

For Workers

August 22, 2011 (original 2008) by Elizabeth Hinson-Hasty

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“For Workers” was first published in 2008 as part of a book of essays written in response to themes raised by *A Social Creed for the 21st Century*. As you read this essay, you may be interested in observing just how much has changed since 2008. Let me offer just a few examples. Minimum wages and federal poverty guidelines are slightly higher, but other economic conditions and disparities in income and wealth have worsened. In December 2008, unemployment statistics reached 11.1 million or about 7.2%; the unemployment rate hovered around 9% nationwide in July 2011. 2008 and 2009 are both remembered as record-breaking years for foreclosure rates (nearly 3 million foreclosures in 2009 alone). The U.S. was ranked 39th in distribution of family income in 2007 when compared with other countries around the world;^[1] we maintained our place as the country with the highest level of income inequality in the so-called “developed” world.

Today, the richest 1% of the U.S. population owns about 50% of all wealth. Michael Norton, Harvard Business School, and Dan Ariely, Duke University,^[2] recently conducted an online survey about the perception of U.S. citizens on wealth distribution. Norton and Ariely concluded that the average citizen “dramatically underestimates” our current wealth and income disparities in the U.S.

In other words, most people in our country are failing to deal with the reality of economic inequality. The only people who did not underestimate wealth and income disparities were people surveyed who fell in lower income brackets. There is a clear and urgent need to envision serious and sustainable alternatives and to enact policies that will promote a more equal distribution of wealth and income.

Several important statements have been made by ecumenical groups such as the Social Creed (N.C.C.), the Accra Confession (W.C.R.C.), and the A.G.A.P.E. document (W.C.C.) that continue to be worthy of our attention. I hope that you will revisit these statements as you consider the needs of workers today. These ecumenical statements invite us to come to grips with the role we have played in creating disparities in income and wealth in our own nation and around the world. More importantly, these confessions reflect the way in which people of faith are embracing the message of hope born from our own faith tradition.

Swapping Salaries

A story has been told about advice that Clarence Jordan, Baptist minister and founder of Koinonia farms, gave to a pastor who complained that he could not persuade the Board of

Deacons at his church to increase the custodian's pay. Jordan asked the pastor how many children the custodian had to support. The pastor replied, "Eight." Jordan then inquired as to how many children the pastor had. "Four," the pastor responded. Knowing that the pastor made more money than the custodian, Jordan suggested that the pastor "swap salaries" with the custodian and thought the problem was solved.

I have heard this story used as a sermon illustration, raising not only significant questions among members of the congregation but also some anger. For some, it seemed unnatural to pay the custodian, whose job was considered to be less prestigious, the same amount as, if not more than, the pastor. Others wondered why the pastor who preached this sermon did not "practice what he preached." The preacher's congregation at the time paid its custodial staff minimum wage. The point that seemed obvious to Jordan was that remuneration for work should not be set according to what job society considered more prestigious or by value judgments placed on what was considered "good" or "bad" work. Pay should not even be set according to the value placed upon it by market competition. If we believe that *all* human beings are valued by God and created as equals in God's image, then wages should show that both the work and the worker are valued and be adequate to satisfy worker's basic needs.

The practice of considering the needs of others along with one's own individual and family needs is firmly rooted in biblical teachings and a long Christian tradition. The author of Acts characterized the early Christian community in this way:

Now the whole group of those who believed were of one heart and soul, and no one claimed private ownership of any possessions, but everything they owned was held in common ... There was not a needy person among them, for as many as owned lands or houses sold them and brought the proceeds of what was sold. They laid it at the apostles' feet, and it was distributed to each as any had need (Acts 4:32; 34-35).

What might we as a society and in Christian community gain by practicing an ethic that considers the needs and interests of others along with our own self-interest? How would we need to reconsider the economic value placed upon different forms of work in American society? What changes would need to be made for our society and our Christian communities to reflect the ideal that there should not be a needy person among us—where all can satisfy their own basic needs?

