SUPPLEMENT TO
WHAT ABOUT OUR MONEY?
A FAITH PERSPECTIVE
Supplementary Activities lasting 1.5 to 2 hours
elmira Nazombe
United Methodist Women

Purpose

The organized unit of United Methodist Women shall be a community of women whose purpose is to know God and to experience freedom as whole persons through Jesus Christ; to develop a creative, supportive fellowship; and to expand concepts of mission through participation in the global ministries of the church.

The Vision

Turning faith, hope and love into action on behalf of women, children and youth around the world.

Living the Vision

We provide opportunities and resources to grow spiritually, become more deeply rooted in Christ and put faith into action.

We are organized for growth, with flexible structures leading to effective witness and action.

We equip women and girls around the world to be leaders in communities, agencies, workplaces, governments and churches.

We work for justice through compassionate service and advocacy to change unfair policies and systems.

We provide educational experiences that lead to personal change in order to transform the world.
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n *What About Our Money? A Faith Perspective*, Susan Taylor reminds us that thinking about “our money” is a spiritual task. She affirms the biblical understanding of God’s abundance and then asserts that through our faith we can strive to live in what is described as “God’s economy of grace.” This wonderful phrase embodies the wisdom of the biblical texts of God’s sufficiency and God’s reliability for caring for our covenant community. Taylor tells us that, “When scripture addresses money, it illuminates money’s role in the life and relationships within the community of God’s people and that community’s relationship to God” (Taylor, 9).

As we continue our work through this study and with United Methodist Women’s priority issue of economic inequality and the Living Wage for All Campaign, we are called to think about the economic realities and inequalities that are present in our world and to discover ways we can grow in our understanding of God’s economy of grace. This means that the place to start is with our communities and ourselves. Communal conversations allow us to share our individual fears and anxieties in the context of a living and respectful community.

Mission u study leaders are encouraged to incorporate these activities as they lead the Mission u study, *What About Our Money?* during 2019. Suggestions for how to use the activities included in this text in conjunction with the leader’s guide are offered in the Appendix. Participants and local United Methodist Women leaders are encouraged to try these interactive programs in their local churches and units as part of an ongoing exploration of the issues raised by the study. For example, participants could incorporate some elements of these programs into an initiative or focus on just one issue to dramatize. Just be sure to begin with ourselves, with biblical grounding and to use the dramas to express real local circumstances and try out solutions. *What About Our Money?* is an ongoing faith challenge that extends well beyond a two-year study. How might this resource help to ground God’s economy of grace, where there is enough for all, in our own lives and the life of United Methodist Women?

In our discussions together, we will seek to answer three questions:

- Can we acknowledge to each other the economic inequalities that exist in our own circles, our churches, our neighborhoods, our towns and cities?
- Can we listen deeply to the biblical texts to understand and learn to trust the messages of God’s abundance and vision for the life of the community?
- Can we experiment with solutions for our community, listening to multiple voices?
This supplement proposes four activities to seek answers for the questions listed above:

**Activity 1:** Participating in a collective money temperature check to celebrate the gift of each other by sharing our feelings, confessing our fears and building support for one another.

**Activity 2:** Expanding our understanding of the biblical witness.

**Activity 3:** Using our collective creativity to try out new possibilities for personal and systemic action by implementing and adapting drama tools.

**Part 4:** Summing up and making plans for the future.
Susan Taylor suggests that one of our difficulties in thinking about money is that it is a taboo subject for conversation. Whatever is going on in our lives regarding money, our culture’s message is that we must keep it to ourselves. She notes that it is imperative that we break down these barriers—building a supportive community starting with United Methodist Women circles and church families and moving outward to include our neighbors, town or city, the nation and the world. It means that we must create a space to talk together honestly, sharing both our joys and fears as we develop new strategies for action and build supportive community relationships together. Our goal is always to deepen our understanding of the concept of God’s economy of grace.

