

# Standing With the Unemployed



**A Congregational Toolkit**



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*Coming Soon: Faith Advocates for Jobs Website; Member Congregations; Reflections from Various Faith Perspectives*

*Principal author and editor, Ted Smukler*



# Together, We Have the Power

Congregations across the nation have been responding to the needs of their members and communities in a time of widespread unemployment, under-employment, declining work standards and lack of job security. Some unemployed workers and their families share their struggles with their pastor, rabbi, imam, or fellow congregants, while some experience depression and shame and keep to themselves. At the most fundamental level, unemployed and marginalized people must be reminded that they are children of a loving God and that they are not at fault when they've lost their job because our entire economic system has gone haywire.<sup>1</sup>

Many congregations have formed committees of unemployed and employed members, often called jobs clubs, to provide spiritual support, practical assistance, and information on available services. There may be thousands of these congregational support groups, though there has not been a systematic effort to identify them. Most of these groups operate independently with volunteer leadership and may be off the radar screen of denominational leaders.

Imagine the power for good of a large national network of congregations, learning from each other's work and sharing best practices, hooking up with other congregations in their communities, and taking action together to bring good jobs back to our communities.

In 2010 Interfaith Worker Justice launched *Faith Advocates for Jobs*, a campaign led by a broad coal-

tion of religious denominations and organizations. The campaign's first priority is to build a network of congregational unemployed worker support committees, to help working people and families economically, emotionally and spiritually, while also educating members and their congregations about the unemployment crisis and advocacy avenues open to them. The economic crisis was caused by the decisions and mistakes of human beings in leadership of our financial institutions, corporations and government, not by God, unseen market forces, or the hardworking people of our nation.

You may be a small congregation that is stretched to the limit of what services you can provide. Even if you cannot create a jobs club, we encourage you to join *Faith Advocates for Jobs* and receive resources that can help you minister to the unemployed.

While corporate profits have rebounded, we all know that for many workers in our communities and congregations the crisis continues. Please join with us on this journey, by becoming members of *Faith Advocates for Jobs*.

You can use this toolkit to create a support committee, develop ideas for your existing jobs club, and learn more about the crisis of unemployment. Above all, we must provide hope as people of faith, hope in the support we can provide each other and the knowledge that there are solutions.

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<sup>1</sup> As an interfaith campaign, we recognize that there are major religious traditions which do not use "God" in their understanding of the sacred. We acknowledge this, and invite non-theistic religious bodies to submit reflections from their own traditions that we could add to this toolkit.

# Campaign Goals

**T**he Faith Advocates for Jobs campaign, in order to combat the severe unemployment crisis that is devastating so many of America's working people and families, and to help rebuild the foundations of our nation's economy, will:

**1. Organize at least 1,000 congregation-based unemployed worker support committees in 2011.**

Committees will support working people and families economically, emotionally and spiritually, while also educating members about the unemployment crisis and advocacy avenues available to them. The committees, composed of both the employed and the currently unemployed, will be part of a nation-wide network. In addition to providing much-needed spiritual and emotional support for the unemployed, they may also provide emergency financial support, assist in filing for unemployment compensation and other state and federal programs, and help with job training and job search. They will also help educate members of their congregations and communities and advocate for public policy initiatives to alleviate the unemployment crisis. **Faith Advocates for Jobs will:**

- recruit from existing congregational jobs clubs and support groups
- organize new groups through denominational bodies and other avenues
- provide resources and training materials for committees

**2. Advocate for public policy initiatives to address the crisis.** These initiatives may include:

- **An economic stimulus package** to create and retain millions of jobs, including revitalizing the manufacturing sector. The stimulus should be targeted to bring the greatest boost to communities, groups of workers, and industries that are most distressed, including African American workers, Latino workers, Native American

workers, older male workers, young workers, the long-term unemployed, and cities and regions with the worst unemployment levels.

- **A public jobs program** as a possible component of the economic stimulus package. A public jobs program should create vital and sustainable jobs: jobs that will rebuild our nation's infrastructure; green jobs; mass transit; jobs that the private sector cannot create, such as expanded child care and clean-up of toxic dumps.
- **Support for unemployed workers and families.** This support should include extended unemployment benefits for the long-term unemployed, COBRA subsidies, food stamps, and other safety net programs.
- **Support for states and municipalities** to maintain and strengthen social safety net programs, retain teachers, police, fire fighters, and other essential public workers.

**3. Develop educational programs** in support of job creation and retention and a restored economy.

- create a team of religious spokespeople, 250 faith leaders, to inspire and educate religious constituencies and the general public
- organize a nation-wide tour to promote campaign goals
- produce a congregational toolkit and other educational resources
- develop traditional media, blog, and social networking communications outreach
- collect sign-on letters by religious leaders in national, regional and local settings, along with action pledges
- regularly contact legislators and other decision makers
- organize inspirational and educational events, for example on the week of the Martin Luther King Holiday and Labor Day

The campaign is directed by a diverse steering committee which will provide ongoing direction for the initiative.

