**Appendix 4A: Faith-Learning Integration Worksheet**

Date: June 15, 2023

**Name of Scholar-Practitioner:**

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Bachelor of Hospitality Management

Master of Divinity

**Social Profession:**

Property Manager of Low-income and Affordable Housing

Other Pertinent Information:

**Tips for the SR805 100-Day Assignment Faith-Learning Integration Worksheet**

See the published article about this process (*Interdisciplinary Faith-Learning Integration for Social Change*, JIS, V26 (2014)- Dr. David C. Ward). The article is much more detailed than the syllabus, because the method has refined in as a result of the growth in understanding each stage of the process, as a result of interaction with the methods standard in the national interdisciplinary studies movement. This is seen in the article.

**Steps 2, 3, & 4 ought to have some sources to back up the process because it is an academic process in Steps 2-4, and a practical process in Steps 5-7**. In my article describes this approach to faith-learning integration and interdisciplinary social change is described as "***Learning***... [in such a way as] ***to Change Your World***."

**Step 1** **Research Problem/Question-** In the Syllabus it is an assigned topic: i.e. work as job, profession, career, or calling. *But you can select a topic based on your interests, especially if it is related to your sense of calling in some aspect.* I am interested in how you work through the process. Please e-mail the professor your topic ideas and receive feedback about your topic idea at the beginning.

**Step 2** **Hermeneutics/Literature Review**- can be whatever disciplinary sources are relevant; also, at this early stage in the program you can include in this stage any social research done on your subject, for example, if you found articles reporting research done on multi-generation businesses. As seen in Dr. Ward’s article, and by the dissertation stage of the OGS program, Step 4 is where your own social research project goes.

**Step 3** **Faith-Learning Integration**-is where faith-integrated sources (Scripture, tradition [i.e. if theologians have addressed the topic or Christian worldview/theological truths involved in applying a Christian worldview to the topic], reason [if Christian businessmen have written on the topic-if it was a business topic, etc.], and experience [this is where personal Christian reflections guided by prayer and the Holy Spirit would come in].

**STEP 1: OBSERVATIONS RAISING THE NEED FOR INQUIRY**

**What is the subject/problem that prompts the need to integrate faith and learning and do Christian interdisciplinary research?**

Low-income families need to build to build wealth and establish generational security.

a. **Why is the topic of interest to you given your profession or personal history?**

As a property manager for low-income and affordable housing communities for thirteen years, I have witnessed the financial struggle and socioeconomical inequity of low-income families over the years.

b. **Why is there a need to research this subject/problem?**

Many low-income families living in subsidized, low-income or affordable housing do not make enough to make ends meet, lack financial literacy and lack the resources to become financially independent as well as pass on financial security to their children in order to stop the cycle of poverty. The need to research this subject would hopefully lead to world changing solution.

c. **What various disciplines or perspectives need to be brought to bear to adequately address this subject/problem?**

Conversations should be had between sociologists, economists and theologians in order to address the issue. Christian sociologists and economists would even provide better insight lending a sociological framework with a biblical perspective.

d. **How might faith-integration and interdisciplinary research yield better answers than either exclusively religious or exclusively academic research might provide?)**

Sociologists because of their research of human social interaction, attitudes and behavioral patterns can give insight into the habits and decision making of low-income housing residents, that may affect their capacity or ability to access resources, avoid debt, invest and build wealth. Economists are educated on the trends, the disparities of capitalism as well as trends in the market that may inhibit low-income families from forming investment strategies or purchasing appreciating assets. Theologians have the spiritual insight in order to help families strategize according to biblical wisdom not forsaking integral methods and cultural ethics.

**STEP 2: LITERATURE REVIEW- HERMENEUTICAL INQUIRY OF NATURAL/SOCIAL SCIENCES AND HUMANITIES/HISTORICAL TRADITIONS**

What are the different perspectives on the subject/problem from the relevant contemporary natural or social science disciplines as well as cultural trends and ideas?

a. How has the subject/problem developed relevant contemporary natural or social science disciplines?

