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Whom Do We Serve? Dismantling the Church Industrial Complex in North American Mainline Protestant Churches

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Abstract: Social justice is often identified as a central commitment in mainline Protestant churches in North America. However, it is often approached as a public-facing issue that engages broader society, rather than as a comprehensive value that also informs internal practices in those same North American Protestant congregations/denominations, particularly in the area of finance. This reality means that a profit orientation often informs and shapes practices, undermining the mission; this reality can be understood as part of an industrial complex. To counter this tendency, I present two themes that are rooted in a liberation-based critical understanding of inequality found in the World Council of Churches' AGAPE (Alternative Globalization Affecting People and the Earth) statement. These two themes are as follows: that one's personal financial resources (or lack thereof) are deeply connected to oppressive systemic factors, and that churches are called to exist in economic solidarity and communion with one another. I conclude by asserting that church finance must be rendered more coherent with churches' own values and commitments to liberating justice as a matter of faith.

Keywords: Protestant; North America; mainline church; finance; church; budget; WCC; stewardship

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1. Introduction

An important feature of mainline Protestantism in the North American context is its engagement with issues of social justice. This engagement takes many forms and includes sermons on topics related to social justice, congregational attendance at protests and marches, and, particularly at a denominational level, the adoption of statements and resolutions that articulate support of justice issues through public policy and action. While these commitments and activities are important to church identity, they are often approached as public-facing programs that address broader society as opposed to becoming fully engaged as commitments that shape internal church life and practice, particularly in the area of finance. When considering the values embedded in the practices of church life, one can see evidence of a Church Industrial Complex at play. The theoretical framework of the "Industrial Complex" explores how institutions established with a purpose external to themselves can become focused on their own self-perpetuation—pursuing power, growth, and profits—in ways that may well contradict and undermine that original purpose. The logics of capitalism can overtake systems and institutions and introduce practices such as an extreme focus on profit, efficiency, growth, and hierarchy (Best 2011). Much theorizing has engaged phenomena such as the Military, Healthcare, Academic, and Prison Industrial Complexes. The term and originating concept of the Industrial Complex is credited to US President Dwight Eisenhower who, in 1961, described the Military Industrial Complex as a growing threat in the United States, whereby the increased power and influence of the defense industry was undermining democracy to promote war in service of profit (Giroux 2007, pp. 13–14). Applying the analysis of various Industrial Complexes to the situation of churches, one can ask whether a profit orientation and other features of Industrial Complexes are present. In this time of financial and membership challenges for many mainline Protestant churches, it is also relevant to consider whether conventional economic assumptions, such as the notion that financial resources are inherently a sign of success, and financial struggles are a sign of inferiority or failure, are correct. It is especially ethically consequential to find these values present in churches that have issued statements that articulate well-established critiques of economic inequality, profit motives, and prevailing economic structures.

In this article, I argue that elements of Industrial Complexes are indeed found in churches that have engaged in this critical work addressing the economy. Specifically, I examine North American mainline Protestant churches, whose membership tends to comprise populations that are more privileged (racially, economically, and so forth) (Masci 2016; Pew Research Center 2014). Although mainline Protestant churches are in no way solely comprised of members with these and other intersecting forms of privilege, my focus in this paper will be on these communities due to their particular positionality with respect to the social justice issues under discussion here, and also the official positions many of them have taken with respect to social and economic justice concerns. As an ordained minister serving in a mainline Protestant denomination (the United Church of Christ) and as a white, able-bodied, economically-privileged person, I speak primarily to my own tradition and to others like myself who are committed to justice in our words but who are still entrenched in—and benefit from—oppressive systems such as the Church Industrial Complex in many of our deeds and (in)actions.

