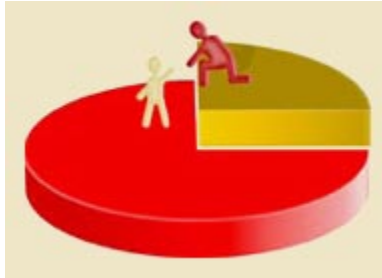


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Just **Matters**



**Living Solidarity:
Government, the Federal Budget and the
Common Good**

**Participant Packet
Updated December 2011**

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**Living Solidarity:
Government, the Federal Budget and the Common Good**

Reading Assignments and Preparatory Activity

IMPORTANT MESSAGE: The Table of Contents indicates where there are reading assignments from various books, pamphlets and online sources. For the purpose of this module, JustFaith Ministries has created a special page where participants can just click and read (or print) the online readings as well as the “web surfing” assignments for each of the sessions. They can be accessed at: http://www.justfaith.org/programs/resources/jm_livingsolidarity-readings.html. Participants are encouraged to “Bookmark” this link for easy access.

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Welcome and General Overview	5-8
Session One: Our Experience with Government There are no reading assignments for Session One.	9-11
Session Two: Common Good and Government	12-13
1. Chuck Collins and Mary Wright, <i>The Moral Measure of the Economy</i> , Part I, Introduction, Chapters 1-3, pages 1-55	
2. Walter Brueggemann, “The Liturgy of Abundance, the Myth of Scarcity” (see link on web readings page)	
3. Ten point card, “A Catholic Framework for Economic Life” (see link on web readings page)	
4. Three Forks of the Commons (see link on web readings page)	
Session Three: Who is Responsible?	14-17
1. “Citizens and Government,” from <i>Economic Justice For All</i> (in this document)	
2. Chuck Collins and Mary Wright, <i>The Moral Measure of the Economy</i> , Chapter Five, pages 79-103, and Chapter Seven, pages 132-14	



Session Four: My Priorities, Our Budget **18-19**

1. Brian M. Riedl, “How Congress Can Achieve Savings of 1 Percent By Targeting Waste, Fraud and Abuse,” The Heritage Foundation, August 28, 2003 (online)
2. Peter L. Bernstein, “Don’t Like Taxes? Consider the Alternative” (see link on web readings page)

Session Five: Federal Budget, Debt and Responsibility **20-21**

1. “Federal Budget 101: An Introduction to the Federal Budget and Our Fiscal Challenges,” *America Speaks*, 2010 (see link at web readings page)
2. “America Speaks’ Misguided Federal Budget 101,” CEPR, 2010 (see link at web readings page)
3. A current article about debt, defects, or the federal budget (provided by the facilitator)

Session Six: Paying for Government and the Common Good **22-30**

1. Matt Gardner, “Progressive Taxes are a Good Deal,” from *Ten Excellent Reasons Not To Hate Taxes*, pages 10-21
2. Susan Pace Hamill, “They’re a Moral Obligation,” from *Ten Excellent Reasons Not to Hate Taxes*, pages 22-30
3. “The Very Rich Really Are Different,” Roberton Williams, Tax Policy Center (see link at web readings page)
4. “Where the Money Comes From” (in this packet)

Session Seven: A Current Tax and Budget Debate **31-33**

1. Chuck Collins, “Taxes Pay for Economic Opportunity,” from *Ten Excellent Reasons Not To Hate Taxes*, pages 85-96
2. Louis Uchitelle, “Private Cash Sets Agenda for Urban Infrastructure,” *The New York Times*, January 6, 2008 (see link at web readings page)
3. Estate Tax Debate readings (provided to groups during previous session)

Session Eight: Summing Up **34-39**

1. Chuck Collins and Mary Wright, *The Moral Measure of the Economy*, Chapter 9 and Conclusion
2. Stephanie Greenwood, “Conclusion: Changing the Tax Debate,” from *Ten Excellent Reasons Not to Hate Taxes*, pages 118-126
3. *Engaging the World Together*:
http://www.justfaith.org/graduates/pdf/engaging_the_world_together.pdf

Link to online evaluation:

<http://justfaith.org/JustMatters/Evaluations/livingsolidarity.html>



“Every individual and every community shares in and is responsible for promoting the common good. Faithful to their ethical and religious vocation, communities of believers should take the lead in asking whether [the] human family has adequate means at its disposal to achieve the global common good.”

*Towards Reforming the International Financial and Monetary Systems
in the Context of Global Public Authority,
Pontifical Council for Justice and Peace, Vatican City, October 2011*

“The teachings of the Church insist that government has a moral function: protecting human rights and securing basic justice for all members of the commonwealth. Society as a whole and in all its diversity is responsible for building up the common good. But it is the government's role to guarantee the minimum conditions that make this rich social activity possible, namely, human rights and justice. This obligation also falls on individual citizens as they choose their representatives and participate in shaping public opinion.”

Economic Justice For All, (#122), U.S. Catholic Bishops, 1986



Living Solidarity: Government, the Federal Budget and the Common Good

Welcome and General Overview

Thank you for engaging in one of the most important conversations of our time. Together we are at an important juncture. *What kind of society do we wish to become?* Underlying this important values question are lively debates and disagreements about the role of government, what functions we should share together, and how do we pay for them.

This module is designed to engage and inform. It is hoped that together you will learn from each other and deepen your awareness of faith values in the public square.

Budgets? Government? Taxes?

“Don’t be stupid. That’s what we have politicians for.”

“Government is not the solution, it’s the problem.”

“We’d be better off if you kept your money in your pocket, rather than sending it to Washington.”

One of the deep divisions in our society and culture today is over attitudes about government. It appears there are wide differences over the proper role of government and what functions it should play. ***Even when there is wide agreement over a government responsibility -- such as protecting the environment – there is not consensus about how we should pay for it.*** Have you ever heard anyone declare: “That is a great tax!”?

Who is government? Are we government? Has government been hijacked by other interests? When we talk about “government,” do we mean federal government – or local government? Should we approach government like consumers – looking to get as much as we can at the least cost? Get the most services but pay the least taxes?

What is government’s role in maintaining a level playing field? Or helping the poor? Or ensuring social justice? What values should we bring into a discussion of government, budgets and taxation?

Opinion research shows that most people in the U.S. have a reactive dislike of “government” and “taxes.”¹ But when people are given an opportunity to reflect on the functions of government that are important to them, there is support for many common

¹ Based on the polling research of Demos/Public Works Project; <http://www.demos.org/page76.cfm>



functions of government such as education, environmental protection, assistance to poor and disabled, enforcement of anti-discrimination laws and much more.

Opinion research also shows that most Americans are not knowledgeable about basic civics education, such as the different roles and functions of government. One learning objective of this module is to develop a nuanced and informed understanding of the different levels and functions of government.

Research also shows that we are largely misinformed about the different kinds of taxes there are, and how our money is spent. When asked, “What are the biggest federal government expenditures? – a majority of Americans respond “welfare” and “foreign aid.” Yet these are two of the smallest expenditures.

The goal of this JustFaith Ministries module is to create a space for a thoughtful discussion about the role of government and how to pay for it. The desire is to help people move beyond reflexive biases and myths.