One way this is being done across the nation is through Resilience Circles, which explore “a new kind of security based upon mutual aid and community support and helping to build a kind of economy that is fair and in harmony with the earth” (localcircles.org/what-is-a-resilience-circle). The following is a process to experience the resilience circle methodology as a starting place for our conversation on how to move forward with the insights gained in the study text. This process involves five steps:

**Step 1: Our Money Temperature Check (20–30 minutes)**

Using a “talking stick” or other methodology to ensure that everyone gets a chance to speak, the facilitator asks participants to take turns sharing one word that expresses their feelings about money that day. The facilitator records the words on newsprint or a blackboard if possible. This sharing will help reveal that members of the group in fact are in different places in their lives about their experience with money. The facilitator asks the group to take one or two minutes to reflect on all the responses to the temperature check.

**Step 2: Naming Money Fears (20 minutes)**

The facilitator asks the group members to name personal fears, causes of anxiety or even celebrations in regards to money. For example, “I am really worried about how long my pension will last.” Or “My company is doing layoffs. I don’t know whether I will be on the list.” The facilitator needs to make sure that everyone who wants to gets a chance to speak as well as keeping track of the overall time.
Step 3: Money and Our Community (20 minutes)
Participants now turn their attention to their own town or city. The facilitator asks them to share their assessment of the economic relationships in their communities. For example: “There may be working poor in our community, but they seem to be invisible.” The facilitator records the responses of all of the members who choose to speak and then gives the group about two minutes for individual reflection at the end before moving on.

Step 4: Listing Needs and Concerns (20 minutes)
As a way to move forward the facilitator asks the group to think about naming things that they need to learn and understand as they proceed through the rest of the process. The facilitator records the list of concerns and needs to use in future sessions.

Step 5: Closing Prayer (10 minutes)
The session concludes with the facilitator and/or members of the group contributing to a prayer that asks for guidance in learning, help in discerning how we live in community and the reality of God’s economy of grace. They should recall some specifics from the preceding conversation.
Taylor suggests that we must “be willing to listen to the Bible’s many stories about money and faith, because it is there that we find that a key component of God’s economy is the supportive community” (Taylor, 93). In this activity, we’ll be looking at two familiar texts that concern money and economic relationships to discern what it means to talk about God’s economy of grace; God’s understanding of a world where all have enough and none have too much. This economy of enough is the opposite of the world’s economy of exploitation (Taylor, 14), and it is an economy in which the community acts together, trusting in God’s reliability. Participants may choose to have everyone work on both texts or to divide into two groups, each considering one of the Bible passages and then coming back together to share learning in the final 15 minutes.

**Bible Study 1: Laborers in the Vineyard** (1 hour)

In Matthew 20:1–16 Jesus tells the story of a vineyard owner and the workers he hires. This parable comes after two important episodes concerning money and wealth. Matthew 19:16–26 describes an encounter with the young man who asks what must be done to inherit eternal life. Jesus answers him by asking about his observance of all of the laws of Moses. Then Jesus tells the young man that in order to be perfect he must sell all that he has and give the money to the poor. But the young man goes away “grieving because he had many possessions.” In the second episode (Matthew 19:27–30) Peter asks what will the disciples have since they had given up everything to follow Jesus. Jesus replies with the parable of the landowner and his workers that we will be examining today.

**Deep Listening in the Attitude of Prayer** (10 minutes)

Ask one person to slowly read Matthew 20:1–16 twice. If possible, use two different translations for the readings. All the other members of the group should close their eyes and listen to the texts in order to give the texts their full attention.

**Putting Ourselves in the Story** (20 minutes)

1. Divide into five groups with each taking on the identity of one of the shifts of workers the landowner hired in the story (early morning, 9 a.m., noon, 3 p.m., 5 p.m.).
2. Each group takes a few minutes to decide how they might feel about the wage the landowner gave them for their work.
3. Bring the groups back together to share these reactions with the larger group. It can be more meaningful if the groups make their comments in the first person, speaking as the workers they represent rather than reporting the group’s feelings as a third party.

**General Discussion and Summarizing Learning (30 minutes)**

How does the landowner’s decision to pay his workers equally help us understand the concept of God’s economy of grace? What might have been the landowner’s reasons?

1. Does this seem similar to situations in your own community?
2. Who are the different kinds of workers in your community?
3. If this parable is a way to understand God’s economy of grace, what are the ways in which we as a community might live within the vision of the landowner?
4. Who does not have enough in our community? Who may have too much in our community?