Through my research so far, I have not encountered any newly developed contemporary disciplines that have arisen out of the social concern presented.

b. **How has the subject/problem developed in cultural trends/history?**

Currently there is an intense policy debate on whether to forgive college school loans for those that qualify. Many low-income children have the intelligence capacity to handle higher education but lack the resources or finances to pay for education. The results are the procurement of high interest school loans affecting the individual financially in the long term.

Another current trend is micro startups or small business creations. Harford, T. (2021) explains how a nobel peace prize economist, Muhammad Yunus, and microfinance pioneer, created a program that would give poor women in Bangladesh, less expensive loans in order to spur a generation of microentrepreneurs. He found that what would benefit the women even more was giving them small cash payments along with mentorship. This proved to boost their income more than giving them loans. (P. 61).

Sullivan and Meschede (2018) emphasize the transition from focusing on income building strategies to wealth building strategies. Citing the differences between income and wealth, Sullivan and Meschede (2018) explain that although income is needed to meet daily needs such as buying food and purchasing gas, wealth is essential to surviving economic crisis, emergencies, and affords families better neighborhoods, educational opportunities and long term security. They note the disparities between the levels of wealth among white Americans and black Americans and advocate for change in policies that have traditionally hindered asset building for marginalized groups. Sullivan and Meschede (2018) cite redlining and even the lack of tax breaks for low to moderate income families.

A trend that has recently been exposed is the practice of appraising house values in black neighborhoods much less than white neighborhoods. The equity of a house is imperative for transferring wealth to the next generation.

**STEP 3: FAITH-LEARNING INTEGRATION INQUIRY WITH CHRISTIAN AND SCIENTIFIC SOURCES**

How does Scripture speak to this issue? Realize that many issues that are a result of modernity or technological advances will not be directly addressed by the Bible, but Scripture may provide a parallel or precedent with a similar issue or subject, or the topic may be addressed through extrapolation.

a. **Are there any developments in biblical thought about the issue from the Old Testament?**

Wealth is specifically mentioned in the Old Testament. Wealth is part of a covenant between God and the Nation of Israel as well as their descendants which includes Gentiles save through grace.

“But thou shalt remember the Lord thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day” (King James Bible, 1769/2023, Deuteronomy 8:18).

God wants to provide us with long term financial security, as long as we are looking to him as our source. The power to get wealth ranges from the wisdom for investments, financial education, connections to those who work in the financial sector and even ideas on how to start a business or create goods and services that benefit the community. The power may also include the fortitude and confidence to communicate in elite circles where there are people who may want to invest in our ideas, share stock tips, or sell real estate at a fair price. The connections we make with the power God gives us can also lead us into careers and jobs that offer exceptional compensation.

The Old Testament also gives wisdom into the power of reciprocity. Give and it shall be given unto you. “Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it" (King James Bible, 1769/2023, Malachi 3:10). The scripture in Malachi is controversial due to many scholars placing tithing out of date and not transferable to the age of grace. The premise is to invest in God’s kingdom and plan (usually through a local church) and God will return it with interest. God will return what you have invested in many ways. Because of our faithfulness, he will continue to be a provider of basic needs but also go beyond our basic needs in terms of divine financial favor, blessing a business and favor in the marketplace. Because of tithers, the church will be financially equipped to bless the community in the form of food pantries, clothing banks, seasonal food baskets, scholarships for the youth, funerals at no costs and other needs of the church community.

Tithing, however, is not an excuse to not be upstanding citizens of the land. Paying taxes is also important. Revenue from taxes provides infrastructure, city services such as fire fighters and social engagement activities sponsored by the city such as parks, and public pools. It’s a circle of giving, that goes round and round.

Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again (King James Bible, 1769.2023, Luke 6:38).

Ghana is an example where many citizens, especially middle class, replace paying their taxes with paying tithes. In return for paying tithes to the church, members receive benefits such as access to church owned hospitals and church sponsored educational programs (Kauppinen, 2020).

Scripture, however, does not support neglecting our citizenry duty. And Jesus answering said unto them, Render to Caesar the things that are Caesar's, and to God the things that are God's. And they marvelled at him. (King James Bible, 1769/2023, Mark 12:17).

It is important to note however, that in Ghana, because of the sordid history of colonialism, residents are distrusting and resistant to the tax system, even though it is crucial in the current age to provide public goods and services to the country.