The **learning objectives** for this module include:

- Apply Catholic social teaching to contemporary budget and taxation issues
- Deepen our understanding of government functions and budgets – where the money comes from and where it goes
- Reflect on the underlying values in current policy discussions
- Engage participants as informed citizens and disciples

The goal of this module is dialogue, not debate. We’re not here to change each other’s minds but to be deepened by one another’s experiences. We are also here to examine questions related to government and the federal budget. Questions such as:

- What are the most important functions of government?
- What is working well and what should be changed?
- Is government too big in some areas or too weak?
- Should some existing functions be done by other entities, like business or charitable nonprofit organizations?
- Why is there mistrust of government? What can be done to increase trust?

These are complicated questions that require thoughtful engagement. Too much power has been ceded to economists and experts, yet it is vital that we engage our **values** (not our opinions) in these great conversations.

Catholic social teaching, like the teachings of many faith groups, reminds us that we are responsible for ourselves and for the common good. One of the ways in which we do this is through the government that we all hold together. To the extent that there are things we don’t like about government, we are responsible for fixing it. Being informed and engaged about budget issues is part of our civic and religious responsibility. For example, many have suggested that the incidence of waste, fraud and abuse of government programs is a justification for dramatically shrinking and privatizing of government. The reality is that any human institution that doesn’t have proper checks



and balances, transparency and accountability, is subject to human failings. As we will discuss within the module, the incidence of waste and abuse in government is no more prevalent than in the corporate business sector or private nonprofit sector.

There is a strong current of thinking that we should dramatically reduce the role of government and move toward a society of individual security rather than shared responsibility. We will explore ways in which common assumptions and underlying principles about budget and taxation may contradict or conflict with Christian social teachings of solidarity and the common good.

Facilitators as Experts?

About your facilitators: Please do not look to your facilitator to be an expert on this topic any more than you are. Their job is to bring the group together, facilitate the group discussions, and keep those discussions moving.

Many of the questions the group will discuss are sometimes complicated and subject to a wide variety of opinions. Even among the experts, there are conflicting interpretations of the facts. All participants are responsible for helping to expand the knowledge of the group and pursue answers to questions.

Many of the questions the facilitator will ask are open-ended and values-based. There may not be a right or wrong answer. Sometimes you will find yourselves agreeing to disagree. The important thing is that you faithfully and respectfully engage.

Features of the Module Design

A. Mini-Interviews

As part of preparation for each session, participants will briefly interview a person they do not know on the theme(s) of the module. These should not be viewed as an onerous or weighty assignment. The interview could be a two-minute conversation standing in the line at the grocery store - or something more involved. As preparation for each module, there will be a different question. The goals of the interviews are:

- To have participants move outside their own “comfort zone” and talk to a stranger about the topic, gaining an additional perspective or insight
- To bring additional voices and views into session conversations

B. Journaling/Reflection

Participants will be expected to keep a small journal of their reflections on each of the sessions and the themes or topics covered. These are private and not for sharing, unless a participant eagerly wants to share something in their journal. Facilitators might occasionally ask participants to notice if they have any particularly strong feelings or notice any changes occurring in their thinking and/or feelings.

C. Web Surfing

Those who have comfort with the web are encouraged to do some “web surfing” on the themes of different sessions. There is a vast treasure trove of knowledge and opinion on line. In preparation for each session, there are possible websites to visit and articles to look at. If you are not connected or comfortable with using the Internet, try to pair with someone who is for this learning activity. Everyone is strongly encouraged to engage in this activity in some way.

D. Glossary

Everyone probably will find it good to have a tax and budget glossary at their finger tips as they go through the sessions. A good glossary can be found at: <http://www.taxpolicycenter.org/briefing-book/glossary/>. This link is also on the readings web page.

E. Determining Next Steps

An important goal of all JustFaith Ministries programs is that each group that registers for a program will both take some action steps following the program and consider staying together for ongoing formation, transformation and collective action. As you go through this *Living Solidarity: Government, the Federal Budget and the Common Good* program, keep a running list of questions, ideas and resources that surface for you individually or the group collectively and bring the list to the final session. This will help you participate in the discussion of possible next steps.

Note: Please bring your Participant Packet to each of the sessions.





**Living Solidarity:
Government, the Federal Budget and the Common Good**

SESSION ONE: Our Experience with Government



Note to Participants

Writer and organizational consultant, Meg Wheatley, says you cannot be afraid of someone whose story you know. A great deal of this session is aimed at getting to know one another, learning more of each other's stories, building trust for some of the difficult discussions that lie ahead, and describing some of your own experiences and attitudes related to the government and taxes.

Objectives for Session One

- Create a safe space to explore personal attitudes and feelings about government
- Learn from one another about your experiences with government and the common good.

Session One Outline and Notes

There are no reading assignments or preparatory activities for Session One.

Welcome and Opening Prayer

The goal of this popular education curriculum is to move beyond reflexive biases and myths and to create a space for thoughtful dialogue, not debate, about the role of government and how to pay for it. We are not here to change each other's minds, but to get to know one another and be deepened by one another's experiences as we explore the question, "*What kind of society do we wish to become?*"

Opening Prayer (provided by facilitator)



Introductions

Participants will respond to the question, “What were you raised to think about government and the role of government.”

Group Guidelines and Role of Facilitator

Please read the following guidelines carefully and bring them (this Participant Packet) with you to the next session. It is important for each participant to individually consider which of these guidelines will be easiest and which will be most difficult for you to abide by.

Group Guidelines

God has created each of us uniquely, and I recognize that everyone comes to this experience with very different backgrounds, experiences and views. I commit to **honoring differences**, knowing they add to the richness of the group’s experience.

God frequently speaks through the unfamiliar and different. I will **listen intently** in order to fully understand different points of view, realizing these other views will help with my own evolving journey.

Listening is an act of love and care. I will always **listen respectfully** and constructively (i.e., no side conversations, no interruptions).

How I treat another person is much more important than my opinions and perspectives. I recognize that we are looking for truthful insights within potentially different views. I will **respectfully seek clarification** of other perspectives to add to my understanding. If I choose to disagree with a perspective that is different from mine, I will do this respectfully and lovingly.

Because God made us, all persons are of equal importance and value, and all voices are important. I commit to assuring that **everyone has an opportunity to speak**, and I will encourage others to speak before I speak again.

God has given each of us gifts that are given in the hope and expectation that these gifts will be shared. I will **participate fully** and share in the responsibility for the group’s process and experience

Trust and respect must be offered as the terms of being together in this journey of faith. I will **honor that everything that is shared within this group is to stay within this group**.

Role of Facilitator

Facilitators for the module are learners along with the participants. Participants should not expect the facilitator(s) to be experts, to have answers to questions posed or questions asked. During Session One, the facilitator might ask the group to make a “covenant” with one another and the facilitator.

Signs of the Times and Impacts of the Great Recession

These activities are designed to ground the group's conversation in their own stories.

Break

During the break, everyone will need to fill in their contact information on a Participant Roster Form

Announcements

One important announcement will be about the online evaluation that you will be asked to complete after Session Eight. Since this is an online evaluation, participants are encouraged to take a few notes about the books, the film, the activities and sessions during the course of the module and to use these notes when it comes time to complete the evaluation at the end of the program.

Personal Survey

Participants will take a personal survey about the government, taxes and the federal budget. It will not be shared with anyone. The survey will be collected and then returned to participants during Session Eight.

Discussion

This discussion is intended to further draw out individual experiences and questions.

