

Wonhee Lim 2016

POV-423

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The National Housing Trust Fund: A Christian Ethical Defense

Abstract: This paper argues that the National Housing Trust Fund (NHTF) effectively addresses the rental housing shortage for extremely low income (ELI) households and moreover, is compatible with Evangelical Christian moral arguments. The rental housing shortage is particularly severe for households with incomes at or below 30% of their area median income, and constitutes an issue that private and faith-based charities cannot address alone. The National Housing Trust Fund, which dedicates 75% of its funds to increasing and preserving the supply of rental housing for ELI households, is compatible with Evangelical Christian conceptions of justice—both the *mishpat* of the Hebrew Scriptures and the *dikaiousune* of the Greek Scriptures—and the place of the church in modern society.

If individuals be not influenced by moral principles; it is in vain to look for public virtue; it is, therefore, the duty of legislators to enforce, both by precept and example, the utility, as well as the necessity of a strict adherence to the rules of distributive justice.

- James Madison, *Federalist No. 42*

If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? Dear children, let us not love with words or tongue but with actions and in truth.

- 1 John 3:17-18

Among the greatest ironies of modern American politics is the fact that the strongest supporters of welfare programs to the poor rarely number among Evangelical Christians; in fact, it seems that Evangelicals often openly oppose Welfare programs. I consider this an irony because of Biblical emphases on justice for the poor, in addition to the rich Evangelical tradition in social justice that hearkens back to the legacies of John Wesley and George Whitefield. Evangelical Christians possess considerable political influence, a 78.4% of the United States population identify themselves as Christians, and among them, 26.3% claim to be Evangelical Protestants (Pew 2007). Given these demographics, it is important that any welfare program exhibit a justification that appeals to such voters. The purpose of this paper is to make an Evangelical Christian justification of the National Housing Trust Fund (NHTF), the execution of which has faced considerable political debate in recent memory due to opposition from the political right. Such opposition continues to jeopardize the program's existence and its pool of funds, and if the NHTF is to have a palpable beneficial impact, it requires widespread support from people of both parties and from a variety of religious perspectives including Evangelical Christian perspectives. This entails that the NHTF requires a variety of justifications that appeal to these audiences. More specifically as I come to argue, given the diversity of America today, the success of the NHTF depends on a successful appeal to Evangelical Christians. Fortunately,

careful consideration of Evangelical Christian commitments to justice, kindness, and the dignity of all people, provides the necessary, as I come to argue, moral justification for such a policy. In the end, I conclude that the NHTF is especially well suited to, in the words of the Psalmist:

"Defend the cause of the weak and fatherless; maintain the rights of the poor and oppressed.

Rescue the weak and needy; deliver them from the hand of the wicked." (Psalm 82:3-4). I do this by first elucidating the shortage of housing for extremely low income households. Then, I show how the NHTF conceivably addresses this issue most effectively. I then move into my Christian justification, founding my argument on an exegetical study of justice as it prominently appears in both the Hebrew and Greek Scriptures. I present prominent counterarguments, and present refutations aligning with the same school of thought as these counterarguments, with the hopes of ultimately establishing that supporting the NHTF is not incompatible with Evangelical conceptions of justice—a claim that, if established, opens up the debate to empirical questions regarding the most effective way to address issues of poverty in our world.

I. Considering the Lives of Extremely Low Income (ELI) Households

A stable, safe, and affordable house is a necessity. In his recently published book, *Evicted: Poverty and Profit in the American City*, Harvard sociologist Matthew Desmond extensively covers the lives of eight low income families and their landlords, detailing the numerous and multifarious difficulties of their day to day lives. In doing so, Desmond throws into sharp relief the “gladiatorial battle for creature comforts that luckier people take for granted” (Senior). A home is foundational for health, education, and other forms of personal welfare, and it cannot be justifiably characterized as merely a commodity; rather, it is a necessity (Senior). It is clear that we as a society have failed to address the need for housing at the most vulnerable

levels of our society. Our failure has crippled the lives of the extremely poor, as demonstrate statistics concerning rental housing shortages throughout America.

The need for homes is greatest among extremely low income (ELI) households—households with income at or below 30% of their Area Median Income (AMI). The National Low Income Housing Coalition (NLIHC), a Washington based research and advocacy organization dedicated to “achieving socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes” (NLIHC), discusses the implications of rental housing statistics in a report entitled, *Affordable Housing is Nowhere to be Found for Millions*. In 2013, there was a surplus of 11 million units affordable to low income households, with incomes between 51% and 80% of AMI, and a surplus of 2.3 million affordable rental units for very low income households, with incomes between 31% and 50% of AMI. In contrast, there was a shortage of 4.5 million rental units affordable to households with incomes at or below 30% of AMI—ELI households, which comprise nearly a quarter of all renter households (“Affordable Housing is Nowhere” 2). Even more discouraging is the fact that deeply low income (DLI) households, which have incomes at or below 15% of AMI, experience a shortage of 3.4 million units of housing, thus exhibiting the case that the difficulty of finding an affordable home increases exponentially with decreasing income (“Affordable Housing is Nowhere” 4).