**Bible Study 2: Building Beloved Community Acts 2 and Acts 4:32–37 (1 hour)**

The book of Acts begins with matters of leadership for the new community that is being established, wondrously called into being by the “rush of a violent wind” that signaled the gift of the Holy Spirit and the tongues of fire that let each person in the diverse group hear the gospel spoken in their own language. Peter told the new community, including men and women and slaves, of the many wonders that they would accomplish: prophecy, visions, dreams. The first converts were baptized and then we are told of the character of their life together and its outcomes. This Bible study will focus on community in the early church using Acts 2, particularly 2:43–47, and Acts 4:32–37.

**Deep Listening in an Attitude of Prayer (12-15 minutes)**

Ask several readers to each read one portion of today’s scripture as follows:

- Acts 2:1–13
- Acts 2:14–21
- Acts 2:22–36
- Acts 2:37–40
- Acts 2:41–47 (read twice)
- Acts 4:32–37 (read twice)

During these readings the rest of the group should close their eyes or do whatever they need to do to give the words of the text their full attention.

**Putting Ourselves in the Story (20–30 minutes)**

Discuss the following as a group with the leader facilitating the questions.

1. Imagine yourself present on the day of Pentecost. What would have been your reaction to the wind and the tongues of fire?
2. How does it feel to be in a situation where different languages are being spoken? (If any participants have had this experience in a United Methodist Women event such as Assembly or VOICES let them share their feelings about that experience with the group.)

3. Imagine yourself on the day of Pentecost. Once the magical moments were over, what steps would help the group come together? Can you name any situation in your own community where diverse groups are now living together and trying to learn how to get along? What were the first Christian community solutions? What are your reactions to the solutions chosen by the first Christian community?

4. What is the definition of God’s economy of grace as exemplified in the experience of these first Christians?

**Summarizing Learning (10 minutes)**

Try to name any examples of situations where there have been similar, even temporary, outcomes that mirror the community organization of the first Christian community; for example, efforts at refugee resettlement.

How might the example of the first Christian communities carry us into our discussion of living wages or re-imagining retirement?

**Preparation for Developing Social Justice Strategies (15 minutes)**

If you are working through this supplement as part of a study series or in the What About Our Money? Mission study, take time to help participants prepare for the next session.

The facilitator may want to share the scenarios that they will be discussing in the next session as well as direct the group’s attention to resources on the United Methodist Women economic inequality website (unitedmethodistwomen.org/economic-inequality) that will provide basic information about the situations and groups that are involved in community dialogues.

Members of the group might also be encouraged to talk with people from the various groups that have a stake in the community economic inequality issues that are raised in the scenarios, such as minimum wage workers, small business owners, successful retirees, etc. Participants can visit links on the website and look into realities in their municipality and state to help prepare for the next session.

- Briefly describe the Forum Theater Process. Examples of Forum Theater are available online.
- Choose one or both scenarios (Activity 3) and allow participants to choose which group they’d like to represent.
- Share background resources that are provided in the study text and website. Invite members to read different articles to prepare, do further web searches, and speak with stakeholders prior to the next meeting.
- Prepare participants to expect to be part of an improvisational drama—no written scripts will be needed.
- Assure participants that they will have time to prepare in the next session.
**ACTIVITY 3: DEVELOPING SOCIAL JUSTICE STRATEGIES USING FORUM THEATER (2 Hours)**

**Introduction to Forum Theater**

We will be using our collective creativity to help us try out new possibilities for personal and systemic action, adapting the drama tools created through the work of the Brazilian educator and social justice activist Augusto Boal and his Forum Theater. Forum Theater can be a way to help local communities use improvisation (spontaneous impromptu dialogue) to describe and understand their own problems. It also creates opportunity to consider experimenting and refining solutions before taking action for social and economic change within communities and in the larger world.

Often, we know that we want to act but we need to build our confidence before we move beyond our own circle. Therefore, it can be helpful to practice by imagining one or more community conversations. In Forum Theater we can try out multiple action strategies to better understand different perspectives and reactions within our communities. An important goal of the community dialogue is to be realistic about the hard places of the discussion of action options while keeping the discussion from becoming polarized. This is everyone’s responsibility. The process should be able to consider options and perspectives so that the group can develop together the best strategy for action.