Closing Prayer (provided by facilitator)





**Living Solidarity:
Government, the Federal Budget and the Common Good**

SESSION TWO: Common Good and Shared Responsibility



Note to Participants

In preparation for this session and each additional session, participants need to engage in the following activities. Note that the questions for the interviews and journaling as well as the topics for the web surfing will change for each session, just like the readings.

Reading Assignments:

1. Chuck Collins and Mary Wright, *The Moral Measure of the Economy*, Part I, Introduction, Chapters 1-3, pages 1-55
2. Walter Brueggemann, “The Liturgy of Abundance, the Myth of Scarcity
3. Ten point card, “A Catholic Framework for Economic Life”
4. Three Forks of the Commons

Interact/Reflect

1. Mini-Interview. Ask someone you don’t know: What is something you appreciate that government does? What is something you hate about what government does? Be specific.
2. Journal: What are three government activities that you’ve benefited from in the last week? What is a way government has interfered with something you wanted to do in the last month?

Web surfing

1. Explore Catholic social teaching principles at the website of the Office for Social Justice of St. Paul and Minneapolis (<http://osjspm.org/page.aspx?pid=436>)
2. Read the Notable Quotes about Catholic Teaching and Government at the same website (<http://osjspm.org/page.aspx?pid=439>)



Review the Learning Objectives for Session Two:

- Review some key principles of Catholic social teaching as they relate to economic life and the common good
- Prepare for subsequent discussions about the role of government, government budgets, and taxation that are grounded in religious teachings
- Introduce the concept of the commons or commonwealth

Session Two Outline and Notes

Welcome and Opening Prayer (provided by facilitator)

Introduction

Following a short reading, participants will be asked to briefly share one or two ways that government has touched your life in the last 24 hours.

Activity: Catholic Social Teaching and the Economy

Participants will do a brief examination of the following six key principles or themes of Catholic social teaching:

- Community and the Common Good
- Rights and Responsibilities
- Participation
- Dignity of Work and Rights of Workers
- Solidarity
- Role of Government.

The link to these key principles/themes is included in the web surfing and online readings page for this session.

Break

Announcements

An Introduction to The Commons

The group will explore and discuss the concept of the commons or “common-wealth,” an important framework for understanding the role of government.

Closing Prayer (provided by facilitator)





**Living Solidarity:
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SESSION THREE: Who is Responsible?



Note to Participants

Participants are asked to prepare for Session Three in the following ways.

Reading Assignments

1. “Citizens and Government,” from *Economic Justice for All* (in this document)
2. Chuck Collins and Mary Wright, *The Moral Measure of the Economy*, Chapter Five, pages 79-103, and Chapter Seven, pages 132-143

Interact/Reflect

1. Mini-Interview: Ask someone you don’t know well: Is there a tax you don’t mind paying? What is the worst tax, in your opinion? Be specific as to type of tax – local, state, federal?
2. Journal: What are your reflections on the discussion of the commons from Session Two? The commons is often invisible. What form of commons do you see around you? What are the human-created commons that are important to you and your life?

Web surfing

1. Read about the organization, On the Commons (see link at web readings page)
2. Read about Wikipedia as a Commons (see see link at web readings page)

Review the Learning Objectives for Session Three:

- Explore Catholic social teaching on solidarity, subsidiarity and common good
- Consider the different levels of government and their current allocation of functions and responsibilities
- Begin to explore the moral dimensions of public sector budgeting
- Consider our own priorities along side of actual federal budget priorities



Session Three Outline and Notes

Welcome and Opening Prayer

Activity: Common Ground

Facilitator will lead the group in a short, stand up activity.

Activity: Government and Social Responsibility

During this segment, the group will look more closely at the following three principles or themes of Catholic social teaching:

- Solidarity,
- Subsidiarity,
- The common good.

Each principle will be discussed in relationship to the government and social responsibility.

Break

Announcements

Activity: Different Levels of Government

Sometimes when we use the word “government” we are lumping together lots of different levels of government and functions. During this activity, the group will explore the different branches of government and their different roles and duties.

Closing Prayer



Reading for Session Three

3. Citizens and Government

119. In addition to rights and duties related to specific roles in the economy, everyone has obligations based simply on membership in the social community. By fulfilling these duties, we create a true commonwealth. Volunteering time, talent, and money to work for greater justice is a fundamental expression of Christian love and social solidarity. All who have more than they need must come to the aid of the poor. People with professional or technical skills needed to enhance the lives of others have a duty to share them. And the poor have similar obligations: to work together as individuals and families to build up their communities by acts of social solidarity and justice. These voluntary efforts to overcome injustice are part of the Christian vocation.

120. Every citizen also has the responsibility to work to secure justice and human rights through an organized social response. In the words of Pius XI, "Charity will never be true charity unless it takes justice into account ... Let no one attempt with small gifts of charity to exempt himself from the great duties imposed by justice". The guaranteeing of basic justice for all is not an optional expression of largesse but an inescapable duty for the whole of society.

121. The traditional distinction between society and the state in Catholic social teaching provides the basic framework for such organized public efforts. The Church opposes all statist and totalitarian approaches to socioeconomic questions. Social life is richer than governmental power can encompass. All groups that compose society have responsibilities to respond to the demands of justice. We have just outlined some of the duties of labor unions and business and financial enterprises. These must be supplemented by initiatives by local community groups, professional associations, educational institutions, churches, and synagogues. All the groups that give life to this society have important roles to play in pursuit of economic justice.

122. For this reason, it is all the more significant that the teachings of the Church insist that *government has a moral function: protecting human rights and securing basic justice for all members of the commonwealth*. Society as a whole and in all its diversity is responsible for building up the common good. But it is the government's role to guarantee the minimum conditions that make this rich social activity possible, namely, human rights and justice. This obligation also falls on individual citizens as they choose their representatives and participate in shaping public opinion.

123. More specifically, it is the responsibility of all citizens, acting through their government, to assist and empower the poor, the disadvantaged, the handicapped, and the unemployed. Government should assume a positive role in generating employment and establishing fair labor practices, in guaranteeing the provision and maintenance of the

(continued)



economy's infrastructure, such as roads, bridges, harbors, public means of communication, and transport. It should regulate trade and commerce in the interest of fairness. Government may levy the taxes necessary to meet these responsibilities, and citizens have a moral obligation to pay those taxes. The way society responds to the needs of the poor through its public policies is the litmus test of its justice or injustice. The political debate about these policies is the indispensable forum for dealing with the conflicts and tradeoffs that will always be present in the pursuit of a more just economy.

124. The primary norm for determining the scope and limits of governmental intervention is the "principle of subsidiarity" cited above. This principle states that, in order to protect basic justice, government should undertake only those initiatives which exceed the capacities of individuals or private groups acting independently. Government should not replace or destroy smaller communities and individual initiative. Rather it should help them contribute more effectively to social well-being and supplement their activity when the demands of justice exceed their capacities. This does not mean, however, that the government that governs least, governs best. Rather it defines good government intervention as that which truly "helps" other social groups contribute to the common good by directing, urging, restraining, and regulating economic activity as "the occasion requires and necessity demands". This calls for cooperation and consensus building among the diverse agents in our economic life, including government. The precise form of government involvement in this process cannot be determined from abstract. It will depend on an assessment of specific needs and the most effective ways to address them

From:

Economic Justice for All, Pastoral Letter on Catholic Social Teaching and the U.S. Economy, U.S. Catholic Bishops, Section C, "Working for Greater Justice: Persons and Institution"





**Living Solidarity:
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SESSION FOUR: My Priorities, Our Budget



Note to Participants

Governments must provide regulations and a system of taxation which encourage firms to preserve the environment, employ disadvantaged workers, and create jobs in depressed areas.