# Organizational Commitment Pledge

**Our religious traditions teach us that work is a sacred act, that when we labor we are “God’s hands” on earth. Those who work and those who cannot work must be treated fairly.**

The greatest advance in social policy for U.S. workers in the 20th century occurred during the Great Depression. Franklin Delano Roosevelt ran for election in 1932 on a platform that included balancing the budget, which was absolutely the wrong response to the economic nightmare. However, the President and Congress responded to the mass labor movement, organizing efforts with the unemployed, and other progressive forces to pass the National Labor Relations Act, Fair Labor Standards Act, and Social Security, and to use all the tools available to the government to put people to work. In the middle of WWII, Roosevelt called for a new Bill of Rights, an Economic Bill of Rights, including:

- “The right to a useful and remunerative job in the industries or shops or farms or mines of the nation”
- “The right to earn enough to provide adequate food and clothing and recreation”

As people of faith, we too call for an economy that provides a job for everyone who wants and needs one. We affirm that all jobs should be good jobs, paying living wages and benefits, ensuring workers’ health and safety, and allowing workers dignity and a voice at the workplace.

Throughout 2010, the official unemployment rate remained close to 10 percent, a statistic that does not include those who are too discouraged to look for work or are forced to accept part-time work when they need full-time employment. While the entire society is reeling, the unemployment rate for African Americans, Latinos, Native Americans, youth, older men, and people in particularly hard-hit cities and regions is disastrous, which in turn has led to huge increases in foreclosures, homelessness, and despair. National unemployment rates can obscure large regional disparities. In cities and regions such as Detroit, Cleveland, the Gulf Coast, and the Central Valley of California, the unemployment crisis is truly another Great Depression.

Faith Advocates for Jobs calls for a national program that includes the following priorities:

- Priority attention should be given to job creation and retention efforts to reach the most vulnerable populations and regions.
- New jobs that are created should provide living wages and benefits and, wherever possible, the possibility of long-term employment.
- The safety net must be restored for the unemployed and the poor, including extended unemployment compensation, income support, and health care.

*“Woe to him who builds his house on unrighteousness, and his upper room by injustice, who makes his neighbors work for nothing, and does not give them their wages.”*

*(Jeremiah 22:13)*

*“O you who believe! Be steadfast witnesses for God in equity...Deal justly, that is nearer to your duty”*

*(Quran 5:8)*

*“Better than a hundred years of idleness/ Is one day spent in determination.”*

*(Teaching of the Buddha: Dhammapada, Chapter 8, “The Thousands”)*



# Organizational Commitment Pledge

- The government must step in to provide jobs doing work that needs to be done in particularly distressed communities, whenever the private sector fails to employ all those wanting to work.

In addition to working for these principles, Faith Advocates for Jobs is committed to organize a network of congregation-based worker support committees. In addition to providing much needed spiritual and

emotional support for the unemployed, the committees may also provide emergency financial support, assist in filing for unemployment compensation and other state and federal programs, and help with job training and research.

These priorities and commitments will guide the work of the Faith Advocates for Jobs campaign.

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## Organizational Commitment to Join the Faith Advocates for Jobs Campaign

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Name of Organization

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Signature of Representative

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Date

***Please fax this form to Rev. Paul Sherry, Interfaith Worker Justice, at 773-728-8409.***



# Congregational Commitment Pledge

**Our religious traditions teach us that work is a sacred act, that when we labor we are “God’s hands” on earth. Those who work and those who cannot work must be treated fairly.**

**A**s people of faith, we call for an economy that provides a job for everyone who wants and needs one. We affirm that all jobs should be good jobs, paying living wages and benefits, ensuring workers’ health and safety, and allowing workers dignity and a voice at the workplace.

*Our congregation is committed to forming an unemployed worker support committee, composed of both the employed and the currently unemployed. In addition to providing much-needed spiritual and emotional support for the unemployed, the committee may also find ways to provide emergency financial support, assist in filing for unemployment compensation and other state and federal programs, and help with job training and job search. The committee will also explore ways to provide congregational and community education about the unemployment crisis and how people can take action to support job creation.*

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## Congregational Commitment to Join the Faith Advocates for Jobs Campaign

\_\_\_\_\_  
Name of Congregation

\_\_\_\_\_  
Signature of Congregational Representative

\_\_\_\_\_  
Contact Person

\_\_\_\_\_  
Address

\_\_\_\_\_  
Phone

\_\_\_\_\_  
E-mail

\_\_\_\_\_  
Date

**Please fax this form to Rev. Paul Sherry, Interfaith Worker Justice, at 773-728-8409.**

*“Woe to him who builds his house on unrighteousness, and his upper room by injustice, who makes his neighbors work for nothing, and does not give them their wages.”*

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# Coming Together in a Time of Crisis

## A Guide for Forming Congregational Support Groups

Congregations are a source of support, encouragement, friendship and connections for their members – in good times and bad. Whenever unemployment rates are high, either nationwide or in particular communities, congregations have established support groups for those seeking work. Given the current economic challenges, support groups may also be needed for those still employed but facing difficult decisions and pressures.

Many congregations provide support but do not form jobs clubs or unemployed worker support committees. For example, some congregations provide services to help ex-offenders, homeless people, and the long-term unemployed become job ready and find employment. Others provide food, clothing and other tangible support.

Congregations help workers from many different walks of life, from roofers to nurses. Many professionals have lost work during this prolonged jobs crisis, and many industries have been decimated, so some congregations are assisting workers to retrain and learn new skills. Remember, though, there is no “one size fits all” model for congregations to support the unemployed. What you are embarking on is much more about mutual self-help than providing social services. Both unemployed workers and insecure workers need a safe place to go.

