



# Franciscan Action Network

Transforming the World in the Spirit of St. Francis and St. Clare

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## ***I Still Desire to Work: Franciscans and the Problem of Underemployment in America***

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*Research into the life of St. Francis of Assisi indicates that he struggled mightily with the issues of work throughout his life. Work needs to be on the minds of Franciscans again. The plight of workers in America is worsening by the day and the consequences for peace both here and abroad are as enormous as they are worrisome. This paper will outline the challenges to employment in this time of the Great Recession and offer some Franciscan principles to guide our thinking and practice, as we work together for a job reform that truly promotes justice.*

"And I used to work with my hands, and I still desire to work. I firmly wish that all my brothers give themselves to honest work. Let those who do not know how to work learn, not from the desire for receiving wages for their work, but as an example and in order to avoid idleness. When we are not paid for our work, let us have recourse to the table of the Lord, seeking alms from door to door. The Lord revealed to me a greeting, as we used to say, "May the Lord give you Peace." (St. Francis, in *Francis and Clare: The Complete Works*, I. Brady and R. Armstrong, 1982, page 155)

Research into the life of St. Francis of Assisi indicates that he struggled mightily with the issues of work throughout his life.<sup>1</sup> He fought his father's business practices, nearly lost his life in the economic wars between Assisi and Perugia, and, in the ever expanding economy of his day, had to challenge his brothers to a new and radical work ethic, one that emphasized trust not only in God but in the bonds of brotherhood, as well.

Amid the greed and violence that regularly accompanied the turbulent intellectual, economic, demographic and commercial polarizations of 12<sup>th</sup> and 13<sup>th</sup> century Christian Europe, Francis promoted a new experience of social peace by the paradoxical embrace of austere poverty and extravagant generosity. His "fraternal economy" was meant to be an antidote to the aggressive competition and violent revenge emerging in his post-feudal world. Francis' scandalous refusal even to touch a coin unleashed a cultural re-imagining of human dignity and economic life that reverberates through economics to this day.<sup>2</sup>

Long before the likes of David Hume and Adam Smith, Franciscans were writing creative new rules about the circulation of money, price determination, contracts, and market forces. And the Franciscan distinction between ownership, temporary possession and the use of economic goods

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<sup>1</sup> Giacomo Todeschini, *Franciscan Wealth: From Religious Poverty to Market Society* (Olean, NY: Franciscan Institute Publications, 2009); Dominic Monti, "Franciscan Life and Urban Life: A Tense Relationship," in *Franciscans in Urban Ministry*, ed. Roberta McKelvie (St. Bonaventure, NY: Franciscan Institute, 2002), pp. 5-15.

<sup>2</sup> Todeschini, *op. cit.*

gave theological credence to the potential of wealth or, better, the “work of wealth” to create real social opportunity and the common good. It would not be until the pontificate of John Paul II, some eight centuries later, that a “theology of work” would be put into such a positive light again. For it was John Paul’s lasting legacy to lift work from its inherited pall as a “punishment for sin” and recast it as each individual’s participation in a Trinitarian mission in and for the world – to co-create with the Father, to co-redeem with the Son, and to co-sanctify with the Spirit.<sup>3</sup>

Work needs to be on the minds of Franciscans again. The plight of workers in America is worsening by the day and the consequences for peace both here and abroad are as enormous as they are worrisome. This paper will outline the challenges to employment in this time of the Great Recession and offer some Franciscan principles to guide our thinking and practice, as we work together for a job reform that truly promotes justice.

### **Work since the Great Recession**

Since the near total collapse of the world’s economic systems in September, 2008, Americans have gotten used to bad economic news. At the end of October, 2009, the U.S. economy completed its 23<sup>rd</sup> straight month in a recession that began in December of 2007.<sup>4</sup> This current stretch has surpassed the recession of 1981-1982 as the longest lasting recession in 70 years. It is estimated that the economic meltdown we’ve just experienced has washed away more than \$20 trillion in wealth and we are likely to face trillion dollar deficits for years to come.

But, these grim figures don’t tell the whole tragic story. That narrative belongs to the lives of ordinary Americans working harder for less money, if they have jobs. It belongs to the tens of millions of American workers, newly unemployed, who want to work but cannot. It is the story of families spiraling into severe economic distress because of a growing, new trend in America – adult workers who are *underemployed*. These are the millions of Americans who have watched their hours shortened and wages slashed. They hang onto jobs with hours reduced and benefits cut, because they are afraid they will find nothing else in this employment-starved economy. The long term impact of this growing rate of underemployment on health care and Social Security has yet to be fully determined.<sup>5</sup>

Alongside the *unemployed* and *underemployed* is new group of *malemployed*. These are the skilled and educated workers and newly-minted college graduates who are unable to use their occupational skills and formal education at work, despite their substantial investment of time, effort and debt. A recent report indicates that 28% of all employed bachelor-degree holders between the ages of 21-29 years are working in jobs that typically did not require a college degree.<sup>6</sup> The malemployed include the increasing numbers of teachers, engineers and scientists

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<sup>3</sup> Laborem Exercens (1981), n. 25-27.