Managers and stockholders should not be torn between their responsibilities to their organizations and their responsibilities toward society as a whole.

Economic Justice for All, #118

The recent economic crisis is a moral problem not only because of its implications (bankrupt business, lost savings, unemployment, and poverty), but also because its causes can be traced to the exclusion of moral values from economic decision making.

Rich and Poor, Rebalancing the economy (page 49)

Catholic Truth Society, Publishers to the Holy See

Session Four focuses on the budget as a moral document. It is designed to engage participants in dialogue and activities around the federal budget, the priorities of the federal budget, and participants' own values and priorities related to the budget. The second half of this session explores one of the major objections that people have to paying taxes and supporting the public sector – concerns about waste, fraud and abuse. The lesson, however, is that government is no worse than other human enterprises. The solution is not withdrawal, but accountability.

Ready for a Glossary?

It is probably good to have a tax and budget glossary at your finger tips as you wade into the next several sessions. You can find one at: <http://www.taxpolicycenter.org/briefing-book/glossary/>, the link to which is also on the reading assignments webpage.

Participants are asked to prepare for Session Four in the following ways.



Reading Assignments:

1. Brian M. Riedl, “How Congress Can Achieve Savings of 1 Percent By Targeting Waste, Fraud and Abuse,” The Heritage Foundation, August 28, 2003
2. Peter L. Bernstein, “Don’t Like Taxes? Consider the Alternative,” New York Times, February 10, 2008

Interact/Reflect

1. Journal Reflection: If someone wrote my biography from my spending, what would it say?
2. Mini-Interview: What is one example of government inefficiency, waste or misuse of funds that has personally touched you? How could it be fixed?

Web surfing

Go to the Tax Breakdown Project, at www.taxbreakdown.org or go to the online readings page for this link, and enter the amount of federal taxes you paid last year. Learn about where your tax dollars went.

Review the Learning Objectives for Session Four:

- Begin to explore the moral dimensions of public sector budgeting
- Consider your own priorities along side of actual federal budget priorities
- Learn actual allocations of tax dollars and spending
- Explore one of the major objections people have to supporting the public sector – concerns about inefficiency, waste, fraud and abuse

In addition, each participant will need to bring 100 pennies (two rolls) to Session Four.

Session Four Outline and Notes

Welcome and Opening Prayer

Activity: My Priorities and Government

The facilitator will lead the group through fun activities that explore **values** and priorities related to the federal budget.

Break

Announcements

Discussion: Waste, Fraud and Abuse

The facilitator will lead the group through a discussion related to government waste, fraud and abuse, as well as inefficiency in government, the private sector, and the nonprofit sector.

Closing Prayer



**Living Solidarity:
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SESSION FIVE: Federal Budget, Debt and Responsibility



Note to Participants

This session involves watching parts of a documentary released in the spring of 2010. The producers of this film also sponsored town-hall meetings called “*AmericaSpeaks*” as part of a “fiscal wake-up tour” designed to alert the U.S. public to what the producers see as the dangers of our “reckless” budget policies. The homework reading, “Federal Budget 101,” is one of the background readings provided for these town hall meetings.

Please prepare for Session Five in the following ways.

Reading Assignments

- “Federal Budget 101: An Introduction to the Federal Budget and Our Fiscal Challenges,” *America Speaks*, 2010
- “America Speaks’ Misguided Federal Budget 101,” Center for Economic and Policy Research, 2010
- A current article about debt, deficits, or the federal budget (provided by facilitator)

Interact/Reflect

1. Interview:
 - How big is the U.S. debt?
 - When our government needs to borrow money, where do they get it from?
2. Journal (reflecting on Session Four): What is the language that people use when they talk about government and taxes? What signs do you see of government inefficiency? Do you have experiences of government functioning well? What makes things work?

Web surfing

All of these links are also at the online reading assignments webpage.



- Concord Coalition: <http://www.concordcoalition.org/>
- Committee for a Responsible Federal Budget: <http://www.usbudgetwatch.org/>

Review the Learning Objectives for Session Five:

- Expose participants to timely debate over the fiscal health of the U.S. government and economy
- Deepen awareness of federal budget, annual deficits and federal debt
- Foster critical thinking on economic information with counter points of view

Session Five Outline and Notes

Welcome and Opening Prayer

Activity: Film - Part One

The group will watch part of a documentary that was created by a non-partisan foundation and aired on PBS. One important distinction to keep in mind as you watch the film is the difference between “Deficit” and “Debt.”

- **Federal Deficit** refers to the annual gap between revenue and expenditures. It is the *annual* shortfall. For the last few years, it has ranged from \$200 billion to \$400 billion a year.
- **Federal Debt** refers to the *cumulative gap* or or the “depth of the hole” we are in. As part of the 2008 bailout of Wall Street banking firms, Congress raised the national “debt ceiling” – the top amount to borrow – to \$11.3 trillion.

Activity: Common Ground

Participants will be familiar with this activity from Session Three. It is important for everyone to engage this activity with some sense of fun and to help keep the energy moving throughout the activity.

Break

Announcements

Activity: Film - Part Two

The group will watch the remaining segments of the documentary, followed by discussion.

Closing Prayer





**Living Solidarity:
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SESSION SIX: Paying for Government and the Common Good



Note to Participants

“Tax revenues and public spending take on crucial economic importance for every civil and political community. The goal to be sought is public financing that is itself capable of becoming an instrument of development and solidarity.

Public spending is directed to the common good when certain fundamental principles are observed: the payment of taxes as part of the duty of solidarity; a reasonable and fair application of taxes; precision and integrity in administering and distributing public resources. In the redistribution of resources, public spending must observe the principles of solidarity, equality and making use of talents. It must also pay greater attention to families, designating an adequate amount of resources for this purpose.”

Compendium of the Social Doctrine of the Church, #355

“...the growing gap between the rich and the poor is a scandal that screams out for justice. ... The gap between the rich and the poor is not an act of nature ... Wealth and poverty are created by human actions and structures ...”

*Rich and Poor, Rebalancing the economy
Catholic Truth Society, Publishers to the Holy See*

The first five sessions of this module have examined questions of governance and responsibility. During these sessions, we talked about government and budgets. In the next two sessions we will explore issues around how we pay for government and the common good and the mechanisms for taxing and paying for government.



Our different levels of government are necessary for the smooth functioning of our society – and to protect the common good. There are healthy disagreements about what functions government should play and at what scale. But, there is a broad consensus that we should have public schools, national parks, military defense, public infrastructure, state universities and much more. There are thoughtful people who believe that government is too large and should not take on all the functions it does. There are other thoughtful people who believe that certain functions of government should be enlarged.

Whatever the function or role of government, we have to figure out how to pay for these functions. These next two units look at questions of who should be responsible for paying for what functions of government.

During this session, the group will create a human representation of the growing income inequalities of the last three decades; discuss the difference between progressive and regressive tax systems; dramatize how low- and middle-income people pay a higher percent of their income in state and local taxes than wealthy people do; and engage in a current tax debate about the taxation of capital gains.