One scripture that stands out and applies to the darkness of capitalism is Isaiah 45:3. God speaks of treasures and riches. Although God is talking to King Cyprus, he is willing to supply the king with vast wealth for the sake of his elect, the Israelites. The scripture gives us revelational knowledge that there are riches held up in Satan’s kingdom that can only be released by God’s divine power for his purpose.

b. **Are there any changes in biblical thought about the issue from the Old to the New Testament?**

Are there any developments in biblical thought about the issue in the New Testament?

The concept of abundance begins in the Old Testament and continues through the wisdom books into the New Testament.

Many theologians see wealth as excess stemming from greed. This thought however, is contrary to God’s word. (See Proverbs 3:9, 10). In the book of Psalms, God states to divest back into the Kingdom, from the increase we have received. Increase is more than needed or more than what meets our basic needs. God has not placed a limit on what we can receive and acquire as long as it has come from him and as long as we give a portion of it back to him in faith. The scripture talks about a new wine and receiving plenty. God is not opposed to wealth.

In the book of Psalm God also speaks of wealth in the context of a place, a surrounding or a wealthy environment where his promises have come to fruition and abundance is a dwelling place. “Thou hast caused men to ride over our heads; we went through fire and through water: but thou broughtest us out into a wealthy place” (King James Bible, 1769/2023, Psalm 66:12)

According to scripture, God also places wealth in the context of a gift. (See King James Bible, 1769/2023, Ecclesiastes 5:19). In the wisdom books, God does warn us not to love wealth but does not condemn it as evil. “He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity” (King James Bible, 1769/2023, Ecclesiastes 5:10).

John 10:10 is very clear on the theme of abundance. Scholars may debate whether this verse is referring to money and assets or just support and social protection. Wealth and money are not excluded in this text nor explicitly pointed out. Again, abundance is more than enough which is not condemned by the bible.

c. **Are there any developments in Christian thought and history about the issue since biblical times?**

Kate Ward, a theology professor from Marquette University whose research specialized in economic and Christian ethics, believes that there is a limit to the purpose of wealth. (Ward, K, 2021) suggests once a person has enough to meet their basic needs, they have basically reached their potential for happiness. Ward’s understanding in religious context is that for a meaningful life, wealth is not required. (Ward, 2021) warns that one of the dangers of wealth is hyper agency and wealth becoming the end goal of one’s life.

My contention with Ward is that wealth can in fact be purposeful if the recipient is aware of and mission minded about his or her kingdom purpose. Knowing that you can access resources, and enjoyment beyond daily sustenance does bring a certain level of happiness. Creating wealth for the next generation brings even more satisfaction, mental peace and happiness.

(Worden, 2010), goes so far as to say the Christian religion itself has a tradition of excess and turning wealth into idolatry. (Schlag, M., and Maspero, G, 2021) addresses the problem of greed by Christian evangelism, transcendence and solidarity.

d**. If the subject/problem is not directly addressed in the Bible, what principle can be extrapolated from a clear biblical teaching which helps to frame the subject/problem within a Christian worldview?**

There are scenarios in the New Testament that support the premise of an individual’s wealth being used to support the Kingdom.

Joseph of Arimathea, a secret disciple, because of his riches (King James Bible, 1769/2023, Matt 27:57 - 60), was able to give to act as an independent benefactor and give Jesus (the crucified Christ) a newly purchased tomb.

The story of Pentecost (King James Bible, 1769/2023, Acts 4:31 – 37) give us the most profound portrayal of community sharing, gift economy, and equity. During a time when men and women from different socioeconomic backgrounds bonded during the descension of the Holy Spirit, those who were wealthy gave to those who had less. One’s spiritual needs and one’s human needs were met at the same time.