Low Wage Workers: The Needy Among Us Today

Individuals who earn the current federal minimum wage of \$5.85^[3] an hour and work full-time for fifty-two weeks a year will only earn \$12,168 before taxes. This will barely raise them above the 2007 federal poverty guidelines of \$10,210^[4] for a single person and is nowhere near enough money to support a family. The current federal minimum wage is set to increase incrementally to only \$7.25 an hour by 2009. Think for a moment about how much \$34.00 a day can buy where you live in the United States. Would it be enough to afford a decent place to live? Adequate food? A reliable car? Necessary trips to the doctor? What if you were also supporting dependents and had to pay for daycare, clothe your children, or needed prescriptions to alleviate chronic illness? The vast majority of minimum wage workers also lack important benefits such as retirement and health insurance.

Many people assume that the average minimum wage worker is a teenager working at the local McDonald's and still living at home with his or her parents. Others think that people working minimum wage or low wage jobs are unskilled and deserve low pay because of some fault of their own. Statistics show, however, that the average minimum wage worker is an adult woman, over twenty years old, who has earned at least a high school degree, and has family responsibilities. Minimum wage workers earn the lowest wage that employers are allowed to pay workers as established by federal law. According to the Economic Policy Institute (EPI), 79% of minimum wage workers are adults and 59% are women. The majority of minimum wage workers are white women. EPI estimates that thirteen million workers (10% of the workforce) currently earn less than the \$7.25 federal minimum wage that goes into effect in 2009.

In addition, a larger percentage of African American and Hispanic workers earn poverty level wages when compared to white workers. A poverty level wage is defined as an hourly wage which if worked full-time and year-round does not earn enough to meet the Federal poverty standard for a family of four. For 2005, the federal poverty-level wage was \$9.60 an hour. EPI found in its study on *The State of Working America 2006/2007*[\[5\]](#) that 29% of women workers and 20% of male workers earn a poverty-level wage. 37% of Black women and 29% of Black men; 35% of Hispanic men and 46% of Hispanic women earn a poverty-level wage.

More than *thirty million* Americans, about $\frac{1}{4}$ of the American workforce, work low-wage jobs. Low-wage workers earn more than the minimum wage but, as a family, typically earn two times the federal poverty standard. In 2007, the federal poverty guideline was defined for forty eight states, excluding Hawaii and Alaska, as \$20,650 for a family of four.[\[6\]](#) The percentage of African-American and Hispanic workers affected by low wages is far higher than their overall representation in the workforce.

Many think that fast food restaurants employ the highest percentage of low-wage workers. In reality, jobs at fast food restaurants make up only a small percentage low paying jobs. Other low-wage jobs include the people whom we depend upon most to be skilled caregivers, such as day care providers, home health aides, and nurses' assistants. Security personnel, food service workers and processors, cooks, maids, cashiers and pharmacy assistants, agricultural workers, laundry and dry cleaners also fall into the low wage category.

These statistics became real to me when I met Lydia at the Salvation Army Center for Hope in Louisville, Kentucky. Crossroads, a local Catholic ministry with the mission to raise the consciousness of people of privilege by working with them to build relationships with those living in poverty, planned an immersion experience at the Salvation Army for students taking my class on *Theology from the Margins*. Our assignment was to break bread with the homeless and other impoverished people dining at the center. In conversations around our tables we learned that several of the people who were homeless worked full or part-time. I ate dinner with Lydia and her two children. Lydia worked full-time in a Laundromat, washing and folding clothes for customers paying by the pound for their laundry to be done. Although she and her children lived in low-rent temporary housing provided by the Salvation Army and ate dinner at the shelter most nights she expressed her optimism about her own future: "Things are gonna get better. I just need to get more education and get some benefits." Lydia shares a belief held by many Americans. If

she works hard enough and gets enough education then she will be able to “pull herself up by her bootstraps” and lift herself out of poverty.

Unfortunately, recent trends do not support such optimism. Political agendas often focus on education as the means to create economic upward mobility for people who are poor. Today, the majority of low-wage workers have earned a high school diploma. Some have even earned a college degree. In the past, education may have helped workers gain entrance into the middle class but upward mobility is becoming increasingly difficult even for those with some education. The Bureau of Labor Statistics reported in 2005 that between 2004-2014 the greatest growth in employment will be in the “service providing sector,” often the lowest paying occupations which do not require college degrees.