As NLIHC finds, part of the reason why ELI and DLI households suffer from housing shortages is that higher income renters occupy affordable units, thus exacerbating the problem for their lower income counterparts. Moreover, the remaining homes may be unsuitable for households due to several factors: distance from jobs, public transportation, and other services, and poor condition, which may consist of structural damage, outdated electrical systems, pest

infestation, and prevalence of allergens and harmful substances such as lead and asbestos (Affordable Housing is Nowhere” 4). In other words, many homes are affordable but not available to the people who need them the most.

This unavailability of affordable homes places great burdens upon ELI households, as they must pay far more than they can afford for rent, thus diminishing their funds, which would have otherwise been allocable to other necessary and developmental areas, such as health and education. As NLIHC finds, in 2013, “88% of ELI renter households, 78% of VLI renter households, and 48% of low income renter households experienced housing cost burden,” which is defined as “paying more than 30% of income toward rent and utilities” (Affordable Housing is Nowhere” 5). Contrasting these percentages with the statistic that only 10% of renter households with income above 80% of AMI experienced housing cost burden once again demonstrates the increasing difficulty faced by lower income households (Affordable Housing is Nowhere” 4).

Why is it so concerning that ELI households experience severe housing cost burdens on a wide scale? The negative effects of a housing cost burden are varied and sinister. Cost-burdened households must cut costs elsewhere, such as education, health care, food, vehicle maintenance, retirement savings, etc. in order to afford rent” (Affordable Housing is Nowhere” 5). In addition, in order to manage both the unaffordability and scant availability of homes, many households may choose to live with other family and friends, leading to overcrowded conditions, which make for poor learning environments for children and diminishes the dignity of these renters’ livelihoods.

These conditions, which ELI households face every day, exist at least in part due to the inadequate supply of affordable and decent homes throughout America. It follows then that investing in preserving and building homes for ELI households and thereby expanding the

supply of affordable housing would improve the living conditions for many poor American households. It was with such a mindset that the National Housing Trust Fund was established in the 2008 Housing and Economic Recovery Act. NLIHC spearheaded the movement to establish it since 2000, and since then, has mobilized a considerable number of supporters among national, state, and local organizations—both secular and religious. Indeed, many supporters are associated with Christian denominations, organizations, and missions, such as American Baptist Churches U.S.A. and the Disciples of Christ Christian Church in the U.S. and Canada, among many others. However, it is not true that all Evangelical Christian groups support the NHTF and programs like it; the support of organized Christian groups for the NHTF must escalate in order to generate widespread change for ELI households in America.

II. The Promise of the NHTF

There are good reasons to believe that the National Housing Trust Fund is a promising program. Established by the Housing and Economic Recovery Act of 2008, the NHTF provides block grants to states and localities for the following purpose: “increase and preserve the supply of housing, principally rental housing for extremely low income households, but also to a lesser extent homeowner housing, including for very low income households” (“About the NHTF” 1). As aforementioned, the NHTF was enacted in response to the extreme deficit of affordable rental units available to ELI families and to the severe housing cost burden imposed by the unavailability and unaffordability of such houses. Moreover, as Sheila Crowley, President and CEO of the National Low Income Housing Coalition, writes in the NHTF campaign letter to Congressional leadership in anticipation of the FY16 budget markup, “No other federal housing program that expands the supply of rental housing is targeted to this income group, and the

existing HUD programs that do serve this income group are shrinking due to continued cuts in funding for discretionary programs” (Crowley 2). In other words, the NHTF is currently the only program in law to focus on addressing the affordable rental housing shortage for ELI households in the United States.

Some have argued that the National Housing Trust Fund adds a redundant layer of bureaucracy and is unnecessary because of the existence of the HOME Investment Partnership Program—otherwise known as HOME. There are, however, key differences that set apart the NHTF from all other housing programs, rendering it not only necessary but, as NLIHC espouses, the most effective in addressing the housing shortage for ELI households. It is important to consider whether the NHTF is indeed effective because I come to argue later that there are good reasons for the Evangelical Christians to support a program that fulfills certain Biblical and Evangelical foci; the fulfillment of theses foci first requires that the proposed program be effective. I argue then, that the NHTF is a promising program due to its income targeting, designation of eligible activities, and dedicated sources of funding.