## Some Functions of Unemployed Worker Support Committees

Below are some key functions most commonly provided by support groups (though of course each group will create its own unique blend):

- Spiritual and emotional support – prayers, reflections, pastoral support, and the support of knowing you are not alone.
- Job preparation and marketing – assistance with résumés, interviewing and other job preparation and marketing skills.
- Networking – learning about job openings and job contacts.
- Skills development – helping people develop computer and other needed skills.
- Mutual accountability – pushing and encouraging one another to regularly be applying for jobs.
- Survival skills – helping workers learn about how to apply for public and private assistance that is available and to stretch resources in tight times.
- Speakers and social activities – many unemployed groups offer speakers about topics of interest and organize low-cost (or free) activities.
- Volunteer leadership – unemployed workers can volunteer to undertake tasks needed by the congregation or community. Often, these support groups undertake volunteer activities collectively.
- Counseling – some groups are able to provide individual or group job counseling. This requires leadership with particular skills.
- Structured learning curriculum including materials to understand today’s economy and tools for advocacy for a more just societal commitment to create and retain good jobs.

## Forming a Support Group

**Recruit a small leadership team:** Begin by recruiting a few people who will serve as a leadership team to explore the development of an unemployed worker support group. This leadership team should include both employed and unemployed people. While clergy or religious leader participation is good, lay members must be involved in leadership.

**Assess the needs:** Figure out what the needs are in your congregation and community. This can be done by a simple written or phone survey of the members. Many congregations open their support groups to non-members, so you may want to either survey other members of the community or get information about unemployment rates in your community.

The survey should ask people:

- Are you or a family member or close friend unemployed (involuntarily), working less hours than needed, or afraid that you will lose your job in these tough economic times?
- What kind of job are you seeking?
- Would you be interested in a support group?



- What would you like to see it do?
- What leadership could you offer in forming and maintaining the group?
- What days and times would work best for you? Weekdays? Evenings? Weekends?

**Recruit additional members to the leadership team:**

In the process of surveying congregational and community members, you will find additional people interested in providing volunteer leadership for the ministry. Recruit them to join your leadership team.

**Review the needs and what you can offer:** Using the survey results and your experience in the community, review the types of workers needing support groups, the kinds of support sought, the leadership available to help and the days and times that would work best. Consider what resources your congregation and the community can offer. Can you offer:

- **Financial or material support** – money, food, rental assistance, utility assistance, health care, bus passes, gas money, or other concrete resources. Can you directly help or refer people to other agencies for help with these items?
- **Financial counseling** – assistance in filing for unemployment, food stamps, COBRA, or other social safety net programs, applying for mortgage refinancing or other steps to prevent foreclosure on homes, or other concrete financial advice useful to unemployed workers. Can you directly help or refer people to other agencies for help with financial counseling?
- **Spiritual and psychological support** – Unemployed workers and family members facing stressful situations struggle with self-esteem, loneliness, depression, fear of the future, and stress in relationships. Does



your congregation have pastoral or lay leaders who can provide this kind of support?

- **Job training** – Many workers use times of unemployment to gain new skills that equip them for the marketplace. Can you help workers with job training or refer them to job training programs?
- **Job search encouragement and networking** – It is easy for unemployed workers to get discouraged when the unemployment rate is high and hundreds of workers apply for each job. Most unemployed support groups provide encouragement and networking opportunities.
- **Connecting employers and job seekers** – Some groups help members of their congregations and community with jobs to connect with unemployed workers. Others promote and connect congregational members who can supply services to with those who need services, from car repair to child care.
- **Help with resume writing, filling out applications, and interviewing skills.**
- **Opportunities for Advocacy:** Does your congregation have a social action committee? Are you interested in networking with other congregations to advocate for the creation and retention of good jobs in your community?

**Decide priorities and figure out who will provide what:**

Your congregation doesn't have to provide total support to unemployed workers. Review the needs and the resources you have at hand and decide what is realistic to offer. Anything you can do to help workers in this stressful moment is more than they will be getting elsewhere.

**Prepare and distribute promotional materials:** Prepare a simple flyer that describes your support group functions, meeting times and locations. This flyer can be posted in the congregation,

distributed at worship services, e-mailed to members and friends, and distributed door-to-door in the community and through businesses if you wish to reach people outside the congregation. Ask the congregation's leaders to announce the support group's formation at appropriate times. Depending on how many community residents you want to attract, you could get information about the support group placed in local community papers, posted at social service agencies and promoted via your local city officials.

**Hold your first meeting.** The first meeting of the unemployed worker support group will set the tone for future work and let unemployed and employed members know what to expect. The participants should feel invited to help shape the agenda and direction for the group's work. At the first meeting, you should encourage people to share their stories – both their struggles and the survival strategies they are using.

Prior to the meeting, you will have assessed people's needs and figured out what resources – mainly volunteer hours – the congregation has to offer. At the first

support meeting, get input from participants about what they want and need.

What most unemployed workers want immediately is a job. Most congregations cannot serve as hiring halls. The unemployed worker support committee is a place to sustain hope, learn, network, and advocate for a better economy. The group may also help unemployed workers find jobs – but should never promise that this will happen. What you can guarantee is that participants will find love, support, and encouragement.

In subsequent meetings make sure that there is someone assigned to greet and orient newcomers.

**Evaluate, change, evaluate:** Once your support group begins meeting, regularly evaluate with participants what is working well for them. Change and adapt to address the concerns and suggestions. Once you change a program, evaluate again. Make sure that participants are actively involved in leading and planning the groups. These groups should primarily be “mutual self-help” groups, not social service driven groups.