Helping low to moderate income families to establish wealth also relieves the church of its biblical yet social burden. The more independent a family becomes, the less a burden on the church and society and the more economic growth society can experience. Barclay (2020) intimates that the responsibilities of the church can only go so far. Barclay (2020) places the initial burden of taking care of the poor on the recipients social network beginning with his or her family. He cites a reciprocity based social order where friends and family also pitch in to support the deprived.

e. **Which contemporary natural or social sciences address this subject/ problem?**

Recent research by economists and sociologist try to figure out economic equality, and philanthropy. Webb (2019) gives an example of financial decision making by someone possibly characterized as low-income based on her readings of (Anderson 1999, Bourgois 2003, Laurence 2014). She states that an African American male from the inner city, may choose to not invest his money in a bank for long term financial security. The individual’s hope in a secure future thereby negating the need for long term financial planning. Although, my attempt is to establish that wealth in the bible is good (with caveat), power and capacity are needed to build wealth and establish long term financial independence and security.

Various social scientists and theologians have given their perspective on whether wealth is evil or good as well as the differences in the capacity of people from different socioeconomic backgrounds to build wealth. Many religious scholars advocate for gift or moral economies. (Webb, 2019) based on (Mauss, 1967) states “In traditional, non-capitalist, gift-exchange systems, the gift is considered an extension of the giver—you give a part of yourself to another, which is what forges the bond between you (p. 5).Webb (2019 also sates, “We might, then, see nineteenth century middle class Americans as fighting a rear guard action against the ongoing rationalization of the marketplace and its extension to all social relations” (p. 6).

f. **How do religious and scientific perspectives interact or integrate in providing a more comprehensive account of the subject/problem**?

Both economists and some social scientists see a problem with a gift or moral economy. In such an economy, the gift received may have been given too quickly, therefore resembling a purchase and sale or the gift may be given too late, thereby seen as theft. Webb (2019) also intimates that a gift economy puts too much pressure on the individuals participating.

A gift economy is supposed to nurture social bonding within the community and grow virtues such as selflessness. Webb (2019) points out that a moral economy may be too polarized from moral humanism. They may sustain the common good or they may be inefficient, dictated by society and culture constraining the aspiring moral human. “Their actions take into account and may be compelled not just to other people but all sorts of other entities considered relevant in their social reality—God, “market forces,” ancestral spirits, “the economy,” laws, and so forth” (Webb, 2019, p. 8)

**Appendix 4B: Interdisciplinary Research Worksheet**

Date: June 13, 2023

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Bachelor of Hospitality

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Other Pertinent Information:

**Tips for the SR805 100-Day Assignment Faith-Learning Integration Worksheet**

**Step 4** **Converting Your Synthesized Topic to a Formal Social Research Problem and Hypothesis:**

See excerpt from *Empirical Research in the Social Sciences* by Richard Walters, pp.25-26.

At this stage of the program, Stage 4 (at he beginning of the Interdisciplinary Research Worksheet) is described as a synthesizing step. This is where to use sources on your subject written by Christians who are farther along than you, and who have done the faith-integrating work for you, and who have proposed Christian approaches to your topic.

You then need in this stage to ***imagine a hypothetical*** social research project. Assume you collect and analyze data (do not worry about how, it is too early in the program for that yet). Assume the project was completed (written in past tense) and that research findings supported the educated guess that produced your Research Problem and Hypothesis. See below:

*Example Problem:* It is not known whether teenagers abuse drugs or alcohol to escape from negative thoughts about themselves.”

*Example Hypothesis:* Drug abusing teenagers will score higher on the I Feel Worthless Inventory than non-drug abusing teenagers.

*Hypothetical Research Results* (this is what you project in STEP 4): The drug abusing teenagers scored higher in statistically significant measures on the I Feel Worthless Inventory than non-drug abusing teenagers.

You need to articulate a research discovery worth sharing before you figure out how to communicate it (Step 5, and then you influence with it through leadership application of “So What” change your world strategies to enact in Step 6).

**Step 5** **Contextualization-** Who is the target audience you want to influence with this research project? How can you package your results to be persuasive with them? This stage and Stage 6 you work through as a hypothetical, kind of as a plan in the future tense. My target audience is XXXXX and they have these characteristics 1), xxxx, 2) xxxx, etc. Therefore, to adapt my findings to communicate persuasively with them, I can emphasize the following benefits, and use the following venues (??? research report, multimedia presentation, trade journal article, etc. ???), AND SO ON...