The NHTF’s income targeting renders it unique among housing programs. The NHTF statute requires that “at least 75% of the funds for rental housing benefit extremely low income (ELI) households or households with incomes below the federal poverty line” (“NHTF: FAQ” 2). The remaining 25% may be allocated to benefit very low income households and moreover, if funds are to be used for homeowner activities, all funds “must benefit households with incomes less than 50% of the area median income” (“NHTF: FAQ” 2). The NHTF’s focused income targeting is the primary factor that sets it apart from the HOME program, the legislative language of which was, admittedly, greatly emulated in the legislation of the NHTF. HOME is currently the largest Federal block grant designed for building, rehabilitating, and buying affordable

housing for low income households and, like the NHTF, provides formula grants to states and localities for this express purpose (U.S. Department of Housing and Urban Development). However, under the HOME program, “90% of rental units must benefit households with incomes at or below 60% of AMI” as opposed to the 75% of funds benefitting households with incomes at or below 30% of AMI under the NHTF (“Key Differences” 1). As discussed earlier, this difference between the NHTF and HOME connotes serious ramifications. Even for households at 50% of AMI, there was a surplus of 2.3 million affordable rental units, whereas a shortage of 4.5 million rental units appears in consideration of households with incomes at or below 30% of AMI, which comprise 24% of all renter households.

These differences in income targeting in correlation with current American demographics elucidate why the NHTF assists groups in greater need; furthermore, the NHTF addresses issues of greater importance as it primarily allocates its funds to rental housing. Studies have shown that improving and expanding rental housing benefits ELI households more than improving their paths to homeownership. The annual *Out of Reach* report extensively records the wages of low income households throughout states and localities in the United States and compares them with the costs of housing in each respective area. Its “sobering” findings make clear that “working families searching for affordable rent units find little to nothing in their price range” as there is not enough “reasonably priced, decently maintained housing to meet the demand, and rapidly rising rents outpace wages” (Brown iii). In short, there is a dire need for more rental housing affordable to ELI households in the United States—a need that overshadows the need for owned homes.

The facts surrounding the gap between wages and housing costs in 2015 show the necessity of a program that primarily addresses low income rental housing, not homeownership.

The 2015 Housing Wage, the “estimated full-time hourly wage a household must earn to afford a decent rental unit at HUD-estimated Fair Market Rent while spending no more than 30% of their income on housing costs” (Bolton et al. 2), as according to this report, is “\$19.35 for a two-bedroom unit, and \$15.50 for a one-bedroom unit” (Bolton et al. 1). Given the federal minimum wage of \$7.25—which has not changed since 2009—the Housing Wage for a two-bedroom unit is higher than 2.5 times the federal minimum wage. In consideration of the estimated average wage of \$15.16 earned by renters nationwide, the Housing Wage is \$4 higher—nevertheless a very significant difference, given that renters on average cannot afford to pay for housing rent every month (Bolton et al. 1). Moreover, in 13 states and the District of Columbia, the 2015 Housing Wage is even higher: more than \$20 per hour—a sobering statistic, particularly in consideration of the fact that these numbers hold greater significance for low income households as “Home ownership rates have reached historic lows in 2015” (Brown iii).

The National Housing Trust Fund is cognizant of these statistics and the realities faced by low income households daily due to this gap. The fact that “[t]here is no state in the U.S. where a minimum wage worker working full time can afford a one-bedroom apartment at the fair market rent” should signify a desperate need for more support for a program that remediates this issue among the families who need it the most. The NHTF is the only one of its kind; it is a tool to help close the gap between wages and rent for the lowest income households and significantly, it is unlike other federal housing programs in creating a “dedicated pool of funding not subject to the uncertainty of the annual budget appropriations process” (Bolton et al. 7)—a third facet that denotes the NHTF’s importance as a necessary welfare program.

While the HOME program is subject to annual appropriations and therefore may not serve as a stable source to remediate this important need in low income housing, the NHTF is a

“dedicated source of revenue on the mandatory side of the federal budget” and is therefore not subject to annual appropriations” (“Key Differences” 1). The Housing and Economic Recovery Act of 2008 (HERA), which established the NHTF, requires Fannie Mae and Freddie Mac to “set aside 4.2 basis points their volume of business each year for the National Housing Trust Fund (NHTF) and the Capital Magnet Fund (CMF). The NHTF is to receive 65% and the CMF 35%” (Crowley 1). In September 2008, this requirement was suspended as Fannie Mae and Freddie Mac were taken into conservatorship, and these companies have thus only begun setting aside funds on January 1, 2015, as the suspension was lifted in December 2014. Based on Fannie Mae and Freddie Mac’s total business in 2014, 4.2 basis points is equivalent to \$385 million, which would translate into \$188 million for the NHTF—a very conservative amount which is too small to accomplish the NHTF’s goals of meeting the need to raise the funds necessary to expand the affordable housing options for 3.5 million extremely low income households over ten years (Crowley 1). Nevertheless, it is important that the NHTF is funded by a dedicated source is not subject to annual appropriations, as low income households are in severe need of such funds without having their assistance removed based on shifts in the political sphere.