<sup>4</sup> Andrew Sum, et al., *The Economic Recession of 2007-2009: A Comparative Assessment of Its Duration and Labor Market Severity*. Center for Labor Market Studies, Northeastern University, March 2009.

<sup>5</sup> Ibid.

<sup>6</sup> Andrew Sum et al. “The Great Recession of 2007-2009: Its Post-World War II Record Impacts on Rising Unemployment and Underutilization Problems among U.S. Workers,” (Center for Labor Market Studies, Northeastern University, June 2009), p.16-17.

who find themselves stocking shelves at local department stores, just to survive. The loss in American productivity, creativity and ingenuity is staggering and may be long term.<sup>7</sup>

## A Look at Unemployment and Underemployment

Let us take a snapshot of employment across America today and discuss some next steps for Franciscan action.<sup>8</sup>

- The number of unemployed in America has risen by 8.2 million people, since the start of the Great Recession at the end of 2007, and the general unemployment rate has jumped by 5.3 percentage points. Unemployment now stands at 10.2% and is likely to go higher.<sup>9</sup>
- It is now clear that the stimulus package approved last year did not go far enough. It is estimated that the *American Recovery and Reinvestment Act (ARRA)* created or saved approximately 170,000 to 235,000 jobs per month and that, without ARRA, losses in the month of October, 2009, would have topped 400,000. However, those numbers do not account for the jobs needed to match population growth. That is, just to keep pace with population growth in the country, the economy would need to add about 127,000 jobs each month, which means the economy would have had to create 2.8 million jobs over the time of this recession (i.e., 22 months). Instead, we find ourselves about 10.9 million jobs shy of what would be needed to return to a pre-recession unemployment level.
- It is harder finding a job, once unemployed, than ever before. Those who have lost jobs are experiencing record-high lengths of time securing a new one. Currently, the time an individual can expect to be out of work is just over six months (26.9 weeks), which is the longest stretch on record. In this job-starved economy, Americans are running out of savings and patience. Higher numbers of Americans are simply walking away from the job market altogether.<sup>10</sup>
- More and more elderly are going back to work and this is putting pressure on the ability of new workers to enter the job market for the first time. The percentage of people over age 55 re-entering the workforce jumped from 39.8% to 39.9% over the last year. This is due in large part to fears over retirement security caused by the plunge in investment income this year.

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<sup>7</sup> It is estimated that these higher levels of unemployed and underemployed are costing the economy about \$1 trillion per year in gross domestic product, according to James Glassman, senior economist at JP Morgan and Co. cf. *The Statesman* (April 12, 2009) <http://www.statesman.com/business/content/business/stories/other/04/12/0412underemployed.html>.

<sup>8</sup> For the statistics below, I rely on the works of Andrew Sum et al. "The Great Recession of 2007-2009," op.cit. and of economist, Heidi Shierholz, at the Economic Policy Institute. [http://www.epi.org/analysis\\_and\\_opinion/entry/at\\_10.2\\_octobers\\_unemployment\\_is\\_a\\_wake-up\\_call](http://www.epi.org/analysis_and_opinion/entry/at_10.2_octobers_unemployment_is_a_wake-up_call). I refer readers to their excellent analysis.

<sup>9</sup> US Bureau of Labor Statistics, November 6, 2009. [www.data.bls.gov/cgi-bin/print.pl/news.release/empst.t12.htm](http://www.data.bls.gov/cgi-bin/print.pl/news.release/empst.t12.htm). Estimates are that the unemployment rate will top 11% in 2010.

<sup>10</sup> Robert Reich, former Clinton Cabinet Secretary and now an economist at the University of California at Berkeley said recently, "We're seeing many more people who are losing their connectedness to the labor force... There is a profound weakening of ties to the labor market among a large portion of our working-age population." *The Statesman* (April 12, 2009) <http://www.statesman.com/business/content/business/stories/other/04/12/0412underemployed.html>.