Specifically, I argue that, in these relatively privileged mainline church contexts, broader church commitments to justice are not adequately addressed in local church conversations related to fundraising, finance, property/assets, and Christian stewardship (although this term is used in a variety of ways, Christian stewardship is often employed as an umbrella term for many conversations about financial life in church contexts). Efforts have been made, for example, to divest[1] from certain corporations (such as those in the fossil fuel industry) (see, for example, Markoe 2014) and to prioritize "mission" in congregational budgets. However, these initiatives tend to address justice issues in a siloed and segmented manner, without delving to the roots of the ideologies and values at play in our church financial life. These specific initiatives do not necessarily spur us to examine all of the facets of systemic oppression embedded in our church financial ideologies and practices, nor do they challenge the values inherent in many commonplace approaches to money and financial management. These values include the assumptions that more money is necessarily better than less, that survival—if not growth—is always our aim, that what we have (individually or congregationally) is rightfully ours, and that our primary financial responsibilities are to those "closest" to us (i.e., nuclear families and local congregations). Theorizing about the Non-Profit Industrial Complex is highly relevant to this topic and has revealed that, due to the Industrial Complex, non-profit structures "encourage social movements to model themselves after capitalist structures rather than to challenge them." (Smith 2011, p. 134).

While this article does not explore every aspect of the assumptions and values embedded in church financial practices, those I identified in the previous paragraph reveal some of the unspoken values that influence church financial practices and which arise and represent elements of the Church Industrial Complex. Often, they are seen as natural or inevitable, if they are considered at all. But of course, all assumptions are expressions—spoken or unspoken—of particular values rooted in particular cultures and worldviews and, as such, should be carefully examined in relation to our theological and ethical commitments. Our churches' manifold commitments to justice should shape all of our practices—even those that may seem to be simply "administrative." When our practices embody values that contravene our commitments to justice, we participate in oppression and we undermine our commitment to the gospel. When we fail to align our practices with our values and commitments, churches, and people of faith, miss out on important opportunities to embody Christ and to "practice what we preach"—to live into and experiment with the values we proclaim will one day be present throughout society, anticipating the kin(g)dom of God among us.

2. Overview

Through multiple passages of scripture that explore economic issues, we are told that the values of money or wealth and those of faith are at least distinct, if not also competing and contradictory. We can clearly see that sense in the instruction that appears in both Matthew and Luke's gospels: "you cannot serve God and wealth" (Matthew 6:24b, Luke 16:13b, NRSV)[2]. At the very least, as Christians, this verse should give us pause whenever we consider financial matters. This reflective pause has been considered at length in the vast academic sub-discipline of Christian economic ethics and in many official church statements addressing economic concerns (see, for example, Evangelical Lutheran Church in America 1999; The United Methodist Church 2006). Still, these are not the only appropriate sources to consider when evaluating our church practices related to finance. All of our commitments to justice (racial, gender, disability, queer, ecological, and so forth) are relevant to every facet of our lives—individually, societally, and in specific reference in to the practices of churches.

However, due to limitations of space, in this article I focus primarily on the relevance of just two important themes that arise from church statements and pronouncements related to justice and which directly challenge the Church Industrial Complex. I draw specifically on the World Council of Churches' AGAPE (Alternative Globalization Affecting People and the Earth) statement as it comes from the largest global ecumenical body. There are many reasons why this or other church statements might not be fully claimed or assented to by various churches and individuals, but these statements do describe, at least at a macro level, what these churches believe to be just. I begin by first briefly offering an introduction to the AGAPE statement. I then consider some mainline Protestant financial practices through the lens of two themes that arise from the AGAPE statement, and note the ways that some church values and practices do not align with those expressed in the statement. These two themes of focus are that one's personal financial resources (or lack thereof) are deeply connected to oppressive systemic factors, and that churches are called to exist in economic solidarity and communion with one another. I conclude by asserting that church finance must be rendered more coherent with our commitments to justice.

3. Introducing the AGAPE Statement

Arising out of a seven-year global study process, the AGAPE (Alternative Globalization Affecting People and the Earth) statement was adopted by the World Council of Churches (WCC) in 2006 at their ninth General Assembly in Porto Alegre, Brazil—the home of the World Social Forum. The statement followed the work of the WCC's Advisory Group on Economic Matters, which was established in the 1990s (The Lutheran World Federation et al. 2018, p. 59). However, engagement of the WCC in economic justice and liberation theology dates back much earlier. Many cite the 1960s as the decade when this truly flourished, brought about in large part by interactions with Latin American Catholic liberation theologians. In 1968, the Catholic Church and WCC established a "Joint Committee for Society, Development, and Peace" and, at a related meeting in 1969, the Catholic Peruvian liberation theologian Gustavo Gutierrez presented the material that would be published in 1971 as his *A Theology of Liberation* (Odair Pedroso Mateus 2020). The work of the World Council of Churches has long been in dialogue with and shaped by liberation theology through this platform and others, and many statements prior to AGAPE articulated a liberation-oriented approach to various social ills.

