

**Module 1:**  
**A Christian Response to  
Economic Inequality**

**Trainer's Guide**

**A Popular Economics Education  
Workshop Series**

produced by  
**United for a Fair Economy**  
for the  
**Episcopal Network for Economic Justice**

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# Module 1

## A Christian Response to Economic Inequality (Part A)

“Christianity can never be a personal matter. It has public consequences and we must make public choices. Many people think Christians should be neutral or that the Church must be neutral. But in a situation of injustice and oppression, not to choose to oppose is in fact to have chosen to side with the powerful, with the exploiter, with the oppressor.”

— Bishop Desmond Tutu

### **Workshop Objectives:**

1. Review goals of the course and objectives and agenda for Module1, Part A.
2. Name signs of the economy seen around us.
3. Examine a set of Christian values and their meaning for our lives.
4. Compare Christian values with our picture of the economy.

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1. Opening and closing prayers are adapted from *Touch Holiness* by Ruth Duck.

# Agenda

## 1. Welcome and Introduction (15 mins)

- a. Welcome – Opening prayer <sup>1</sup>

The trainer asks one of the participants to lead the group in the following call-and-response prayer, or leads it her/himself.

Leader: To be a Christian means making a decision to follow the teachings of Jesus. It means turning away from the temptation to create false gods such as money, comfort, or ambition. Jesus reminded us that possessions do not make our lives secure. Security is not a matter of individual self-sufficiency alone. The quality of our relationships is more important. And our relationship to God is all-important. We are rich in serving God, not that which we own.

Response: Jesus said, “Follow me.”

L: Our love for God finds expression in our relationships with others. We must be prepared to hear God’s call and to find joy in meeting the needs of our neighbor. What have we done for the hungry, the lonely, and the homeless? The quality of our love for others expresses our love for God.

R: Jesus said, “Follow me.”

L: In the path begun by confessing Jesus as Christ and Savior, we journey from death to life as healed forgiven children of God. We are called to spend our lives in service of Christ, who came to serve us all, and who gave his life as a ransom for many.

R: Jesus said, “Follow me.”

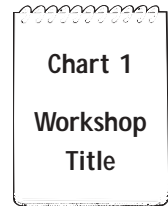
b. Course Overview

The trainer(s) introduces her/himself and states the overall goals of the 10-module popular economics education course:

- engage participants in dialogue about Judeo-Christian teachings as they relate to economic life;
- provide information about key features and trends in our economy;
- motivate participants to take individual and collective action for a just economy.

The trainer reviews the specific objectives for Module 1 (see above).

- c. The trainer asks participants to introduce themselves, saying their name and identifying what they hope to get from these workshops. [The trainer may wish to model a brief response.]



## 2. Signs of the Times: Prosperity & Inequality (15 mins)

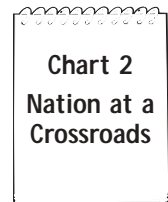
This activity is designed to draw from the participants a picture of the economy as seen in their daily lives. The trainer can then connect these “signs” to the economic trends highlighted in Charts 2 & 3. [The trainer may wish to look through local newspapers, prior to the workshop, to get a sense of the specific economic issues in the area.]

- a. With a small group, participants work in pairs, naming signs of the economy they see around them, then summarizing the signs and writing them on post-it notes (one sign per note). The trainer should offer an example or two, “construction of ‘trophy’ houses” or “skyrocketing rents” for example. Ask participants to write on the post-its using large letters that can be seen by the whole group. After two minutes, participants name their signs to the whole group as they place their post-its on a blank sheet of flip chart paper.

With a large group (more than 10 or 12), the trainer can skip the post-its and just ask participants to name their “signs” while the trainer writes them on the easel pad.

★ *It is important to save the “Signs” flip chart for use in the next Session.*

- b. The trainer then draws attention to *Chart 2: Nation at a Crossroads*, making connections to the “signs” participants suggested. The trainer summarizes the activity by reviewing *Chart 3: The Trends Since 1980*.