* * * * *

Please prepare for Session Six in the following ways.

Reading Assignments

- Matt Gardner, “Progressive Taxes are a Good Deal,” from *Ten Excellent Reasons Not To Hate Taxes*, pages 10-21
- Susan Pace Hamill, “They’re a Moral Obligation,” From *Ten Excellent Reasons Not to Hate Taxes*, pages 22-30
- Robertson Williams, “The Very Rich Really Are Different,” Tax Policy Center
- “Where the Money Comes From”

Interact/Reflect

1. Mini-Interview: Do wealthy people pay too much in taxes? Should we preserve the tax cuts to high income households?
2. Journal (reflecting on Session Five): Having watched the documentary, “I.O.U.S.A.: *Solutions*,” consider the role of debt in your personal life and our country. Are people more tolerant of debt now than they used to be? Why? Why not?

Investigate

Make a list of state and local taxes that you pay. What are different types of sales tax? How much are they? What purchases are included and excluded from your state sales tax? For example, does your state tax purchases of food?

Web surfing

Visit the web sites of a wide variety of organizations working on tax policy, such

as those below. (All of the links below are also at the online reading assignments webpage.)

- Institute for Taxation and Economic Policy (www.itepnet.org)
- Americans for Tax Reform (www.atr.org)
- Tax Policy Center (www.taxpolicycenter.org)
- Fair Tax (www.fairtax.org)
- Citizens for Tax Justice (www.ctj.org)
- Working Group on Extreme Inequality (www.extremeinequality.org)

Review the Learning Objectives for Session Six

- Delineate the difference between “progressive” and “regressive” taxes
- Debate several types of taxation – deepening our understanding and opinions

Session Six Outline and Notes

Welcome and Opening Prayer

Activity - Uneven Income and Who Pays: Distribution of Responsibility

This segment is a graphic and kinetic (physical) activity that can be both engaging and memorable. We are thankful to United for a Fair Economy (www.faireconomy.org) for sharing this activity, which was adapted.

Activity Description:

Part One of the activity (“Uneven Income”) illustrates changes in family income over a several year period. Part Two (“Who Pays?”) illustrates the main point of this section: that state and local tax obligations fall more heavily on lower income people than on higher income people. Together these illustrations create a powerful picture.

Activity Objectives:

- To create a human representation of the growing income inequalities of the last three decades
- To illustrate the difference between progressive and regressive tax systems
- To dramatize how low and middle-income people pay a higher percent of their income in state and local taxes than wealthy people do
- To engage in a current tax debate about the taxation of capital gains

Definitions useful for this session:

- **Regressive tax:** a tax system that results in a higher tax for the poor than for the rich, in terms of percentage of income. In this sense, a sales tax is regressive even though the same rate is applied to all sales, because people with lower incomes tend to spend most of their incomes on goods and services. Similarly, payroll taxes are regressive because they are borne largely by wage earners and not by

higher income groups. Local property taxes can be regressive because poorer people spend more of their incomes on housing costs, which are directly affected by property taxes.

- **Progressive Tax:** a tax system in which those with higher incomes pay taxes at higher rates than those with lower incomes; also called *graduated tax*. The U.S. income tax system is based on the concept of progressivity. There are several tax brackets, based on the taxpayer's income, which determine the tax rate that applies to each.

Discussion

The group will discuss Regressive, Flat and Progressive Tax Systems. The facilitator will offer questions that are mostly values-based and open-ended. There are no right or wrong answers. Everyone is encouraged to enter the dialogue, share their values (not opinions)...and to be good listeners!

WHERE WAS THAT GLOSSARY?

Now we're deep in unfamiliar territory and need that glossary. Where was it? See the reading assignments webpage for this link: <http://www.taxpolicycenter.org/briefing-book/glossary/>.

Break

Announcements

Activity and Discussion

One of the interesting aspects of the federal tax system is that we tax income from investments differently than we tax income from wages. The group will examine and discuss this tax policy and the values implications associated with it.

Closing Prayer



Readings for Session Six

Where the Money Comes From

Total federal revenues for Fiscal Year 2012 are projected to be about \$2.6 trillion. The largest portion, 43%, is projected to come from individual income taxes. The next largest share is expected to be social insurance and retirement receipts at 35%. The remainder is made up of corporate income taxes, excise taxes, estate and gift taxes, customs duties, federal reserve deposits, and some miscellaneous receipts.

The U.S. Constitution grants Congress the power to "collect taxes, duties, imposts and excises." Early federal government taxation was mostly in the form of excises on goods such as alcohol and tobacco. Although a tax on personal income existed briefly during the Civil War, it wasn't until 1913 that the income tax was firmly established. At that time less than 1% of people paid income taxes. During World War I, a need for more revenues drove tax policy and the top income tax rate rose from 7% to 77%. From that time on, many changes were made to the tax code regarding exemptions, deductions, and rates of taxation. But during World War II, a more fundamental change happened: the number of people subject to the income tax increased ten-fold. Nowadays, more than 100 million tax returns are filed each year. The federal income tax is progressive: The rich pay a larger percentage of their income than middle- or low-income.

Taxes to finance the Social Security system were established in 1935. Over time, more benefits have been added, including Medicare which provides health care coverage for senior citizens. Taxes to fund this system were increased at different points in time, and now stand at 15.3% of income with employers and employees each paying 6.2% for Social Security and 1.45% for Medicare. However, the Social Security tax only applies to the first \$106,800 of income. This makes the Social Security tax regressive since higher-income taxpayers pay a lower percentage of their income than lower-income taxpayers. About three-quarters of taxpayers pay more in payroll taxes (Social Security and Medicare) than they do in individual income taxes. [NOTE: as part of the December 2010 deal to extend the Bush-era tax cuts for two years, the employee contribution to Social Security was reduced by 2% through the end of 2011.]