In the years since the 2006 AGAPE Statement, the WCC's Poverty, Wealth, and Ecology Process has continued to advance economic justice with an integration of ecological concerns.[3] A 2012 WCC meeting issued a related statement entitled "International Financial Transformation for the Economy of Life" and advocated a more just global financial system.[4] In order to enact this work, ecumenical partner organizations were called on and a Global Ecumenical Panel was established to continue the work. Rogate Mshana, former Programme Executive for Poverty, Wealth and Ecology in the World Council of Churches, describes the Global North–South tensions that arose during the AGAPE process, but notes that global consultations were conducted in the seven years following 2006 in order to better integrate these varied global perspectives while also engaging them in the work (Mshana 2007).

The introduction of the AGAPE statement begins by sharing the conviction that a "world without poverty is not only possible but is in keeping with the grace of God for the world" (World Council of Churches 2006). The statement connects this conviction to the tradition of ecumenical social thought and action, as well as to the liberation theology tradition of the preferential option for the poor. It also includes a recognition of global division, stating that "we recognize that the divisions of the world are present among us" but that "we are called to be one in Christ . . . transformed by God's grace for the sake of all life on earth, overcoming the world's division." (World Council of Churches 2006). This suggests that injustice is understood to be a source of division, an impediment to and even a "worldly" intrusion against the unity to which Christians are called. The WCC's AGAPE statement is structured as a communal confession and an appeal to God for transformation. The repeated refrain, "God, in your grace, transform the world," makes clear that our work for justice relies on God. Simply stated, the document makes clear that systemic oppression is the primary cause for economic inequality and that individuals, churches, and other bodies are called to respond to this inequality through a sharing of resources and to work for justice to address these root systemic causes.

4. Christian Stewardship and Church Financial Practices

As with many religious practices, it is difficult to state with certainty or universality how mainline Protestant churches individually approach Christian stewardship and finance. Though my analysis is not relevant to the practices of every church, I attempt to speak about these practices generally by drawing upon material from a research survey of Christian-finance-related literature published in North America since the year 2000, which analyzed twenty books on this topic. I conducted this survey as part of my PhD dissertation research, supervised by Dr. Cynthia Moe-Lobeda through the Graduate Theological Union in Berkeley, California. Each of the authors and publishers are affiliated with mainline Protestant churches, and many of the works are sold in the online bookstores affiliated with various mainline denominations.[5] These books are useful in offering a general sense of some of the financial values, practices, and ideas that are likely to be present in mainline Protestant churches. While I cite only a few of these books here, the underlying sentiments are shared between most of the books I surveyed. Through my dissertation research, I also conducted interviews with mainline clergy and other church leaders in 2018–19, who confirmed that they had experienced many of the ideas and sentiments expressed in these books in their own churches.

5. Thematic Analysis: Personal Financial Resources and Oppressive Systemic Factors

Many scholars have delineated the manifold ways in which one's economic resources (or lack thereof) arise from a complex matrix of factors related to one's identity and social location and through various oppressive systems, including neoliberal capitalism, colonialism, and racism. From within these systems, the myth holds that one's own resources arise solely—or at least primarily—from one's merit and as a just reward for hard work. Conversely, poverty is largely viewed as an individual failing and as a phenomenon that is distinct from any broader systemic factors. Critical social and economic scholars and ethicists refute these claims through wide-ranging evidence. Christian ethicist Miguel A. De La Torre argues, for example, that a thorough examination of economic inequality is critical because justice-based ethics must begin with this sort of structural analysis, rather than simply striving to address poverty through charity (De La Torre 2014, p. 71). Theorist Andrea Smith also critiques a charity-based approach to addressing inequality and argues that charities and non-profits serve to fill gaps in services that should be provided by the government via tax dollars (Smith 2011, p. 141). Charitable organizations can serve to support the myth that poverty is an individual failing rather than a social issue that is endemic to our present economy.[6]

Contrary to this, the AGAPE statement is oriented with a critical understanding of the systemic origins of wealth and poverty. It begins by identifying economic globalization and unfettered market forces as the primary origins of the present inequality and injustice in the world, both between humans and with the earth (World Council of Churches 2005, p. 1). It then notes that this global inequality is also present in the church, which is incompatible with the call to be one in Christ (World Council of Churches 2005, p. 2). The statement also lifts up the many social groups who suffer injustice most acutely through these unjust systems, including women, children, and people with disabilities (World Council of Churches 2005, pp. 2–3). Although more could be said about the specific systems and factors that lead to this economic inequality, the statement makes clear that one's resources are neither simply the just rewards for one's own work, nor reflections of personal merit.