## Principles for Guiding Support Groups

- ***We're all in this together:*** These are rough economic times. Many workers have lost jobs and will lose jobs. Being unemployed is not usually the “fault” of the individual worker but rather the fault of the economy in not providing enough jobs and preparing people for jobs. As congregations, communities and workers, we are all in this together. Encourage people to avoid self-recriminations and focus on working together to address the challenges.
- ***Think globally, act locally:*** All citizens need to study and learn about what is going on in the U.S. and global economy. Perhaps part of the support group's time could be devoted to reading about the economy and jobs. Workers need to understand the context within which they work. But the support groups should first focus on helping its members find work and resources to support themselves and their families.
- ***Tap the gifts and talents of unemployed workers:*** All workers have gifts and talents to offer society. One of the hardest things about being unemployed is feeling like one is not contributing to the overall good in society. The support groups should tap the gifts and talents of unemployed workers, both to develop the groups

and the congregation's overall ministries, and to ensure that workers remember and use the gifts God has given them.

- ***Remain open and flexible:*** What workers need and want and what resources you can offer will change.
- ***Respect workers' decisions:*** Unemployed support groups are designed to assist workers in finding jobs and surviving unemployment. The support groups should encourage and support, but should not require workers to meet certain benchmarks (e.g. applying for five jobs per week) in order to participate. A congregational support group is not a government program with mandated rules.
- ***Keep confidentiality:*** Information that workers or business leaders share with one another should remain confidential within the group.

## Share Your Experiences

Please share your congregation's support group experiences with others. You might be able to help another group avoid problems or encourage a congregation to establish a support group. Or you might have questions you'd like others to address. Share your thoughts, questions and reflections or tell us what you are doing

by emailing Rev. Paul Sherry:  
psherry@iwj.org



# Getting Immediate Help To Unemployed Workers

**W**hen members of your congregation or community lose their jobs, they need to quickly get financial and practical support and know what assistance might be available to them.

## Advanced Notice of Layoffs

**The Worker Adjustment and Retraining Notification Act (WARN Act)** is a federal law that requires some employers to give their workers 60 days' advanced notice before a mass layoff or plant closing. Generally, the WARN Act only applies to employers who have more than 100 employees – excluding employees who have worked less than one year, or who work part-time.

**Who gets notice?** Employers must notify their employees or their employees' labor union. Hourly and salaried workers, management, and supervisors are all entitled to notice. Even those employees who have worked for their employer for less than a year or on a part-time basis are entitled to notice. The employer must also give notice to local government officials and the State Dislocated Worker Unit. *Don't assume the employer knows or is following the law.*

Some states have plant-closing laws that allow for longer notice periods. Check on the worker rights website, [www.canmybossdothat.com](http://www.canmybossdothat.com), for information on your state.

### State Resources

State Dislocated Worker Unit Coordinators can give you more information on your rights under the WARN Act, as well as info on additional state and local protections. Go to [www.doleta.gov/layoff/rapid\\_coord.cfm](http://www.doleta.gov/layoff/rapid_coord.cfm) WARN Act, Public Law 100-379 (29 U.S.C. 210l, et seq.)



## Money Matters

### A Final Paycheck

**The basics:** Workers must be given their final paycheck, whether they quit or were fired. Terminated employees must be paid for all work performed. But how soon a person must be paid depends on state laws. For example, in Nevada, a fired worker must be paid immediately. In Kentucky, employers may wait to pay a worker for up to 14 days after they're released – even if being fired the day before a regular payday.

**Vacation time:** Whether the employer has to pay out accrued vacation time depends on state law. Your jobs team member and congregant should not assume the employer knows or is following state law. You should help your congregant by checking State-by-state info on final paychecks at: [www.canmybossdothat.com/category.php?id=22](http://www.canmybossdothat.com/category.php?id=22). If an employer breaks the law, contact the state department of labor.

### Unemployment Compensation

Unemployment Insurance, or unemployment compensation, gives temporary financial help to workers who have lost their job through no fault of their own. Each state administers its own program (within federal guidelines), so each state's program is different. Eligibility, benefit amounts, and length of benefits depend on which state you live in. How much a worker can receive in unemployment benefits depends on what they earned in their job over the

past year. In most states, they will at least receive benefits for a maximum of 26 weeks. Extended benefits are also available to workers in some situations. For example, when unemployment rates are high, state agencies can determine if a worker qualifies for the extended benefits. Workers may be eligible for up to 99 weeks of unemployment benefits through 2011, thanks

largely to the organized voice of unemployed workers and worker advocates getting Congress to do the right thing. However, benefits probably won't cover all expenses, and they're still subject to federal income taxes.

It costs employers when workers receive unemployment compensation, so many will dispute a claim, hoping that the worker gets discouraged and gives up. Your jobs support group should help people fight for everything they are entitled to, and help them appeal if the state unemployment insurance agency denies a claim.

For very helpful information about unemployment insurance: [www.canmybosssdothat.com/category.php?id=178](http://www.canmybosssdothat.com/category.php?id=178). For more detailed information, including eligibility in your state: <http://unemployedworkers.org/sites/unemployedworkers/index.php/site/resources>.

**Filing a claim:** Your jobs advocate can help workers who have lost their jobs by contacting the appropriate State Unemployment Insurance Agency as soon as possible after the loss. After approval, weekly or bi-weekly updates on employment status must be made in order for benefits to continue. If benefits are denied, or if benefits are terminated early, your worker advocates can help a member of your congregation or community appeal the agency's decision.