- All told, October 2009 job figures show that a record 17.5% of Americans are either unemployed or underemployed and, of these, 5.6 million Americans have been jobless for over six months, the highest number in history.
- The job picture is worse among minorities, so much so that some researchers have determined that the recession has already turned into a *depression* in minority communities.<sup>11</sup> Research indicates that unemployment for black workers was 15.7% in October, 2009, 13.1% among Hispanic workers, and 9.5% among white workers. Before the recession, those unemployment rates were 6.8%, 6.9% and 5.1%, respectively.<sup>12</sup>
- The growth in federal jobs, as a result of recovery efforts, has not been as effective as it could have been. That growth has been totally offset by the job loss at the state level. While the federal government added 16,000 jobs during the time of the recession, state governments lost 16,000 jobs.<sup>13</sup>

The media has recently focused our attention on the outrageous compensation packages being given to the executives of institutions that American taxpayers had to bail out. And rightly so! But, these reports are out of focus when they distract us from the real by-line of our economic story – the ever-widening and deepening pain sweeping across middle-class America. Franciscans need to focus attention on job loss and wage reduction and their long-term consequence on the health and stability of this country.

We turn our attention to the emerging structural issues to which we must pay attention.

## Structural Issues

The hurt facing our families is real and it is growing at an alarming rate. Truth be told, Americans have been hurting for a long time. It is just that the hurt has been hidden from view by the enormous credit card debt that Americans have been amassing to pay for the rising cost of their health care, food, energy and education.<sup>14</sup>

We are facing three structural problems that need an ethical analysis and Franciscan response.

The first is **chronic wage stagnation**. The average American worker is working longer and harder and for less money. The average worker now spends 200 more hours a year on the job than he or she did in the 1970's, an extra 5 weeks per year. But, more work has not translated into more money and spending power. Just the opposite is true. Americans are working harder but have fallen further behind.

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<sup>11</sup> Barbara Ehrenreich and Dedrick Muhammad, "The Recessions Racial Divide," *The New York Times* (September 12, 2009).

<sup>12</sup> cf. Shierholz, op. cit.

<sup>13</sup> *ibid.*

<sup>14</sup> David B. Couturier, "Franciscans and the Financial Crisis: What we can do to Help," [http://www.franciscanaction.org/Upload\\_Module/upload/Franciscans%20and%20the%20Financial%20Crisis\\_Couturier\\_Feb%2009.pdf](http://www.franciscanaction.org/Upload_Module/upload/Franciscans%20and%20the%20Financial%20Crisis_Couturier_Feb%2009.pdf)

The fact is that wages, adjusted for inflation, have remained distressingly stagnant, while the costs for food, housing, energy, college, day care and health care have risen well beyond the rate of inflation. I repeat the analogy I have used before-- the modern economy is not an escalator that carries people up and out of disadvantage. It is more like a treadmill whose settings are gradually increased. People have to run faster just to stay in place.<sup>15</sup>

The second structural problem is the **growing gap between rich and poor**. What is morally troubling is the emergence of a growing economic inequality and financial disparity across America. Money made in the 1990's flowed upward; it didn't trickle down as promised. More and more Americans are working harder and harder, so that a smaller and smaller group of people at the top can do well, enormously well. In the 1970's, the wealthiest 1 % of the population owned 20% of all private wealth. Today, the top 1% owns over 34% of all private wealth. Even parishes that were once distinguished by ethnicity and the languages spoken now seem divided into parishes that have the resources to meet their ministerial needs and those that do not.

The third structural problem is **wage reduction**. Companies used to shrink labor costs and maintain profit by layoffs. Now companies are turning to severe pay cuts, downgrades in rank, furloughs and shortened workweeks to maintain their profit margins. Some Americans are working 20% more for 50% less.

In previous papers for the *Franciscan Action Network*, I have addressed ways that local groups can discuss economic concerns and have offered proposals for revenue generation that might stem the post-recession tide of record deficits.<sup>16</sup> Now, we will take a look at a Franciscan approach to job reform.

### **Franciscans and Work Reform**

Franciscans can approach the issues of work reform today with a few guiding principles.

The first of these is a commitment to the inviolable dignity of the human person. As noted above, Francis refused to touch the coinage of his day. This strange phobic reaction served a larger theological position – that money cannot symbolize and will never contain the value that Francis found in even the lowliest of God's creatures.

In the extreme violence and greed of his day, Francis needed a symbolic action that would testify to his lived sense that all men and women shared a transcendent desire for the infinite God, one that could not be contained within the commercial desires of his world. This is a good lesson for us. Too often today, work is seen only within the political ambit of profit maximization. The human person is easily reduced to his/her economic benefit as consumer. Franciscans will argue for the fullest determination of human potential that includes much more than what an individual

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<sup>15</sup> Couturier, op. cit.

<sup>16</sup> These white papers can be found at the Franciscan Action Network website, Couturier, "Franciscans and Revenue Generation at [http://www.franciscanaction.org/Upload\\_Module/upload/Franciscans\\_and\\_Revenue\\_Generation\\_March09.pdf](http://www.franciscanaction.org/Upload_Module/upload/Franciscans_and_Revenue_Generation_March09.pdf) and Couturier, "Franciscans and the Financial Crisis, op. cit.

can consume or produce in and for the marketplace. Legislation, therefore, that tips too heavily on the side of the guarantees afforded employers or shareholders misreads the anthropological foundations of the common good.