**Below you will find:**

- Description of Forum Theater Roles
- Forum Theater Steps for Facilitators
- Two scenarios for Forum Theater

**Forum Theater Roles**

The Forum Theater improvisation process includes three types of roles: spectators/listeners, advocates (protagonists) and a leader/facilitator. A goal of the process is to enable participants to put themselves in the place of others in the community and to struggle with needs and community strategies from those perspectives. This also provides greater insights.

**Spectactors/Listeners:** The entire group will be divided into small groups of two to three people to represent each of the groups that have a stake in the community in the issue of economic insecurity and inequality. (See
the suggested scenarios below; however, the exercise should be tailored to the realities in your own community. Each participant must be an active listener and will have the responsibility to listen carefully to all the presentations that are made. At the beginning of the exercise each group will take 10 minutes to prepare a strategy together. They will need to discuss concerns, draw on personal experiences and conversations with other stakeholders and resources that accurately represent that point of view. They will be prepared to present the basics of their concerns and proposals. It is improvisational, written scripts are not needed.

Each group of spectators will need to respond to the presentation/proposal by other groups from the perspective of their own identity. All spectator groups must be able to answer the question “What will this solution mean to us? Will it actually achieve greater equality and justice?”

**Advocates (Protagonists):** The spectators become the advocates. Each group of two to three people will be able to respond to other proposals and, when it is time, to present their own position. Group members may be able to draw on Session 1 shares about money joys and fears to frame their responses. A presentation might begin by stating the problem from the group’s perspective and proposing a strategy in response.

**Leader/Facilitator** The leader/facilitator keeps the process of the group moving, being assertive and pushing hard for solutions that actually solve the problem as presented. The leader/facilitator watches the process and looks for opportunities for interventions from other advocate groups. Once a number of alternative strategies have been tried the leader/facilitator calls the group back together to evaluate the process and to help the group formulate action strategies and next steps. The facilitator can stop the process whenever it seems appropriate to ask the group: How effective is this strategy? Does it really decrease economic inequality?

The leader/facilitator controls the process and says “stop.” Each new intervention begins where the last one left off rather than starting over. This lets solutions develop and build rather than only presenting alternatives.

**Forum Theater Steps for Facilitators (1-1.5 hours total)**

1. Preparation: The leader/facilitator asks the group to break into two- to three-person participant groups and spend 10 minutes sharing and developing a strategy proposal/idea.

2. First dialogue: The first advocate (protagonist) group makes a three- to five-minute proposal that they would address to all of the spectators. Advocates respond to spectator groups’ comments and questions.

3. The leader/facilitator can also intervene, interrupting the improvisation to ask the entire group if that strategy is actually making a difference in economic inequality and insecurity and to ask for volunteers to present alternative solutions.

4. Second dialogue: Another advocate group from among the spectators volunteers to replace the original group of advocates in front of the group and continues the dialogue, starting where the other group left off and using their own proposals, responding to questions from spectators.

5. Additional dialogues: The process continues with presentations, dialogue, interruptions and presentations by other advocate groups until most of the solutions have been tried. This session will be four or five rounds, each 10 to 15 minutes.
6. Conclusion: When all the known solutions have been exhausted, the leader/facilitator then leads a closing discussion evaluating what was learned through the process and working toward a consensus on strategies for follow-up action.

**Scenario 1: God’s Economy of Grace—A Crisis of Economic Inequality and Insecurity, Living Wage**

In Every Town, USA, income inequality and income insecurity are a reality for far too many residents. The town’s economy shifted from primarily manufacturing to primarily service, meaning that more and more individuals must work in jobs that offer minimum wage, reduced hours or part-time work, with limited or no benefits. With these developments also came a decline in union membership and bargaining strength for workers. “Professional” workers such as teachers, nurses and college professors also experienced pressure on pay and autonomy, downsizing and layoffs, which often results in too few jobs and too many overqualified job seekers. The global assembly line that has enhanced profits for manufacturers and exploitation of workers in developing countries has meant increased unemployment leading to declining and precarious living standards for many in the United States. Full-time work no longer guarantees life above the poverty line; for many even two incomes are not enough to support a family. Tax policies that shift wealth to the richest individuals and corporations and away from the middle-class and working families exacerbate inequality. It is most difficult for those who have historically been economically disadvantaged such as women, people of color, immigrants, those with disabilities and the LGBTI community. It is not surprising that income insecurity is expanding economic inequality.

