

# Unemployment and the Economic Crisis

## A Congregational Toolkit



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## The Spiritual Meaning of the Economic Crisis

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

(Proverbs, 31:9)

**T**hese are terrible times for workers. More than 1.3 million people lost their jobs in the months of September through November 2008. Wholesale layoffs and business failures are happening in so many industries, whether manufacturing, newspapers and broadcast, retail, restaurants, construction, or the financial sector. While everybody is reeling, workers on the bottom of the wage scale are the hardest hit.

The official unemployment rate hit 6.7 percent in November, and is expected to rise above nine percent by the end of 2009, which doesn't count those of our sisters and brothers who are so discouraged that they have stopped actively looking for work. Millions of families face foreclosure: with one of every seven homeowners facing the loss of their homes, while millions of tenants face eviction when they can't pay the rent. New applications for unemployment are higher than they've been since 1974. Most of those who lose jobs are also losing their health insurance, and the ranks of the uninsured are swelling. Public coffers are shrinking as tax revenues decline, and the poor go hungry and homeless in the streets of our cities.

During the debates about bailing out the sick American automobile industry, a plan for providing \$14 billion in emergency loans to the carmakers was scuttled, after opponents in the U.S. Senate insisted that unionized autoworkers must agree to massive pay and benefits cuts. In the heated rhetoric of the day, the fault for the meltdown of our economy is falsely attributed to “overpaid” unionized workers. But in the real world, the divide between the rich and the rest of us has become a gaping canyon, with income inequality higher than it’s been since the 1920s, before the last Great Depression.

The Book of Exodus and the Holy Qu’ran both tell the story of how the people of God, liberated from bondage in Egypt, lost their way and turned to the worship of idols as they awaited the return of Moses from the holy mountain. They fashioned a Golden Calf.

Then they cried out, “This is your God, O Israel, who brought you out of the land of Egypt.” (Exodus 32:5).

Like the Israelites in the desert, we have lost our way and fallen into idolatry. The golden calf that is worshipped in the United States and across much of the world is now known as “the free market.” The cry went out, “Unfetter our businesses and entrepreneurs, cut taxes for the wealthy, and all will share in the prosperity of our ‘opportunity society.’” Hedge fund managers and investment bankers went giddy over their huge windfalls, building a house of cards that has now come tumbling down. We worship wealth, and have lost sight of the fact that we are all children of God, and that we are all in this together.

## What We Must Do

Members of the incoming Congress will convene in January to craft and pass an economic stimulus package that they hope to have on President Barack Obama’s desk immediately after he takes office. President-elect Obama has said this is the first order of business for his new administration, and has called for a massive program to create 2.5 million new jobs, stressing repair of our crumbling infrastructure and investments in “green” technologies.

As people of faith, we call on our public leaders to lift up the workers and the poor. It is not enough to say jobs must be created. The Israelites in Egypt worked every day in a full employment economy known as slavery.

The economic program we need must create living wage jobs that allow workers to support themselves and their families in dignity, not in poverty. Unions are not the problem, and they must be part of the solution. Workers create wealth and must be allowed a fair share of what they create.

When Republic Windows gave its 260 unionized workers in Chicago three days notice that it was closing its plant and eliminating their jobs, the workers and their union refused to back down. Instead, they sat down, occupying the factory and refusing to leave until they were paid the severance pay and accrued benefits they were owed. The company said it could not pay the workers because its main creditor, Bank of America, refused to extend the credit Republic needed to operate – after the Bank received \$25 billion in bailout funds from the federal government. The workers and their union took a page from unions in Central America who regularly occupy factories and autoworkers during the last Great Depression of the 1930s, whose successful sit-down strike in Flint, Michigan,

resulted in the first contract between General Motors and the United Auto Workers union and helped lift America's workers into the middle class. By sitting down, Republic's workers stood up for workers throughout this country, and won a victory that should resonate throughout corporate boardrooms, government offices, workers' kitchens, and our places of worship as the country grapples with the current economic crisis.