The circumstance of low-wage jobs generates a great deal of instability in workers’ lives. Low-wage jobs are more likely to require working non-standard hours, more rigid hours, and less stable hours. Unpredictable work schedules make it more difficult for a worker to plan for childcare, get an education, and keep in contact with one’s larger family and organizations that provide networks for support. Unstable income causes more frequent changes in residence including the increased likelihood of eviction, being forced to live without utilities, and, for children, more absences from school. Low income workers are at a disadvantage when trying to establish consumer credit making it difficult to afford reliable transportation. When credit is approved it is often at high interest rates. Many live without phone or internet service and opt to live with others or rent rooms in budget rate motels. Workers paid low wages have greater difficulty affording nutritious foods. Government subsidies for crops such as corn, wheat, and rice make carbohydrate heavy foods cheaper than healthier fruits and vegetables. Statistics show that about 38% of low wage workers receive health insurance from their employers compared to 69% of higher wage workers. Individuals and families without health insurance lack access to consistent medical care. Often medical care is simply unaffordable for low income families. In times of illness the only available medical care may be the emergency room which is extremely expensive.

These examples are not just anecdotal; they bring to life patterns that are becoming norms for workers. Beth Schulman, author of *The Betrayal of Work*, invites us to reconsider assumptions made about the responsibility placed upon individuals for their poverty. The accumulation of wealth of the people at the top of the employment ladder is linked to the poverty experienced by those at the bottom. Schulman argues that “the great secret of America is that a vast new impoverished population has grown up in our midst. Yet these are not Americans who have been excluded from the world of work; in fact, they make up the core of much of the new economy. Indeed, our recent prosperity rests, in part, on their misery. Their poverty is not incidental to their role as workers, but derives directly from it.”^[7] Paying low wages allows businesses and corporations to offer low consumer prices, high stock prices, and puts billions of dollars of profits in the pockets of investors, CEO’s and other executives.

“Apartheid Economy”

Harvard economist Richard Freeman says that “income inequality in the United States has massively increased. This jump owes to the unprecedented abysmal earnings of low-paid Americans, income stagnation covering about 80 percent of all families, and an increase in

upper-end incomes. The rise in inequality - greater than in most other developed countries – has reversed the equalization in income and wealth we experienced between 1945 and 1970. The United States has now cemented its traditional position as the leader in inequality among advanced countries.”[8] Freeman argues that these inequalities have the potential to create an “apartheid economy.” In an “apartheid economy,” the lives of working class and poor people are fundamentally and qualitatively different than those of middle and upper class people.

Traditionally, economists have argued that wages are based upon market competition and employers themselves have little or no power to set wages. Many owners of businesses, both small and large, will also claim that they simply can’t afford to pay higher wages. Deviating from the wage being paid by their competitors could mean that they will sustain losses and be forced out of the market. Therefore, the market itself sets limits upon workers wages through competition. However, no such limits are placed upon the salaries of corporate executives. According to Forbes.com, the highest paid CEO in 2006 was Apple executive Steve Jobs who hauled in \$647 million invested restricted stock. Forbes also reported that in the same year CEO’s of America’s 500 biggest companies got an average pay raise of 38%. Economist James Galbraith challenges a traditional approach to understanding the determination of wages. He argues that we need “a rebellion against the idea that people are actually paid in proportion to the value of what they produce ... We need a rebellion, not so much against existing market institutions, *as against the analytical tyranny of the idea of the market*, as it applies to pay.”[9]

Reduced government regulation gives major corporations tremendous power to shape American social and industrial policy. Economists, journalists, and academics lift up Wal-Mart as an example of this. Nelson Lichtenstein, Professor of History at the University of California, Santa Barbara, observes that Wal-Mart’s revenues outreach the entire country of Switzerland. As the largest employer in twenty-five states, Wal-Mart has tremendous economic clout to set the domestic standard concerning wages and benefits for many other corporations.[10]

People have varied reactions to critiques of Wal-Mart because they enjoy and benefit from cheap goods. In some areas, particularly rural areas, Wal-Mart may be the only option for shopping within several miles. For many poor people, it is also the only place that they can afford to shop. Wal-Mart is appealing to many Americans because it promotes itself as a patriotic corporation whose practices are rooted in Judeo-Christian values and the Protestant work ethic. Lichtenstein interviewed several Wal-Mart workers who commented that they appreciated the friendly atmosphere where employees remained on a first name basis with their managers. *But*, Wal-Mart is no friend of laborers at home or abroad.

