Challenging extreme inequality is a moral imperative. The escalation of wealth inequality undergirds many injustices that our faith movement is committed to addressing: from economic injustice to mass incarceration; from migrant injustice to climate change; from sexual and gender injustice to attacks on voting rights.

Since the adoption of the 2000 Statement of Conscience on Economic Injustice, Poverty, and Racism, economic inequality has escalated. We have experienced accumulation of debt, decreased support for growth and innovation, and increased concentration of wealth at the top accompanied by wage stagnation for 99% of the population. Furthermore, within the 99% huge disparities exist between racial groups. For example, the typical black household has just 6% of the wealth of the typical white household, and the typical Latino household has 8%.

Factors that have contributed to this escalation include the decline of labor unions, the increased cost of education and health care, and automation. The unlimited funding of campaigns by wealthy individuals and corporations, predatory lending, and flawed tax policies increase inequity and insecurity. In the political realm, corporate personhood and the focus on individualism (rather than the collective good) have also contributed to escalating inequality.

**Intersectionality**

All forms of oppression or privilege intersect and contribute to inequity and inequality. We are not a homogenous nation. Social differentiation; where we live, work, and play; and our family systems all determine our access to money and wealth. Our political, social, and economic constructs do not provide an equitable playing field. Because the tax system in the United States is increasingly regressive, billionaires often pay little or nothing while middle class and lower middle class people are driven into bankruptcy by combinations of educational debt, unexpected medical costs, and a lack of public services.

The 2000 Statement identified systemic racism as a major factor in economic inequality and racism continues to contribute to inequality, but is not the only contributor. Other systems that are intrinsically intertwined with the economic system include technology, health care, education, judicial and criminal justice, community development, environment, and transportation. A change in one system usually affects other systems. Therefore, improving our economic system requires making changes beyond the finance and business sectors. For example, people with ill health and low literacy tend to have lower wealth, conversely one's financial position influences health status and educational attainment. Increased rates of incarceration have disenfranchised and made less employable large numbers of people, especially people of color. The lack of protection for the large numbers of undocumented workers, increased automation, and the decline of unions puts downward pressure on wages for many unskilled and semi-skilled jobs and encourages exploitation. Within societal systems gender identity, sexual orientation, race, class, and physical, mental and developmental ability all intersect with issues of economic inequality. These identities shape one's labor market experience, opportunity, and outcome.

Many black, Latino, Native American, transgender, and immigrant workers are relegated to “second-class work,” and are over-represented in low-skill, low-wage occupations with limited chances to move up the ladder of opportunity. People in low-skill, low-wage occupations are likely to lack a college degree due in part to underfunded public schools and the increasing costs of higher education. Those that do get advanced education often end with huge student debt that limits their purchasing power. People in poverty often cannot get to jobs far from their homes because of inadequate public transportation services. Low-income
people often live where employers don't locate, where local and county governments have failed to build public transit, and where the tax base is too small to properly fund schools. Even when people of color surmount these obstacles, they still often face job discrimination.

Religious Grounding
Our Unitarian Universalist faith demands that we respond to economic injustice and advocate for those among us being harmed by inequity. We know that there is enough for all but not enough for greed and that we can create a world based on inclusive wealth creation and wealth sharing. We cannot ignore the harm caused by a system that gives control of wealth and resources to a very small percentage of people while many others, including those who carry out the work of the world, struggle to survive. Our sources, principles, and theologies compel us to act.

Wisdom from the world's religions inspires us in our ethical and spiritual life. Buddhists acknowledge the poisonous nature of greed. Islam asserts that the principle of justice must be at the core of economic activities. The Tao Te Ching states that if you chase after money and security your heart will never unclench. Judaism teaches that poverty is an unjustifiable burden, and our Judeo-Christian roots teach that we should love our neighbors as ourselves.

Our economic status does not determine our inherent worth. We will all live in more abundance when our economy connects human gifts with human needs and when budgets at all levels, especially those derived from tax dollars, value equity and people over property. Money should be a tool to serve the collective good. It is not an end unto itself or a measure of success.

Words and deeds of prophetic people challenge us to confront powers and structures of evil such as inequality with justice, compassion, and the transforming power of love. We are called to be in solidarity with the most vulnerable, disenfranchised, and oppressed among us. Our prophetic call is to speak out against toxic ideas and falsehoods that divide us and pit us against one another rather than bringing us together in love.

A Moral Economic System
Our principle of justice, equity and compassion in human relations drives us to work for healthier and more equitable economic systems. We strive to build communities where everyone is supported in living healthy, safe, and sustainable lives.