In light of these kinds of realities United Methodist Women has initiated the Living Wage Campaign as part of the Economic Inequality Initiative. United Methodist Women members recognize that the fact of economic inequality and insecurity are realities in their own lives and in the lives of their neighbors. United Methodist Women members are committed to exploring ways to live within God’s economy of grace—seeking ways to open dialogue within their communities and to enhance relationships and change systems in ways that will lessen and mitigate economic inequality and insecurity for all. What follows is a mock community meeting led by United Methodist Women to consider possible actions and to listen to a variety of perspectives on the economic issues described above.

**Possible Participants in the Community Dialogue** (add or subtract roles so that they relate to the realities of those in your own community):

- United Methodist Women advocates
- Minimum wage workers and tipped workers
- Small business owners
- Patrons and customers of small businesses
- National chain store managers
- Town officials

**Resources for Discussion**

- United Methodist Women Economic Inequality website: unitedmethodistwomen.org/economic-inequality
• The state living wage map: unitedmethodistwomen.org/living-wage-map
• Living Wage Campaign charts: unitedmethodistwomen.org/living-wages
• United Methodist Women Living Wage Campaign handout: unitedmethodistwomen.org/getmedia/b8e0a752-2bc3-4d35-9d2b-e737eabe430a/CIWWhatWillitTakeGraphicHandout.pdf.

List of strategies for potential action—check out the Living Wage handout also available on the Living Wage for All webpage.

**Scenario 2: Living in God’s Economy of Grace—Reimagining and Renovating Retirement**

In Anywhere, USA, economic inequality and insecurity can be seen by the different reality retired people face. In *What About Our Money?* Taylor suggests that the “ideal” image of retirement—plenty of leisure time, comfortable income and living arrangements, and travel—is a reality for fewer and fewer people.

Many of those now at or near “retirement” saw losses in their savings and pensions during the 2008 financial crisis. Losses that for many can never be recovered. Municipal governments have continued to favor and serve upper middle-income home buyers and renters over housing for moderate- and low-income families. Public spending for social services is reduced and privatized in the name of worry over the public debt and reluctance to provide assistance to special interest groups. The continued call for privatization of Social Security could mean the elimination of Social Security as a safety net for those in retirement. It also puts those who have historically suffered income inequality and discrimination at greater risk as they would not have had the opportunity to save sufficiently to have a “comfortable” retirement. Paradoxically, the ever-expanding service sector coupled with the removal of age discrimination barriers has meant more and more retirement-age workers are supplementing their income with employers such as Walmart and McDonald’s.

Taylor suggests that in order to address these problems there are systems that need to be changed and patterns of mutually supportive relationships that need to be built. No one can do it alone.

Out of concern and recognition of economic injustice and insecurity, participants can think about how to respond to this crisis of retirement in their communities by dramatizing a community dialogue on retirement that would explore policy and relationship alternative strategies.

**Possible Participants in the Community Dialogue**

(add or subtract roles so that they relate to the realities of those in your own community):

• United Methodist Women advocates
• “Successful” retiree with a comfortable income, travel, multiple leisure activities
• Retiree who continues to work in order to earn sufficient income to maintain lifestyle
• Retiree takes a new minimum-wage job to supplement Social Security
• Retiree living in poverty on Social Security
• Retiree facing serious health issues with limited health insurance benefits
• Retiree who has moved in with or is dependent on children and family
• Social service agencies servicing older persons
Resources for Discussion

- *What About Our Money?* pages 89 to 93
- Chart on Secure Retirement (see Appendix)
  a. House sharing
  b. Task sharing
  c. Emergency care
  d. Stabilize Social Security
  e. Stabilized Medicare
This activity can take place immediately following Activity 3.

It is hoped this supplement has helped us go more deeply into the insights provided in What About Our Money? and to more fully understand the meaning of God’s economy of grace. Through the activities in this supplement, we have been able to think more about our own attitude toward money and the realities we face as well as learn about the realities of those around us. We have also had the opportunity to listen deeply to the messages about money in the scriptures.