Wal-Mart and many other discount retailers depend upon cheap labor to amass their profits. The discount king employs 7.5 million workers around the world winning it the title of the largest private employer in Mexico, Canada, and the United States. Wal-Mart considers 32 hours a week full-time employment (8 hours less than full-time as defined in 1938 by the Fair Labor Standards Act).[11] Contrast the wages of hourly workers at home and abroad to that of Wal-Mart CEO H. Lee Scott who, according to Forbes.com, earned \$60 million this decade at an average of \$8.5 million a year. Journalists Peter Goodman and Philip Pan reported that Wal-Mart encourages Chinese factories to cut costs in order to supply cheaper goods. In a Chinese factory they visited in 2004, workers were paid only about \$120 per month in American dollars without benefits.[12]

The average Wal-Mart worker in the United States is paid \$8.23 an hour (a poverty-level wage).[13]

Wal-Mart opposes unions leaving workers little or no negotiating power with the corporation, but even unionized workers employed by other companies are having a difficult time fighting these trends. Unions were once strong and enjoyed stronger support from the U.S. government. In the first half of the 20th century unions helped people fight for better wages, an eight-hour work day, and security in old age and sickness. Our government has done much in the last thirty years to limit the bargaining power of unions.

It would be unfair to cite corporations as the only organizations allowing tremendous disparities in pay between workers and upper level management. Churches sometimes take cues from the market when establishing compensation packages for their staff. In my presbytery, the Presbytery of Mid-Kentucky, the salary in 2006 for the highest paid pastor was more than \$90,000.00 a year (not including benefits); two times as much as the Associate pastor on staff at the same church. Some congregations in the same presbytery are unable to pay a full-time pastor. In the Presbyterian Church (USA), minimum standards are determined for the compensation of pastors but no minimum standards are set for the fair compensation of Christian educators, church secretaries, or custodians. The result is an accepted order for pay in churches that fails to consider the needs of all those called to serve the congregation. Such disparities leave questions about the authority of churches to claim moral ascendancy in arguments for fair pay.

Are Compassionate Capitalism and Charity Enough?

The response of many economists, business leaders, and religious people is that these problems can be solved by nurturing greater compassion in the marketplace and by more effectively utilizing the work of charitable organizations. But is compassionate capitalism coupled with charity enough to address the issues people in poverty are facing?

Business leaders and economists advocating for a more compassionate capitalism think that, as a philosophy and system, capitalism is not inherently bad. They point to the tremendous economic growth that a free market has created. Economist Deidre McClosky argues in her book *Bourgeois Virtues* that by appealing to and nurturing compassion within individuals capitalism as a system can and actually is improving its moral record. Business leaders should be more virtuous and treat workers with fairness. What we must do is fully embrace capitalism so that jobs will be created and the market itself will establish fair prices and fair wages. McClosky, however, does not seem to take into account the fact that CEO's and other leaders cannot exercise compassion without losing their own share in the market. Can we simply rely on the good nature of individuals to be more benevolent in their treatment of workers? Don't we need more governmental regulation as well as individual transformation?

There are so many people who fall through the market's cracks. Charity has been seen as another way of responding to the needs of people living in poverty. There is no doubt that charitable organizations have done good and important work to address the needs of many of the working poor. Charity, however, does not transform systems that cause workers to live in poverty. Charitable programs are designed to address crisis situations. The majority of social ministries focus on programs that alleviate the economic stress placed upon many families by providing

emergency assistance but fail to pay attention to the systemic causes of people's poverty. The Immokalee workers provide a good example.