However, similarly to the myth supported by Industrial Complexes, in literature related to Christian stewardship and church finance, it is generally assumed that the resources that one has (as an individual or as a church) rightfully belong to their owner. The roles played by various oppressive systems in determining or distributing those resources are generally not addressed.[7] When economic differences are presented, it is usually suggested that a person should give to their church in proportion to their ability. However, the drive to raise as much money as possible (an element of the profit-centric Church Industrial Complex) can cause the economic realities of poorer church members to be ignored, or lead to the creation of campaigns that pressure these members to give beyond their means. At the other end of the spectrum, questions regarding the origins of wealth are also not considered and, therefore, the ethical case to engage in redistribution is omitted from discussion.

Similar realities can be observed when congregations' resources and wealth are addressed as a whole. For example, in J. Clif Christopher's 2012 book about church finance entitled *Rich Church, Poor Church*, the ordained United Methodist minister uses the terms "rich churches" and "poor churches" to describe two approaches to finance that he believes are unrelated to economic circumstances. He defines poor churches as those "always behind financially and searching for money" and rich churches as those "that are not struggling to find resources for mission and ministry." (Christopher 2012, p. ix). Moreover, any wider socio-economic context aside, he suggests that any church can become a "rich church" by following his recommendations, even going as far to assert that, in relation to his rich church/poor church metaphor, "there is no excuse to be poor anymore!" (Christopher 2012, p. xi). This suggestion, though perhaps not intentional, that financial challenges and poverty, at least within the context of churches, are simply an "excuse" (and not connected to systemic inequality) is highly problematic and perpetuates myths such as the one that posits that poverty is simply the result of the bad choices of individuals (or congregations) and that wealth arises from personal (or congregational) merit.

Regarding individual givers, Christopher seems satisfied that members giving the same percentage of their income demonstrates sufficient attention to differing economic circumstances (despite the fact that the same percentage does not correspond to the same level of "sacrifice"). Still, he clearly demonstrates greater regard for larger gifts and those able to offer them, since he recommends that churches make clear, high expectations for giving (Christopher 2012, p. 63), host special church retreats to acknowledge major donors (Christopher 2012, p. 56), and place the church's top givers on the finance/stewardship committee (Christopher 2012, p. 75). Together, these suggestions demonstrate a profound lack of understanding of economic inequality at both the macro and micro levels. They conform to mainstream fundraising practices of prizing larger gifts and those who give them and devaluing those who give less, regardless of their reasons. Christopher states that he is merely suggesting that those who have the gift of financial generosity be put in corresponding positions of leadership (as would be done for those with gifts/abilities in other aspects of ministry) (Christopher 2012, p. 76) and that churches commonly celebrate peoples' ministry offerings in other areas of church life (i.e., thanking musicians) (Christopher 2012, p. 57). However, I would argue that this is a false parallel: differences in wealth are not the same as differences in spiritual gifts, and we must be very careful that our congregational practices do not align so easily with those of capitalism such that, for example, we create exclusive spaces to which poorer members of the congregation do not have access.

Another facet of this ideology can be seen in the 2006 book, *Giving to God: The Bible's Good News about Living a Generous Life.* Author Mark Allan Powell, an ordained ELCA Lutheran pastor and professor, again presumes a relatively economically privileged audience, largely ignoring the reality of poorer churches and congregational members. He states that one lesson we learn from the Bible is that we should be content with whatever we have and that we should focus on pleasing God rather than satisfying our own needs (Powell 2006, pp. 41–42). For wealthy readers, this could be understood as encouragement toward simpler living. However, for poorer readers, this idea suggests that they should be content with their own insufficient material resources and that, in fact, focusing on those needs is a distraction from serving God. Later, Powell even goes as far to state that "it is quite frankly none of our business if God chooses to give more generously to others than to us." (Powell 2006, p. 92). This perspective is highly problematic since it suggests that God not only desires income inequality but is the reason why some people are rich and others are poor. This position is quite contrary to that taken in the AGAPE statement and by many Christians who are working to address forms of economic and social justice.[8] While Powell's intended message is that relatively affluent people should not focus on jealousies of those who are even wealthier, it is, nonetheless, theologically problematic.