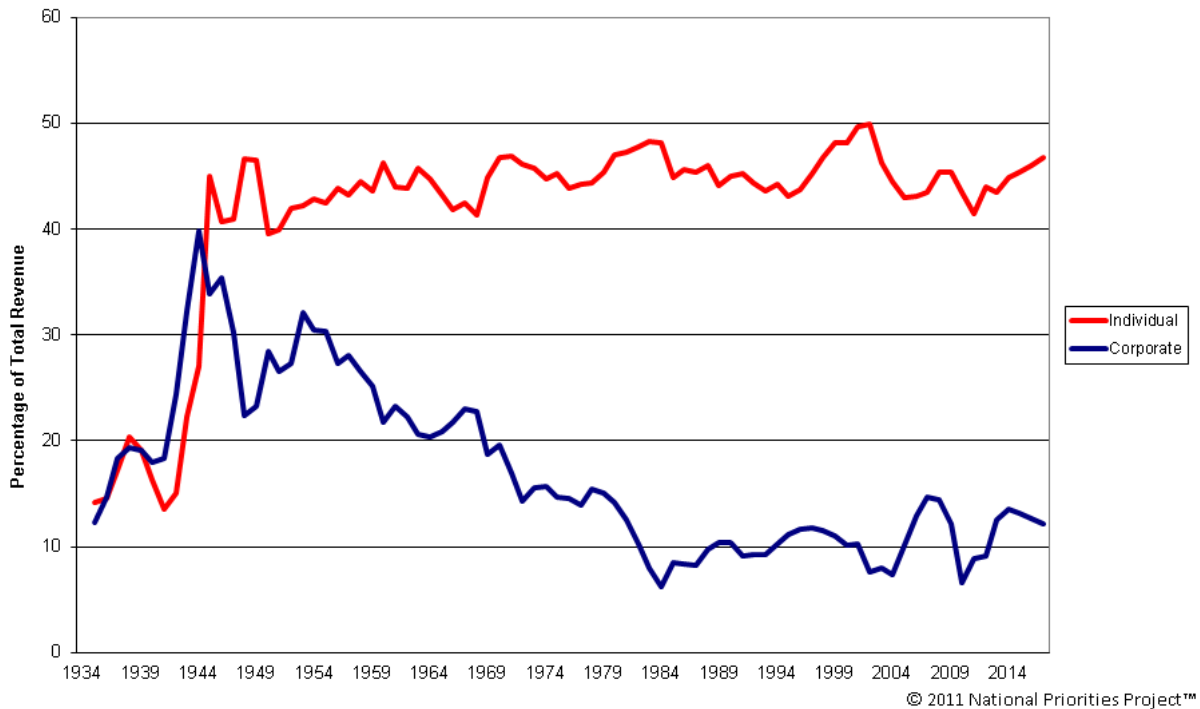
Numbers*
Total Revenues: \$2.6 trillion
Individual Income Taxes: \$1.14 trillion
Corporate Income Taxes: \$329 billion
Social Insurance: \$925 billion
Other: \$233 billion
<small>*Fiscal year 2012. Social Insurance includes employment and general retirement, unemployment compensation and other retirement. Source: Budget of the U.S. Government, FY2012, Historical Table 2.1</small>

(continued)



Other taxes such as corporate income taxes have contributed less and less to total tax collection over time. The burden of taxation has increasingly been shifted from corporations to the individual as the chart below indicates. Between 1960 and 2010 corporate income taxes went from 23 percent of total federal revenues to 7 percent. Individual income taxes, on the other hand, have stayed relatively stable. Other types of taxes have made up the difference.

Individual and Corporate Income Taxes 1934-2016
(as percentage of total federal revenues)



Source: Office of Management and Budget, *Budget of the United States Government, Historical Tables, FY2012*.

Reading for Session Six

The Very Rich Really Are Different

Roberton Williams | May 12, 2011

“Let me tell you about the very rich. They are different from you and me,” wrote F. Scott Fitzgerald. He wasn’t talking about taxes (the laws were very different back in 1926) but his assertion certainly applies to the way the wealthy fare under today’s tax law.

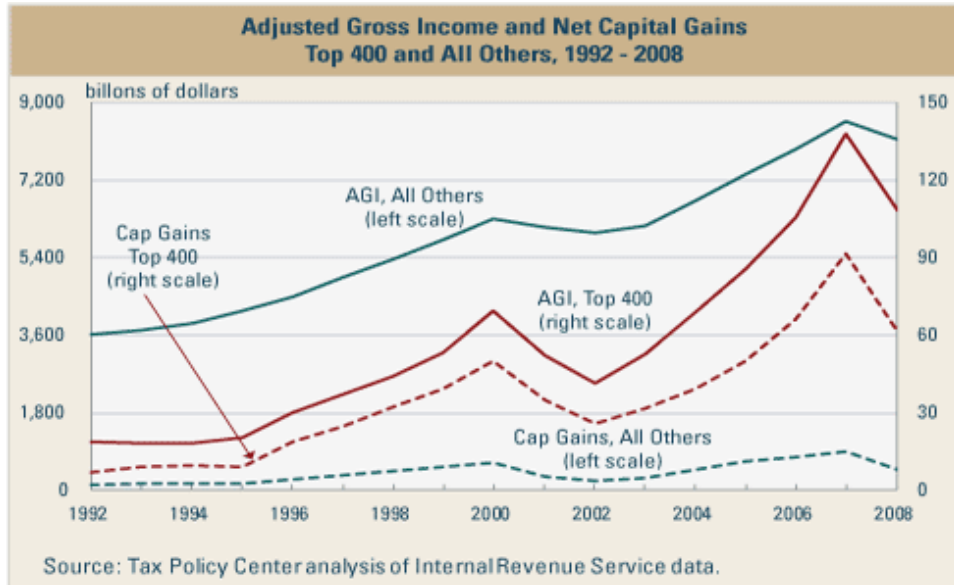
For proof, take a look at the [annual IRS accounting](#) of the income and taxes of the 400 taxpayers with the highest adjusted gross income (AGI). The latest report added 2008 to data for the previous 16 years.

One way the super-rich are different: Their effective income tax rates have plummeted since they peaked in 1995. In contrast, effective rates for the rest of us have barely changed. Here’s the story.

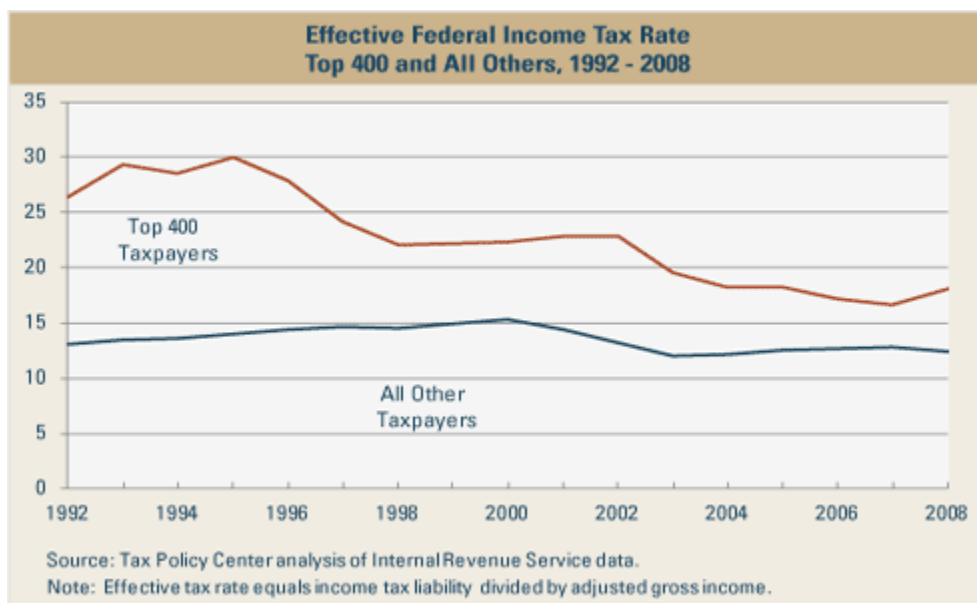
To make the Fortunate 400 list in 2008, your AGI had to approach \$110 million. Average income for the group topped \$270 million. That’s more than 4,700 times the \$58,000 average for all tax filers. And the rich paid a lot of income tax—just shy of \$49 million on average, more than 6,750 times the \$7,200 average for the rest of us.

The very rich not only made lots more money, they made it in a very different way. Nearly 60 percent of their 2008 AGI came in the form of capital gains, almost all of it taxed at 15 percent. These über-rich earned just 8 percent of their AGI in salary and wages. The rest of us? We got just 5 percent of our income from gains but 72 percent in salaries and wages.