### 3. Christian Values and Economic Life (45 mins)

- a. In small groups (3 - 5), participants read the Christian Principles for Economic Life, on the following page. Each participant selects one of the principles that has particular meaning for them and explains why to the other members of the small group. (10 mins)
- b. A sample of responses is shared with the whole group. (20 mins)
- c. The trainer asks the participants to look at the list of the Signs of the Times, and then asks "What comes to mind as you compare the Signs of the Times with the Christian Principles we discussed? (15 mins)



## Christian Principles for Economic Life \*

1. The economy exists for the person, not the person for the economy.
2. All economic life should be shaped by moral principles. Economic choices and institutions must be judged by how they protect or undermine the life and dignity of the human person, support the family, and serve the common good.
3. A fundamental moral measure of any economy is how the poor and vulnerable are faring.
4. All people have a right to life and to secure the basic necessities of life (e.g. food, clothing, shelter, education, health care, safe environment, economic security).
5. All people have the right to economic initiative, productive work, to just wages and benefits, to decent working conditions as well as to organize and join unions or other associations.
6. All people, to the extent they are able, have a corresponding duty to work, a responsibility to provide for the needs of their families, and an obligation to contribute to the broader society.
7. In economic life, free markets have both clear advantages and limits; government has essential responsibilities and limitations; voluntary groups have irreplaceable roles, but cannot substitute for the proper working of the market and the just policies of the state.
8. Society has a moral obligation, including governmental action where necessary, to assure opportunity, meet basic human needs, and pursue justice in economic life.
9. Workers, owners, managers, stockholders and consumers are moral agents in economic life, by our choices, initiative, creativity and investment, we enhance or diminish economic opportunity, community life, and social justice.
10. The global economy has moral dimensions and human consequences. Decisions on investment, trade, aid and development should protect human life and promote human rights, especially for those most in need wherever they might live on this globe.

\* From the U.S. Catholic Bishops Pastoral Letter on the Economy, 1986.

#### 4. Wrap Up (15 mins)

- a. The trainer asks participants to share with the whole group a highlight of this session and suggestions for changes they feel would improve the workshop.
- b. The trainer provides a brief review of the agenda for the next session: A Faith-Based Response to Economic Inequality - Part B.
- c. Closing prayer:

The trainer asks one of the participants to lead the group in the following closing prayer, or leads it her/himself.

Go from this place to reap the harvest of God's love. Go from this place to continue to sow the seeds of justice, peace, and love. Go from this place to nourish and be nourished, knowing that God is ever a part of our lives. Amen.





# Module 1

## A Christian Response to Economic Inequality (Part B)

“Persons of faith will want to support the political system or proposal which, in their view, most approximates those standards on the nature of human community. They will ask how consistent a specific system or plan is with the imperatives of the Gospel of our Lord Jesus Christ; consequently their involvement in socio-political and economic affairs will be dictated by the constraints of the Gospel, and not by political, or other, ideologies.”

— Bishop Desmond Tutu

### **Workshop Objectives:**

1. Define wealth.
2. Examine the trends in wealth distribution.
3. Analyze causes of inequality.
4. Explore the role of congregations in engaging in activities for economic justice.

# Agenda

## 1. Welcome and Introduction (10 mins)

- a. Welcome – Opening prayer

O God, we realize you do not call us to be successful in the marketplace; you call us to be faithful as disciples of Jesus. You do not call us to achievement in work, but to responsible living. You do not call us to make a great fortune, but to labor for your reign. Guide us into greater understanding of your priorities. Amen.

- b. The trainer reviews the responses to the set of Christian values discussed in the previous session (Part A) and invites additional comments about any of the principles not yet discussed, as well as comments about the Opening Prayer.
- c. The trainer reviews the agenda for this session (Part B).

## 2. Wealth and the 10 Chairs (25 mins)

This activity defines wealth, compares the distribution of wealth in the U.S. in 1976 and 1998, and engages participants in dialogue about wealth inequality and Christian values.

- a. The trainer gives the standard (economist's) definition of wealth (see the box below) and asks participants for examples of assets that low-income, middle-income, and upper-income people might have.

### What is Wealth?

Question: What is wealth?

Answers: Wealth is private assets minus liabilities (debt). Simply put, it is what you own minus what you owe. Wealth is what you have in the bank and the property you own.

Question: Is it possible to have negative wealth?

Answer: Yes. 19% of the population currently has no assets or negative assets. They owe more than they own.

