. This leaves a community with no doctor, no hospital and no hope.

If insurance was be a basic human right, we would all be entitled. And, it could cost the same regardless of region. Therefore, patients would have insurance and the ability to see a doctor. More health care providers would stay and there would be equality and availability for all, not just for the people in a densely populated area.

### **Health Care should be based on need**

Americans often do not get the care they need even though the United States spends more money per person on health care than any other nation in the world. Preventive care is underutilized, resulting in higher spending on complex, advanced diseases. Some patients will be over-served because of incomes or insurance. Health care is based on ability to pay for procedures, not need.

As a basic human right, health care should be based on need. The need for universal and equitable access to good quality health care that allows for equal utilization for those with equal need is a must. Without it, those who can pay will supersede those who need medical help.

In conclusion, no matter what form health care reform might take in the future, the United States needs health care that is equitable, accessible and based on need, not ability to pay.

**Laura Russell, Esq.**  
**Deputy**  
**Diocese of Newark**

## Should we care about people in poverty?

The United States is a land of stark contrasts. We are one of the world's wealthiest societies, yet forty million people in the United States live in poverty, 18.5 million in extreme poverty and 5.3 million live in third world conditions of absolute poverty. We have the highest youth poverty rate for a developed nation and the highest infant mortality rates.

We, the United States live shorter and sicker lives than others in wealthy countries. We also have the highest rate of income inequality in Western countries. The December 2017 tax cuts worsened this inequality. So, in essence, the US is not the land of prosperity for most of its citizens.

The Bible states "executes justice for the oppressed, who gives food to the hungry" (Psalm 146:7) and Jesus, whose mission was "to bring good news to the poor . . . release to the captives and recovery of sight to the blind, to let the oppressed go free, to proclaim the year of the Lord's favor" (Luke 4: 18-19) continues this theme. The Bible speaks of concrete acts of justice: feeding people, freeing them from various forms of bondage, and embracing those excluded by the systems of his day.

Outrage over the plight of people living in poverty is a theme of the Bible. So, where is our outrage? Where are we when the existence of extreme poverty can be eradicated by political decisions? Where are we when stereotypes of the "welfare queen" permeate our media, when tax cuts to deepen extreme poverty are passed, when government debates ending public assistance, lower the amount people get for SNAP (food stamps) or raising the rent of those in government housing?

Did you know the War on Poverty has been highly successful with poverty rates in the United States dropping to 16% from 26%? The programs that government continues to try to cut are programs that are keeping 44 million Americans from falling into poverty. Yet, continually the media tells us that these "failed programs" should be ended.

### **But hard work will keep you out of poverty?**

This is another illusion represented by those with wealth. The assumption being that working will keep your income high enough that you can afford necessities: food, shelter, clothing. This is not the case. Many large employers (Walmart, McDonalds etc.) pay a wage that, though legal, cannot keep their full-time employees off food stamps. Over \$6 billion annually goes to programs that support workers in places such as Walmart. The new tax cuts, which Walmart lobbied heavily for, will save Walmart billions, and have been used to justify a proposed 30% cut in SNAP (food stamp) funding. It is a vicious cycle.

Should we care about people in poverty?

## **Judging a Country by how it treats the most vulnerable**

If the US were judged by how we treat the most vulnerable, we would be harshly judged. In 2016, 32.6% of all people in poverty were children. 21% of the homeless are children. Whether you choose to blame their parents, or deny their plight, the truth is we are not caring for the most vulnerable among us. As one of the wealthiest nations in the world, we are still not able to house children, the disabled and the elderly.

## **The Criminalization of Being Poor**

In many cities, sleeping in public, sitting in public places, panhandling and public urination are crimes. These crimes have been created to attack the “homelessness problem”. But do they? How can one criminalize public urination and then provide only one toilet for over 200 people. That is lower than the minimum standard for refugee camps of the UN. Plus, many of these crimes lead to not only the stigma of a conviction but the inability to find employment, and the rejection for public housing (as public housing requirements may include no criminal convictions). And, these crimes may include fines, which again trap people in the criminal justice system. Most homeless cannot afford the exorbitant fines attached with their “crimes”.

## **Race, Gender and Poverty**

Too often the media portrays poverty as the “welfare queen”, usually a woman of color. Overwhelmingly poverty is linked to people of color even though there are more Caucasians living in poverty than people of color. The reality is that women often do experience the burdens of poverty in particularly harsh ways. Poor women do not get the needed medical care or pre-natal care to prevent or cure diseases. They do not receive proper nutrition and are more likely to suffer obesity. In rural areas, due to a lack of adequate public transportation, they are unable to access decent supermarkets or their employment. 39% of the rural population of the United States does not even have access to the internet, which could be used for education or employment. How often do we complain about a weak signal, yet so many in the United States do not even have internet access.

## **So what can be done?**

We need to look closely at how we treat the poor, how legislation might have consequences that effect the poor and how the poor are treated by people in authority.

Consider the following:

- ❖ Scrutinize how policies and practices, especially policies of trade, taxes and investment, effect the poor, and if they are beneficial to the poor

- ❖ Help in increasing participation in political and civic life of the poor by challenging voter restrictions for any reason
- ❖ Work to decriminalize being poor
- ❖ Work for benefits that help the low-income such as paid sick leave, minimum wage increases and access to adequate banking facilities
- ❖ Acknowledge the consequences of extreme inequality in the United States, which leads to power imbalances, and understand the factors that continue to create this inequality

By working together, and holding people in authority accountable, extreme poverty can be eradicated.

**Laura Russell, Esq.**  
**Deputy**  
**Diocese of Newark**

## What is the Safety Net and why do we need it?

**“The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little.”**

**–FRANKLIN D. ROOSEVELT  
AMERICAN PRESIDENT (1882-1945)  
SECOND INAUGURAL ADDRESS, 1937**

This statement was given while the United States was in the throes of the Great Depression. The US had been taken down by corporate greed, and they were feeling it. Soup kitchens, bread lines, Hovervilles and every other safety net that could be employed were. The New Deal has just been enacted. We saw the creation of Social Security, the Civilian Conservation Corps, the Civil Works Administration and the Works Progress Administration. Labor unions were strengthened, banking regulations put in effect and relief operations were funded. The next time government would enact policies like these was under President Lyndon B. Johnson and the Great Society. These programs included legal services for the poor, the expansion of the food stamp program, the creation of Head Start, Medicaid and higher benefits for Social Security, including Medicare. In essence, these events in history created the safety net programs that we have today.

The United States is one of the wealthiest countries in the world. Yet, we continue to fight the War on Poverty. The term, first coined in the Johnson administration of the late 1960's, was meant to describe the policies put into place to end poverty. Many today argue that because poverty is still with us, they have failed and should be ended. Yet, statistics show a different picture.

Did you know:

- The War on Poverty succeeded in reducing the poverty rate by one-third, from 26 percent in 1967 to 16 percent in 2012
- Safety Net programs have benefited 70% of Americans at one point in their lives
- Policies such as the Earned Income Tax Credit (EITC) increase work among recipients
- Safety Net programs boost economic mobility, making the poor more likely to graduate from high school and attend college
- SNAP (formerly food stamps) helped 44 million people afford groceries, with nearly half of those households including at least one child.

### **What is the Safety Net?**

The Safety Net is a collection of services that attempt to prevent individuals from falling into poverty. It includes programs such as:

- SNAP-Supplemental Nutritional Assistance Program (formerly Food Stamps)

- Earned Income Tax Credits and the Child Tax Credit
- HUD (housing) programs
- Supplemental Security Income (income for the disabled, blind or seniors)
- PELL Grants (grants to assist students pay for college)
- TANF-Temporary Aid for Needy Families (cash benefits to support low-income families)
- Child Nutrition programs (programs to provide meals for children at school)
- Head Start-preschool program
- Job Training
- WIC-Women, Infants and Children (food program for pregnant women and children till age 5)
- Child Care (child care and after school programs)
- LIHEAP (Low Income Home Energy Assistance Program)
- Medicaid (health care for low-income persons)

These programs are all needs based, meaning you must qualify financially for them. Other programs which have also been considered part of the Safety Net are Social Security Retirement benefits and Medicare. These programs are not based on need, but on age.