Among the surveyed books that address Christian stewardship, most of them generally assume that the resources that people have are rightfully theirs and are not connected to larger systems of privilege and oppression. While some authors might admit that these systems exist but that their purpose is only to help churches raise funds, these assumptions lead to all sorts of theological and social consequences that further marginalize those who already face systemic oppression. Additionally, by suggesting that what privileged people have is rightfully earned through individual merit, the ethical case to use church finance as a system for redistribution across lines of inequality is severely reduced. People (and churches) with economic means are not required, under these terms, to grapple with the history and social and environmental impacts of their resources, nor with their complicity in systems that deprive others of what they need.

6. Thematic Analysis: Churches in Solidarity and Communion

The forms of economic and social inequality that exist in our global society also appear in our varied churches and denominations. For various interconnected and systemic reasons, some churches have a great deal more economic privilege than others.[9] In part due to this fact, churches need to be in greater relationships with one another and to think of their community much more broadly than in terms of their particular congregation or denomination. Around the mid-point in the AGAPE statement, its focus turns from naming and explaining the current world to describing a vision of what ought to be. Theologically, this is framed around discipleship, described practically as the effort to "keep our hope and advocate for justice and liberation." (World Council of Churches 2005, p. 3). This includes the development of an "agape economy of solidarity." (World Council of Churches 2005, p. 4). Churches are specifically called to reflect on the themes of power and empire and to stand against unjust power systems (World Council of Churches 2005, p. 7). Further, they are called to be held accountable to those impacted by economic injustice, meaning that privileged parts of the church are responsible for more oppressed parts, with their "first loyalty" extending to those experiencing injustice (World Council of Churches 2005, p. 7).

A similar sentiment is expressed in the broader ethical vision presented in *Justice in a Global Economy* by Pamela Brubaker, Rebecca Todd Peters, and Laura Stivers. These authors, who are Christian ethicists, underscore the ways in which many churches have been shaped by dominant economic ideologies (Brubaker et al. 2006, p. 42) and argue that churches should serve as sites where alternative economic practices are modelled (Brubaker et al. 2006, p. 46). One such dominant ideology is that of individualism, focusing primarily on oneself and, by extension, one's own congregation. It is clear, however, that one's commitments and sense of Christian community should extend far beyond that and move across any forms of unjust and oppressive division. Competition and individualism are values that are rooted in an Industrial Complex orientation. With respect to non-profits, Andrea Smith argues that the Non-Profit Industrial Complex "promotes a social movement culture that is non-collaborative, narrowly focused, and competitive," (Smith 2011, p. 143), in part due to the need to attract grants and secure the funding of donors. We can see a similar dynamic in churches, as congregations compete with one another (and with other community organizations) for members, donations, volunteer time, prestige, and so forth.

It is perhaps not surprising that many of the books focusing on Christian stewardship attend to the context of the local congregation, as most are written for individual and congregational use. This functional purpose, however, does not mean that the books and their authors do not still have a responsibility to consider the needs and realities of the wider church and society. The AGAPE statement and many Christian ethicists make it clear that Christians are called to challenge global wealth inequality and share beyond the borders of our local (or even denominational) churches. For many churches, this wider, more global attention comes by way of support for global mission work or assistance to other congregations through denominational contributions. However, these relationships outside of the congregation are often presented as optional or, at least, less important obligations. The books in this survey do not suggest that wealthy churches need to grapple with the systemic reasons for their greater resource share, such as the ongoing legacies of colonization, racism, global inequality, and more.[10]

This prioritization of local stewardship at the congregational level is, I suggest, directly challenged by the critical perspectives of social and economic justice. For example, it is apparent that wealthier churches tend to have more and better-paid staff and nicer buildings/facilities (which can be used to earn greater rental income), while poorer churches, comprised in many cases of less privileged people, tend to have less by way of building and staff amenities and are at greater risk of closure. Parallels to this inequality can be seen in public education, where studies show that models of funding through local property taxes lead to a great deal of inequality with more and less affluent communities having very different educational and extracurricular offerings at their schools.[11] Such educational disparities further entrench inequality for the next generation (see, for example, Mota et al. 2021). On the other hand, when resources are shared across different communities—whether in schools or churches—there can be a greater potential to rectify inequality and achieve a better prioritization of resources for places and people in need.