Despite the fact that the NHTF currently possesses only a modest—but dedicated—source of funds, H.R. 2577, the House Transportation, Housing, and Urban Development, and Related Agencies FY16 appropriations bill, as it existed in June 2015, sought to direct “all of the NHTF resources to the HOME program in FY16” in order to replenish the \$133 million cut from the HOME program’s \$900 million in the same THUD spending bill “and prohibit any funds from any source from going to the NHTF in the future” (Crowley, “*NHTF Campaign Letter*” 2). Thankfully, the updated FY16 omnibus appropriations bill, released in December 16, 2016, did not raid the NHTF and in fact, increased the funding for the HOME Program to \$950 million for

FY16 without diverting resources from the NHTF (“Omnibus Spending Bill”). It is clear, however, that the debate surrounding the NHTF and its importance continues, and that if it is to grow—and even, if it is to survive—it is necessary for supporters from both sides of the political spectrum and, in this author’s opinion, especially the Christian right, to mobilize and advocate that the NHTF continue to operate under its current provisions. What is also important is that such advocates join NLIHC’s effort to pursue additional dedicated sources of funding for the NHTF, as its current funding is simply not sufficient.

The remainder of this paper is dedicated to making a defense for the NHTF, presenting the case that under Christian ethical and moral considerations, evangelical Christians should mobilize to protect and seek additional dedicated funding for the NHTF. Questions regarding the justness of doing so abound, most prominent of which concerns many Evangelicals’ concern with operating through government agencies instead of private charities and independent giving to benefit the welfare of the poor. I will address these questions and present my defense in the following order. First, I present an exegetical study of *mishpat* and *dikaioisune*, respectively, the Hebrew and Greek words for “justice” in the Bible, to elucidate that there is a biblical commitment to justice—not interpersonal charity or personal righteousness, but justice. Having established the Biblical commitment to justice, I show how this commitment becomes the basis for certain types of institutional government responses to poverty and homelessness. I consider Evangelical counterarguments and a prominent Postliberal argument against operating through government institutions, but I present my arguments through an Evangelical and Postliberal framework, showing that supporting the National Housing Trust Fund—and conceivably, other programs like it—is not incompatible with Evangelical Christian conceptions of justice. I thereby

conclude by opening the debate to empirical considerations of which programs can render the most beneficial change.

The NHTF is Not Incompatible with Christian Justice

The purpose of this section is to make the argument that the National Housing Trust Fund or programs that are sufficiently effective is compatible with Evangelical Christian ethics. Given the Evangelical Christian commitment to Scriptural authority, I base my argument first and foremost on the Hebrew and Greek Scriptures. First, I draw from both the Hebrew and Greek Scriptures in order to elucidate the Biblical roots of the Christian conviction that a deep concern and love for the poor, exhibited through outward expressions of charity and self-sacrifice, is central to conceptions of Christian justice. Then, I acknowledge the distinction that many modern Evangelical Christians make between serving the poor through faith-based initiatives, charities, and individual giving, and serving them through government institutions—a distinction that became most palpable in the 1980 election between Jimmy Carter and Ronald Reagan. I then make a case that is contrary to the perspective held by many modern Evangelicals that governmental welfare programs are incompatible with Christian conceptions of justice. I argue that Christ's call in the 21st century is to serve the poor through holistically the best means available; in other words, concerns with the theological justifiability of serving the poor through government institutions should capitulate to a fervent and active concern with employing the most effective—and of course, ethical—ways to afford dignity to the lives of the poor.

The Moral Obligation to Serve the Poor: Theological Reflections on *Mishpat* and *Dikaioisune*

Christians have an obligation to protect the weak (Hauerwas 5). This concept is so deeply ingrained within Evangelicalism that the British historian David Bebbington not only advances “activism, the expression of the gospel in effort” as part of “a quadrilateral of priorities that is the basis of Evangelicalism” but also distinguishes it, along with its three counterparts—conversionism, biblicism, and crucicentrism¹-- as the “special marks of the Evangelical *religion*” (Bebbington 2-3, italics my own)—an intriguing use of terminology that starkly distinguishes Evangelicalism from other branches of Christianity. For the purposes of this paper, the Biblical bases of activism are worthy of critical examination and exegetical reflection. As such, I scrutinize justice, particularly as it closely relates to kindness and charity in, respectively, the Hebrew and Greek Scriptures. In doing so, I aim to reestablish the centrality of justice in Christianity—with which Evangelicalism must, by nature, be compatible—and, by discerning its Biblical roots, prepare the grounds for my later argument: that Evangelical conceptions of justice are indeed compatible with governmental welfare programs and, in the case of the National Housing Trust Fund, advise its support.