#### **Are Safety Net programs entitlements?**

Entitlement programs are rights granted to citizens and some non-citizens by federal law. They can be contributory (such as social security) or non-contributory (such as SNAP). By this definition, the above programs are entitlements. But does that make them wrong? These programs deliver vital assistance that protects millions of Americans from entering poverty, and provides safety and stability for others facing poverty daily. Across the board these programs benefit individuals and families living at or near the poverty guidelines. The combined effects of the Earned Income Tax Credit and the Child Tax Credit alone lifted 9.4 million people out of poverty, including 5 million children.

#### **Why should we support these programs?**

Presiding Bishop Michael Curry, in the declaration, Reclaiming Jesus: A Confession of Faith in a Time of Crisis, spoke to this:

“We believe how we treat the hungry, the thirsty, the naked, the stranger, the sick and the prisoner is how we treat Christ himself. (Matthew 25: 31-46).” It continues later, “We won’t accept the neglect of the well-being of the low-income families and children, and we will resist repeated attempts to deny health care to those who most need it. We confess our growing national sin of putting the rich over the poor. We reject the immoral logic of cutting services and programs for the poor while cutting taxes for the rich. Budgets are moral documents.”

The poor are under attack. Our current government seeks to over haul the Safety Net, with the goal of cutting these services to tackle the federal debt, which will surge by \$1 trillion

What is the Safety Net and why do we need it?

under the Republican Tax Reform. After providing massive tax breaks to the top 1% earners and corporations, the government plans to fund these tax breaks on the backs of the most vulnerable Americans.

Only 11% of the federal budget is spent on Safety Net programs other than Social Security and Medical insurance. More is spent on the defense budget, or on debt service. More is spent on Medicare (health insurance for those over 65). Yet we continue to blame the poor for our budget shortfalls.

Our budget should not be balanced on the backs of the most vulnerable. Safety Net programs should be supported, robustly, by our government. No one in this wealthy nation should go without the necessities of life.

**Laura Russell, Esq.**  
**Deputy**  
**Diocese of Newark**

## Racial Oppression in America: Creating a Platform for Dialogue through an Awareness of Structural Racialization

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

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

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

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

(Wachtel)

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

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

## **Structural Racialization**

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

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

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

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

Certain historical policies have perpetuated structural racialization:

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

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

## **Education**

Schools in predominately black neighborhoods face an uphill battle; they are usually located in areas of concentrated poverty, and considering the social and family issues the students bring to school with them, the schools are highly under sourced, and underfunded. Consequently, they

usually fall short of achieving their mission. In fact, a black student in an integrated suburban school – regardless of family income – can be as much as six times more likely to graduate on time and college ready than a black student in a segregated urban school. (Flannery)

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

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

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

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

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

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

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

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

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

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

Black and Latino students who have been frequently reprimanded, suspended or expelled from school more than once are more likely to have more absences than their peers who have not been suspended or expelled, and are more likely to drop out of school (Rudd). Of course, dropping out of school limits their employment and earning potential, which increases their likelihood of turning to crime and landing in prison.

### **Prison**

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

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

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

Drug dealing and other illegal activities are tempting to people who are released from prison, and have few legitimate employment prospects. Children of incarcerated parents lack a secure and stable home life, and are therefore at high risk for delinquency and school failure. And a community, suspicious of a fickle police force that strikes arbitrarily, is less likely to call for help or assist in investigations, so the crime-fighting effects of increased arrests and longer prison

sentences disappear once the incarceration rate gets too high. Considering that the likelihood of a man committing crimes drops dramatically once he enters his 30s, the benefit of lengthy sentences becomes especially questionable for men serving long sentences deep into middle age.

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

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

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

(Pettit)

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

(Pettit)

About two million Americans currently call jails, state prisons, and federal penitentiaries home, and many millions more are on parole or probation or have been in the recent past. In their research, the team of criminologists shows how poverty creates prisoners and how prisons in turn fuel poverty, and not just for individuals, for entire demographic groups. (Pettit)

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

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

(Pettit)

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

likely to live in poverty, to end up on welfare, and to suffer the sorts of serious emotional problems that tend to make keeping a job more difficult. (Pettit) **Poverty**

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

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

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

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

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

## **Conclusion**

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

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

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

As Christians, we should actively seek to facilitate and/or participate in this type of dialogue. We all want to be treated with consideration, fairness, kindness, even sympathy, compassion

and mercy. We are, therefore, to treat others in this same manner – Christ commands it. He also commands us to love one another as He loves us (**John 13:34**). This principal is simple and easy to understand. If we would follow it, no matter what others do, it would go far in removing prejudice and misunderstanding toward others, and it would also go far in removing the prejudice others show toward us.

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

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

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## The Making of a Segregated Neighborhood

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

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

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

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

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

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

## The Making of a Segregated Neighborhood

Finally, in the 1990s, we saw another real estate boom. This time, though, banks were complicit in keeping the neighborhoods segregated. They sent loan officers out to target African American communities, visiting churches and community centers. Marketing their loans, their high interest loans, to African American communities. They were eager to loan money in African American neighborhoods as they saw their chance to profit from this segregation. They specifically told their loan officers to market low end, high rate products to African American clients, further eroding their wealth.

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

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

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

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

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

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

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

For more information, see:

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

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

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

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## Voting Rights

We recently marked the 51st Anniversary of the Voting Rights Act of 1965, the most consequential piece of legislation ever passed by Congress. It was this law that literally changed the face of our democracy by allowing equal access to the ballot box for all Americans.

Now, more than three years since the Supreme Court ruling in the Shelby case struck down key enforcement provisions, we have seen a return to suppressive voter practices that have created modern day barriers to voting. After this ruling the lines to vote in some states were 10 hours long.

Voter ID restrictions, DMV closings and poll location changes without notifications creating long lines at the polls have become the new normal. These challenges remind us that we must remain ever vigilant in our fight for voter equality.

The sacrifices of those who marched from Selma to Montgomery for justice led to the passage of the VRA. Their sacrifices demand nothing less than our continued commitment to ensuring that every American can exercise the right to vote.

Such right to access to the ballot box can be found in scripture. For in Matthew 7:12, it states: "So in everything, do to others what you would have them do to you, for this sums up the Law and the Prophets." Such an interpretation can be ascribed to the granting of every man or woman their right to vote. This is further consistent with our baptismal code "to respect the dignity of every human being."

Recent court rulings by federal courts in Texas and North Carolina have struck down restrictive photo ID laws. They have been major victories for American democracy. These court decisions have validated primary concerns that photo ID requirements, like Alabama's law, have a discriminatory impact on certain vulnerable communities.

In the case of the North Carolina voter ID law, the federal appellate court ruled that provisions of the law "specifically target African-Americans with almost surgical precision." Likewise, the court panel further noted the state's motivation of reducing fraud "impose cures for problems that did not exist."

Alabama election officials should heed the warning instead of doubling down on a bad voter ID law that, in effect if not by design, creates real access barriers to voting for certain Alabamians.

While these recent court decisions set important precedent against suppressive state voting laws, only Congress has the power to act to fully restore the full protections of the VRA by creating new preclearance requirements.

On this 51st anniversary of the VRA, we call for Republican colleagues to join with the 186 Democrat co-sponsors in passing the Voting Rights Advancement Act of 2015—a bill that was introduced in the House of Representatives. The VRAA would which provide a modern formula for assessing preclearance requirements to apply to states with a track record of discriminatory voting practices based on the last 25 years.

Voting rights is not a partisan issue; it is a quintessential American issue. The history of the VRA is one of bipartisan support. The VRA was signed into law by President Lyndon B. Johnson, a Democrat, on August 6, 1965, and reauthorized by Republican Presidents Ronald Reagan in 1982 and George W. Bush in 2006. Let us not forget that voting is the cornerstone of our democracy.