In another church-finance-related book, *The Good Affluence: Seeking God in a Culture of Wealth*, John R. Schneider, a former professor at Calvin College, which is affiliated with the Christian Reformed Church, challenges the ethical basis for global sharing by employing moral proximity. This concept states that we only have a moral obligation to help those closest to us (Schneider 2002, p. 11). Although ethicists differ in their perspectives on the role of proximity in relationship to ethical responsibility, we must contend with the fact that we are more likely to be "close" to those of similar economic circumstances. Even if we might sense a greater responsibility to those closer to us, this does not mean that we bear no responsibility to those further away, especially in our economically connected world. We must also consider the relationship between wealth and poverty, particularly since some actions associated with wealth may primarily impact those who are quite far away and who might be more vulnerable (with respect to climate change, for example).

Another book, *Ministry in Hard Times*, by Bill Easum and Bill Tenny-Brittian, who are ordained, respectively, in the United Methodist Church and the Christian Church (Disciples of Christ), focuses on financial practices for churches going through particularly challenging circumstances. Due to this specialized focus, one must be cautious in considering this book too critically; it is possible that the authors would recommend other financial practices under more positive circumstances. Their primary argument is that, when churches are going through difficult times, certain aspects of ministry should be cut so that other areas can be given additional resources. On the side of what to "always cut" in challenging times, Easum and Tenny-Brittian place "foreign and local missions," (Easum and Tenny-Brittian 2010, pp. 33, 41), allowing free use of the church building to outside groups (Easum and Tenny-Brittian 2010, p. 33), and even the church's own youth program (since "[youth] are the future of someone else's church. Not yours. Most of them will grow up and move on to some other city") (Easum and Tenny-Brittian 2010, p. 42). These recommendations focus unapologetically on cutting funding for anything that is not oriented directly to the benefit of the congregation's membership and financial situation. Like Schneider, these authors think that it is reasonable, even beneficial, to highly prioritize the local congregation. Such a sentiment stands in stark contrast to the solidarity between churches that is promoted in statements like AGAPE. Rather than recommending that a single church "hunker down"—paring its focus and resources down to the most internally focused purposes—the AGAPE statement calls for a greater solidarity that is open and vulnerable. This solidarity must be rooted not in a superficial understanding of the benefits of relationships and community but in a deep and authentic grappling with the ways that some churches have directly and indirectly participated in the oppression of other churches, people we in privileged church contexts see and name as our siblings in Christ.[12]

7. Rooting Our Financial Practices in Our Values

The Christian stewardship and financial practices summarized—and critiqued—above have not emerged in a cultural vacuum. In many cases, they align with and arise from mainstream fundraising principles and widespread financial practices that are seen throughout a variety of Industrial Complexes. These approaches to funding are connected to deeper ideologies such as white supremacy, patriarchy, and coloniality, as Nuri Heckler compellingly argues in the article "Whiteness and Masculinity in Nonprofit Organizations: Law, Money, and Institutional Race and Gender" (Heckler 2019). As such, these systems are embedded within many of our church financial practices, including the very idea and use of money (where and how it has been earned, invested, managed, and so forth). These financial practices are rooted in an oppressive prizing of wealth (and the values associated with it) over more countercultural practices rooted in the gospel, which prioritize a critical analysis of money and resource (re)distribution. Our scriptures also draw connections between financial matters and other intersecting forms of justice (such as racial justice, gender justice, etc.) and make explicit calls to respond to inequality through redistributive and reparative means. If we—mainline Protestant churches in the Global North— root our faith and church financial commitments in social and economic justice, other possibilities begin to emerge. Moreover, when we look at other churches and communities on the undersides of power, those of us with relative privilege can see a great many powerful alternative ways, enacted for generations, of being and funding "church."[13]