But the Great Recession hit the rich—hard. Their AGI plunged by nearly a quarter between 2007 and 2008, compared to a 5 percent fall for everyone else (see first graph). And the drop was almost all in those tax-preferred capital gains: their gains fell nearly a third—\$29.2 billion—almost exactly matching their drop in AGI. The rest of us also saw our investment income fall between the two years, but since gains are such a small share of our income, the drop didn’t affect our AGI as much.



Their income collapse could not have made these folks very happy but their tax situation was worse. Not only did their AGI go into free fall, but their effective federal income tax rate actually rose from 16.6 percent in 2007 to 18.1 percent in 2008 (see second graph). That's not what you'd expect when your income falls, but that's what happens when most of the drop came from tax-preferred gains. For the rest of us, the average effective tax rate fell from 12.8 percent to 12.4 percent.



Before you start feeling too sorry for the fortunate few, however, check out the sharp drop in their effective tax rate over the past 15 years—down from 30 percent in 1995 to the 18 percent rate in 2008. Compare that with the 24 percent rate paid in 2008 by people with income between \$500,000 and \$1 million. The rest of us also saw our tax rate drop from a peak of 15.4 percent to 12.4 percent in 2008. But that doesn't take into account that AGI of the top 400 jumped 277 percent in real terms between 1992 and 2008, compared to a 77 percent increase for everyone else. Adding insult to injury, with so little earnings and so much investment income, the very rich pay a relative pittance in payroll taxes compared to the rest of us.

Now for the caveats. First, AGI doesn't include all income. Exclusion of income from specific sources like municipal bond interest means that the IRS statistics don't necessarily include the richest 400. And the income included in AGI has changed as well, so comparisons across years may be a bit misleading. What's more, the Top 400 continually changes. Only four taxpayers appeared in every one of the 17 years the IRS examined. Nearly three-fourths of those who ever made the list showed up just once. That suggests that rare events—selling a business or closing a one-off killer deal—is enough to get you on the list. Once. On average, the very rich were rich enough not quite twice.

Still even a one-time appearance puts you in pretty good shape. The average taxpayer would have to work well into the 68th century to earn as much as the average “400” member made in 2008 alone. With some careful financial planning and conservative investments, even the one-timers will probably outlive their nest eggs.

The Tax Policy Center
Urban Institute and Brookings Institution
TaxVox Blog





**Living Solidarity:
Government, the Federal Budget and the Common Good**

SESSION SEVEN: A Current Tax and Budget debate



Note to Participants

People think taxation is a terribly mundane subject. But what makes it fascinating is that taxation, in reality, is life. If you know the position a person takes on taxes, you can tell their whole philosophy. The tax code, once you get to know it, embodies all the essence of life: greed, politics, power, goodness, charity. Everything's in there.

[Sheldon Cohen, Former IRS Commissioner from Jeffrey H. Birnbaum and Alan S. Murray, *Showdown at Gucci Gulch: Lawyers, Lobbyists, and the Unlikely Triumph of Tax Reform*, New York: Random House, 1987, p. 289]

At this stage in the group, we have laid a strong foundation for a *values*-based discussion of controversial tax issues. *The richness of the discussions in this, Session Seven, will be the extent to which all participants are willing to share more fully their own values as the discussions continue.*

* * * * *

Please prepare for Session Seven in the following ways.

Reading Assignments

1. Chuck Collins, "Taxes Pay for Economic Opportunity," from *Ten Excellent Reasons Not To Hate Taxes*, pages 85-96
2. Louis Uchitelle, "Private Cash Sets Agenda for Urban Infrastructure," *The New York Times*, January 6, 2008
3. Each participant will have read an article supporting their side, pro or con, in preparation for the Session Seven mini-debate on the estate tax. (Reference to these articles was given out by the facilitator during Session Six announcements.)



Interact/Reflect

1. Journal Reflection: Previous sessions have been full of information and numbers and tax statistics. How can I sort out what I believe? What are the core *values* that I want to bring to any discussion of government and taxation?
2. Mini-Interview Question: Who pays the estate tax? Should there be a tax on inherited wealth over \$3 million?

Web surfing

All of these links are also at the readings web page.

- Freedom Works, “A Citizens Guide to the Death Tax” at: <http://www.freedomworks.org/publications/a-citizens-guide-to-the-death-tax>
- Center on Budget and Policy Priorities, “Estate Tax: Myths and Realities” at: <https://www.cbpp.org/cms/index.cfm?fa=view&id=2655>
- United for a Fair Economy, REPORT: “Spending Millions to Save Billions: The Campaign of the Super Wealthy to Kill the Estate Tax”, an introduction to estate tax and rebuttal to some claims about its negative impact, at: http://www.faireconomy.org/files/pdf/millions_billions.pdf

Review the Learning Objectives for Session Seven:

- Apply Catholic social teaching and values to contemporary tax and budget issues
- Reflect on the growing charity sector, privatization, and needs for public infrastructure
- Explore the values issues underlying taxation through a mini-debate on the estate tax

Session Seven Outline and Notes

Welcome and Opening Prayer

Discussion: Charity Giving and Public Spending

We will now turn to a discussion as to whether the government should be the main provider of infrastructure, such as streets, sewers, water protection. This discussion will center on the reading assignment, “Private Cash Sets Agenda for Urban Infrastructure.”

Break

Announcements

Activity: Estate Tax Mini-Debate

This mini-debate will be about the resolution: The U.S. should abolish the federal estate tax or “death tax.” The estate tax is a powerful and divisive issue, which taps into underlying values about taxation. Participants will divide into either a pro or con stance

on this issue and are encouraged to join the team that is the opposite of their own leanings.

Everyone is encouraged to keep the debate friendly, fun and engaging. There will be no winner or loser to this debate.

Closing Prayer





**Living Solidarity:
Government, the Federal Budget and the Common Good**

SESSION EIGHT: Summing Up



Note to Participants

The recent economic crisis is a moral problem not only because of its implications (bankrupt business, lost savings, unemployment, and poverty), but also because its causes can be traced to the exclusion of moral values from economic decision making.

Rich and Poor, Rebalancing the economy (page 49)
Catholic Truth Society, Publishers to the Holy See

This is the final session of the *Living Solidarity: Government, the Federal Budget and the Common Good* module. It is an opportunity to review and reflect on the topic and issues discussed over the past seven sessions. During this session, participants will retake their personal survey and then note places where their attitudes and knowledge might have changed. This is also a time to both celebrate what the group has learned together and acknowledge what more there is to learn. The session ends with a discussion of ideas or activities that the group could undertake together, as individuals or with others in their circle of friends.

* * * *

Please prepare for Session Eight in the following ways.

Reading Assignments:

1. Chuck Collins and Mary Wright, *The Moral Measure of the Economy*, Chapter 9 and the Conclusion
2. Stephanie Greenwood, "Conclusion: Changing the Tax Debate," from *Ten Excellent Reasons Not to Hate Taxes*
3. *Engaging the World Together*
http://www.justfaith.org/graduates/pdf/engaging_the_world_together.pdf



Interact/Reflect

1. Journal – Session Seven engaged participants in a discussion around private cash and public funding. What charities do you give to? Is the government engaged in funding any aspect of those charities? Should the government be? Identify values you hold related to the common good, to public funding of programs and infrastructure, and to paying taxes. What taxes are you personally “happy” to pay as the price of “the commons”, the price of citizenship in the United States? What will you do with what you have learned and with the discussions you have shared during the *Living Solidarity* module?
2. Mini-interview question: As a citizen of the United States, do you care how your tax dollars are spent? How do you know where your tax dollars go? How do you engage with the federal budget?