A moral economic system would include:

- Equal pay for equal work and elimination of the racial, ethnic, and gendered wealth gap;
- A major societal investment in communities that have been left out and locked out;
- A guaranteed minimum income for everyone;
- A minimum wage, indexed for inflation, that provides a living wage with benefits and a career path;
- A tax structure that rewards the creation of good paying jobs and adequately and fairly taxes the wealthy and corporations, including the reconstruction of the inheritance tax;
- Higher marginal tax rate and closing tax loopholes;
- Stronger worker protections and rights, a strong union movement, and more worker-friendly trade agreements;
- Access to non-predatory lending and affordable banking;
- Financial sector reforms that lower risk and create markets that reward long term investments, research, development, sustainability, and reinvestment in people and communities;
- Investment in innovation, long-term growth, and institutions and businesses that provide good paying jobs;
- Environmentally sustainable economic practices and policies, for example renewable energy;
- Access to affordable quality education at all levels (from preschool through vocational or graduate school) and to job-training and retraining plus support in achieving a career path;
- Universal health care;
Affordable housing for all; and
Dismantling of the prison industrial complex and implementing systems of restorative justice.

Actions
Unitarian Universalism has a prophetic message about the human capacity to create change and make our world, societies, systems, and communities better. By speaking, acting, and spending in concert with one another, we can create better and more just economies. Together we can make a difference. Listed below are possible actions to select from.

As Individuals we can:
- Review our personal history with money, our class background, and how that shapes our relationship with financial matters.
- Examine our role in the financial system and what we are willing to change.
- Assess how we personally spend money and use our money in support of our values.
- Invest in social impact hubs that fund entrepreneurs representing those parts of society that are economically oppressed or marginalized.
- Seek out and support black-owned businesses and other enterprises directly benefiting those who are marginalized or oppressed.
- Whenever possible, buy local and participate in Community Supported Agriculture (CSAs), farmers’ markets, and locally owned businesses.
- Spend money compassionately, considering whether items are ethically sourced and employers have ethical labor practices.
- Track, promote, and abide by boycotts and support firms that treat workers, suppliers, and the environment fairly.
- Mobilize ourselves and others to use the ballot box, campaign donations, letters to the editor, social media, and calls/emails/visits with elected officials to work for a moral economic system.
- Invest in micro-loan projects, crowd-source funding, time banks, and other finance options outside the corporate banking and investment system.
- Engage in socially responsible investing and use our power as stockholders to influence company policies.
- Divest from racist systems; invest in communities of color.
- Move accounts from corporate banks to local banks or credit unions.
- Report and avoid businesses that use enslaved labor.

As Congregations we can
- Create a study group on the Commission on Appraisal’s 2017 book on Classism and take action on it.
- Assess the congregation’s biases and attitudes toward those from various class and economic backgrounds and then make adjustments as needed to be more welcoming and inclusive.
- Examine the congregation’s relationship with money, including how finances drive operations and programs and how money is discussed, disbursed, and secured.
- Create an equitable salary scale and benefit package for the congregation’s staff including the minister(s) using the UUA guidelines.
- Determine how transparent the congregation is about money matters.
- Organize advocacy initiatives such as postcard, Twitter storm, petition drives, or other large volume campaigns in support of a just economic system.
- Keep the congregation’s money in socially responsible investment vehicles.
- Divest from racist systems; invest in communities of color.
- Advocate for affordable housing and other community efforts that assist those who are oppressed, marginalized, or disadvantaged.
- Partner with other local faith communities on joint actions for livable wages, affordable housing, disruptions of intact low-income neighborhoods, gentrification projects, etc.
Actively participate in interfaith community organizing efforts for local policy and systemic changes that affect economic inequality.

Organize or participate in local alternative financial opportunities such as time banks and co-ops.

Sponsor educational opportunities within the congregation and the community that reveal factors contributing to increased economic inequality.

Advocate for getting money out of politics, ending corporate welfare, reforming corporate governance, changing tax laws to be more equitable, revising bankruptcy laws, and increasing support for public education.

Our State Legislative Ministries can

- Include wealth inequality as a factor in determining legislative advocacy priorities.
- Create and publish report cards on state legislators’ records on issues impacting the financial well-being of marginalized groups.
- Host bi-partisan forums that bring attention to issues identified as part of a moral economic system.
- Engage in advocacy consistent with a moral economic system: getting money out of politics, ending corporate welfare, reforming corporate governance, reforming bankruptcy laws, reforming the tax code, reforming laws pertaining to sentencing and incarceration, and increasing support for public education and job retraining.

As a Denomination we can:

- Offer to all interested Unitarian Universalists an affordable group health insurance plan.
- Continue socially responsible investment practices.
- Invest in state legislative ministries and in advocacy at the national level.
- Participate in interfaith coalitions that work toward achieving a moral economic system.
- Continue to work cooperatively with the Unitarian Universalist Service Committee (UUSC) on projects such as “Behind the Kitchen Door.”
- Invest in low income communities.
- Invest in communities and leaders of color, and support reparations.
- Advocate for the various elements of a moral economic system.

As Unitarian Universalists our faith calls us to counter fear with courage and manifest a collective vision of a more just, equitable, and compassionate society.