Question: What are examples of assets that lower-income people might have?

Answer: Cash (savings or checking account), furniture, a car.

Question: What are examples of assets owned by middle-income people?

Answer: Cash (savings or checking account), equity in a house, a small business, a little bit of stock and/or retirement fund.

Question: What are examples of assets owned by the top one percent?

Answer: Additional houses, real estate, large stock and bond holdings, businesses, paintings and other collectibles.

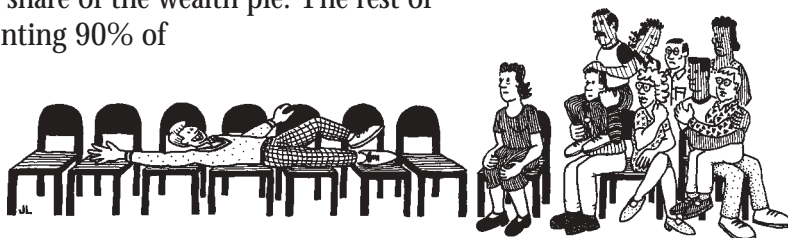
- b. The trainer notes that there are other ways to view wealth, and asks participants to share alternative definitions (e.g., “a person can be considered rich in education, experience, influence, etc.”).
- c. Having established a common understanding of how economists define wealth, the trainer then proceeds to the “live illustration” of the Ten Chairs activity to demonstrate the unequal distribution in wealth ownership and its concentration among the top 1%.

The trainer asks for ten volunteers to come up and directs each to stand in front of one of a line of ten folding chairs. Each person represents one-tenth of the US population and each chair represents one-tenth of all the private material wealth in the United States. [It is often very helpful to select a person who is a bit of a ham to represent the top 10%.]



The trainer then says that “if wealth were evenly distributed this is what it would look like — one person, one chair.” [One variation is to have each person sit in a chair while the trainer makes the point that this picture of equal wealth distribution has never existed. When folks have to give up their chairs it ups the emotional punch of the activity.]

- d. Currently (the most up-to-date data we have is for 1998), the top 10% owns 71% of all private wealth. The volunteer representing the top 10% takes over seven chairs “evicting” the current occupants and making her/himself comfortable on their expanded share of the wealth pie. The rest of the volunteers (representing 90% of the U.S. population) must share three chairs (or about 30% of the wealth pie).



- e. Even within the top 10% there is great disparity, that has increased dramatically over the last 22 years. In 1976 the share of the top 1% was 22% (about 2 chairs). But by 1998, their share had nearly doubled to 38% of all wealth (about 4 chairs)! That's more chairs than the bottom 90% have combined! [To illustrate this, the trainer can let the arm of the volunteer representing the top 10% represent the wealthiest one percent of the population or you can use a top hat or other item of ostentatious wealth.

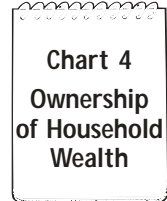


- f. The trainer then engages the volunteers in the chairs in a dialog about this activity, asking the following: “Notice the circumstances you are in and your own feelings about this. How are you feeling at the top? How about those folks in the bottom 90%? If you were going to push someone off the chairs to make room who would it be? Why? What conclusions do you draw about the focus of public policy discussions — looking up the chairs (at the top one percent) or looking down the chairs at the disadvantaged? What questions do you have?”

[Often folks direct their anger at the person representing the top 10%. Yet in reality this group remains largely invisible to the rest while wedges based on race, gender, sexual orientation, age, and class are driven between folks “feeling the squeeze” and we all battle each other for more space on the few remaining chairs.]

- TALKING POINTS:**
- ◆ Even though the “pie” grew from 1976 to 1998, wealth is now more concentrated in the U.S. than at any time since the 1920s.
  - ◆ From 1998 through 2001, the median net worth (assets minus debt) of families of color fell 4.5% and the gap between these families and white families grew by 21%, according to the Federal Reserve’s 2001 Survey of Consumer Finances. Overall, the wealth gap between the top ten percent and the 20 percent of families with the lowest incomes jumped 70 percent, for that same period.
  - ◆ The share of private wealth owned by the top one percent now is more than the bottom 90% of the population combined. In fact, one man, Bill Gates, all by himself, has as much wealth as the bottom 40% of all households in the U.S.
  - ◆ What does this distribution mean for the lives of most people? Declining net worth (growing personal indebtedness); less home ownership; no stake in a pension fund.
  - ◆ Too much wealth in too few hands fuels speculation from the top, de-stabilizing the jobs and security of many people. Besides, there are only so many race horses, works of art, or face lifts any one person can have. More money in more people’s hands would be a better fuel for the economy. As economist Randy Albelda put it: “Mink coats don’t trickle down.”