The AGAPE statement is clear that various aspects of identity and social location need to be considered in relation to our economic systems. It compels us to ask: who is marginalized and who benefits? Therefore, if we are to critically understand the ways that money has been differentially allocated or restricted between various individuals, communities, and churches, the ways in which we in privileged church contexts approach stewardship and giving must also be viewed critically. Stewardship cannot merely be a matter of an individual approaching it within their own means (i.e., larger or smaller gifts depending on our personal financial resources); rather, Christian stewardship must be understood instead from within the matrices of privilege and marginalization. Church finance must be approached within the context of reparations[14] across relationships marked by inequality (and deeply attentive to historical as well as present circumstances) and should support social and ecclesial transformation toward justice. Those who have experienced economic marginalization need to be placed at the center of the conversation and the structures of decision-making, rather than relegated to the sidelines because they do not have as much personal wealth to contribute. Theologically speaking, rather than viewing God as the source of economic inequality, we must recognize God at the center of this work of redistribution, shaping our principles of justice and calling us to unity and equality.

8. Conclusions

The decline in membership and financial resources in mainline Protestant churches presents intensifying challenges to some of the problems I have raised. For example, placing the primary focus on one's own congregation (or denomination, etc.) might be a greater temptation in times of financial turmoil. Yet this sense of difficulty, and the fear that may come with it, cannot be an excuse not to strive to better live into our values. Those of us with greater privilege must be aware of the ways that many communities have experienced financial distress for generations (due to racism, colonialism, and other systems of oppression), caused by us personally, our institutions, and the systems in which we are embedded.

Moreover, if our broader values and commitments to justice do not shape our local churches' financial practices, then we must consider what values are being expressed and what systems are being perpetuated and reinforced by our ways of giving and spending. The notion that one's personal financial resources are primarily the result of merit is both entrenched within and reinforced by oppressive systems such as neoliberal capitalism and white supremacy (see, for example, McNamee and Miller 2004). The idea that we are primarily, if not exclusively, responsible to and for our own local congregation has an embedded theology and ecclesiology that is more in alignment with the value of wealth accumulation than with the values of Jesus, who challenges us to continually reimagine who is our neighbor. Our very identity as Christians—individually and collectively as the church—is at stake in how we understand and approach financial practices.

It is a fallacy to believe that we can so deeply compromise our values, even in difficult circumstances, to save ourselves. If we are not striving to live out our values, then we cease to be who we say we are. If we seek to preserve our churches through "any means necessary" then whatever remnant we might "save" will not be the church. For those of us in the guild of Christian ethics and political theology, we must consider what particular responsibilities we have in this situation. Much excellent, high-level work has been undertaken to critique unjust economic and social structures, but too often specific guidance for church practices has been absent, or is minimal and secondary at best. Burdened church leaders then turn to the resources that are readily available and appear specifically tailored to their situations, despite the fact that many such books and resources are rooted in worldviews that exemplify the Church Industrial Complex by prizing wealth and growth, and which contradict a justice-rooted ethic.[15]

In this paper, I have argued that there is a significant chasm between the values espoused by North American mainline Protestant churches and those expressed by some of the financial practices and understandings of money in those same churches. Future study should seek to elucidate the additional reasons why this divide may exist and to test how widespread this issue may be and what other manifestations may exist. I have focused primarily on church statements as a source for understanding church teachings related to justice, and literature related to church finance to explore church practices related to money. However, additional study involving a wider array of sources would be helpful in broadening and generating nuance in our understanding of this situation. It would also be important to ask church leaders, pastors, treasurers, and others whether this chasm resonates with them (and, if so, what explanations for it they would offer), as well as to elicit the views of church members and others who are impacted by church financial values and decisions (i.e., organizational and individual recipients of church funds, those who rent space in churches, etc.). This is a complex issue that I do hope will be pursued further due to its serious implications.

Alignment between values and practices is not only important for ethical and theological reasons but also for practical ones. A 2016 Pew Research Study found that one in five people who left their childhood religion did so due to a dislike of organized religion, for reasons including pervasive hierarchy and religious communities operating too much like businesses (Lipka 2020). This finding is similar to those of a 2009 Pew Research Study, which found that about 50% of those who have become unaffiliated with religion have done so because they find religious people "hypocritical, judgmental, or insincere." (Pew Research Center 2009). This is not to say that changing our financial practices, including the values embedded within them, will magically draw people (back) to the church, thus leading to growth in membership and finances. This is not a growth tool. This work is our calling regardless of the outcomes for our congregational membership or our church coffers. Still, a better alignment between belief and action may help people to see the possibilities alive within the church, which might bring new life and renewed faithfulness to our communities.