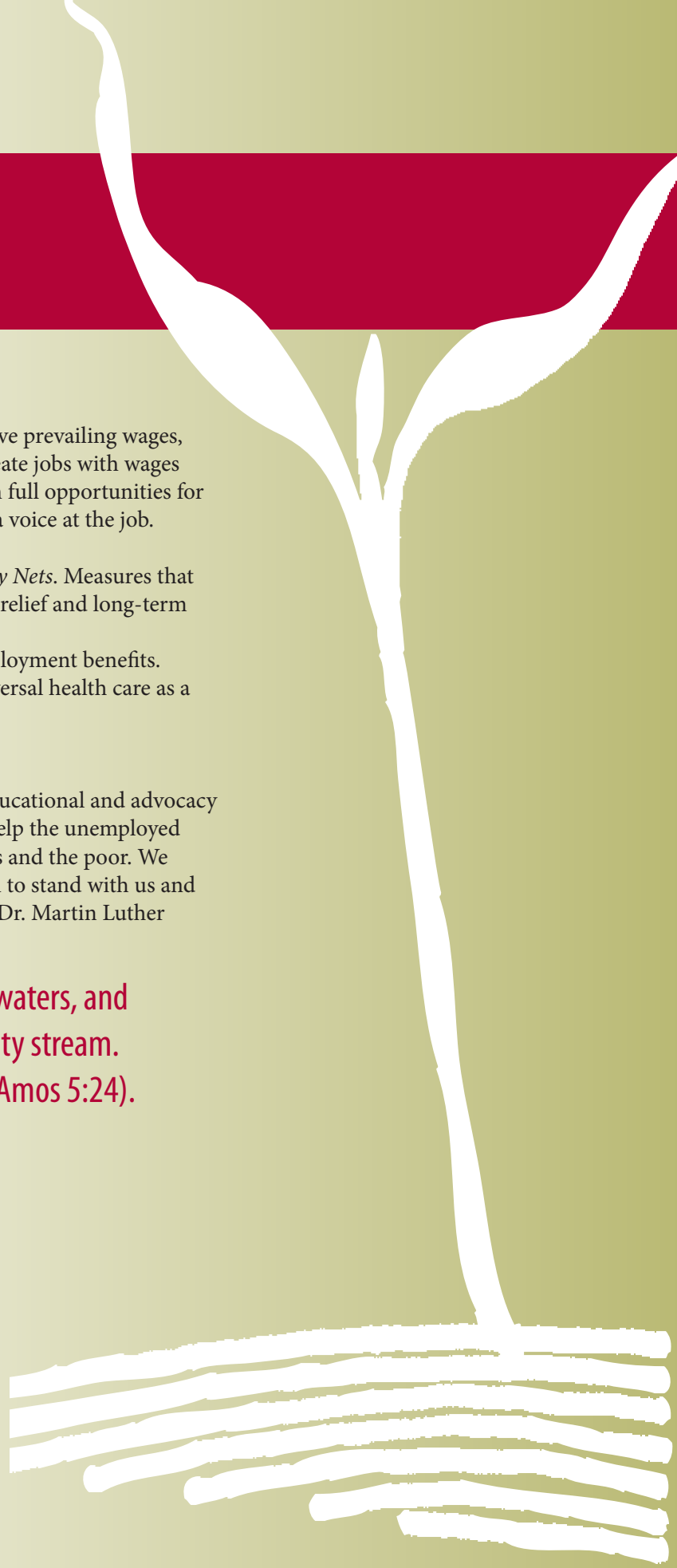
It is immoral to bail out large corporations while expecting workers and the poor to bear the brunt of this economic downturn. The economy will turn around when ordinary people have a chance to use their muscles, brains, creativity and spirit and spend their earnings in their communities. Even Henry Ford recognized that if his workers couldn't afford to buy the cars they produced, the company would fail.