- g. The trainer asks all the participants to reflect on the Christian values discussed in the previous session, “What do you feel our values contribute to this growing wealth divide?”
- h. The trainer sums up the activity by reviewing the information in Chart 4: *Ownership of Household Wealth in the U.S.*

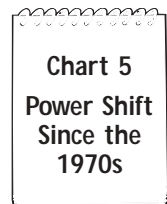


### 3. How Did This Happen (25 mins)

This activity is intended to offer an analysis of *why* there has been a tremendous increase in economic inequality. This analysis includes three points:

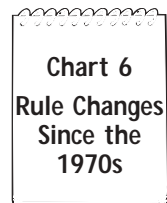
- 1) There has been significant growth in the imbalance of power — more for corporations and the wealthy, less for working and low-income people — in the last 20-25 years.
- 2) This power imbalance has resulted in changes in some key economic rules and policies which determine how wealth and income is accrued and distributed.
- 3) This interaction between power, rule changes, and wealth concentration has contributed to a spiral of growing inequality that has an impact on individuals, families, communities, and our society.

- a. The trainer presents this analysis by first asking participants to read the factors that are On the Rise and In Decline, listed in Chart 5: *The Power Shift Since the 1970s*. Then, in small groups, participants are asked to look at the Signs of the Economic Times that participants posted in the previous session (Part A) and decide which of these factors had the greatest influence on those Signs . Examples are shared with the whole group.

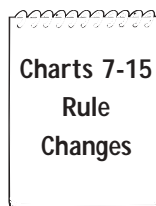


The trainer might also ask, “What additional factors do you think contributed to the “power imbalance”?”

- b. The trainer reviews Chart 6: *Rule Changes in the 1970s* and then selects a few rule changes — based on knowledge of the participants’ circumstances — to explore.



[Each of the six types of rule changes listed in Chart 6 are expanded and exemplified in Charts 7-15. It is up to the trainer to figure out which charts and talking points to use, how much detail to go into, and how many examples to present. This will depend on the amount of time for the workshop and the circumstances, needs, questions, and expectations of the participants, and your own experience and comfortability with the content. Use your judgement carefully here. Remember, less is often more in workshops that present lots of technical or complex information. Trying to use all the charts in sequence will put participants to sleep. Instead, participants can be encouraged to explore the charts that were not reviewed on their own.]



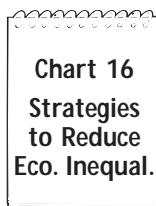
#### **4. Strategies for Change: The Role of Congregations (20 mins)**

This activity offers participants a framework for reversing the trends driving economic inequality and an opportunity to reflect on how their congregation might engage in this work.

- a. The trainer reviews Chart 16: *Strategies to Reduce Economic Inequality*, highlighting three strategies for closing the economic divide:

- 1) Lifting the floor;
- 2) Leveling the playing field;
- 3) Addressing the over-concentration of wealth and power.

- b. In small groups, participants brainstorm ways in which their congregation can act to reduce economic inequality. The groups then share a sample with the whole group. The trainer records these responses on flip chart paper (for use in follow-up sessions).



## 5. Closing (10 mins)

- a. The trainer asks participants to share with the whole group a highlight of this session and suggestions for changes they feel would improve the workshop.
- b. The trainer provides a brief review of the agenda for the next session: *Globalization for Beginners*.
- c. Closing prayer:

Go from here with open arms, with heads held high and with love in your hearts. Always believe in yourselves. Go out and follow your dreams, and if your dreams go up in smoke build new dreams and follow them. Grab hold of your future and change your world as Christ has changed your lives. Be everything you can be. Be at peace with your neighbor and your God, and be happy.