On this anniversary of the Voting Rights Act, we must recommit ourselves to protecting the vote and restoring the VRA. Much can also be done on the state level. For example, the adoption, on a state-by-state basis, the following package of reforms would expand voter registration, increase voter eligibility, and make voting processes more accessible by:

- A. Implement automatic voter registration (AVR): Since March 2015, six states have adopted legislation to automatically register citizens when they come into contact with governmental agencies, notably a Department of Motor Vehicles. Oregon, the first state to adopt this reform (after years of advocacy by the Oregon-based Bus Federation), has registered 225,000 people this way since the start of the 2016 year. The payoff: 43 percent of those new voters cast ballots on November 8, 2016.
- B. Enable same-day voter registration (SVR): Same-day voter registration allows qualified residents to register to vote or update their existing registration on Election Day.
- C. Prepare for natural disasters: Absent same-day voter registration bills, rules should provide for the automatic extension of voter registration deadlines in counties where a natural disaster is declared in the weeks leading up to an election. Last year, Florida's Republican Gov. Rick Scott and North Carolina's state elections board denied extensions in the wake of Hurricane Matthew. New rules could limit such gamesmanship.
- D. Allow online voter registration: Many states still provide no procedure by which residents can register to vote or update their voter registrations online. Remedying this situation is very feasible since Republicans have been willing to get on board with adopting online registration systems, as they did in Florida in 2015.
- E. Expand the circle of people who are eligible to vote. Restore felons' voting rights: A recent report by the Sentencing Project laid bare the urgency of countering felon disenfranchisement rules. Two and a half percent of all American adults are disenfranchised, and the share of African Americans who are disenfranchised is triple that (7.4 percent), a disparity that is in keeping with the origins and history of the practice. In four Southern states with severe disenfranchisement laws – Florida, Kentucky, Tennessee, and Virginia – the share of disenfranchised black adults surpasses 20 percent, more than double that of white adults.
- F. Absent the above step, a range of incremental reforms beckon. The most urgent is to restore voting rights to people who have completed their sentences. In Virginia, one of four states to permanently disenfranchise individuals with felony convictions, Democratic Gov. Terry McAuliffe has used his executive authority to achieve this objective. In August, he began issuing thousands of restoration orders on an individual basis after a narrow ruling by the state Supreme Court blocked him from issuing a

blanket clemency; he has said he will continue to mail individual restoration orders to more than 200,000 people.

- G. Make it easier to vote by mail. Implement all-mail voting: In three states (Colorado, Oregon, and Washington), election authorities mail a ballot to every registered voter. This far-reaching step could be pursued in states like California that already conduct a large share of their elections by mail.
- H. States that don't wish to go that far in privileging mail voting can take intermediary steps — enabling no-excuse absentee voting where it is not yet available, and creating long-term absentee voter lists.
- I. Enable no-excuse absentee voting: Twenty states — many of them states where Democrats wield political influence, including Connecticut, Delaware, Massachusetts, New York, and Rhode Island — require that voters provide a reason they can't vote on Election Day in order to receive an absentee ballot. New York Attorney General Eric Schneiderman is now advocating legislation to implement no-excuse absentee voting in the Empire State, a minimal step that these 20 states should prioritize.
- J. Create long-term mailing lists for absentee voters: The idea behind absentee ballot standing requests is that when a voter requests an absentee ballot in a given year, authorities then continue to automatically send them absentee ballots into the future. This can encourage turnout from voters who tend to only cast a ballot in the fall of a presidential election year, and it makes voting more accessible to people with disabilities, as a recent study documented. In some states, like Florida, requests expire after a few general elections, which can lead to some confusion. A handful of other states, such as California, allow voters to be put on an absentee ballot list permanently.
- K. Make it easier for people to vote early, in person: Thirteen states provide no option to cast a ballot in person before Election Day. Democrats already enjoy some power in many of these states, including Connecticut, Delaware, New York, Pennsylvania, and Rhode Island. Schneiderman's proposal to create a two-week early voting window in New York is an urgent starting point for consideration.
- L. Enable weekend voting and extended hours: Early voting ought to be helping people who struggle to find the time to vote on Election Day Tuesdays, especially if they fear the long lines that disproportionately affect predominantly minority precincts. But simply adding more voting hours during other weekday working hours cannot meet that goal. Extended voting hours on weekdays are needed, as well as weekend voting.
- M. Guarantee an adequate number of voting locations: In Ohio, each county is restricted to only one early voting location, no matter its physical size or population. Giving local county boards more leeway to open additional voting sites can be helpful to ensuring that highly populated counties are adequately served, but obstacles such as inequities in the allocation of statewide resources or the lack of representativeness of some counties' elected officials loom large. Voting rights advocates should champion statewide benchmarks as to a minimum number of polling places per resident and per physical

distance, require a minimum number of voting machines at each voting location, and put in place rules to ensure an adequate allocation of state resources.

Each parish or diocese can become active in ensuring that voter rights are protected. This can be accomplished in many ways, including, but not limited to the following: 1) Participating in town hall discussions on the issue; 2) Keeping track of your local, state, or national representative's Voting Record on the issue and holding him or her accountable at election time; 3) Signing up as poll monitors during election times to ensure that no one is illegally turned away from being able to cast a vote; 4) Participating in voting registration drives to ensure that everyone is registered to vote; and 5) Establishing a Sunday to the Polls Day, when on a particular Sunday your parish rents a bus or caravans to the polls after Sunday Service.

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## White Privilege

Whenever anyone slips the words “white privilege” into a conversation, it immediately builds an impenetrable wall. For some white people, the words elicit an uneasy feeling because, for them, the term is accusatory without being specific. It is a nebulous concept that seemingly reduces the complex mishmash of history, racism and social phenomena to a nonspecific groupthink phrase.

But white privilege is real.

Instead of using it as a touchy-feely phrase that gives white people the heebie-jeebies because it conjures up images of Caucasians sitting on plantation porches drinking mint juleps while they watch the Negroes toil in the Southern sun, we should use it as a proper noun, with a clear definition. White privilege does not mean that any white person who achieved anything didn't work hard for it. It is an irrefutable, concrete phenomenon that manifests itself in real, measurable values, and we should use it as such.

Imagine the entire history of the United States as a 500-year-old relay race, where whites began running as soon as the gun sounded, but blacks had to stay in the starting blocks until they were allowed to run. If the finish line is the same for everyone, then the time and distance advantage between the two runners is white privilege. Not only can we see it, but we can actually measure it. If we begin viewing it as an economic term – the same way we use “trickle-down economics” – then it might be debatable, but it becomes a real, definable thing that we can acknowledge, explain and work toward eliminating. Race might be a social construct, but white privilege is an economic theory that we should define as such:

Here are four examples that explain white privilege in economic terms.

Education:

If education is the key to success, then there is no debate that whites have the advantage in America. In 2012, the U. S. Department of Education reported that about 33 percent of all white students attend a low-poverty school, while only 6 percent attend high-poverty schools. In comparison, only 10 percent of black students attend a low-poverty school, while more than 40 percent of black students attend high-poverty schools.

This means that black students are more than six times more likely than white students to attend a high-poverty school, while white students are more than three times more likely than black students to attend a low-poverty school.

The logical response to this is for whites to explain the disparity away with statistics of black unemployment and the minority wage gap, but that might not be true. In 2015, a research scientist named David Mosenkis examined 500 school districts in Pennsylvania and found that – regardless of the level of income – the more black students, the less money a school received. While this may not be true for every single school, people who study education funding say that they can predict a school's level of funding by the percentage of minority

students it has. Even though this is a complex issue that reveals how redlining and segregation decreased the property tax base in areas where blacks live – therefore decreasing funding – it underscores a simple fact:

White children get better educations, and that is a calculable advantage.

#### Employment:

Even when black students manage to overcome the hurdles of unequal education, they still don't get equal treatment when it comes to jobs. According to the Bureau of Labor Statistics, as of Friday, April 7, 2017, the unemployment rate for African Americans was nearly double that of whites (8.1 percent for blacks, 4.3 percent for whites).

There are some who will say blacks should study harder, but this phenomenon can't be explained by simple educational disparities. A 2015 study by the Center for Economic and Policy Research shows that whites with the exact same résumés as their black counterparts are hired at double the rate. In fact, a white man with a criminal history is more likely to be hired than an African American with no criminal past.

A similarly named, but different, organization – the Economic Policy Institute – examined 2015 data and discovered that at every level of education, whites were twice as likely to have jobs as blacks.

If it is statistically easier for whites to get a better education, and better jobs, then being born white must be an advantage in and of itself.

#### Income:

But let's say a black man somehow gets a great education and finds a job; surely that means the playing field is level, right?

Not so fast.