**Step 6** **Orthopraxis/Leadership**- Also, for ease of understanding, Step 6 moved in the article from being called orthopraxis to leadership. Leadership is all about applying truth and solutions within groups, whether they are in the context of any kind of human organization in family, church or society, as the OGS world changer mission statement states.

**Step 7** **Evaluation (of the Process)**- Make this Journal-like, i.e. here is what I learned from this process, and here is how, if I did follow through in practice with Steps 5 & 6, that I could assess the effective of the results.

**STEP 4: SYNTHESIZED INTERDISCIPLINARY FORMULATION (WITH SOCIAL RESEARCH HYPOTHESIS)**

How would you synthesize what you have learned to this point into a statement that describes the problem you want to address? One or two sentences should be adequate to the describe the problem you would use interdisciplinary social science research to address (i.e. you would need to collect and analyze real world data to test how you address the problem). What is the subject/problem that prompts the need to do Christian interdisciplinary research?

**CONVERTING TO A FORMAL SOCIAL RESEARCH PROBLEM AND HYPOTHESIS:**

See excerpt from *Empirical Research in the Social Sciences* by Richard Walters, pp.25-26.

How would you state your research problem and reframe it as a testable social research hypothesis?

Research Problem: How would you state your research problem in a declarative sentence about what is not known that the research will clarify?

Example: “It is not known whether teenagers abuse drugs or alcohol to escape from negative thoughts about themselves.”

**My Research Problem:**

Low-income families generally lack the capacity, financial literacy, social capital or will to develop long-term financial strategies in order to secure themselves financially and build long-term generational wealth.

Research Hypothesis: How could you communicate your research hunches as predictions? A social research hypothesis asserts an educated guess about how two conditions or social phenomena are related so that it makes a comparison that can be tested by collecting real world data and analyzing it to see if the hypothesis is supported/confirmed.

Example: Drug abusing teenagers will score higher on the I Feel Worthless Inventory than non-drug abusing teenagers.

My Research Hypothesis:

Significance: What difference would the research make to change the world?

Strategically and intentionally helping low-income families to create wealth, boosts the nation’s economy, relieves society of financial burdens due to subsidizing housing, and provides for a more moral and equitable economy.

**STEP 5: CRITICAL (APOLOGETIC) AND CONTEXTUAL COMMUNICATION**

**What critical reasons (apologetic) can you give for why your interdisciplinary Christian perspective should be accepted?**

Wealth and spiritual empowerment are the two main elements of this research project. Wealth provides for basic needs, aides in mental wellness and sets up financial security for extending generations. God gives the power to get wealth to be used for the family and to advance the kingdom and kingdom principles. Spiritual empowerment from God emboldens the individual to achieve success, lends confidence in one’s abilities and connects one to divine wisdom and righteousness.

My target audience is families, that live in affordable or low-income housing possessing characteristics such as financial illiteracy, lack of spiritual belief in God, lack of divine purpose, low confidence in inherent abilities and skills, health illiteracy and lack of social capital. Therefore, to adapt my findings to communicate persuasively with them, I can emphasize the benefits such as long-term financial stability, healthier family dynamics, physical longevity due to healthier lifestyles, self-confidence, fulfillment of life’s purpose and calling, increased leadership abilities for family and community, and eternal life through a relationship with Christ. These benefits will be communicated through various venues including history books as well as current magazines, easily communicable statistics through journal articles, and graphs, real life testimonies and surveys conducted during research.

**a. How will you answer the contrary perspectives to your view?**

Wealth is not the sole cause of happiness but is one of the factors leading to a happy life. Having more than enough with a godly purpose is not greed or idolatry. Low-income families need more than basic needs met. For generations, marginalized families have been in positions of either struggle or mere sufficiency. Wealth provides relief, confidence and opportunity.

Giving leads to receiving. The concept of tithing, seed giving back to the community and one’s place of worship and reciprocity should all be elements of wealth giving.

b. Are there any objections or criticisms from variant views that should be anticipated and preempted?