Interfaith Worker Justice calls on our public leaders to help heal this economy and repair the torn fabric of our society. Our nation's leaders must:

- *Pass the Employee Free Choice Act.* The majority of workers in the U.S. have told pollsters that they would like to have a union in their workplace. Yet union membership has fallen to 12 percent of the workforce, and less than 8 percent in the private sector. There are three main reasons for this disparity. First, most employers conduct hostile anti-union campaigns, often open warfare against their own employees when they try to organize a union. Second, U.S. labor law is inadequate to ensure workers a free and fair process to decide if they want a union. Third, the enforcement of labor laws and the basic human right of workers to freely organize has been eroded by an anti-union bias on the National Labor Relations Board and much of the federal judiciary. The Employee Free Choice Act is a common sense bill that addresses these problems by:

- allowing workers who have gathered signatures from the majority of workers (on union authorization cards) to have their union recognized, and proceed to contract negotiations
- increasing penalties against employers who violate labor laws
- resolving contract impasses through neutral arbitrators.

- *Stop Wage Theft.* In many industries – meat processing, retail, restaurants, garment assembly, and construction, to name a few – there is a rampant crisis of wage theft. Simply put, workers are having their legal wages stolen by unscrupulous employers trying to gain a competitive edge over their law abiding competitors. The U.S. Department of Labor (DOL), which is charged with enforcing wage and hour and health and safety laws, has been asleep at the wheel. We need our state and federal governments to work in collaboration with community advocates to prevent wage theft and deter lawbreakers by enforcing meaningful penalties. And we need to fully fund the DOL so that it can do its job.
- *Pass a Jobs Creation Package.* There is so much work that needs to be done in the U.S., and that government has neglected. Think of the levees in New Orleans, the erosion of the wetlands that protect the Gulf Coast from hurricanes, the collapse of the bridge in the Twin Cities, the lack of adequate security at our ports, the need for green jobs that protect our environment and could put people back to work. Government can help create good jobs that pay living wages, both through tax policy and direct investment. While this will cost money, the stimulation of the economy in a time of recession would add money back to the tax coffers. A jobs program must ensure that those who work



under government contracts receive prevailing wages, as required by law, and that we create jobs with wages that can support a family and with full opportunities for workers to form unions and gain a voice at the job.

- *Strengthen the nation's Social Safety Nets.* Measures that must be taken include short-term relief and long-term investment:
  - Extend and modernize unemployment benefits.
  - Pass laws that provide for universal health care as a right, not a privilege.
  - Protect workers pensions.

Interfaith Worker Justice is creating educational and advocacy materials for congregations to use to help the unemployed and fight for greater justice for workers and the poor. We call on all people of faith and good will to stand with us and proclaim, with the prophet Amos and Dr. Martin Luther King, Jr.:

**Let justice roll down like waters, and  
righteousness like a mighty stream.  
(Amos 5:24).**



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# So You've Lost Your Job...

## Wait Just a Minute, Boss . . .

Some employees have limited protections when faced with a layoff. The Worker Adjustment and Retraining Notification Act (WARN Act) is a federal law that requires some employers to give their workers 60 days' advanced notice before a mass layoff or plant closing.

Generally, the WARN Act only applies to employers who have more than 100 employees – excluding employees who have worked less than 1 year, or who work part-time.

Who gets notice? Employers must notify their employees or their employees' labor union. Hourly and

salaried workers, management, and supervisors are all entitled to notice. Even those employees who have worked for the employer for less than a year or on a part-time basis are entitled to notice. The employer must also give notice to the local government officials and the State Dislocated Worker Unit.

Don't assume your employer knows or is following the law.

### State Resources

Your State Dislocated Worker Unit Coordinator can give you more information on your rights under the WARN Act, as well as info on additional state/local protections.

[http://www.doleta.gov/layoff/rapid\\_coord.cfm](http://www.doleta.gov/layoff/rapid_coord.cfm)

WARN Act, Public Law 100-379 (29 U.S.C. 2101, et seq.)

## Money Matters

### Your Final Paycheck

The basics: You must be given your final paycheck, whether you quit or whether you were fired. You must be paid for all work performed, whether you quit or were fired.

But how soon you must be paid depends on your state's law – for example, in Nevada, if you're fired, you must be paid immediately. If you're in Kentucky, your employer may wait to pay you up to 14 days after you're fired – even if you're fired the day before your regular payday.

Vacation time: Whether your employer has to pay out your accrued vacation time depends on state law. Do not assume your employer knows or is following state law.