Researchers at EPI found that black men with 11-20 years of work experience earned 23.5 percent less than their white counterparts, and black women with 11-20 years of experience were paid 12.6 percent less than white women with the same experience. This disparity is not getting smaller. The wage gap between black and white workers was 18.1 percent in 1979, and steadily increased to 26.7 percent in 2016. When Pew Research controlled for education and just looked at income data, white men still surpassed every other group.

These income inequalities persist to create the disparities in wealth between races, manifesting in generational disadvantages. A black person with the same education and experience as a similar Caucasian, over the span of their lives, will earn significantly less.

#### Spending:

It is a little-known fact that the average black person pays more for almost every item he or she purchases. While there is no discount Groupon that comes with white skin, there might as well

## White Privilege

be. A John Hopkins study showed that supermarkets were less prevalent in poor black neighborhoods than in white neighborhoods with the same average income, leading to increased food costs. News organization ProPublica recently found that car-insurance companies charge people who live in black neighborhoods higher rates than people in predominantly white areas with the same risk.

When it comes to credit, it is even worse. According to the National Bureau of Economic Research, The Atlantic reports, “even after controlling for general risk considerations, such as credit score, loan-to-value ratio, subordinate liens, and debt-to-income ratios, Hispanic Americans are 78 percent more likely to be given a high-cost mortgage, and black Americans are 105 percent more likely.” Even banks as large as Wells Fargo have lost cases for up-charging minorities.

According to the Wall Street Journal, large auto lenders have paid more than \$200 million since 2013 to settle lawsuits for charging minorities higher rates, but in November, both Democrats and Republicans voted to reduce regulations on the financial institutions that offer auto loans. The National Consumer Law Center filed a 2007 lawsuit that exposed how “finance companies and banks put in place policies that allowed car dealers to mark up the interest rates on auto loans to minorities based on subjective criteria unrelated to their credit risk.”

Instead of hurling the term “white privilege” around as an imprecise catch-all to describe everything from police brutality to Pepsi commercials, perhaps its use as a definable phrase will make people less resistant. Maybe if they saw the numbers, they could acknowledge its existence. It is neither an insult nor an accusation; it is simply a measurable gap with real-world implications. It is the fiscal and economic disparity of black vs. white.

In America’s four-and-a-half-centuries-old relay race, the phrase “white privilege” does not mean that Caucasians can’t run fast; it is just a matter-of-fact acknowledgment that they got a head start.

**Joe McDaniel**  
**Union of Black Episcopalians**

## Policing Urban America

In this era in which Americans seem more divided than ever, the issue of police killings continues to be a dividing issue. The *Final Report of the President's Task Force on 21<sup>st</sup> Century Policing* reports a 20% gap in perception between blacks and whites on the question of fair treatment by police. The gap between Hispanics and whites is similar. Are these perceptions justified? About 900 to 1000 people are fatally shot by police officers in the United States every year. "Since 2005 just 29 nonfederal law enforcement officers have been convicted of on-duty shootings. Fourteen pleaded guilty and 15 were convicted by juries. In that time, more officers – 33 – have been arrested or charged with murder or manslaughter but not convicted." (*New York Times*, June 18, 2017)

The names of some of the black male victims have become symbolic of the issue: Freddie Gray in Baltimore, Timothy Thomas in Cincinnati, Terence Crutcher in Oklahoma, Jamar Clark in Minneapolis and Michael Brown in Ferguson, Missouri. Lesser known are the poor whites, Hispanics and Native American victims of seemingly unjustified police shootings. When officials in Baltimore decided to prosecute Freddie Gray's killer, some people thought we had arrived at a watershed moment. However, in that case and in other cases since prosecuted, juries have failed to convict officers charged with killing unarmed black men. Some of these incidents have been followed by civil disturbances. Some, as in Cincinnati, have resulted in federally supervised police reform efforts.

The issue of police conduct is not just an issue of race. Of the 1,000 or so people, most men, killed by police officers each year in the United States, 50% are white, 26% black, 18% Hispanic. Whites are 62.9% of the population but only 50% of those killed by police officers. Many lived in smaller cities or rural places and did not get national publicity. We focus here on the racial aspects of police conduct because of the Episcopal Church's concern to eliminate institutional racism and bring about reconciliation on issues that divide our country.

In 2015, 1200 people were killed by police. Of these, 574 were minorities, 174 undetermined. Black people were killed at more than twice the rate as whites, per million police killings:

Whites (2.91)

Blacks (7.13)

Hispanics (3.48)

Asians and Pacific Islanders (1.34)

Native Americans (3.4)

Fourteen percent of the killings occurred after traffic or street stops. Black men ages 15-34 made up 2% of the U.S. population but were 15% of those killed by police. One in 5 black men killed were unarmed. It is important to note that authorities considered less than 25% of these killings to be "justified."

Change is possible. Police reform in Cincinnati, though federal officials were involved, is based on a “collaborative agreement” involving local civic and civil rights leaders. Black Lives Matter, a grass roots movement, continues to be a voice for reform.

There has not been a police killing by Cincinnati city police since that of Timothy Thomas in 2001. When a University of Cincinnati police officer killed an unarmed black man, Sam DuBose, at a traffic stop in 2015, the county prosecutor took the case to court twice with the result of a hung jury each time. Prosecutors are beginning to prosecute alleged police murders, but juries, so far, have been unwilling to convict. One difficulty in getting convictions is that juries have to decide whether an officer just “got it wrong” or intentionally murdered someone. (*The Counted: A Project of the Guardian, January 1 – December 31, 2015*). Admittedly that is not an easy decision to make. Related to this there is the issue of jury selection which often results in minorities being underrepresented on juries. Citizen action on this very divisive issue is of critical importance.

### What Our Faith Says

The prohibition of the killing of innocents is as old as the Judeo-Christian tradition and is expressed in the first commandment. Jesus added to this body of teaching with his stories about the need to respect people like the Samaritans who had been ostracized and mistreated by the Jews. The Episcopal Church has issued repeated calls for criminal justice reform. See our Issue Papers, 2015 Edition, especially the papers on racism and on the criminal justice system ([www.enej.org](http://www.enej.org)). Our guiding principle should be that both police and their victims are made in the image of God (BCP, p. 845)

### Recommended Action Steps

Diocesan public policy organizations can support criminal justice reform efforts addressing such practices as police profiling. Diocesan and parish-based advocates should demand that local governments treat police officers accused of abuse of power the same way civilians are treated. When a local community has a clear pattern of police misconduct, Christians should demand reforms. Elements of reform include systems of review of use of force and citizen complaint processes, incentives for good police community relations and effective policing such as the COPS program. Parishes should work with local civil rights leaders and organizations such as the NAACP and Black Lives Matter to help members understand the causes and effects of poverty and discrimination and residential segregation. We will know the problem of police misconduct is solved when black parents no longer have to give “the talk” to their pre-teen children about how to behave so they don’t get killed or injured by police.

### Resources

**Episcopal Bishops Issue a Word to the Church**, House of Bishops, March 15, 2016.

**Witnesses**, *New York Times Magazine*, May 10, 2015, p. 36.

**Final Report of the President’s Task Force on 21<sup>st</sup> Century Policing**, Office of Community Oriented Policing, Washington, DC, May 2015.

**Racial Disparities in the American Criminal Justice System**, *Journal of Lutheran Ethics*, October 12, 2016. <https://www.elca.org/JLE/Articles/357>

**A Social Statement on the Church and Criminal Justice: Hearing the Cries**, adopted by (Lutheran) Church wide Assembly, August, 17, 2013 at Pittsburgh, PA. Includes a glossary of terms used in the criminal justice reform movement.

**Becoming Beloved Community**, <https://www.episcopalchurch.org/page/becoming-beloved-community>

**Michael Maloney, ENEJ Staff**  
**The Episcopal Networks Collaborative**

## A015 – Anti-Racism/Diversity/Bias Awareness Training for Interim Bodies

In the Church, *how* we approach our ministry matters. The manner and attitude with which we engage the work of the Church are as important as the results toward which we aspire. In a world riven by division, animosity, and prejudice, the Church stands as an alternative community shaped by love and mutuality.

In the Advisory Council for the Stewardship of Creation, one of the interim bodies created by the 2015 General Convention, we were reminded of the many ways implicit biases can manifest themselves in community life, through careless words and gestures, microaggressions, and at times even more overt acts of prejudice. Such actions impede the crucial work of these groups, but, more importantly, they wound the Body of Christ and undermine our witness to God's love.

