

## Escalating Inequality

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 and decreased buying power for the 99%. Furthermore, within the 99% huge disparities exist between races. The typical black household has just 6% of the wealth of the typical white household; the typical Latino household has 8%.

Many factors have contributed to the increase in inequality including growth in the financial sector, its increased power over the real economy, and the explosion in the power of wealth. Financial institutions “too big to fail,” large corporations and wealthy individuals exercising undue influence in the political realm, predatory lending, and flawed tax policies among other factors have contributed to inequality and insecurity while creating an economy that works for fewer people.

False myths perpetrated by media conglomerates and people seeking political advantage have enabled policies that contribute to the inequity trend. One such myth is that wealth will trickle down to the grassroots bringing about better livelihood for all. In actuality, giving money to those at the top pulls money out of the economy while increasing the income of those in poverty pumps money into the economy. Another myth is that the poor have only themselves to blame, which discounts systemic racism, the sources of inherited wealth, exploitation of low wage earners, and other factors. Another false myth that has led to decreased buying power for those with limited income is that tax breaks and cuts, deregulation, and paring down or eliminating government programs will pump new investment into the private sector creating expansion in business and new jobs.

Another false myth is that regulation of industries kills jobs; the evidence is that deregulation costs jobs. Deregulation has led to expansion of unfettered capitalism, corporate welfare where tax payers foot the bill with food stamps and Medicaid for low wage earners, and a corporate focus on short-term gain. The percentage of the labor force that is unionized continues to decrease due in part to corporate political influence. In the political realm, corporate personhood and the focus on individualism (rather than the collective good) have contributed to escalating inequality.

### Intersectionality

The 2000 Statement identified systemic racism as a major factor in economic inequality and this continues. Other systems that are intrinsically intertwined with the economic system include public health, health care, education, judicial and criminal justice, community development, human services, environmental, transportation, and societal systems. A change in one system usually affects other systems. Therefore, improving our economic system requires looking beyond the finance and business sectors. For example, people with ill health and low literacy tend to have lower wealth, conversely our financial position influences health status and educational attainment.

Increased rates of incarceration (due in part to the privatization of the prison system in the United States) have disenfranchised and made less employable large numbers of people, especially men of color. The lack of protection for the large numbers of undocumented workers puts downward pressure on wages for many unskilled and semi-skilled jobs.

39 Although passage of the Affordable Care Act increased access to health insurance, health insurance is still tied  
40 to employment and marital status. This discourages entrepreneurship and traps people in bad jobs and bad  
41 relationships.

42 Within societal systems gender identity, sexual orientation, race, class, and physical, mental and  
43 developmental ability all intersect with issues of economic inequality. These identities shape one's labor  
44 market experience, opportunity, and outcome.

45 Many Black and Latino and immigrant workers are relegated to the realm of "second-class workers," and are over-  
46 represented in low-skill, low-wage occupations with limited chances to move up the ladder of opportunity. People of  
47 color in low-skill, low-wage occupations are likely to lack a college degree thanks to underfunded public schools and to  
48 the increasing costs of higher education. People in poverty cannot get to jobs far from their homes due to inadequate  
49 public transportation services. Blacks, Latinos, Native Americans, and particular populations of Asians live where  
50 employers don't locate, where local and county governments have failed to build public transit, and where the tax base  
51 is too small to properly fund schools. Even when people of color surmount these obstacles, they still often face job  
52 discrimination.

53 We are not a homogenous nation. Social differentiation; where we live, work, and play; and our family  
54 systems all determine our access to money and wealth. Our political, social, and economic constructs do not  
55 provide an equitable playing field.

## 56 **Religious Grounding**

57 Our faith as Unitarian Universalists requires that we respond to economic injustice. We cannot ignore the  
58 harm caused when people at the top control and receive most of the resources and those that carry out the  
59 work of the world struggle to survive. We know that there is enough for all but not enough for greed and that  
60 we can create a world based on inclusive wealth creation and wealth sharing. Our sources, principles, and  
61 theologies compel us to act.

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

67 Our prosperity or wealth does not determine our inherent worth. We will all live in more abundance when  
68 our economy connects human gifts with human needs. Money should be a tool to serve the collective good. It  
69 is not an end into itself or a measure of success.

70 Words and deeds of prophetic people challenge us to confront powers and structures of evil with justice,  
71 compassion, and the transforming power of love. We are called to care for the most vulnerable,  
72 disenfranchised, and oppressed among us. Our prophetic call is to speak out against the economic falsehoods  
73 that feed fear and greed. These toxic ideas and emotions divide us and pit us against one another rather than  
74 bringing us together in love.

## 75 **Ideal**

76 Our principle of justice, equity and compassion in human relations drives us to work for healthier and more  
77 equitable economic systems. We strive to build communities where everyone has access to healthy and  
78 sustainable living. We work to understand how access to wealth intersects with multi-faceted social identities  
79 and the systems operational in our place and time.