Primarily Latino, Haitian and Mayan farmworkers, the Immokalee workers pick tomatoes in Florida that are later supplied to Yum! Brands, the corporation that owns Kentucky Fried Chicken, Taco Bell, Long John Silvers, and Pizza Hut. Although the farmworkers worked full-time they were not paid enough to support themselves. Many relied on charitable organizations when money fell short. Noelle Damico, United Church of Christ pastor and Director for the Campaign for Fair Food for the Presbyterian Church (USA), has observed that charity relieved the strain in crisis situations, but had the effect of subsidizing the businesses that were unwilling to pay workers adequately for their work. Giving financial aid to businesses is a form of corporate welfare that enables businesses to earn profits from lower labor costs but leaves workers vulnerable. Fortunately, the Immokalee workers led a successful boycott of Yum! Brands that was supported by a variety of churches and the wider public. Yum! committed itself to paying just a penny more per pound for tomatoes and the worker's wages increased significantly.

The living conditions of poor people and the economic disparities that we see along the lines of race and gender are causes for moral outrage. A more compassionate capitalism coupled with the charitable work of religious organizations may help but will not adequately attend to the problems before us. Neither compassionate capitalism nor charitable programs adequately address the systemic nature of these problems. Our economic policies and practices must be changed so that people who work are valued and the needs of individuals and their families along with the larger community are kept in mind.

Do you remember the parable of the workers in the vineyard found in the Gospel of Matthew? In the parable, Jesus compares the kingdom of heaven to a landowner who goes out to hire workers for his vineyard. The landowner goes to the marketplace five different times during the day from early in the morning to late in the afternoon. On each trip to the market he finds workers and sends them to work in his fields. With the first group of workers the landowner agrees to pay them "whatever is right." Late in the afternoon, the landowner expresses concern that there are still workers in the market who have been unable to find a good day's work. Even at such a late hour he sends them to his fields to work. At the end of the day the workers gather for their pay and the landowner pays them all equally. Of course the workers grumble. Some had labored in the fields from early in the morning. The landowner replies,

Friend, I am doing you no wrong; did you not agree with me for the usual daily wage? Take what belongs to you and go; I choose to give to the last the same as I give to you. Am I not allowed to do what I choose with what belongs to me? Or are you envious because I am generous? (Matthew 20:13-16).

This story offers us great challenge because it flies in the face of the competitive spirit we have been conditioned to accept. Jesus' parable invites us to consider the idea that the greatest value should be placed upon the *people* who work above values for work determined by the marketplace.

More than Just the Minimum: Creative Work for Change

There are good examples of both businesses and Christian communities who are doing much to value workers and to practice an ethic of generosity. Seven years ago Malden Mills, manufacturer of Polartec and Polarfleece fabrics, was destroyed by fire. Rather than moving the mill overseas, CEO Aaron Feuerstein rebuilt in the same location in Massachusetts and paid his workers as the mill was being rebuilt. A devout Jew, Feuerstein commented to reporters that “I have a responsibility to the worker both blue-collar and white-collar ... I have an equal responsibility to the community.”^[14] COSTCO offers another good example. It is often assumed that businesses, especially discounters, simply can’t afford to pay fair wages. However, COSTCO, a discount retailer, pays workers an average of \$17.00 an hour with benefits. Sol Price, the owner of COSTCO, rejects the notion that discounters can only profit by giving their employees short shrift.

Some Christians, like those at Koinonia Farms, distance themselves from dominant social and economic structures to witness to a different way of life. Other Christian communities participate in our shared economic structures and push them from within. Religious communities and labor unions have worked together to advance living wage laws across the country. The idea behind the living wage is that full-time workers will be paid enough so that they won’t have to depend upon government assistant programs such as Medicaid and food stamps. In the late 1980^s, Madison Avenue Presbyterian Church cooperated with other church-supported groups, religious people working in soup kitchens and homeless shelters, workers, and union organizers to form a coalition that backed a living wage campaign in Baltimore. The city had poured thousands of dollars into urban renewal by giving tax incentives to businesses, but the businesses primarily created low-wage jobs. Together, their coalition applied pressure on the local governance until in December 1994 Kurt Schmoke, Mayor of Baltimore at that time, agreed to sign the “Social Compact” that they had proposed. The “Social Compact” included raising the minimum wage to \$6.10 an hour with an increase over time to \$7.70 an hour and recognizing the workers’ negotiating organization, The Solidarity Committee.^[15]