**Misclassifying workers as independent contractors:** Your unemployed support group should include currently employed workers and those with unsure employment who may know many others in the congregation and community in similar straits. Some of these workers may be misclassified as independent contractors and not have the same protections as other workers.

Employers may wrongly classify a worker as an independent contractor, either unknowingly or by intentionally violating the rules for determining whether someone is truly an employee. Independent contractors cannot receive unemployment compensation and other benefits that employees receive. If a worker has received a 1099 tax form instead of a W2, you can help him or her determine if they have been misclassified. For more information: [www.canmybosssdothat.com/category.php?id=35](http://www.canmybosssdothat.com/category.php?id=35). Worker centers in your community may be able to provide advice or assistance. For worker centers affiliated with Interfaith Worker Justice: [www.iwj.org/template/page.cfm?id=181](http://www.iwj.org/template/page.cfm?id=181).

**Fight for a better system:** There are many gaps in the Unemployment Insurance system. Many times, workers who can least afford it are the ones who fall through the cracks. Low-income workers, part-time workers, immigrants, woman, older workers, temps, and independent contractors often must fight for benefits, or are denied benefits unfairly. This is another time when jobs team members can be a tremendous aid to members of your congregation who have lost their jobs. For more information on efforts to improve Unemployment Insurance, visit the National Employment Law Project's site at [www.nelp.org](http://www.nelp.org).

Basic information on Unemployment benefits from the U.S. Department of Labor is online at <http://workforcesecurity.doleta.gov/unemploy/uifactsheet.asp>.

For links to applicable state unemployment programs, and information on how to make a claim online or over the phone go to: [www.servicelocator.org/OWSLinks.asp](http://www.servicelocator.org/OWSLinks.asp).

For a good source of additional information and guidance on how your jobs team members can advocate in campaigns to extend and modernize unemployment insurance benefits, go to [www.unemployedworkers.org](http://www.unemployedworkers.org).

The AFL-CIO's resource booklet, "When the Paycheck Stops", is available at [www.aflcio.org/issues/jobseconomy/unemployment/handbook/index.cfm](http://www.aflcio.org/issues/jobseconomy/unemployment/handbook/index.cfm).

### **Bankrupt Companies**

Your unemployed worker support groups can also help displaced workers from companies that have declared bankruptcy, by contacting the state Department of Labor to find out how to get their name (and, perhaps, their coworkers) listed as a creditor, and ask if a preferred wage claim can be filed.

### **Avoiding Foreclosure**

Many working families may be in danger of foreclosure, unable to keep up with ballooning interest rates or payments on second mortgages, which aggressive lenders pushed when housing prices were rising. When workers lose jobs, they often cannot maintain payments at current levels.

There are government programs to help lower pay-

ments and some banks may be willing to negotiate reduced rates. See the U.S. Department of Housing and Urban Development's "Guide to Avoiding Foreclosure": [www.hud.gov/foreclosure/](http://www.hud.gov/foreclosure/).

Contact the Homeownership Preservation Foundation for free counseling on avoiding foreclosures. There are counselors that speak Spanish as well as English. The toll free number: 1-888-995-HOPE (888-995-4673).

## Health Insurance

### COBRA

Most workers are eligible to continue an existing employer-offered health care plan if they have lost their job (for any reason other than gross misconduct).

COBRA (Consolidated Omnibus Budget Reconciliation Act) is a federal law, which lets workers who have lost their jobs temporarily continue health benefits, if they wish, for themselves and their dependents. COBRA benefits cost less than individual health plans, but cost more than employer-provided coverage.

U.S. Department of Labor has information on this program: [www.dol.gov/ebsa/faqs/faq\\_consumer\\_cobra.html](http://www.dol.gov/ebsa/faqs/faq_consumer_cobra.html).

### CHIP

If unemployed congregants cannot afford to pay the premiums for COBRA benefits, they may qualify for low-cost health insurance for children and families under CHIP – The Children's Health Insurance Program. This is a federal program jointly run by the federal and state governments. Eligibility, benefit packages and payment levels vary by state. U.S. Health and Human Services Fact Sheet: [www.cms.hhs.gov/LowCostHealthInsFamChild/](http://www.cms.hhs.gov/LowCostHealthInsFamChild/).

## Food Assistance

Yet another way that your congregation can assist unemployed members is by helping them apply for the Supplemental Nutrition Assistance Program (SNAP), formerly known as the Food Stamp Program. SNAP

will use an estimated \$58.5 billion of Recovery Act funds to increase benefits to serve the growing number of families seeking assistance. Roughly all (97%) of SNAP benefits are redeemed in grocery stores and at farmer's markets helping low-income families purchase food. Recently, most four-person households in the program began receiving an \$80 increase in their monthly SNAP allotment to spend on groceries.

To learn more, go to [www.fns.usda.gov/snap/](http://www.fns.usda.gov/snap/) to determine eligibility for your congregants and others who your support group helps navigate their way through the tough times of unemployment, or go to [www.fns.usda.gov/fns/default.htm](http://www.fns.usda.gov/fns/default.htm) and click on the "SNAP Retailer Locator" link to find a participating retailer near your location.