In the work of our Advisory Council, the environmental challenges we confront as a Church – climate change, environmental injustice and racism, deforestation and pollution – these reinforce and are in turn reinforced by the sinful enmity and oppression that divide us as people. In the words of the Book of Common Prayer, “From the primal elements you brought forth the human race... but we turned against you, and betrayed your trust; and we turned against one another.” The environmental crisis is a spiritual crisis: we are alienated from one another, from the rest of creation, and, as a result, from God. This is why Pope Francis, in his encyclical *Laudato Si*, calls for ecological conversion, turning from attitudes of competition and conflict to communion with God's presence in the created world. The same divisive ideologies and practices that exploit and oppress the created world exploit and oppress other human beings. For our council, tasked with facilitating the Church's efforts toward environmental sustainability, this meant that attending to our relationships and working to overcome our deeply held biases could not be a secondary or optional task. It was integral to our mandate.

We believe this is equally true of other interim bodies as well, be they concerned with canons, liturgy, finance, or evangelism. The church is not immune to the conflicts dividing our society, and confronting those divisions is essential to being the Church. Such relational work is not secondary to the mandates of interim bodies. We, as the Church, cannot witness to God's unifying love in the world without striving to overcome division and bias in our own communities and committees. While the Episcopal Church has been commendably progressive in this respect in many areas, it has its own legacies of prejudice that must be overcome through repentance and hard work. Without such efforts on the part of interim bodies, much important work will be undermined.

Moreover, as the resolution indicates, the work of interim bodies may be especially susceptible to problems of bias and prejudice. These groups are assembled from varied backgrounds and tasked with important mandates, under budgetary and time constraints. The temptation in such a situation is to focus on “the work,” with little attention given to relationships. In the effort to work quickly and efficiently, some perspectives – especially historically marginalized

perspectives, such as those of women, people of color, young people, LGBTQIA individuals, or disabled individuals – are often neglected. This is why the training called for in the resolution is so crucial to these groups.

Intentionality around relationships within interim bodies may take more time. The drive for results may push us to focus on our mandates and neglect other concerns. After all, members of these groups believe that our work is urgent, faithful work, and indeed it is. Yet it is precisely in how we attend to and care for one another that our most powerful witness lies: “By this everyone will know that you are my disciples, if you have love for one another” (John 13.35). In our work in interim bodies, as in all of the Church’s work, we testify to God’s love for the world in our relationships with one another. It makes sense to begin this work with intentional training focused on building healthy, loving communities.

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## A020 – Fossil Fuel Divestment and Reinvestment

In 2015, General Convention passed resolution C045, calling on “the Investment Committee of the Executive Council, the Episcopal Church Endowment Fund, and the Episcopal Church Foundation to divest from fossil fuel companies and reinvest in clean renewable energy in a fiscally responsible manner.” It also called on these bodies to refrain from purchasing any new holdings of fossil fuel companies and urged all dioceses and parishes to “engage the topic of fossil fuel divestment.” The original text of the resolution included the Episcopal Church Pension Fund (CPF) among those entities called upon to divest from fossil fuel holdings and reinvest in renewable energy. This would have significantly increased the impact of the resolution: CPF controls \$9 billion dollars of investments, compared with the \$380 million dollars controlled by the other entities included in the resolution. Unfortunately, CPF was excluded from the resolution during debate in the House of Bishops.

Resolution 2018-A020 recommits to and strengthens 2015-C045 by affirming the work that has been done, holding everyone accountable to the work yet to be done, and urging CPF to investigate divestment and reinvestment thoroughly, rather than simply assuming that the costs outweigh the benefits. Indeed, as the resolution indicates, CPF has stated that in order to divest from fossil fuels and reinvest in clean energy, its managers would need to “believe that divesting would not negatively impact the financial performance of [CPF’s] portfolio.” This resolution simply calls on the fund to research that impact.

Divestment and reinvestment instructs portfolio managers to place specific “screens” that exclude direct investment in fossil fuel companies and mutual funds that include those companies and to reinvest funds in other priorities, such as renewable energy, and in mutual funds that include those priorities (it does not necessarily mean moving all the funds that were invested in fossil fuels into renewable energy). The research on whether divestment and reinvestment would have a significant negative impact on a portfolio’s performance is ambiguous. While some research suggests that portfolios that exclude carbon-based industries perform worse than the overall market, other studies show that fossil fuel-free portfolios closely track the market.<sup>1</sup> In any case, actual performance would depend on the particular screens, priorities, and strategies chosen – which is why this resolution, like its 2015 predecessor, refers to “divestment/reinvestment *in a fiscally responsible manner.*” Moreover, some analysts argue that fossil fuel companies are currently overvalued, and that as government regulations on fossil fuels increase to avoid catastrophic climate change, those companies’ performance will decrease dramatically.<sup>2</sup>

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<sup>1</sup> Patrick Geddes et al., “Building a Carbon-Free Equity Portfolio” (Sausalito, CA: Aperio Group, 2016), <https://www.aperiogroup.com/resource/138/node/download>; Joshua Humphreys, “Institutional Pathways to Fossil-Free Investing: Endowment Management in a Warming World” (Tellus Institute, 2013).

<sup>2</sup> Luke Hurst, “HSBC Warns Clients of Fossil Fuel Investment Risks,” Newsweek, April 21, 2015, <http://www.newsweek.com/hsbc-warns-clients-fossil-fuel-investment-risks-323886>; Humphreys, “Institutional Pathways to Fossil-Free Investing: Endowment Management in a Warming World.”

“Fiduciary duty” refers to the obligation a manager has to represent a client’s interests.<sup>1</sup> Among other factors, it includes a duty to inquire, that is, to consider the prudence of investment decisions, and a duty of loyalty to the beneficiary’s long-term interests. In light of the financial uncertainty associated with global climate change, fiduciary duty requires managers like CPF to evaluate the risks of fossil fuel holdings carefully, and it may require them to mitigate those risks through steps like divestment and reinvestment.

This narrow conception of fiduciary duty, however, is only one of the commitments that churches, dioceses, and entities like CPF and the others named in the resolution must consider in making investment decisions. Divestment and reinvestment are a matter of stewardship. Stewardship of financial resources cannot come at the expense of our stewardship of the good gifts of creation or our care for the millions of people already experiencing the devastating effects of climate change. Divestment and reinvestment stand against fossil fuel companies, but more crucially, they stand *with* those already suffering disproportionately from the effects of climate change.

Fossil fuel divestment and reinvestment are effective primarily as a moral statement. At the center of this statement is the recognition that our consumptive, carbon fueled culture is not only unsustainable in the most straightforward sense of the word, but is also deeply unjust, and that it is wrong to profit by subsidizing that injustice. Jesus teaches, “Where your treasure is, there your heart will be also” (Matthew 6.21). Fossil fuel divestment and reinvestment seek to align our investments with this teaching. It is for these reasons that the 2015 General Convention overwhelmingly passed resolution C045 calling on the Church to divest and reinvest.

Many opponents of divestment and reinvestment urge shareholder engagement: maintaining holdings in fossil fuel companies in order to be a voice for change. But decades of shareholder engagement have produced virtually no results: even when Exxon finally agreed to prepare a “climate risk report” for its shareholders, the report indicated that the company had no intention of changing its practices.<sup>2</sup> This is not surprising – after all, fossil fuel companies exist to make money burning fossil fuels; for them there is no alternative business model.

Nonetheless, divestment and reinvestment are not about vilifying fossil fuel companies. It is undeniable that fossil fuel energy has accomplished significant good in the world. But the Christian tradition affirms that we are all implicated in dynamics that distort created goods and deny God’s life-giving intentions for all. The goods brought by fossil fuels come at great cost, and we are all culpable for those harms. We are called to repent of *all* the ways we support unsustainable and unjust economies, including through our investment portfolios. Divestment and reinvestment, then, are just one part of a larger conversion that must also include changes in our behavior.

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<sup>1</sup> “Trillion Dollar Transformation: Fiduciary Duty, Divestment, and Fossil Fuels in an Era of Climate Risk” (Washington, D.C: Center for Environmental Law, 2016), <http://www.ciel.org/wp-content/uploads/2016/12/Trillion-Dollar-Transformation-CIEL.pdf>.