State-by-state info on final paychecks: <http://www.canmybossthat.com/category.php?id=21>.

If your employer breaks the law, contact your state's department of labor.

## Unemployment Compensation

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

How much you receive in unemployment benefits depends on what you earned in your job over a period of 52 weeks. In most states, you will receive benefits for a maximum of 26 weeks. Extended benefits are also available to workers in some situations, for example, when unemployment rates are high – your state agency can let you know if you qualify. Benefits won't cover all your expenses, and they're subject to federal taxes.

Filing your claim: Get in touch with your State Unemployment Insurance Agency as soon as possible after you lose your job. After you file your claim, you will have to submit weekly or biweekly updates on your employment status in order to keep your benefits. If you are denied benefits, or if your benefits are terminated early, you can appeal the agency's decision.

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

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

For links to your state's unemployment program, and information on how to make a claim online or over the phone: <http://www.servicelocator.org/OWSLinks.asp>.

For a good source of information and a form to get unemployed workers involved in campaigns to extend and modernize unemployment insurance benefits go to <http://www.unemployedworkers.org>.

The AFL-CIO's resource booklet, When the Paycheck Stops, is available here online at <http://www.aflcio.org/issues/jobseconomy/unemployment/handbook/index.cfm>

## Avoiding Foreclosure

U.S. Department of Housing and Urban Development's Guide to Avoiding Foreclosure  
<http://www.hud.gov/foreclosure/>.

Another good resource is from Fannie Mae:  
[http://www.fanniemae.com/homepath/homeowners/in\\_foreclosure.jhtml](http://www.fanniemae.com/homepath/homeowners/in_foreclosure.jhtml).

Toll Free Number: You can call the Homeownership Preservation Foundation for free counseling on avoiding foreclosures: 1-888-995-HOPE (888-995-4673).

## Health Insurance

### COBRA

You've lost your job, but you may not have lost your health insurance. You may be eligible for COBRA benefits if you've quit or lost your job (for any reason other than gross misconduct).

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

U.S. DOL FAQ Sheet on COBRA:

[http://www.dol.gov/ebsa/faqs/faq\\_consumer\\_cobra.html](http://www.dol.gov/ebsa/faqs/faq_consumer_cobra.html)

COBRA, Public Law 99 -272, Title X

### SCHIP

If you cannot afford to pay the premiums for COBRA benefits, you may qualify for low-cost health insurance for children and families under SCHIP – The State Children's Health Insurance Program. This is a federal program jointly run by the federal and state governments. Eligibility, benefit packages, and payment levels vary by state.

U.S. Health and Human Services Fact Sheet:

<http://www.cms.hhs.gov/LowCostHealthInsFamChild/>.

## Additional Resources

State-by-state resources for workers from the U.S. Department of Labor:  
<http://www.dol.gov/dol/location.htm>

Finding your next job:

[www.careeronstop.org](http://www.careeronstop.org) (Sponsored by the U.S. Department of Labor)

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

Comprehensive Worker Rights Website (in development):  
[www.canmybossthat.com](http://www.canmybossthat.com)

# Coming Together in a Time of Crisis

## IWJ's Guide for Forming Congregational Support Groups

**C**ongregations are a source of support, encouragement, friendship and connections for their members – in good times and bad.

Whenever unemployment rates are high, either nationwide or in particular communities, congregations have established support groups for those seeking work. Given the current economic challenges, support groups may be needed for those still employed but facing difficult decisions and pressures.

### Functions of Support Groups

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

#### Unemployed Support Groups

- Spiritual and emotional support - prayers, Bible study, reflections.
- Job preparation and marketing – assistance with résumés, interviewing and other job preparation and marketing skills.
- Networking – learning about job openings and job contacts.
- Skills development – helping people develop computer and other needed skills.
- Mutual accountability – pushing and encouraging one another to regularly be applying for jobs.
- Survival skills - helping workers learn about how to apply for public and private assistance that is available and stretch resources in tight times.
- Speakers and social activities – many unemployed groups offer speakers about topics of interest and organize low-cost (or free) activities.
- Volunteer leadership – unemployed workers can volunteer to undertake tasks needed by the congregation or community. Often, these support groups undertake volunteer activities collectively.
- Counseling – some support groups are able to provide individual or group job counseling. This requires leadership with particular skills.