Many of you will already have set up food assistance programs at your congregations, such as soup kitchens or food pantries. Many people who have been gainfully employed may feel shame about going to receive this help. Some unemployed workers or those whose hours have been cut back may have volunteered to serve food and now find themselves in need. Your unemployed support committee can help educate the congregation about the unemployment crisis and create a culture of acceptance. Unemployed people have dignity and should stand proud.

## Additional Resources

Comprehensive Worker Rights Website:  
[www.canmybossdothat.com](http://www.canmybossdothat.com).

State-by-state resources for workers from the U.S. Department of Labor: [www.dol.gov/dol/location.htm](http://www.dol.gov/dol/location.htm)

The U.S. Department of Labor supports a network of Career One Stop Centers that provide assistance to unemployed workers in communities across their country and can help workers access benefits: [www.servicelocator.org/](http://www.servicelocator.org/).

Excellent policy and advocacy information available from the National Employment Law Project: [www.nelp.org](http://www.nelp.org).

## Be Strong and Have Courage in Turbulent Times

*Based on Joshua 1:5-9 (NRSV)*

# *a reading*

Leader: In these times of economic uncertainty, we turn to the words of God to Joshua:

All: **As I was with Moses, so I will be with you; I will not fail you or forsake you.** (Joshua 1:5)

Leader: If you have lost a job, know that you serve a God who

All: **Will not fail you or forsake you.**

Leader: If you have lost your home or cannot make ends meet,

All: **You still serve a God who will not fail you or forsake you.**

Leader: God tells us to

All: **Be strong and very courageous, being careful to act in accordance with all the law that God's servant Moses commanded you.** (Joshua 1:7a)

Leader: In times of struggle, we must stay focused on the work God has given us to do.

All: **Do not turn from it to the right hand or to the left, so that you may be successful wherever you go.** (Joshua 1:7b)

Leader: When we don't know what to do, God tells us to

All: **Meditate on God's word day and night, so that you may be careful to act in accordance with all that is written in it.** (Joshua 1:8a)

Leader: For then you shall make your way prosperous,

All: **and then you shall be successful.** (Joshua 1:8b)

Leader: We shall prosper and we shall be successful, but we know that God does not count prosperity and successfulness in financial terms.

## Be Strong and Have Courage in Turbulent Times

All: **We will prosper in righteousness and be successful in using the gifts God has given us to serve God's people.**

Leader: Therefore, Be strong and courageous. (Joshua 1:9a)

All: **Do not be frightened or dismayed, for the Lord your God is with you wherever you go.** (Joshua 1:9b)

Leader: When you go to work,

All: **God is with me.**

Leader: When you are without work,

All: **God is with me.**

Leader: When you have great joys,

All: **God is with me.**

Leader: In times of stress and turmoil,

All: **God is with me.**

Leader: Do not be frightened or dismayed, for the Lord your God is with you wherever you go. (Joshua 1:9b)

All: **I will be strong and courageous as God has called me to be.**

## In This Time of Economic Crisis

# a prayer

We pray for our country in this time of economic turmoil. We pray that you lead and direct our elected leaders and supply them with divine wisdom and understanding.

*God of mercy, hear our prayer*

We pray for those in our community who have lost their jobs, their health insurance, and their homes. We pray that you strengthen them in this time. We pray that they would be restored and made whole.

*God of mercy, hear our prayer*

We pray for justice for workers who seek protection from employers who abuse their rights. We pray that you give them courage to stand and be brave, as the workers at Republic windows did when they refused to leave the factory until justice was served.

*God of mercy, hear our prayer*

We pray for employers who have dealt with us unrighteously, stealing wages from workers and putting profits before people, bowing to the idols of greed. We are all your children, and we pray that you would transform their hearts.

*God of mercy, hear our prayer*

We pray for our neighbors and our community. We pray that injustice will not prevail on our watch, as we hold our government accountable for their actions.

*God of mercy, hear our prayer*

We pray against the worship of wealth. May the lessons of the past guide us into a path that will heal our land of its economic woes, in a way that lifts up all. Allow your compassion and love to prevail.