<sup>2</sup> Bill McKibben, “Hit Fossil Fuels Where It Hurts – the Bottom Line,” Rolling Stone, accessed June 1, 2018, <https://www.rollingstone.com/politics/news/mckibben-hit-fossil-fuels-where-it-hurts-the-bottom-line-w520337>.

## A020 – Fossil Fuel Divestment and Reinvestment

The 2015 resolution called on parishes and dioceses to examine the possibility of divesting from fossil fuels and reinvesting in renewable energy. This resolution reaffirms that call and invites those who have already begun these conversations to share their progress with the Advisory Council for the Stewardship of Creation. Individuals, too, should explore divestment and reinvestment in their own investment portfolios.

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## A011 – Oppose Environmental Racism

In 2015, Environmental Protection Agency officials found dangerously high levels of lead in the drinking water of the city of Flint, Michigan, the population of which is 56% African American. The presence of lead was a result of changing the city's water supply from the Detroit water system to the nearby Flint river for financial reasons, and of not adequately treating the water to prevent corrosion of antiquated pipes. After the earliest indications that there were problems with the water, nearly a year passed before officials acted; lawsuits alleged that state and city officials knew about the exposure and failed to act. That delay may have caused long-term damage to the physical and mental health of Flint's residents and to the intellectual development of its children.

In 2016, massive protests arose in North Dakota to oppose the construction of the Dakota Access Pipeline. Opponents of the pipeline argued that planners had manipulated the Clean Water Act and the National Environmental Policy Act and that the proposed route threatened the water supply of the Standing Rock Sioux, as well as several sites of sacred and historic significance that would be harmed during construction. Many also pointed out that an earlier proposed route had been rejected because of its proximity to the municipal water supply of Bismarck.

Flint, Michigan, and Standing Rock are two of the most prominent recent examples of environmental racism. "Environmental racism" refers to the disproportionate exposure to environmental harms by communities of color (the related term "environmental injustice" refers to the various ways environmental harms fall disproportionately on certain groups, including communities of color, but also impoverished communities, women, children, and the Global South). In 1987, the United Church of Christ published a report, "Toxic Wastes and Race in the United States," that showed that race was a more significant predictor of where hazardous waste facilities were located than income or home value. In other words, after adjusting for socioeconomic disparities, communities of color were still more likely to be exposed to hazardous waste. In 2007 the UCC published a twentieth-anniversary follow-up report that reached the same conclusions with greater certainty. It also celebrated the environmental justice movement, those grassroots community movements that arose to resist environmental racism and environmental injustice more broadly.

Environmental injustice and racism are more than just a narrowly ecological issue. They are about how decisions are made and benefits distributed in our society. They are about who has access to political power. In both Flint and Standing Rock, democratic processes were disrupted by a variety of factors, and the affected communities were unable to hold decision makers to account. This is a matter of basic justice; it is a matter of morality and of faith.

The fossil fuel industry and climate change are also implicated in environmental racism and injustice. As the resolution describes, the harmful effects of the extraction, production, transportation, and disposal of fossil fuels fall disproportionately on communities of color and low-income communities. The Dakota Access Pipeline is one example of this effect; mountaintop removal coal-mining in low-income majority-white communities throughout

Appalachia is another. Additionally, of course, the long-term effects of climate change already fall disproportionately on the poorest countries and communities around the world, and those who contribute the least to the problem.

It is important to be clear on the nature of systemic racism and injustice: to name the fossil fuel industry and climate change in this regard is not to assert that those who work in the industry are racist, or that decisions are made with malicious or racist intentions (though undoubtedly that is sometimes the case). Rather, it is to point to the clear fact that the effects of these industries fall disproportionately on communities with limited access to political and economic power. The Christian concept of social sin is uniquely suited to name systems of injustice that are not necessarily the result of evil intentions but that are nonetheless culpable. We are all implicated in these systems, and we are all responsible for naming them and opposing them.

The publication of the UCC reports in 1987 and again in 2007 showed the power of naming environmental racism and injustice. These unequivocal terms make it clear that what is at issue is not simply an unfortunate effect of economic or ecological processes, but rather a systemic evil. It is racism, it is injustice – and it is sinful. This resolution builds on earlier resolutions in 2000 and 2015 that opposed environmental racism by focusing on the siting of fossil fuel plants and processes in particular. It calls on the Office of Government Relations and the Episcopal Public Policy Network to oppose specifically the disproportionate placement of these processes in low-income communities and communities of color.

This is but one aspect of the larger systemic issues of environmental racism, environmental injustice, and global climate change. This resolution, therefore, needs to be complemented by real action, at the level of General Convention and, more importantly, at the diocesan and parochial levels. Around the nation and the world environmental justice groups fight not only against unequal harms from toxic waste, fossil fuel plants, and landfills, but *for* the more equal distribution of healthy communities, adequate housing, and green spaces. And religious groups have always been at the forefront of this movement. The best way for the Episcopal Church to oppose environmental racism and injustice in all their forms is to seek out environmental justice groups near them and join in their struggle. The Advisory Council for the Stewardship of Creation exists to help connect parishes with efforts like these in their region; please contact us for more information.

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## Within These Walls

### Introduction

It was an early spring morning in 2007 when I received a phone call from my friend Maria “La Migra tiene Rene” (her husband). I thought she was joking, 60 seconds later I knew she was not.

Employees who had gotten away from this work place raid at a horse racing track were hiding out in a nearby field notifying families of loved ones who had been detained. Rene’s brother – in-law was one of the eye witnesses.

Rene, Maria and their two US Citizen children (7 and 5) were members of St. Matthew/San Mateo Episcopal Church in Auburn, Washington.

Rene was a “Show Case Story”. He entered the United States each year on a valid work visa and until he was detained had no idea he had fallen out of status through no fault of his own. The attorney who took care of the worker visas for foreign workers missed a filing date on Rene’s paperwork knocking him out of status. There was no forgiveness for “attorney error” in Rene’s case in the Immigration System, all responsibility is placed on the immigrant.

Rene was a model citizen, no traffic tickets, no criminal activities or even minor infractions. Squeaky clean. He was a volunteer with his children’s school and community activities. He was a member of the Vestry of St. Matthew/San Mateo.

St. Matthew/San Mateo declared Sanctuary for Rene and accompanied him for the following nine years it took his case to work through the broken immigration system. His case was finally closed by prosecutorial discretion in 2016

The Sanctuary Movement “Sanctuary”, offering places of safety and protection has deep roots in the ancient faiths of Judaism, Christianity and Islam as well as other faith traditions.

“But the stranger that dwells with you shall be to you as one born among you, and you shall love him as yourself; for you were strangers in the land of Egypt: I am the LORD your God.” (Lev. 19:34)

**The flight into Egypt** is a biblical event described in the Gospel of Matthew (Matthew 2:13–23). Soon after the visit by the Magi, who had learned that King Herod intended to kill the infants of that area, an angel appeared to Joseph in a dream to tell him to flee to **Egypt** with Mary and infant son Jesus.

Faith Communities have since Biblical times continued to offer safety and protection, Quakers are well known for safe houses they offered on the Freedom Trail traveled by escaped slaves. Hymns such as “Swing Low Sweet Chariot” and “Go Down Moses” were code songs for escape imbedded in the faith message.

The *Assisi Underground* is a 1985 American *film* tells the story of a Franciscan friary offering assistance to Jews escaping Nazi regimes.

The past 35 years have moved humanity into a fluid, global world, rise in technology, rise in corporations have assailed Indigenous, mostly farming communities and pushed groups out of traditional lands and occupations. This has been a driving factor of immigration. We most certainly have seen this in the United States as asylum seekers from Central America fled political wars in home countries. The Sanctuary Movement was founded in the 1980s and churches opened their doors to housing fleeing immigrants from Central America. Tensions broke out between Federal agencies responsible for immigration law enforcement and religious communities. The religious communities used their moral position as rationale for taking the risk of Sanctuary work. In 1986 under President Ronald Reagan a General Amnesty was offered for undocumented immigrants now living in the United States. The General Amnesty ended in 1989 followed by the 1996 Immigration Reform Act which placed extensive limitations on immigration. There has not been any significant reform since then.