80 A moral economic system would include:

- 81 - Elimination of the racial, ethnic, and gendered wealth gap;
- 82 - A major societal investment in communities that have been left out and locked out;
- 83 - A guaranteed minimum income for everyone;
- 84 - A minimum wage, indexed for inflation, that provides a living wage;
- 85 - Universal access to good paying jobs;
- 86 - A tax structure that rewards the creation of good paying jobs and adequately and fairly taxes the
- 87 wealthy and corporations, including the reintroduction of the inheritance tax;
- 88 - Non predatory lending and universal access to affordable banking;
- 89 - A stock market that rewards research and development and long term thinking ;
- 90 - Investment in innovation, long term growth, and institutions and businesses that provide good paying
- 91 jobs;
- 92 - Environmentally sustainable economic practices and policies;
- 93 - Access to affordable, quality, education at all levels (from preschool through vocational or graduate
- 94 school);
- 95 - Free, universal health care;
- 96 - Affordable housing for all; and
- 97 - Dismantling of the prison industrial complex and implementation of systems of restorative justice.

## 98 **Actions**

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

### 103 As Individuals we can:

- 104 • Review our personal history with money and how that shapes our relationship with financial matters.
- 105 • Examine our role in the financial system and what we are willing to change.
- 106 • Assess how we personally spend money and use our money in support of our values.
- 107 • Invest in social impact hubs that fund entrepreneurs of color.
- 108 • Seek out and support black-owned businesses, and other enterprises directly benefiting those who are
- 109 marginalized because of their race, ethnicity, gender, ability, or sexuality.
- 110 • Whenever possible, buy local and participate in Community Supported Agriculture (CSAs), farmers’
- 111 markets, and locally owned businesses.
- 112 • Spend money compassionately considering whether items are ethically sourced and employers have
- 113 ethical labor practices.
- 114 • Track, promote, and abide by boycotts that call for a just economic system.
- 115 • Use the ballot box, letters to the editor, and calls/emails/visits with elected officials to work for a just
- 116 economic system.
- 117 • Invest in micro-loan projects, crowd source funding, time banks, and other finance options outside the
- 118 corporate banking and investment system.
- 119 • Engage in socially responsible investing and use our power as stockholders to influence company
- 120 policies.
- 121 • Divest from racist systems; invest in black communities.
- 122 • Consider moving accounts from corporate banks to local banks or credit unions.
- 123 • Avoid businesses that use enslaved labor.

124 As Congregations we can

- 125 • Create a study group on the Commission on Appraisal's 2017 book on Classism and take action on it.
- 126 • Use the *Class Background Inventory* from *Class Conversations* [hyperlink] in small group settings or  
127 elsewhere to foster deeper conversation within the congregation.
- 128 • Assess the congregation's biases and attitudes toward those from various class and economic  
129 backgrounds, and then make adjustments as needed to be more welcoming and inclusive.
- 130 • Examine the congregation's relationship with money, including how finances drive operations and  
131 programs and how money is discussed, disbursed, and secured.
- 132 • Create an equitable salary scale and benefit package for the congregation's staff including the  
133 minister(s) using the UUA guidelines.
- 134 • Determine how transparent the congregation is about money matters.
- 135 • Organize postcard, twitter storm, petition drives, or other large volume campaigns in support of a just  
136 economic system.
- 137 • Keep the congregation's money in socially responsible investment vehicles.
- 138 • Divest from racist systems; invest in black communities.
- 139 • Advocate for affordable housing and other community efforts that assist those who are oppressed,  
140 marginalized, or disadvantaged.
- 141 • Partner with other local faith communities on joint actions to influence decisions about livable wages,  
142 affordable housing, disruptions of intact low-income neighborhoods, gentrification projects, etc.
- 143 • Actively participate in interfaith community organizing efforts for local policy and systemic changes  
144 that effect economic inequality.
- 145 • Organize or participate in local alternative financial opportunities such as time banks and co-ops.
- 146 • Sponsor educational opportunities within the congregation and the community that address the  
147 factors contributing to increased economic inequality.
- 148 • Advocate for getting money out of politics, ending corporate welfare, reforming corporate governance,  
149 changing tax laws to be more equitable, revising bankruptcy laws, and increasing support for public  
150 education.

151 Our State Legislative Ministries can

- 152 • Include income inequality as a factor in determining legislative advocacy priorities.
- 153 • Create and publish report cards on state legislators' records on issues impacting the financial well-  
154 being of marginalized groups.
- 155 • Host bi-partisan forums that bring attention to issues identified as part of an ideal economic system.
- 156 • Engage in advocacy consistent with an ideal economic system: getting money out of politics, ending  
157 corporate welfare, reforming corporate governance, reforming bankruptcy laws, reforming the tax  
158 code, and increasing support for public education.

159 As a Denomination we can:

- 160 • Offer to all interested Unitarian Universalists the health insurance and pension benefits available to  
161 UUA staff, fellowshiped ministers, and congregational employees.
- 162 • Continue socially responsible investment practices.
- 163 • Invest in state legislative ministries and in advocacy at the national level.
- 164 • Participate in interfaith coalitions that work toward achieving the ideal economic system.
- 165 • Continue to work cooperatively with the Unitarian Universalist Service Committee (UUSC) on projects  
166 such as "Behind the Kitchen Door."
- 167 • Invest in black communities and leadership, and support reparations.

168 • Advocate for getting money out of politics, ending corporate welfare, reforming corporate governance,  
169 reforming bankruptcy laws, reforming tax codes, and increasing support for public education.

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

DRAFT