# Coming Together in a Time of Crisis

## Business Leaders Support Groups

- Spiritual and emotional support - prayers, Bible study, reflections.
- Business ethics discussions – conversations about how to provide ethical business leadership in times of economic turmoil.
- Speakers and social activities – business men and women are interested in learning how others have faced challenges and enjoy some social activities together.

## Forming a Support Group

*Recruit a small leadership team:* Begin by recruiting a few people who will serve as a leadership team to explore the development of a support group. This leadership team should include both clergy and lay members, both employed and unemployed people.

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

The survey should ask people:

- Are you unemployed (involuntarily) or struggling with business leadership in these tough economic times?
- What kind of job are you seeking? (There may need to be varying types of support groups based on different job/occupation types.)
- Would you be interested in a support group?
- What would you like to see it do?
- What leadership could you offer in forming and maintaining the group?
- What days and times would work best for you? Weekdays? Evenings? Weekends?

*Recruit additional members to the leadership team:* In the process of surveying congregational and community members, you will find additional

people interested in providing volunteer leadership for the ministry. Recruit them to join your leadership team.

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

Consider what resources your congregation and the community can offer. Can you offer:

- **Financial or material support** – money, food, rental assistance, utility assistance, health care, bus passes, gas money, or other concrete resources. Can you directly help or refer people to other agencies for help with these items?
- **Financial counseling** – assistance in filing for unemployment, food stamps, COBRA, or other social safety net programs, applying for mortgage refinancing or other steps to prevent foreclosure on homes, or other concrete financial advice useful to unemployed workers. Can you directly help or refer people to other agencies for help with financial counseling?
- **Spiritual and psychological support** – Unemployed workers as well as business leaders facing stressful situations struggle with self-esteem, loneliness, depression, fear of the future, and stress in relationships. Does your congregation have pastoral or lay leaders who can provide this kind of support?
- **Job training** – Many workers use times of unemployment to gain new skills that equip them for the marketplace. Can you help workers with job training or refer them to job training programs?
- **Job search encouragement and networking** – It is easy for unemployed workers to get discouraged when the unemployment rate is high and hundreds of workers apply for each job. Most unemployed support groups provide encouragement and networking opportunities

for workers seeking jobs. In addition, support groups help workers fine-tune their résumés and practice their interviewing skills. Are there members of your congregation or community who can help with these tasks? Are there folks in the support group who could help lead and organize some of this support group work?

*Decide priorities and figure out who will provide what:* Your congregation doesn't have to provide total support to unemployed workers or stressed business leaders. Review the needs and the resources you have at hand and decide what is realistic to offer. Anything you can do to help workers in this stressful moment is more than they will be getting elsewhere. If there are three things you are sure you can do well and two you might be able to do, start by offering the three things you can do well. You can always add more later. Better to start off more modestly and grow your programs than to promise more than you can realistically deliver. Unemployed support groups will have to rely heavily on volunteers and sometimes volunteers don't always do everything they promise. You will also have to decide how often the group will meet, when and where. Most unemployed groups meet at least weekly for an hour or two. Groups often have one hour of formal program and one hour of support, encouragement and networking.

*Prepare and distribute promotional materials:* Prepare a simple flyer that describes your support group functions, meeting times and locations. This flyer can be posted in the congregation, distributed in worship services, e-mailed to members and friends, and distributed door-to-door in the community and through businesses if you wish to reach people outside the congregation. Ask the congregation's leaders to announce the support group's formation at appropriate times. Depending on how many community residents you want to attract, you could get information about the support group placed in local community papers, posted at social service agencies and promoted via your local city officials.

*Evaluate, change, evaluate:* Once your support group (or groups) begins meeting, regularly evaluate with participants what is working well for them. Change and adapt if you are able to address the concerns and suggestions. Once you change a program, evaluate again. Make sure that participants are actively involved in leading and planning the groups. These groups should primarily be "mutual self-help" groups, not social service driven groups. These support groups or ministry groups are usually run by lay members of the congregation – although clergy can be helpful in supporting and guiding the groups.