In response to the question: “And what does the Lord require of you?” the prophet Micah famously responds: “To act justly (“*mishpat*”) and to love mercy (“*chesed*”) and to walk humbly (“*tsana*”) with your God” (Micah 6:8). In Scottish theologian Duncan B. Forrester’s analysis, this verse serves as “a fitting reminder of the centrality of the call for justice in the Hebrew Scriptures” (Forrester 197-8). Micah’s usage of *mishpat* as justice correlating with *chesed*, loving-kindness, evokes the Psalmist’s adoration of the King’s *mishpat*, which again, associates closely with *chesed* in Psalm 89:14, 101:1, and 119:149. Importantly, this same *mishpat* is

¹ “There are four qualities that have been the special marks of Evangelical religion: *conversionism*, the belief that lives need to be changed; *activism*, the expression of the gospel in effort; *biblicism*, a particular regard for the Bible; and what may be called *crucicentrism*, a stress on the sacrifice of Christ on the cross” (Bebbington 2-3).

inextricable from rightness/righteousness (“*tsedeq*” and its variants²), as these two words appear in the same verse twenty-three times throughout the Book of Psalms.³

These lexical relationships are central to the idea of justice in the Hebrew Scriptures. As the Catholic theologian John R. Donahue writes concerning the relationship between *mishpat* and *tsedeq*: “[j]ustice conveys the sense of ‘rightness’ or ‘integrity,’ things being as they should be” (Donahue 20). Psalm 89:14, the single verse in Psalms containing all three of the terms *mishpat*, *tsedeq*, and *chesed*, sheds significant light on what Donahue means by justice as rightness: “Righteousness (“*tsedeq*”) and justice (“*mishpat*”) are the foundation of your throne; / love (“*chesed*,” more literally translated as loving-kindness) and faithfulness (“*’emeth*”) go before you” (Psalm 89:14). The following verse: “Blessed are those who have learned to acclaim you, / who walk in the light of your presence, Lord” (Psalm 89:15) makes clear that God, the embodiment of justice as rightness, shines light upon those with loving-kindness and faithfulness.

The just individual in right relation to God and others, holding loving-kindness for the powerless and marginal is archetypal in the Hebrew Scriptures (Donahue 20). The Bible speaks of such an individual in Job 4:3-4, 29:12-16, 31:16-19, and Proverbs 31:9. This is the individual in whom “kindness and truth shall meet (*[c]hesed...’emeth*); justice and peace shall kiss (*tsedaqah...shalom*)” (Donahue 20). And such is the individual that would heed Micah’s call to act justly, love mercy, and to walk humbly with God. It is by understanding this individual’s justice in right relation to God through faithful loving-kindness to others that we see how in Micah’s exhortation, *mishpat* is linked with *chesed*, and therefore “justice is regarded as

² *Tsedaqah* (Psalm 33:5, 36:6, 72:1, 99:4, 103:6, 106:3), *tsadaq* (19:9, 143:2), *tsaddiyq* (37:30, 119:137)

³ Psalm 9:4, 19:9, 33:5, 36:6, 37:6, 37:30, 72:1, 72:2, 89:14, 94:15, 97:2, 99:4, 103:6, 106:3, 119:7, 119:62, 119:75, 119:106, 119:121, 119:137, 119:160, 119:164, 143:2.

something to be done, something that is inherently relational or social” (Forrester 198). In other words, “[j]ustice is pervasively relational” as it “has to do with the proper structure of relationships between God and people and among people” (Forrester 199).

Justice, then, precludes “[n]arrower, thinner accounts of justice as fairness, or impartiality, or giving to each one what is due [...] as [it is] lacking in generosity, mercy and forgiveness” (Forrester 202). The right Christian justice—*mishpat*, *tsedeq*, and *chesed* amalgamated—must “surely be a justice which is informed by love, by the *agape* of the Christian story, a justice which is more than fairness,⁴ a justice which is sometimes generous and sometimes is capable of eliciting sacrifice for others” (Forrester 205). It must, as the Old Testament scholar James L. Mays writes, “be capable of exception, of responsiveness to the individual’s needs, of an estimate of worth based on the simple existence of a person.”⁵

This conception of justice evolves in the Greek Scriptures, where in Matthew’s beautitudes, Jesus tells his disciples: “Blessed are those who hunger and thirst for righteousness (*dikaiosune*), for they will be filled” (Matthew 5:6). *Dikaiosune*, while certainly translatable as merely “justice,” means far more. It is the “state of him who is as he ought to be, righteousness, the condition acceptable to God” or “integrity, virtue, purity of life, rightness, correctness of thinking feeling, and *acting*” (Blue Letter Bible G1343). In a single word then, *dikaiosune* amalgamates *mishpat*, *tsedeq*, and *chesed*, and in addition, mandates that action follow through our just Christian convictions that are marked with loving-kindness and righteous before God. And, as Forrester glosses, “[i]n the Bible justice appears again and again as the vindication of the

⁴ Harlan Beckley’s seminal paper entitled *Capability as Opportunity: How Amartya Sen Revises Equal Opportunity* provides a particularly cogent revision of Amartya Sen’s conception of equal opportunity—which is greatly informed by the Rawlsian idea of justice as fairness—based on “theologically informed conceptions of love and grace” (Beckley 118).