Review the Learning Objectives for Session Eight

- Reflect on the module and the impact it has had on each participant
- Consider additional activities that you might undertake as a group to continue to learn and reflect on this topic

Session Eight Outline and Notes

Welcome and Opening Prayer

Activity: Revisiting the Personal Survey and Discussion

Participants will retake the Personal Survey they took during Session One. Both small group and large group discussions will follow the survey.

Break

Next Steps Together Discussion

To prepare for this discussion, participants are encouraged to spend some time rereading their journal entries and reflecting on the past seven sessions. Things to consider in your reflections are: lessons learned, insights gained, values surfaced, surprises, and any lingering or unresolved questions.

Participants are asked also to consider each of the following:

1. The online resource, *Engaging the World Together*,
2. The list of Possible Next Steps (below), and
3. A Note to Participants, *JustFaith Ministries, A Multilayered Ministry* (last page below).

Closing Summation

The facilitator will lead the group in a final, short summation of the module.

Evaluation

Everyone is asked to please complete the online participant evaluation, found at: <http://justfaith.org/JustMatters/Evaluations/livingsolidarity.html>.

The evaluation is easy to complete and should not take more than fifteen minutes. Please complete the evaluation *within two weeks* of finishing the module. Thank you!

Closing Prayer

Possible Next Steps

I. Additional Study and Discussion - Suggested Readings

- *I.O.U.S.A.: One Nation. Under Stress. In Debt.* (Paperback) by Addison Wigin, Kate Incontrera, with a foreword by David Walker (John Wiley Publishers, 2008).
- David Cay Johnston, *FREE LUNCH: How the Wealthiest Americans Enrich Themselves at Government Expense (and Stick You With the Bill).* (Portfolio, 2008). By the Pulitzer Prize winning journalist that covered budget and tax issues for *The New York Times*.

II. Chris Martinson Crash Course

- Free summary online at: (<http://www.chrismartenson.com/crashcourse>)

III. Community Engagement and Advocacy

- Local Budget Process
The goal of this activity would be to bring our values into the public square at the local level by learning more about local budgeting and engaging as citizens.

Steps include:

1. Obtain a copy of a municipal or county budget. Distribute to the group.
2. Meet to examine it together and identify values issues and questions.
3. Attend a budget hearing or meet with town manager, municipal budget official. Bring prepared questions and concerns to discuss.

- Identify a Federal Budget Issue and Organize “An Offering of Letters”
Identify a moral budget issue that your group would like to educate yourselves and others –and engage in advocacy. Some good resource organizations for identifying issues include:

Bread For the World (www.bread.org) - a collective Christian voice urging our nation’s decision makers to end hunger at home and abroad. By changing policies,

programs and conditions that allow hunger and poverty to persist, Bread provides help and opportunity far beyond the communities in which we live.

CCHD (Catholic Campaign for Human Development) – provides funding for self-help, community controlled groups organized to address issues of poverty. You might want to consider contacting the Catholic Campaign for Human Development to learn about groups in your area who are working on local budget issues. (www.usccb.org/cchd)

RESULTS (<http://www.results.org>) - a nonprofit grassroots advocacy organization committed to creating the political will to end hunger and the worst aspects of poverty. RESULTS is also committed to individuals exercising their personal and political power by lobbying elected officials for effective solutions and key policies that affect hunger and poverty.

IV. Meet with U.S. Congressional representatives on federal budget and tax matters

- Set up appointment with your Congress person or policy staff person when they are in your district. (Your group may have more than one representative).
- Prepare questions and points you would like to make with them.
- Follow-up with thank you notes and any additional information you agree to send the Representative.

V. Pax Christi USA

- Fundamental to Pax Christi USA's work is that the U.S. federal budget is a moral document that states clearly what it is that we value as a nation. Each year, Pax Christi USA puts out resources and action alerts aimed at influencing the federal budget to reflect our commitment to peacemaking instead of war-making. One particular area which we emphasize is nuclear disarmament, making the biblical case each year that every dollar we spend expanding or upgrading our nuclear weapons arsenal is a dollar that could be spent on educating our children, feeding the hungry, creating jobs, etc. Join their campaign, A New Moment in Nuclear Disarmament, and receive resources and action ideas to help you educate and advocate for a budget that promotes peace and justice.

VI. Form a Resilience Circle or Common Security Club

A Resilience Circle is a small group of 10 – 20 people that comes together to increase personal security during these challenging times. Circles have three purposes: learning, mutual aid, and social action.

The economy and environment are going through a deep transition, leaving many of us feeling anxious and economically insecure. We're facing unemployment, foreclosure, lost savings, and a rapidly changing environment. Many of us are isolated and face these challenges without the support of a community. In response, people are forming small "Resilience Circles" (also called "Common Security Clubs") to get to know their

neighbors and explore a new kind of security based in mutual aid and community support.

Resilience Circles help us:

- Courageously face our economic and ecological challenges, learning together about root causes.
- Build relationships and undertake concrete steps for mutual aid and shared action.
- Rediscover the abundance of what we have and recognize the possibility of a better future.
- See ourselves as part of a larger effort to create a fair and healthy economy that works for everyone in harmony with the planet.
- Get to know our neighbors, find inspiration, and have fun!

How it Works

Across the country, people are starting Resilience Circles in their communities. The free, open-source Curriculum provides a guide for seven initial sessions, and after that groups determine their own activities and projects. Visit <http://localcircles.org> or contact info@localcircles.org for information and support in finding or starting a circle.



JustFaith Ministries

A Multilayered Ministry of Formation



Congratulations on completing a JustFaith Ministries (JFM) JustMatters module. JFM provides programs that transform people and expand their commitment to social ministry. Through these life-changing opportunities, members of a church can study, explore and experience Christ's call to care for the poor and vulnerable in a lively, challenging, multifaceted process in the context of a small faith community.

Jack Jezreel, M.Div., the founder and Executive Director of JustFaith Ministries, introduced the original JustFaith program in 1989 while working in a parish in Louisville, Kentucky. It was immediately and dramatically successful. Since then, over 20,000 people have participated in various JustFaith Ministries programs in over 1,200 churches across the country.

JustFaith Ministries, in conjunction with its partners, makes available introductory workshops, curriculum, resources, a website, and support services. While JustFaith Ministries was born from the success of the JustFaith program, the organization now includes the following new layers of opportunity for faith formation.

JustFaith focuses on discipleship and the call to be about God's dream of justice and compassion in a world scarred by the domestic and global crisis called poverty.

Engaging Spirituality presents a spiritual deepening process that invites small groups to explore the intersection between contemplative presence and social action.

JusticeWalking (J-Walking) is a process that forms small communities of older teens and adults to engage in a spiritual journey and exploration of the radical call of the Gospel.

College JusticeWalking (J-Walking) is a semester-long "Discipleship Journey" that forms small communities of college students as they experiment with living the Gospel message and the social implications of our faith.

JustFaith Ministries is able to offer these programs through the generosity of donors.

JustFaith Ministries also provides an online document, *Taking Action Resource Guide* (http://www.justfaith.org/graduates/pdf/takeaction_resourceguide.pdf) to help participants learn more and get involved in this and other issue.