## Principles for Guiding Support Groups

*We're all in this together:* These are rough economic times. Many workers have lost jobs and will lose jobs. Being unemployed is not usually the "fault" of the individual worker but rather the fault of the economy in not providing enough jobs and preparing people for jobs. As congregations, communities and workers, we are all in this together. Encourage people to avoid self-recriminations and focus on working together to address the challenges.

*Think globally, act locally:* All citizens need to study and learn about what is going on in the U.S. and global economy. Perhaps part of the support group's time could be devoted to reading about the economy and jobs. Workers need to understand the context within which they work. But the support groups must focus on helping its members find work and resources to support themselves and their families.

*Tap the gifts and talents of unemployed workers:* All workers have gifts and talents to offer society. One of the hardest things about being unemployed is feeling like one is not contributing to the overall good in society. The support groups should tap the gifts and talents of unemployed workers, both to develop the groups and the congregation's overall ministries, and also to ensure that workers remember and use the gifts God has given them.

*Remain flexible:* What workers need and want and what resources you can offer will change. Remain open and flexible.

*Respect workers' decisions:* Unemployed support groups are designed to assist workers in finding jobs and surviving unemployment. The support groups should encourage and support, but should not require workers to meet certain benchmarks (e.g. applying for five jobs per week) in order to participate. A congregational support group is not a government program with mandated rules.

*Keep confidentiality:* Information that workers or business leaders share with one another should remain confidential within the group.

## **Share Your Experiences**

Please share your congregation's support group experiences with others. You might be able to help another group avoid problems or encourage a congregation to establish a support group. Or, you might have questions you'd like others to address. Share your thoughts, questions and reflections or tell us what you are doing by emailing [support-groups@iwj.org](mailto:support-groups@iwj.org).



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# How Your Congregation Can Act to Support Workers

## Congregational Advocacy

Many congregations have social action committees that address issues such as poverty, racism, peace and justice, or stewardship of the environment. In these tough economic times, the religious and prophetic voice can be raised by congregations throughout the country in support of justice for workers and the poor. Now is the time to focus the work of the social justice committee, or to organize such a committee in your congregation.

## What Can We Do Right Away?

Members of the incoming Congress will convene in January to craft and pass an economic stimulus package that they hope to have on President Barack Obama's desk immediately after he takes office. President-elect Obama has said this is the first order of business for his new administration, and has called for a massive program to create 2.5 million new jobs, stressing repair of our crumbling infrastructure and investments in "green" technologies.

We need to call on our leaders to place workers, families and communities first in all measures to repair the economy. We must let them know that workers and their unions must not be blamed for corporate mismanagement and forcing workers' living standards down is wrong-headed. It is not enough to say jobs must be created. The Israelites in Egypt worked every day in a full employment economy known as slavery. The economic program we need must create living wage jobs that allow workers to support themselves and their families in dignity, not in poverty. Unions are not the problem, and they must be part of the solution. Workers create wealth and must be allowed a fair share of what they create.

## Contact Your Congressional Representative

Go to [www.senate.gov](http://www.senate.gov) or [www.house.gov](http://www.house.gov) to find your senators and representative and their contact information. If you are still unsure, call the Capitol Switchboard at (202) 224-3121 and they will direct you.

## Call Them

During a time like this when there is discussion of an issue and possible solution, call and express your concern for workers and insist that your representative stand up for workers by focusing the economic stimulus on them. You may talk very briefly to the receptionist who answers the phone or, if you feel comfortable, ask for the staff person who works on economic and labor issues, and speak to him or her about these issues. You can use the following sample letter for specific talking points.

Please program your cell phone with your legislators' phone numbers and call them frequently. Encourage your friends and families to do the same!

## Send Them a Letter or an E-mail

All congressional offices respond to letters (including e-mails) from constituents, so it's very important to write and express support for or opposition to a bill, or discuss an issue with them. (Make sure to include your home mailing address so you can receive a response.) The letter may be very short, and you do not have to be an expert! Your opinion is important as a voter. Please write your congressperson and senators to tell them that you support workers and their rights. Encourage your friends, family, and members of your congregation to do the same. You may also organize a letter-writing event, in which you gather everyone together after service and write letters.