⁵ James L. Mays, ‘Justice: Perspectives from the Prophetic Tradition’ in David L. Peterson, ed., *Prophecy in Israel: Search for an Identity*, Philadelphia: Fortress, 1987, p. 155

poor and oppressed. They can turn with confidence for redress to God and to those who seek to follow in the way of God” (Forrester 198).

Perhaps the most conclusive demonstration of Christian justice—*dikaiosune*—manifests in Christ’s Parable of the Workers in the Vineyard (Matthew 20:1-16). When those who were hired first grumble against the landowner, he answers: “I am not being unfair (“*adikeo*”) to you, friend.” (Matthew 20:13). *Adikeo* here is a verb that means “to be unjust, i.e. (actively) do wrong” (Strong G94); as such, the landowner tells the worker that he has not done wrong against him. Instead, he suggests that the worker may be envious because he is generous—which in the Greek is “*agathos*,” which most prominently means “good” (Strong G18). In effect, the landowner has argued that his generous justice, which in Forrester’s mind, responded “to the misfortune and need, rather than the work, of those who stood waiting to be hired all day” was not unjust but was in fact, good in the broadest sense. As such, it is clear that justice as merely fairness—giving only what is due—fails to encompass Christian justice, which seeks to give more than what is due by responding to the true need of those we serve.

A Modern Evangelical Counterargument: Private Initiatives over Government Institutions?

In the wake of the Cold War, its accompanying threads and fear of socialism in America, détente, its influences on American interventionism abroad, and the 1980 presidential election between Jimmy Carter, a self-proclaimed born again Evangelical Baptist and Ronald Reagan, a much more secular but conservative candidate, conservative and liberal Evangelical Christians found themselves at severe political odds with each other, each calling for what they believed to be just methods of governance and facing harsh criticism from their Christian-brethren-turned-political-opponents. Though in current public discourse, conservative Evangelicals seem to have

garnered the most recognition—and controversy—vis-à-vis the intersections of their faith and politics, the political debate between conservative and liberal Evangelicals continues to this day. It is worthwhile, however, to scrutinize the bases for disagreement at the height of this debate: that is, in the 1980s.

Conservative Christians in the 1980s, led by the Southern Baptist pastor Jerry Lamon Falwell, Sr., increasingly drew on scholarship supporting free-market solutions for America's economic problems and opposing big government, particularly in the area of government welfare programs (Crouse 166). The Rev. Hal F. Watkins, in an essay entitled, *The Supreme Court (Economically Speaking)*, published in the January 1984 (Vol. 34, No. 1) issue of the *Freeman*, enumerated the reasons why welfare liberalism was immoral and incompatible with conservative Christian thought: “welfare liberalism represented ‘theft at the point of the government gun;’ it undermined the importance of God; it promoted covetousness in the hearts of the poor; it discouraged contrition, and it devalued thriftiness” (Quoted from Crouse 166). Other conservative Evangelicals echoed Watkins's objections, but mainly emphasized that liberal Christians, particularly those espousing the initially Catholic-based liberation theology, rescinded the centrality of an “individual, personal relationship with Christ” in favor of a “virtual idolization of poverty with little evidence of the gospel message” (Crouse 168-9). Ostensibly, liberation theology “catered to expectations of salvation in material structures” (Quoted from Crouse 169) instead of salvation in Christ.

For their critiques of the liberal gospel and support of Reaganomics, conservative Christians faced the criticism that “it was solely greed and indifference to the poor that motivated [their] support for smaller government” and yet, it cannot be denied that conservative Christians in the 1980s mobilized on a “clear biblical duty to help people who suffered debilitating injury or

other physical and mental health issues” (Crouse 2). History records that conservative Christians “had an admirable record for charitably giving their time and money to assist those unable temporarily or permanently to take care of their own needs” and contrary to critics, many conservative churches demonstrated “compassion for the economic welfare of American families, shown in their commitment to urban poverty and various humanitarian projects, all done within the framework of a salvation message” (Crouse 2). Joe Smallwood’s criticism against liberation theology, as presented in his letter to *Sojourners*, a progressive monthly publication founded in 1971 by the liberal evangelical Jim Wallis—often seen as the counterpart to Jerry Falwell, Sr.—rings as a sincere clarion call that “the poor are not well served when only political and economic liberation is emphasized” because true liberation can come only through individual conversion to Christ. His skepticism of liberation theology, most cogently expressed in his questions: “Are the poor (like ourselves) not sinners too, standing in need of forgiveness? Or are they automatically justified in God’s sight by their lack of wealth and socio-economic power?”⁶ merit serious consideration, as under Bebbington’s aforementioned four bases of Evangelicalism, activism cannot supersede conversionism and crucicentrism.