*God of mercy, hear our prayer*



# The Spiritual Meaning of the Economic Crisis

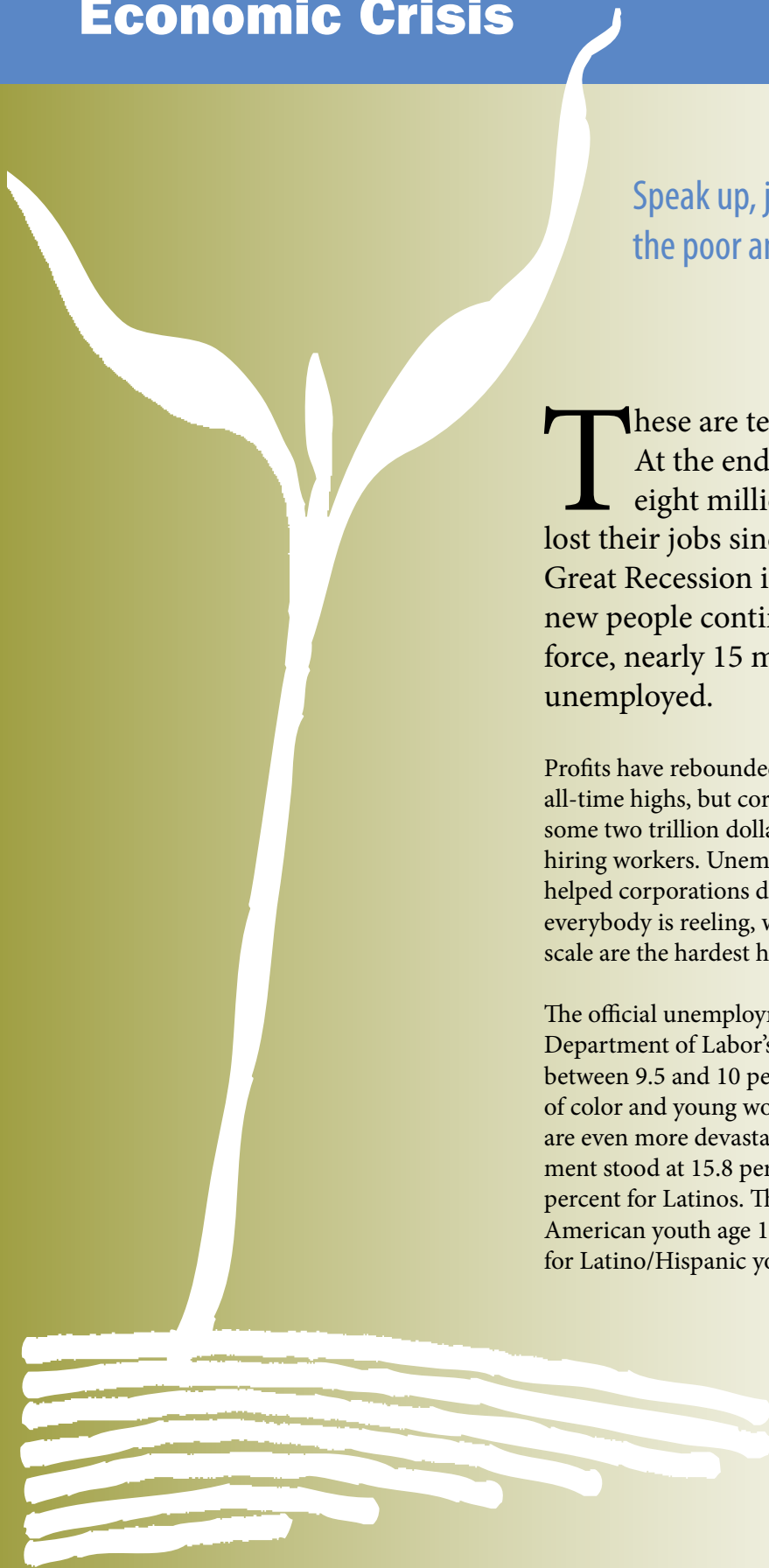
Speak up, judge righteously, champion the poor and the needy.

(Proverbs 31:9)

**T**hese are terrible times for workers. At the end of 2010, approximately eight million people in the U.S. had lost their jobs since the beginning of the Great Recession in December 2007. With new people continuously entering the labor force, nearly 15 million workers are now unemployed.

Profits have rebounded for large enterprises and are at all-time highs, but corporations awash with cash – with some two trillion dollars on their balance sheets – are not hiring workers. Unemployment and job insecurity have helped corporations drive down wages and benefits. While everybody is reeling, workers on the bottom of the wage scale are the hardest hit.

The official unemployment rate, according to the U.S. Department of Labor's Bureau of Labor Statistics, lingered between 9.5 and 10 percent throughout 2010. For workers of color and young workers, the unemployment numbers are even more devastating. African-American unemployment stood at 15.8 percent at the end of 2010 and over 13 percent for Latinos. The unemployment rate for African-American youth age 16-24 remains nearly 50 percent and for Latino/Hispanic youth it is nearly 35 percent.



National unemployment rates also obscure large regional disparities. In cities such as Detroit, Cleveland and Los Angeles, the unemployment crisis would be acknowledged as another Great Depression. National unemployment numbers also don't count those who are so discouraged that they have stopped actively looking for work, nor those forced to work part-time or in the casual labor markets when they really need a full-time job. If these workers were included, unemployment rates would nearly double. Millions of families face foreclosure. There were 2.9 foreclosure filings and one million homes repossessed in 2010 and projections are staggering for 2011. Millions of tenants face eviction when they can't pay the rent or their landlords lose their property through foreclosure. Most of those who lose jobs are also losing their health insurance, and the ranks of the uninsured are swelling. Public coffers are shrinking as tax revenues decline, states and cities are cutting vital services, and the poor go hungry and homeless in the streets of our cities.

Although President Obama and Congress passed the American Recovery and Reinvestment Act in 2009, folks on Main Street didn't feel they received the same type of bailout that was given to investment banks like Goldman Sachs. The divide between the rich and the rest of us has become a gaping canyon with income inequality higher than it's been since the 1920s, before the last Great Depression.