Now we consider alternatives for action through the Living Wage for All Campaign and regarding retirement issues. Discuss the following with participants:

- What have we learned that can help us move forward?
- What new opportunities are there for building relationships to strengthen our community?
- What actions can we take locally and in our state legislatures to pass policies that improve economic security for all?
- How can we also continue to address ways that gender, race and class are embedded in systems that perpetuate injustice?
- In our own lives and the life of our church and community, how can we discover the abundance of what we have as a gift from God and to recognize the possibilities for living in mutuality and reciprocity, in God’s economy of grace?

You are invited to take time to consider these questions and to work together to move forward, committed to ending economic inequality and building more secure communities.

**Some Possible Next Steps**

1. Create a Resilience Circle in your church and/or community to further explore issues of retirement and living wage in your community.

2. Get involved in United Methodist Women’s Living Wage for All Campaign. The campaign invites United Methodist Women units to learn about legislation in their state or municipality and to find ways
to advocate locally for policies that support a living wage for all. Be sure to check out the Living Wage map: unitedmethodistwomen.org/living-wage-map

3. Find resources, programs and ways to take action at: unitedmethodistwomen.org/living-wage

4. Send names and emails of all those in your unit who would like to receive action alerts on the Living Wage for All Campaign to livingwage@unitedmethodistwomen.org

5. Consider hosting a community forum such as the one you dramatized to explore local issues regarding living wages, retirement and local economic concerns. Then, build allies and take action together!

6. Keep us posted on what you are doing. Send ideas, questions, news, pictures and local information to livingwage@unitedmethodistwomen.org
Handout 1

Forum Theater Process Summary

Forum Theater Steps for Facilitators (1–1.5 hours total)

1. Preparation: The leader/facilitator asks the group to break into participant groups of two to three people and spend 10 minutes sharing and developing a strategy proposal/idea.

2. First dialogue: The first advocate (protagonist) group makes a three- to five-minute proposal that they would address to all of the spectactors. Advocates respond to other spectactor groups’ comments and questions.

3. The leader/facilitator can also intervene, interrupting the improvisation to ask the entire group if that strategy is actually making a difference in economic inequality and insecurity and to ask for volunteers to present alternative solutions.

4. Second dialogue: Another advocate group from among the spectactors volunteers to replace the original group of advocates in front of the group and continues the dialogue, starting where the other group left off and using their own proposals, responding to questions from spectactors.

5. Additional dialogues: The process continues with presentations, dialogue, interruptions and presentations by other advocate groups until most of the solutions have been tried. This session will be four or five rounds, each 10 to 15 minutes.

6. Conclusion: When all the known solutions have been exhausted, the leader/facilitator then leads a closing discussion evaluating what was learned through the process and working toward a consensus on strategies for follow-up action.
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<th>Time</th>
<th>Activity</th>
<th>Process</th>
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<td><strong>Session 1</strong></td>
<td>Introductions</td>
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<td>90 minutes</td>
<td>Money Temperature Check</td>
<td>To celebrate the gift of each other, sharing feelings, confessing fears and building support for each other.</td>
<td>This could be an alternative activity for opening session of <em>What About Our Money?: A Faith Perspective</em> leader’s guide instead of introductory activity.</td>
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<td><strong>Session 2</strong></td>
<td>God’s Economy of Grace</td>
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<td>2 hours</td>
<td>Bible study about the laborers in the vineyard and/or Acts 2 and 4, building beloved community.</td>
<td>Biblical exploration of God’s economy of grace.</td>
<td>These could be an alternative to the manna story. Facilitator could choose the study that correlates with issue they plan to address OR have two groups each do one of the Bible studies, and later, each do one of the Forum Theater issues.</td>
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<td><strong>Session 3</strong></td>
<td>The System</td>
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<td>15 min</td>
<td>Preparing for Session 4</td>
<td>Group assignments for Session 4. Divide into two groups:</td>
<td>Take just a few minutes to have participants divide into two groups for the final session. Explain briefly the process for Session 4 and the elements for preparation, including possible web research.</td>
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<td>• Living Wage</td>
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<td><strong>Session 4</strong></td>
<td>Building Personal and Collective Alternatives</td>
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<td>2 hours</td>
<td>Developing justice strategies: Do both scenarios on living wage and retirement, or choose just one.</td>
<td>This includes time to prepare, present and do multiple rounds to explore strategies.</td>
<td>This is a possible substitute for the skits and/or art projects in Session 4 of Leader’s Guide, “Where Is God Calling Our Money?”</td>
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United Methodist Women
Living Wage for All Campaign