In advocating for the National Housing Trust Fund, however, I do not espouse a liberal theology that has no consideration for the salvation of the soul; if indeed liberation theology in the 1980s idolized material salvation and supplanted the centrality of salvation in Christ alone with a social message indifferent to the cosmic importance of the Gospel, then that iteration of liberation theology deserves criticism and amendment. Moreover, I hold great admiration for the conservative Evangelicals who practiced extensive private charity in lieu of supporting governmental welfare programs. That being said, my contention vis-à-vis the current state of

⁶ *Trivialized Discipleship*, *Sojourners* 12, no. 5 (May 1983): 45.

conservative Evangelicalism is with a sense of contentment among Evangelicals, that they have done enough by acting on their convictions that private charity for the poor is more just than governmental charity. I thank conservative Evangelicals for their conscientious private giving and nongovernmental service, but I ask that with the same charity they have exhibited towards the poor, they see that such venues—private venues—are regrettably inadequate and wholly incapable of providing 4.5 million homes to extremely low income households, severely burdened by the gap between their wages and rent, which consumes their funds for their children’s education and well-being, and perpetuate an America where social mobility for the poorest of the poor is all but impossible.

Governmental Welfare Programs are Compatible with *Dikaiosune*

In order to make the case that *dikaiosune* is not only compatible with private charity but also with governmental welfare programs, I address three of the most prominent conservative Evangelical objections against such programs. I first consider conservative misgivings regarding the lack of Biblical basis for operating through governmental institutions—a concern that hearkens to the nonresistant ethic or, in the Anabaptist tradition, Christian pacifism. I respond to the nonresistant ethic with the response that the prominent Evangelical theologian Stanley Hauerwas provides to the Mennonite John Howard Yoder’s defense of Christian pacifism, making the case that such pacifism is incongruent with *dikaiosune* and should be eschewed in favor of a more active-minded theology. Drawing from the former senator Gary Hart’s essay on Christianity in contemporary politics, I then make the case that concerns with coalescing faith and politics can be taken from the liberal viewpoint against conservatism, and that libertarian concerns with taxation as theft, from the perspective of Judeo-Christian ethics as elucidated by

the legal scholar Susan Pace Hamill, become weakened. Lastly, I examine the Baptist Christian ethicist Walter Rauschenbusch's exhortation that we do have a social gospel, and that Christ does mandate us to concern ourselves with social change.

Yoder's justification of pacifism within the Christian social ethic centers around the meaning of the Christian life which is, in Yoder's words, "participation in the being of God, incorporation into the body of Christ," or in other words: an identification and imitation of the way of Jesus."⁷ Conservative Evangelicals find an apologetic for their rejection of political means for social justice in Yoder, who claims that Christ always "refused the political means, i.e. the coercive techniques, that were offered to him to accomplish his purposes" (Hauerwas 201), and because "agape seeks neither effectiveness nor justice, and is willing to suffer any loss or seeming defeat for the sake of obedience."⁸ As such, the Christian's refusal to operate through government institutions is a strict adherence to the philosophy: "as he was, so we must be in the world" (Hauerwas 202).

The weakness in Yoder's argument certainly lies in the fact that his ethic of nonresistance implies complicity with evil. Yoder, however, acknowledges this weakness and leaves to the Christian theologian to decide whether this complicity is by nature unjust or is just based, again, on Christly imitation: in this case, "correspondence with God's patience to allow the sinner freedom to separate himself from God's love even to letting his son be killed on the cross" (Hauerwas 202). And to the objection that this withdrawal ethic "fails to show proper love" to one's neighbor and denies Christian charity "in the interest of preserving personal righteousness" (Hauerwas 203), Yoder responds by saying that true Christians—by definition, right and just

⁷ J.H. Yoder, " 'Christ and Culture,' A critique of H. Richard Niebuhr," Mimeographed Paper, p. 16. Quoted from Hauerwas, p. 201.

⁸ Yoder, "Peace Without Eschatology?" p. 7. Quoted from Hauerwas, p. 201.

Christians—“refuse to meet the world on its own terms” via a stark “theological affirmation that the norm of Christian life is to be obedient to the form of Christ” (Hauerwas 202). His claim that the “Christian theologian must view with great suspicion all ideas that come to him that claim to have authority apart from and over against Jesus Christ” is justifiable under the consideration that following a norm of justice not contained within Christology “turns a condition made necessary by human sin into a theological principle that even determines the subsequent doctrine of God” (Hauerwas 205), which may rightly be named heresy.

Yoder, however, holds that the “church’s task is to constantly call the state to its legitimate function,” part of which is “to protect the innocent” (Hauerwas 208). That being said, this obligation does not necessarily mean that “the Christian himself assumes the burden of the state” (Hauerwas 209); rather, he and the church must instruct by demonstration, in effect, raising the standards of their society as through osmosis, as the world slowly accepts their Christian moral values (Hauerwas 212). In effect, the church “does not fulfill her social responsibility by attacking directly the social structures of society, but being itself it indirectly has a tremendous significance for the ethical form of society” (Hauerwas 212).