## Sample Letter

Following is a sample letter. Feel free to make up your own.

Honorable Congressman \_\_\_\_/ ( Senator \_\_\_\_):

I am writing to you as a member of \_\_\_\_\_ congregation and Interfaith Worker Justice. It is immoral to bail out large corporations while expecting workers and the poor to bear the brunt of this economic downturn. The economy will turn around when ordinary people have a chance to use their muscles, brains, creativity and spirit and spend their earnings in their communities.

The economic stimulus we need must put workers first. We call on you to:

1. *Pass the Employee Free Choice Act.* Give workers a fair choice about whether or not they want a union, and level the playing field between workers and employers.
2. *Stop Wage Theft.* We must ensure that the Department of Labor enforces the laws to prevent unscrupulous employers from stealing workers' wages and pursues meaningful and significant penalties on lawbreakers to deter them from this immoral practice.
3. *Pass a Jobs Creation Package.* There is so much work that needs to be done in the U.S., and so much that government has neglected. A jobs program must ensure that those who work under government contracts receive prevailing wages, as required by law, and that we create jobs with wages that can support a family and with full opportunities for workers to form unions and gain a voice at the job.
4. *Strengthen the nation's Social Safety Nets.* Measures that must be taken include short-term relief and long-term investment:
  - Extend and modernize unemployment benefits
  - Pass laws that provide for universal health care as a right, not a privilege
  - Protect workers pensions.

Thank you for standing up for working families.

Sincerely,

**Work With Groups in Your Community to Support Workers**

Go to [www.iwj.org](http://www.iwj.org) to find a religion-labor committee or worker center near you.

## Be Strong and Have Courage in Turbulent Times

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

# a reading

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

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

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

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

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

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

**Leader:** God tells us to

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

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

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

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

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

**Leader:** For then you shall make your way prosperous,

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

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

## Be Strong and Have Courage in Turbulent Times

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

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

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

**Leader:** When you go to work,

**All:** God is with me.

**Leader:** When you are without work,

**All:** God is with me.

**Leader:** When you have great joys,

**All:** God is with me.

**Leader:** In times of stress and turmoil,

**All:** God is with me.

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

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

## In Difficult Times

**L**ord, we see our neighbors hurting as they lose their jobs to layoffs and plant closings and their homes to foreclosure. We pray that in the midst of turmoil, they feel your presence.  
*Lord of compassion, hear our prayer*

Lord, our elected officials are seeking solutions to this economic crisis, let them not forget workers, who through the sweat of their brows, keep this country going.

*Lord of compassion, hear our prayer*

Lord, as we face the uncertain future, give us the spirit of integrity, that we would hold up those who are in severe distress, as we are all your children and made in the image of God.

*Lord of compassion, hear our prayer*

Lord, we pray for employers that they would not bow to idols in the worship of wealth, stealing wages and abusing workers rights, but would seek justice, providing fair compensation and benefits to those they employ.

*Lord of compassion, hear our prayer*

Lord, we pray for those who see no way, are discouraged, or are hurt. We pray that they do not feel hopeless or alone. We pray that our hearts would be open to help our neighbors and community through this time.

*Lord of compassion, hear our prayer*

Lord, we pray for those who face sickness and disease without the security of health care. We pray that your grace would touch the heart of those who can change this situation.

*Lord of compassion, hear our prayer*

We pray for ourselves, that we would exhibit your loving kindness. We pray that we would not stand idly by while suffering surrounds us. We pray that we would be instruments of justice, speaking truth to power and acting on the mandate of justice.

*Lord of compassion, hear our prayer*

## In This Time of Economic Crisis

# a prayer

We pray for  
our country  
in this time of  
economic turmoil.

We pray that you lead and direct our elected leaders and supply them with divine wisdom and understanding.

*God of mercy, hear our prayer*

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

*God of mercy, hear our prayer*

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

*God of mercy, hear our prayer*

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

*God of mercy, hear our prayer*

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

*God of mercy, hear our prayer*

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

*God of mercy, hear our prayer*