The United Methodist Social Principles affirm that “Every person has the right to a job at a living wage.”* Living wage is what it takes for a family to meet the basic needs of housing, food, transportation, utilities, etc., in their community (see unitedmethodistwomen.org/living-wage-map to find out the living wage in your state). According to the Massachusetts Institute of Technology, the national living wage is calculated at $67,000 per year before taxes for a family of four with two workers, both working at an hourly wage of $16.07 per hour (livingwage.mit.edu).

United Methodist Women is working with local and state governments to advance legislation that builds the base for a living wage for everyone. There are many entry points for United Methodist Women members to get involved in municipal and state policy. [unitedmethodistwomen.org/living-wages]

• INCOME: We need to increase income for workers. This means raising the minimum wage, preventing wage theft, seeking gender equity in the job market and ensuring all workers—including tipped workers, farm workers, and domestic workers—receive a fair wage. For more information see: What will it take? Many Entry Points unitedmethodistwomen.org/getmedia/1104c79a-2b27-4d10-b182-cac88148e17d/CIWManyEntryPointsHandout.pdf; What will it take? Graphic unitedmethodistwomen.org/getmedia/b8e0a752-2bc3-4d35-9d2b-e737eabe430a/CIWWhatWillItTakeGraphicHandout.pdf

• COST OF LIVING: We need to address the rising cost of living that undermines economic security. This is caused by the shift from public services to tax-subsidized for-profit services in education and healthcare, transportation and recreation; the growing cost of healthcare; sky-rocketing housing costs and college tuition leading to massive debt; shifting the tax burden to working families. All of these burdens lead to a more precarious retirement. We advocate for strong public support for critical services. When the responsibility for these services is shifted to working people it cuts into their ability to make ends meet and moves them further from being able to earn a living wage.

How to Get Involved

• Gather a group of interested members at your unit.

• Work with other United Methodist Women leaders at local, district and conference levels to link the Living Wage Campaign (Social Action) to Spiritual Growth, Mission u, Membership Nurture and Outreach, Mission Giving.

Education

• Begin with Bible study. How does the Bible call us to engage in justice for all? 
  unitedmethodistwomen.org/living-wages; The 2018 What About Our Money? 
  umwmissionresources.org/shopping_product_detail.asp?pid=53371 The issue study 
  offers an introduction to the biblical and theological call for Christian social engagement 
  around the economy (see particularly Chapter 1).

• Organize a Living Wage program in your unit. Draw on the resources in this 
  Supplement and the Living Wage website unitedmethodistwomen.org/living-wages.

• Visit the Living Wage website for resources to help you lead a Bible study, plan a 
  program, a community forum, an action plan unitedmethodistwomen.org/living-wage-for-all

• Create the United Methodist Women Living Wage interactive display that challenges 
  members to balance income and expenses on a minimum wage and consider policy 
  alternatives. unitedmethodistwomen.org/what-we-do/service-and-advocacy/mission-
  focus-issues/economic-inequality/living-wages/diylivingwageinstructions.pdf

• Use the Mission u What About Our Money? 2019 Supplement www.unitedmethodist 
  women.org/what-about-our-money-2019-supplement in your church, local unit, or a clus-
  ter of local units. It involves a series of three programs with Bible study and exploration 
  of Resilience Circles, retirement strategies and living wage strategies in your community. 
  Use this as a first step for further local action.

• Use the Reading Program, Program Book and response magazine to plan Bible studies 
  and programs on living wages. unitedmethodistwomen.org/program-book/2017 
  januaryprogram.pdf

Action

• Find out what municipal policy or state legislation can advance a living wage in your 
  area. Address the urgent concerns of your members and your community. Set a 
  policy goal. See the Living Wage website for resources and contact the United Methodist 
  Women National Office to discuss options.