While Yoder makes a very convincing case for nonresistance, Christ’s teachings taken whole call not for “strict adherence to religious law and doctrine, [...] exclusion, and judgementalism,” reminiscent of the “cold, sterile and doctrinaire [...] rigidity and lack of understanding of the human condition” that the religious leaders of Jesus’ day exhibited and Jesus himself preached against and alienated himself from (Hart 49). As Gary Hart, a former senator from Colorado and member of the evangelical Nazarene church, argues, the substance of Christ’s message consisted of “a radical identification with the poor and downtrodden, the triumph of love over legalism, the hope of redemption from sin, the inclusion of all within that hope of

redemption, and the promise of human and divine forgiveness” (Hart 49). The crux of the matter concerns if it is possible to strictly live according to Christ’s life and answer sincerely to his call to hunger and thirst after righteousness.

The answer lies in seeing the church’s job not as a passive template wherewith secular society may, perchance, model itself, but, as Hauerwas argues, “to be a people who witness in their lives that in fact the kingdom has come and is a reality” (Hauerwas 221). The church, “by being the fellowship of the faithful in which the reality of the kingdom is manifest,” allows its members to engage in actions that “in the name of creating a responsible society perhaps has a deeper theological significance than simply a constantinian rejection accounts for” (Hauerwas 220-1). If, we determine to translate personal faith into the political context not politics into the religious context (Hart 93), “a dynamic understanding of God’s redeeming work and the Christian’s response to it” in the world today becomes possible. Thus our ethical reflections are neither divorced nor limited by the world’s categories of justice (Hauerwas 220), but actively transform them, likening them to the divine justice—*dikaiosune*—that is the church’s place in the world to advocate.

Though I have now presented an argument against a prominent theological argument advocating that Christians refrain from using governmental, or compulsory, programs to advance Christian justice, it remains to consider whether it is just to engage in a redistribution of wealth that inevitably entails taxation, which, according to the libertarian theorist Murray Rothbard and certain interpretations of Locke’s classical liberal tradition, is theft. To present a comprehensive counterargument against Rothbard’s argument is outside the scope of this paper, but it is cogent to briefly review here Susan Pace Hamill’s primary argument in her paper, *An Evaluation of Federal Tax Policy Based on Judeo-Christian Ethics*. Hamill makes the case that “Judeo-

Christian teachings on wealth, which impose greater moral obligations on those enjoying higher levels of income and wealth, require the burden for paying taxes to be allocated under a moderately progressive model” (Hamill 675). After all, Judeo-Christian standards of justice “express special concern for those with little wealth and power, and require those at higher levels of income and wealth to endure real economic sacrifices beyond their voluntary efforts of beneficence and charity” (Hamill 681), in following with the Biblical requirement that “the community’s laws ensure that each individual enjoys a reasonable opportunity to reach his or her potential” (Hamill 685).

I have thus made the argument that not only it is not unjust to operate through governmental welfare programs in order to serve the poor and provided a brief Judeo-Christian defense of progressive taxation as just. Yet, it is important to make the distinction that the argument presented does not automatically justify any and all governmental welfare programs. Hauerwas cautions that it is important that theology not be used into “a rationalization for decisions [...] made on other grounds” (Hauerwas 225). That is to say, not all sociopolitical issues are worthy of theological and ethical reflection; otherwise, the church may be regarded simply as “another sectarian power group” (Hauerwas 226). Nor should it be assumed that “once theological terms are seen to have a social dimension, the ethical task is done;” questions of ethics must be adjudicated with “fairness and rigor” (Hauerwas 227).

Conclusion

It is with such fairness and rigor that I hope I have examined the question of whether or not supporting the National Housing Trust Fund is compatible with Evangelical Christian ethics. I reiterate that I do not mandate its support based on the arguments provided. That being said,

based on the evidence that no private, community-based initiative will resolve the shortage of 4.5 million homes in the United States, funding such a program is certainly recommendable.

Evangelical Christian conceptions of justice as both *mishpat* and its further developed counterpart, *dikaiosune*, shows the connections between rightness, justice, and loving-kindness, and demonstrates that justice as fairness does not satisfy the biblical demand for justice. As such, a more flexible, other-minded sense of justice is warranted—one that is compatible with *dikaiosune* in its full, rightful sense, and adheres to Christ's holistic call. In the end, the Christian social gospel calls for a social reconstruction of society into one that is freer from oppression and extortion—the National Housing Trust Fund, in its addressing a housing shortage where it is greatest, and for the most vulnerable of Americans, is foremost among housing programs in seeking to accomplish this goal.

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