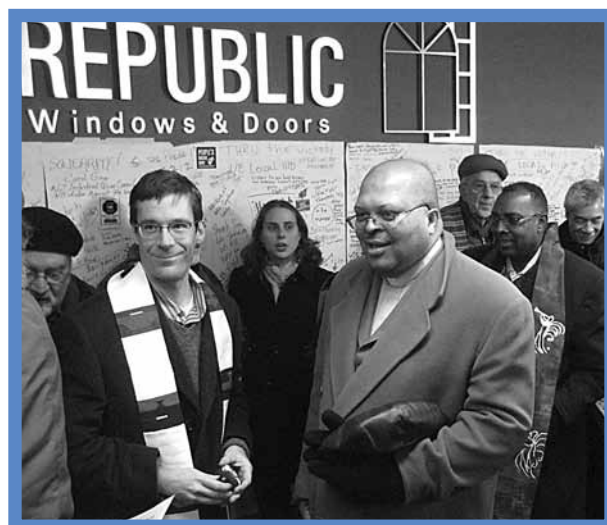
The Book of Exodus and the Holy Qu'ran both tell the story of how the people of God, liberated from bondage in Egypt, lost their way and turned to the worship of idols as they awaited the return of Moses from the holy mountain. They fashioned a Golden Calf. Like the Israelites in the desert, we have lost our way and fallen into idolatry. The golden calf that is worshipped in the United States and across much of the world is now known as "the free market." The cry went out, "Unfetter

our businesses and entrepreneurs, cut taxes for the wealthy, and all will share in the prosperity of our 'opportunity society.'" Hedge fund managers and investment bankers went giddy over their huge windfalls, building a house of cards that came tumbling down. As some businesses have recovered from the Great Recession, working and middle class people have not. We worship wealth, and have lost sight of the fact that we are all children of God, and that we are all in this together.

## What We Must Do

As people of faith, we call on our public leaders to continue to lift up the workers and the poor. It is not enough to say jobs must be created. The Israelites in Egypt worked every day in a full employment economy known as slavery. The economic program we need must create living wage jobs that allow workers to support themselves and their families in dignity, not in poverty. When workers choose to form unions, they are not the problem, and they must be part of the solution. Workers create wealth and must be allowed a fair share of what they create.

When Republic Windows gave its 260 workers in Chicago three days notice that it was closing its plant and eliminating their jobs, the workers and



their union refused to back down. Instead, they sat down, occupying the factory and refusing to leave until they were paid the severance pay and accrued benefits they were owed. The company said it could not pay the workers because its main creditor, Bank of America, refused to extend the credit Republic needed to operate – after the Bank received \$25 billion in bailout funds from the federal government. The workers and their union took a page from unions in Central America who regularly occupy factories and American auto-workers during the last Great Depression of the 1930s, whose successful sit-down strike in Flint, Michigan resulted in the first contract between General Motors and the United Auto Workers union and helped lift America's workers into the middle class. By sitting down, Republic's workers stood up for workers throughout this country, and won a victory that resonated throughout corporate boardrooms, government offices, workers' kitchens, and our places of worship.

It is immoral to bail out large corporations while expecting workers and the poor to bear the brunt of this economic downturn. Corporate profits have risen by moving more jobs offshore, and laying-off or firing workers in the U.S. Hours, pay, and benefits are cut while corporations are seeing record profits. The economy will truly turn around when ordinary people have a chance to use their muscles, brains, creativity and spirit and spend their earnings in their communities. Henry Ford recognized that if his workers couldn't afford to buy the cars they produced, the company would fail. The Faith Advocates for Jobs Campaign calls on our public leaders to help heal this economy and repair the torn fabric of our society.

Public policy will change when unemployed workers and their families and communities of faith bring their needs and ideas into the public arena.

Congregations are safe and supportive spaces to bring unemployed and employed members together to transform the world. The *Faith Advocates for Jobs* campaign provides an opportunity for congregations and their members to work together for a more equitable and just future while providing hope and tangible support to unemployed and discouraged workers.

Our scriptures and teachings tell us that we must not be complacent, but always strive for justice.

Use the provisions bestowed upon you by GOD to seek the abode of the Hereafter, without neglecting your share in this world. Be charitable, as GOD has been charitable towards you. Do not keep on corrupting the earth. GOD does not love the corruptor.

(Holy Qu'ran, 28:77)

Then Jesus said to his disciples, 'I tell you the truth, it is hard for a rich man to enter the kingdom of heaven. Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.

(Mathew 19: 23-24)

Let justice roll down like waters, and righteousness like a mighty stream.

(Amos 5:24)

# You Are Not At Fault

## A Message to Members of Your Congregation and Community

When times are hard and jobs are scarce,  
*You are not at fault.*

When your employer has moved production and services to other countries where workers receive poverty wages,  
*You are not at fault.*

When construction and manufacturing jobs have disappeared from our communities,  
*You are not at fault.*

When your hours have been slashed and your pay reduced,  
*You are not at fault.*

When your kids are sick and you've lost your health insurance,  
*You are not at fault.*

When your company downsizes, closes workplaces, and eliminates workers,  
*You are not at fault.*

When good jobs have been replaced by jobs that cannot support a family,  
*You are not at fault.*

When technological changes have made you expendable,  
*You are not at fault.*

When you have gotten advanced education and training but still have not found a job in your field,  
*You are not at fault.*

When you fear that you might be the next to go,  
*You are not at fault.*

With our arms wrapped around each other, we will survive and thrive,  
*Together we have the power.*

We will find work and use our muscles, brains and hearts to be of service to others,  
*Together we have the power.*

We will learn new skills, create new jobs, and defend the rights of workers,  
*Together we have the power.*

We will create a ministry for unemployed workers in our congregation,  
*Together we have the power.*

We will lead the way to a more just economy, a world where every person is valued,  
*Together we have the power.*

We shall overcome.  
*Together we have the power.*



For more information:

Rev. Paul Sherry  
Faith Advocates for Jobs Coordinator  
404 4th Street, NE, Washington, DC 20002  
Ph: (202) 525-3055 • Cell: (773) 677-9964  
psherry@iwj.org