The rupture between the values articulated in our church statements and those expressed within our financial practices—stated otherwise, the gap between following God and following Mammon—is not inevitable or unavoidable. While the decline in mainline Protestant communities is real and felt acutely, this sense of waning can be a force for positive change if it is taken as an opportunity for radical reformulation and a re-focusing on ethically rooted values, rather than Industrial-Complex-related markers of success such as property, size, and reach. A central theological and biblical theme of Christian life is that, in dying, we may find new and eternal life. In Matthew 16:25–26, Jesus offers this counsel to his disciples as he foretells of his own death and resurrection: "For those who want to save their life will lose it, and those who lose their life for my sake will find it. For what will it profit them if they gain the whole world but forfeit their life?" I believe this is particularly instructive for considerations of church financial practices. By trying to "save" our churches through oppression-ladened approaches to finance, we are already dead because we have ceased to be the church and to be Christ's followers. If, however, we cease to fear the "death" of the church, no longer allowing that fear to dictate our choices, and turn instead to living by our deep commitments to justice, we may well find new life. That "life" may not be full pews and full offering plates, the hallmarks of success within the Church Industrial Complex. In fact, it may lead to further losses, the closure of some churches, perhaps even the end of some denominations. But if those are not our metrics of success, could we not be freed into new life, new understandings that are more rooted in God than in wealth?

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Notes

[1] It is important to note that this divestment work has not been without controversy. Of particular note has been the campaign to divest from products and services related to the Israeli occupation of Palestine. This campaign has had particular implications for Jewish–Christian relations and has led to accusations of antisemitism.

[2] Broadly speaking, the Hebrew Bible paints wealth in a more positive light; however, there is a consistent message that one should be concerned with issues of justice and equity in society.

[3] Called to Transformative Action. p. 59.

[4] See notes 3 above.

5 Unfortunately, I was not able to obtain information about the books' sales from the publishers. When I inquired, I was told that this information is not shared publicly. As such, the matter of how widely these books are read or in what contexts or ways they may be used lies beyond the purview of this study.

6 Regarding the systemic and structural causes of poverty, see, for example, (Rank et al. 2003).

7 This was a finding that arose from my study of Christian stewardship literature and which is also echoed in critical analysis of non-profits, see for example: (Finley and Esposito 2012, p. 20).

8 For example, the AGAPE statement is clear that the church must address systems such as neoliberal globalization and multinational corporations as they are root causes of global economic inequality; it also makes it plain that those in the Global North are primarily responsible for global poverty. See (World Council of Churches 2006, pp. 35–36, 39).

9 For example, Joe Pettit argues that churches have participated in and contributed to racial housing apartheid in the US. By opening new congregations in whites-only suburban communities, they have implicitly and explicitly supported these racist practices, which would not have happened if the churches had taken a stand against racial housing segregation and refused to operate in whites-only neighborhoods. See (Pettit 2020).

10 However, it is important to note that some churches, universities, and other institutions are grappling with this history and engaging in reparations work. See, for example, (Georgetown University n.d.; McFarlan Miller 2020).

11 This article notes that the per-student funding differences in wealthier and poorer school districts may be as large as $10,000 (American University School of Education 2020).

12 My argument is primarily directed toward members of North American mainline Protestant churches and Christians who hold various forms of privilege (racial, economic, and otherwise). Those two groups are certainly not synonymous, but my primary audience is those who do fit into both categories.

13 These practices might include models of church that do not include the burden of maintaining a physical structure, as well as those that engage in practices of economic solidarity, such as helping members connect to housing, jobs, or services, or supporting one another financially through times of economic hardship.

14 Many Christian ethicists argue that reparations are the appropriate response to historical injustices perpetrated by the church, such as colonialism and slavery. See, for example, (Harvey 2007).

15 This claim arises from my finding that the vast majority of books addressing church finance and Christian stewardship are rooted in a capitalist economic model and do not pay a great deal of attention to justice concerns. On a related note, it has been argued that conservative content also dominates more broadly in internet searches related to the Bible: (Wingfield 2022).

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