### **The New Sanctuary Movement**

In 2005 Immigration Enforcement became very active. The Immigration and Citizenship Services ceased as a government agency to be replaced by the current Department of Homeland Security which had been established as a response to 9/11/2001 terrorist attacks. Immigration bills which were before congress were put aside. Immigration has been a political football for the last ten years dating back to 2005, based in racism, religious discrimination and a false sense of “why don’t they just apply for citizenship” has made it very difficult for immigrant families. It was time for churches and other religious communities to step up to the plate and offer Sanctuary.

On May 7<sup>th</sup>, 2009 The New Sanctuary Movement was launched in several cities across the United States. The launch in Seattle took place at St. Mark’s Episcopal Cathedral. St. Matthew/San Mateo Episcopal Church in Seattle announced at that time that Rene Martinez and his family would become a Sanctuary Family. Rene never needed to take shelter in the church. Our form of Sanctuary took on the work of accompaniment. The Washington New Sanctuary Movement and the several communities of faith that comprised it partnered with Saint Matthew/San Mateo to raise the funds to pay the four attorneys who worked on Rene’s case. Rene, since he was not confined to residency in the church was free to go about giving public testimony of his story. Rene defied the negative images of undocumented immigrants as law breakers, drug dealers and living high off Public Assistance. He really did change minds and hearts. Accompaniment involves emotional and temporal support and advocacy. Advocacy is an extremely important aspect of Sanctuary support, especially when it comes to immigration court hearings and accompanying an individual to required check-ins with Homeland Security. The check-ins are un-nerving. Rene would leave home in the morning for his check in, saying goodbye to his family and not being sure whether he would be detained or be allowed to continue living at home with his family as his case was being adjudicated. That process took nine years, four attorneys and many thousands of dollars. The presence of people from the New Sanctuary Movement including lay and clergy had a profound impact. Security officers at The Department of Homeland Security Headquarters would comment on how impressive it was to see the large group gathered in support of Rene. Immigration judges at the beginning of each hearing would ask who the people in the gallery were, we identified

ourselves as members of the New Sanctuary Movement and named our various faith communities. This assured the immigration court that Rene was not a flight risk. Rene was fortunate that he never needed to take shelter in the church but that did not mean he had an easy time of it and neither did his family. Rene's children were 5 and 7 when he was detained and put into immigration proceedings, they were 14 and 16 when his case was finally closed. This simply is not fair to children spending nine years of their critical development as children to have to wonder on any given day whether their father would come home that day.

Along with the accompaniment of Rene and the family, Saint Matthew/San Mateo became the center in our area of King County for the immigrant community and their allies to meet and organize. We drew the attention of the press as immigration was becoming the political football of the time. One reporter was with us interviewing immigrants and members of the New Sanctuary Movement and asked, "Why here, why this church?" Antonio, a community leader/organizer and undocumented himself replied "Because it is safe here".

### **Work of The New Sanctuary Movement**

Creating Public Awareness and Education: There are many misconceptions about who undocumented immigrants are, their motives for coming to the United States and lack of knowledge of how broken the U.S. Immigration system is. A common question is "Why don't they just apply for Citizenship and get legal?" We also cannot ignore the element of racism and popular nationalism that is involved, especially in the climate of the 2016 US elections and beyond. There are several education resources available through such organizations as Catholic Legal Immigration Network (CLINIC at [Cliniclegal.org](http://Cliniclegal.org)) and Church World Services.

When we talk about a broken immigration system we can point to the time it takes for a case to get through the immigration system (e.g. Rene) because there is such a backlog of cases and not enough immigration judges, so hearings are often scheduled a year apart and a simple case requires three hearings if the immigrant is fighting deportation. A US Citizen may apply for certain family members, spouses, children, siblings but waiting time for a visa for a child over 21 or a sibling is currently around 25 years.

Actions and vigils are important. The Washington New Sanctuary Movement and our sister organization in Oregon hold an annual Mother's Day Weekend vigil at the Northwest Detention Center to highlight the painful separation of families. I will leave it for another writing, but I suggest researching the for-profit immigration detention centers. Hosting Las Posadas has been another action - the re-enactment of Mary and Joseph seeking room in the inn for the impending birth of Jesus and being turned away over and over again has a powerful image for immigrants seeking hospitality in the US.

Advocacy: The accompaniment of an individual is critically important. The other form of advocacy is advocating for public policy and for compassionate, humane immigration reform.

Now and then we are questioned as to the appropriateness of churches being involved in political issues. For us, these are not necessarily political issues, but are moral and ethical actions and as mentioned at the beginning of this chapter rooted in our faith traditions.

## Sanctuary Now

Although deportations were at record high during the Obama administration, the workplace raids had stopped, and many deportations were happening through warrants for expired visas, detention in county jails and local court systems. The focus was to be on immigrants who had committed violent crimes. This has changed now under the Trump administration and people are being profiled and picked up in sweeps. It is very unsettling. School teachers report the fear their students feel that mom or dad may be taken from them. Sanctuary is gaining a resurgence. In December of 2016 in Seattle we called the members of the New Sanctuary Movement to regather. We were expecting about 20 people, over 100 showed up.

The strategy now is forming rapid response teams in communities. Through our network we receive text messages if ICE (Immigration and Customs Enforcement) is observed, those nearby respond and simply show up as witnesses. This has actually resulted in some cases of ICE leaving.

Hub Churches: Saint Matthew/San Mateo is one for our area. Should there be a major ICE action, for example in the case of a workplace raid the community will know to gather at the hub and attorneys and mental health professionals will be available to families. We are also preparing ourselves to offer physical sanctuary as the need for this type of sanctuary arises.

So, how safe is a church? A Memorandum of Sensitive Places was released by The Department of Homeland Security in 2011. It basically declares churches, schools and medical facilities as places that ICE will not conduct enforcement activities. Although this is not a law, it to date has been respected.

In closing I want to recognize the "Spirit of Sanctuary" that exists at Saint Matthew/San Mateo, we knew our own story which included elders, Japanese-American farmers of the White River Valley who were faithful members of our congregation and were taken from home to be placed in the camps for Japanese-Americans during World War II. In 2005 they saw the persecution happening to the Mexican immigrant community in Auburn, many members of our congregation and they were the encouragement for Sanctuary. They are no longer with us, but their story and our stories today are within the walls of the Sanctuary of St. Matthew/San Mateo.

**Dianne Aid, TSSF  
Diocese of Olympia**

# Immigration: The Special Role of the Church in the Interdisciplinary Work for Compassionate and Humane Immigration Policy

## Introduction

The Episcopal Church has spoken prophetically for comprehensive and humane immigration public policy and on creating solidarity and love for immigrants in our communities.

Since early 2017 immigration practice and policy in the United States has become punitive towards people fleeing from violence, starvation and destructive environmental practices which have destroyed ancient small farm agricultural driving primarily Indigenous communities off their lands and looking northward to support their families.

This paper is intended to be a broad statement on what the Church has committed to and can advocate for in the future. Basically, this is a “roadmap” to measure a humane response and advocacy for local community action and Federal policy.

## Comprehensive, Compassionate Immigration Reform

The Episcopal Church along with interfaith partners supports the following points of immigration reform:

### Family Reunification

Immigration to the United States must continue to focus on family reunification as its priority (this is currently under threat as the current administration supports individual merit-based immigration based on skills instead of relationships)

### Worker Justice

Immigrant workers are to be treated fairly in work including fair wages, safe working conditions and the right to organize.

### Due Process

Due process includes the right to be represented by legal counsel in immigration hearings. Up until recent weeks immigration into the United States was considered an administrative matter, but the language we are now hearing says it is to become a criminal matter. Therefore, free legal counsel should be available for those who cannot afford an attorney.

### A Pathway to Citizenship

Many undocumented adults have been in the United States since they were small children. They now have families of their own; their children are US Citizens. We need to end the fear of deportation that is ever present in mixed status families. School teachers report of the fear that so many of their students have that they will go home one day to find that their mother or father has been taken into ICE custody.