• Reach out to organizations in your community to learn about their work and campaigns, 
  and build relationships with them. Engage in advocacy with them on your policy goal. 
  See unitedmethodistwomen.org/living-wage-map for potential partners in your state.

• Join the advocacy campaign for state and federal legislation supporting paid family and 
  medical leave. Without it, workers have $0/hour wages when there is a health crisis or 
  pregnancy and risk losing their jobs permanently. See familyvaluesatwork.org/ for stories, 
  state contacts and policy information. Contact livingwage@unitedmethodistwomen.org 
  for resources.

• Consider ways to support those groups historically excluded from federal minimum wage 
  legislation due to racial or gender discrimination—tipped workers, farm workers, domes-
  tic workers. 
  See: unitedmethodistwomen.org/getmedia/84c04a34-34d1-4460-9d23-
  aa637c9655fa/CIWFarmWorkerAdvocacyHandout.pdf; unitedmethodistwomen.org/what-
  we-do/service-and-advocacy/mission-focus-issues/economic-inequality/justice-for-low-
  wage-workers-support-tipped-workers;
• Support teachers in your state who are advocating for a wage raise for public sector workers and challenging rising health insurance rates. Watch the three-minute United Methodist Women video—youtu.be/6_vMVmkyA38 featuring a West Virginia teacher and the role of churches in supporting their advocacy.

• Explore cost-of-living issues related to living wages such as Medicaid expansion, Medicare cuts, policy that undermines the Affordable Care Act, rising cost of education and growing student debt, government support to developers that displaces tenants, government support for private services, defunding of public transportation/rising transit costs.

• Host a local Ubuntu Day of Service and Advocacy that links needed community services with advocacy for a living wage. See Ubuntu Day of Service Tool Kit ministrywith.org/learn/resources/?page=7

• Feature Living Wage for All on United Methodist Women Sunday in your church, both in Sunday school and worship. Mission u studies on money for children, youth and adults are good resources. umwmissionresources.org/shopping_product_detail.asp?pid=53369 (youth) umwmissionresources.org/shopping_product_detail.asp?pid=53372 (children)

• Invite a worker/organizer to preach on labor in the pulpit Sunday, Labor Day Weekend. iwj.org/resources/plan-labor-day-service

• Create a young adult women’s circle to address cost of higher education and student debt, a major element in undermining a living wage. Take action together in mutual support and through advocacy. unitedmethodistwomen.org/what-we-do/service-and-advocacy/mission-focus-issues/economic-inequality/studentdebt

• Sign up for regular action alerts regarding living wages issues and invite members to do the same. You can do this online at unitedmethodistwomen.org/living-wages or send a sign-up list by email.

Keep at it! This is not a one-time event. This involves educating and planning for action to impact policy and the lives of many in your community and state!

Let us know what you are doing!

Email: livingwage@unitedmethodistwomen.org

Facebook: facebook.com/UMWEconomicInequality

Web: unitedmethodistwomen.org/living-wages
How do we move towards secure retirement as families and as a nation? The inner circle denotes ways that we can build Resilience Circles to provide mutual support that makes retirement less costly, less precarious, and less isolated. The outer circle points to policy challenges at the local, state and federal levels that would contribute to secure retirement. How could your unit, congregation or resilience circle also address one or more of these policy concerns?
elmira Nazombe has worked in the areas of social and economic justice and human rights for over five decades. She was the executive secretary for racial justice for United Methodist Women for seven years. She has worked for a variety of ecumenical organizations including Church World Service, All Africa Conference of Churches and the National Christian Council of Kenya. She has been active for the last 20 years as a social justice educator. elmira is the author of the mission study Globalization and Its Impact on People’s Lives and of the leader’s guide for the mission study Living As A Covenant Community and coauthor of the leader’s guide for the mission study God’s People In An Urban Culture. She was part of the team of writers for A Mission Journey: A Handbook for Volunteers. She also taught the What About Our Money? study in both the Eastern and Western Pennsylvania conferences. elmira is trained as both an educator and an urban planner. She holds a doctorate in education, focused on using education to work for social and economic transformation. She currently teaches social justice courses at Rutgers University in New Jersey.