We have so much to gain by attending to the social and economic structures which are creating an ever-widening divide between rich and the poor. Imagine how the lives of workers and their families would improve. The call to Christians today is to challenge assumptions that place the burden of the responsibility for poverty upon the shoulders of individuals alone. We must confront the notion that the market itself has the ability to fairly determine wages and cannot be changed. We should challenge tremendous economic disparities between the salaries of those at the top of the company ladder and those at the bottom. Our call is to speak the truth about policies that will ensure that all workers are paid enough so that they can satisfy their own basic needs as well as the needs of their families. Policies should be changed even when it means that we have to take economic risks of our own and transform the systems which have created such inequalities. Workers should be valued not only because of what they contribute to our common life through their work but because they are valued by God.

The prophet Isaiah speaks about God’s vision for a world where God’s people will not “build and another inhabit; they shall not plant and another eat; for like the days of a tree shall the days of my people be, and my chosen shall long enjoy the work of their hands. They shall not labor in vain ...” (Isaiah 65: 21-22). I cannot help but think that this is God’s vision for all people today.

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Notes

[1] See the 2010 CIA World Factbook. Available at www.cia.gov.

[2] See Michael Norton and Dan Ariely, "Building a Better America—One Wealth Quintile at a Time." *Perspectives on Psychological Science* 6 (1): 912.

[3] The federal minimum wage increased to \$7.25 in 2009; those working full-time for fifty-two weeks a year earn \$15,080 before taxes. Some states, such as Alaska, Arizona, California, Colorado, Connecticut, D.C., Florida, Illinois, Maine, Massachusetts, Michigan, Montana, New Mexico, Nevada, Ohio, Oregon, Rhode Island, Vermont, and Washington, have a higher minimum wage. Minnesota's minimum wage is lower than the federal minimum wage. See "State Minimum Wage Rates" at <http://www.laborlawcenter.com/t-State-Minimum-Wage-Rates.aspx>.

[4] The 2011 Federal Poverty Guideline is \$10,890 for a single person. See the 2011 HHS Federal Poverty Guidelines at <http://aspe.hhs.gov/poverty/11poverty.shtml>.

[5] EPI has continued studying poverty and the state of the working poor in the United States. For more recent data go to their website and examine current trends. See <http://www.stateofworkingamerica.org/charts/subject/8>.

[6] In 2011, a family of four with an income of \$22,350 is considered to be living in poverty. See <http://aspe.hhs.gov/poverty/11poverty.shtml>.

[7] Richard B. Freeman, "Solving the New Inequality." *Boston Review* December 1996/January 1997.

[8] *Ibid.*

[9] James Galbraith, *Created Unequal*. Chicago: The University of Chicago Press, 266.

[10] Nelson Lichtenstein, "Wal-Mart: A Template for Twenty-First-Century Capitalism," in *Wal-Mart the face of Twenty-First-Century Capitalism*, edited by Lichtenstein (New York: The New Press, 2006), 4.

[11] *Ibid*, 27.

[12] Peter S. Goodman and Philip P. Pan, "Chinese Workers Pay for Wal-Mart's Low Prices: Retailer Squeezes it Asian Supplier to Cut Costs," *The Washington Post* Sunday, February 8, 2004: A01.

[13] The average Walmart worker's wage may have increased in the last three years, but the disparities still exist. ABC news ran a story on July 2, 2010 about Walmart worker pay. Ed Smith, a Chicago city alderman, had converted CEO Michael Duke's salary of \$35 million to an hourly wage of \$16,826.92. If hourly workers in 2010 were hired at \$8.75 an hour they would make about \$13,650 a year before taxes. See Alice Gomstyn, "Walmart CEO Pay: More in an Hour than Workers get all Year?" Available online at <http://abcnews.go.com/Business/walmart-ceo-pay-hour-workers-year/story?id=11067470>.

[14] Avi Shafron, "Aaron Feuerstein: Bankrupt and Wealthy," http://www.aish.com/societyWork/work/Aaron_Feuerstein_Bankrupt_and__Wealthy.asp.

[15] Nile Harper, *Urban Churches, Vital Signs: Beyond Charity Toward Justice* (Grand Rapids: Wm. B. Eerdmans Publishing, Co., 1999).