## Sanctuary

The Episcopal Church has supported Sanctuary Movements of The Interfaith Immigration Coalition. Traditional Sanctuary involves hospitality, offering a safe place for members of families who have active immigration cases so that they have a way of gaining legal status in the United States. ICE (Immigration and Customs Enforcement) under a 2011 Memorandum of Agreement will not enter religious centers, schools and medical facilities. This is not a law but a policy. Churches who take people into Sanctuary need to be public about it, therefore not harboring undocumented or at-risk immigrants. Providing Sanctuary goes back as far as our faith communities have existed and is part of the Leviticus laws of early Jewish Communities. Sanctuary is a ministry of accompaniment and can take other forms than housing someone inside of a church. Members of faith communities accompanying immigrants to immigration court gives a good statement of community support and often results in lower bonds being granted and positive judgements. Members of Sanctuary organizations (there is a network through The Interfaith Immigration Coalition through Church World Service) often hold vigils. The language of vigil is more hopeful and does not carry the hostility with it that protest does.

Sanctuary Cities have been in the news a lot over the last few years and it has become a show down between cities, states and the Federal Government. There is no clear definition of what makes up a Sanctuary City. Local communities are asking that local police serve as community police and not carry out the work of Federal Law Enforcement. It does not mean that local jails will not turn over violent felons or immigrants with immigration warrants. It is well known by immigrant rights activists that immigrants are more likely to report crimes if they have trust in the local police. In most communities' immigrants are long time upstanding members of their communities and once again families are often mixed with undocumented members, legal residents and US Citizens. We want our communities to be safe places for families.

## Undocumented Immigrants Brought to the United States as Children

Young adult immigrants who were brought to the United States with their families are currently in limbo. They have grown up in the United States. Commonly called "Dreamers" these young people are on the brink of developing skills in the rapidly expanding technological world. It is inhumane to deport these young people back to a country they do not know. Those who "came out of the shadows" under the Deferred Action for Childhood Arrivals (DACA) under president Obama have voluntarily put themselves in deportation proceedings but under the Obama policy the deportation is deferred. Another "temporary" program that impacts young adults are those who are here on Temporary Protected Status (TPS). Their situation is like the Deferred Action in that the US government determines the country of origin is no longer a safety risk. Young people who came in on TPS have grown up in the United States and face similar challenges to those that the Dreamers face.

## Border Issues

As of this writing we are witnessing the biggest humanitarian crisis of immigration policy in recent years. Children are being literally ripped from their parent's arms at the border and being thrown into child detention centers. People are numb, speechless, but we cannot rest there. The religious right are embracing this policy. We must act.

**Rebecca Linder Blachly, M.Div, Director of the Episcopal Church Office of Government Relations** said, “We deplore the separation of families at the border as an instrument of U.S. policy, and our hearts cry out for the unnecessary anguish we are putting young children through in an effort to deter border crossings. Separating children from their parents is both inhumane and ineffective, and is at odds with the priority of families within the Christian tradition. Many of those who present themselves at our borders are fleeing violence and seeking asylum in the U.S. We have an obligation under international law to uphold due process for those claiming asylum. The Episcopal Church strongly believes that U.S. policies must provide dignity and respect to all children of God and we urge Congress and the Administration to reverse these harmful policies that separate families and endanger children.

## Call to Action

Be in touch with the Episcopal Office of Government Relations. Sign up for alerts at [www.eppn.org](http://www.eppn.org).

Make calls, send emails and faxes to Congressional Representatives and Senators

Form relationships with local immigrant communities, host community dinners and together organize for action in local communities.

Consider becoming a Board of Immigration Appeals Accredited Representative and recognized Agency. BIA accredited people are able to help with some immigration forms and represent immigrants in immigration court.

Walk humbly with God and listen for the stirring of the spirit as you go out to love and serve and accompany the immigrant.

**Dianne Aid, TSSF  
President, ENEJ**

## Incarceration in the USA

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

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

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

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

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

In Matthew 25: 43, the King says to the unjust, "I was a foreigner and you did not welcome me; naked and you did not clothe me; sick and in prison and you did not [most translations say] visit me." It is important to visit the

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

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

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

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

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

## Incarceration in the USA

and longer-term inmates. As one example, ALEC gained attention for effectively promulgating criminalization of undocumented immigrants with AZ SB1070 and look-alike bills in other states shortly thereafter.

**What Can Episcopalians Do?** ALEC's effective action at the state level shows Episcopalians that we might organize at the diocesan level to "visit" the incarcerated. If we are to affect the future of our burgeoning inmate population, we must help our legislators to get "smart on crime," instead of letting corporations write the laws which make us the most imprisoned nation in the world. We can respond with our Baptismal Covenant, resisting the rhetoric which tempts us to dehumanize people in the Wars on Drugs, Immigration, and Crime—looking instead realistically at human beings, evidence, effectiveness, and real communities that work.

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

Some resources are:

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

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

- 3. Write to your state representative about the need for smart-on-crime, evidence-based criminal justice reform that reduces crime, lowers rates of incarceration, and saves tax dollars. For example, let them know that spending on education is more effective than building prisons. Oppose the criminalization of undocumented immigrants and any related state legislation. Advocate Immigrant-welcoming municipal and state policies.**
- 4. Encourage business leaders to hire ex-offenders, overcoming barriers against re-entry into the community.**
- 5. Respectfully confront political rhetoric and media representations which imply that crime, violence, or drug use and dealing are more prevalent among people of color; that undocumented immigrants are criminals; that incarceration as it is presently used is an effective and necessary treatment to keep our society safe.**

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## Human Trafficking

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

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

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

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

Global Scope of Human Trafficking Each year traffickers smuggle 600,000 to 800,000 people across international borders and traffic millions more within their own countries.

Approximately 80 percent of those trafficked trans-nationally are female, and half of these are children. The majority of these victims are forced into prostitution and the sex trade. Forced or bonded labor awaits most of the males and females trafficked within their own countries' borders.

This tragedy is happening in every country in the world, including the United States. The United States is a destination country in the slave trade. About 17,500 people get trafficked into

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

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

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

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

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

Who is vulnerable, and why? People from all walks of life are vulnerable, but overwhelmingly it is people who are poor, desperate, undereducated and marginalized, who are in the most danger. Poverty and lack of economic opportunity make parents and young people susceptible to offers of jobs or education in faraway cities. Gender discrimination plays a role, for girls are less likely to be educated than boys and first on the list to be sold or sent off to earn money. Marginalized ethnic and religious minorities, who often live outside the protection of the law, and can’t gain access to services, are easy prey for traffickers. And youth suffering from

## Human Trafficking

domestic abuse, parental drug use and alcoholism who are desperate to get out of a bad situation, are vulnerable as well. Such people are easy targets for traffickers. Their lives can be destroyed, and chances are high that nobody will notice, or do anything to stop it.

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

- Educate ourselves about the issue of human trafficking, how it plays out in our own communities as well as around the world, what the red flags are that indicate a possible trafficking situation, how consumer choices may support trafficking, and how to report a suspected trafficking case or obtain confidential help and information (contact the National Human Trafficking Resource Center Hotline, 1888-3737-888).
- Advocate for laws that protect and restore victims and make it easy to apprehend and prosecute traffickers; urge corporations to adopt policies and practices to keep slave labor out of their supply chains; boycott products produced by slaves; use websites and smart phone apps to empower justice-based consumer choices
- Serve trafficking victims directly or through local agencies to provide medical advocacy, translation, counseling, housing, job placement and similar services; reach out to migrant communities in our area; educate doctors, nurses, hospitals and schools in our area about the signs of trafficking, and raise community awareness through op-ed pieces, events and campaigns
- Pray for trafficking victims & survivors, perpetrators, law enforcement, corporations, and governments, and for abolitionists, grassroots organizations and NGOs that work to prevent, protect and restore victims or to prosecute traffickers
- Team up with others in our communities and denomination who are working on the issue of human trafficking; work together and share resources; develop relationships with organizations doing global and / or local anti-trafficking work, including those providing services to victims; find out what their needs are, and explore partnership with them
- Give as generously as we can and raise funds to support local & global projects that combat trafficking
- Believe that God cares and is already at work, and that we are invited to join God in proclaiming release to the captives, recovery of sight to the blind, and in letting the oppressed go free.
- Support C013 which seeks to encourage The Episcopal Church to utilize tourism companies that have signed onto The Code, a set of policies that create training and awareness for those who work in the tourism industry to identify and stop trafficking in their establishments. (see [www.thecode.org](http://www.thecode.org))

## Resources Human Trafficking:

Trafficking in Persons Report 2017, US Department of State – a snapshot of what’s happening related to human trafficking in 184 countries around the world, including the United States.

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

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

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

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

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