Franciscans, for their part, see work under another rubric, that of vocation and call. Work connects us to the living God and bonds us to the common good of all creation. In this light, unemployment and underemployment obstruct the communion that exists between the individual and God. Franciscans believe in a strategy of full employment that provides a living wage to all Americans who have a desire and capacity to work and protects the rights and needs of those that cannot.

Our Franciscan moral attitude requires the recognition of an inherent right to work and the means that protect and advance every individual's status as the subject of work. Profit can never be the bottom-line of economics; the human person is. Systems that foster the disposability of workers in the pursuit of higher profit margins for the few are both economically short-sighted and morally wrong.

Beyond this, Francis believed in the abundance and generosity of God. As St. Bonaventure noted, Francis experienced God as a fountain fullness (*fons plenitudo*) of grace, goodness and creativity, spilling out into a diverse world configured to God's good purposes.<sup>17</sup> Modern economics, on the other hand, begins with a theology of scarcity, positioning God as irrelevant or unaware of the stark realities of our commercial world, substituting the infinity of goods for the infinity of God. Modern economics maintains that economic security derives from an ontological privacy that determines the inevitability of competition and isolation in social interactions and the innumerability of goods in a free market.<sup>18</sup>

Paradoxically, the early Franciscan commitment to austerity and simplicity was their insurance against insecurity and the engine to creativity. Dependence on one's neighbor, the construction of a cosmic solidarity, fraternity and the forgiveness of sins would be their fortress against the inevitable anxieties of an uncertain and sometimes malevolent world. In Franciscan thought, there is an intimate connection between labor, community, ecology and peace. The common good of all creation is indivisible.

We need a new practice of work in America that is less aggressive and more relational, a task made more difficult by our world's prevailing philosophies of work.<sup>19</sup> We need an ethic of work that supports families, connects neighbors and builds a "civilization of love." In a Franciscan approach, work is not just another platform for privacy, self-interest and aggressive competition. Work is the proving ground of solidarity and solidarity is the engine of entrepreneurship in a truly relational economy.

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<sup>17</sup> Ewert Cousins, *Bonaventure and the Coincidence of Opposites* (Chicago: Franciscan Herald Press, 1978).

<sup>18</sup> I treat these issues in my book, *The Fraternal Economy: A Pastoral Psychology of Franciscan Economics* (South Bend, In: Cloverdale Books, 2007), p. 182.

<sup>19</sup> *Ibid.*, p. 10.

Franciscans proffer a model of human relations, an anthropology of work, if you will, that does not premise nor preordain inevitable fear, aggression or insecurity as the lot and fate of humankind. As I have written elsewhere –

Franciscans understand and experience God as a free communion of persons without domination or deprivation and so reject any system, however successful or efficient it may be, founded on ontological privacy.<sup>20</sup>

## **Conclusion**

Franciscans see today's historic rates of unemployment and underemployment, along with the trends of sustained wage stagnation and reduction, as affronts to human dignity and a challenge to the communion that is our Trinitarian form of life before God. We are focused on the impact these trends are already having on family stability and mental health, on neighborhood development, and on the ecology. As a worldwide fraternity, we recognize the consequences of massive debt on the stability of world peace. For us, job reform is not only an effort at poverty reduction. It is also a peace initiative and a practice of global responsibility. It cannot contradict or subtract from our care for creation. In fact, Franciscans would maintain that the care for creation should be an essential component of a vibrant new economy of communion. Franciscans would argue the moral position that there needs to be and can be a transformation of the economy for sustainability and prosperity simultaneously. Therefore, we call for an alliance between labor and environmentalism, maintaining that immediate job creation and sustainable development are not necessarily at odds with one another. While the creation of "green jobs" will be insufficient as a stand-alone stimulus to a new economy of communion, a more ecologically-friendly/knowledgeable attitude towards labor could introduce a whole new paradigm for work in the global economy. Environmental innovation that is labor friendly would consider both the profitability and sustainability of the environmentally-ethical retrofitting of existing industries and would see the entrepreneurial potential in more "green" ways of working traditional businesses, i.e. through energy efficiencies and renewable sources of energy.

In essence, Franciscans recognize that a lasting resolution of today's job crisis requires a moral transformation. But, politics must begin somewhere local. For that, we advocate for policies and procedures that re-energize the human dimensions of the economy through transparency, equity, participation, solidarity and austerity.

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<sup>20</sup> Ibid., p. 184.