**How do you need to contextualize your perspective to influence your culture/context where it applies?**

It will be important to communicate practicality and priorities. The habit of avoiding immediate gratification for long-term satisfaction will be instrumental to the teaching curriculum. My responsibility will be to help others re-visualize their future based on God’s purpose for their life. Allowing families to assess their own trajectory will be important for their success. Families have to visualize their future and ask themselves key questions such as what are one’s personal goals? What are items on a bucket list? What type of future is desired for the children? How does one want to live past retirement? What quality of life does one want to have? What family legacy does one want to create.

The bible supports envisioning one’s future and desired goals. “And the LORD answered me, and said, Write the vision, and make *it* plain upon tables, that he may run that readeth it” (King James Bible, 1769/2023, Habakkuk 2:2).

Families who are part of the research project will have to also assess barriers and inherent tendencies that may lead to success or failure. Questions to include in the assessment are, What are the negative influences in one’s circle, neighborhood and network that prevent you from expanding your thinking or reaching your God given potential? What does God say about you? What calling and purpose has he given you?

c. **What cultural conditions might cause resistance or misunderstanding of an approach to the subject/problem which sociologically integrates religion and society?**

The cultural tradition for low-income families that have been generationally poor is to spend for the here and now, avoid risky investments, avoid the concept of budgeting, avoid the concept of giving and spend on items that do not lend to good health or future wealth building.

d. **What social conditions need to be changed in order to sociologically integrate religion and society with regard to the subject/problem?**

Many churches over the years, partnered with affordable housing developers and property management companies to build affordable communities for their members and the community the church resides in. This strategy not only enlarges the church’s territory and enhances its asset portfolio, but it also gives the church a voice in aspects of the build. The following are a few aspects of the build the church has influence over:

The church, when serving as the principal owner of the asset, can decide what population it wants to serve. The church may want to build a complex for low-income veterans, senior citizens, transitional housing for the homeless or a multi-housing complex for low to moderate income families. Many owners of affordable housing build what is called a building with multi-layered programs to include a specified number of units dedicated to transitional housing for those coming in off of the street. Most of the units in the same building can be dedicated to applicants which fall within a specific income range to qualify for the assets low-income housing tax credit program where the developer and owner receive a tax credit for providing affordable housing to those who are below 50% of the (AMI) Average Median Income for that city. By law the residential property would also have to accept vouchers as well.

The church has input in the architecture and layout of the building. The church may want the complex to have a community garden. This community garden will not only contribute to the eco system but bring residents together and increase sustainability and educate children that reside in the building about nutrition and stewardship. The garden can be shared by both the residence complex and the church, providing fresh vegetables for church functions. A community garden hinges on whether there is enough space in the plans.

Other aspects of the building’s floorplan are whether to include community spaces such as a play room for the children, a gym and or fitness center, art gallery and community room for seminars, parties and meetings. By law, the church cannot force any of the residents to become members of its congregation, but it can market its bible studies and partner with management to sponsor information sessions on financial and health literacy, wealth building programs and empowerment seminars.

Christian non-profit organizations can also partner with property management to expand on empowerment seminars, mental health, investment courses, college preparation classes and other programs that lift up and educate the immediate community at no or minimal cost to the residents.

A transforming residence and a redeeming community encompasses Niemandt’s theology of place (Niemandt, 2019). A multifamily dwelling where affordable housing is not an end but a means to an end, a vehicle along a trajectory of elevation, improvement and success. The community itself, its common spaces, its social engagements would be empowering, places for information gathering, sharing of resources and uplifting.

Niemandt says it in this manner, “It is an issue of radical sharing, and of using the free flow of information and goods for the common good. This idea of the ‘commons’ provides fresh insights in a new approach to neighbourhoods and thus a theology of place” (2019, p. 4).

**e. What can you do to make your proposal more persuasive in order to “change your world”?**

Wealth should not be an end by any means but a means to an end. A means to the fulfilling of one’s calling, a means to influential living and abundant living, and a means to advance the kingdom of God. Wealth is a tool for influence and change. It has been noted by economists and social science scholars that the wealthy in society influence policy and social phenomena. The wealthy are a behind the scenes mechanism when creating policies that affect education, the financial markets and housing. Policy makers, adjudicators, and executives cater to those who have power, influence and the greatest resources (Ortiz, et al 2022). Building wealth, builds the ability to influence one’s neighborhood and local government

“Our evidence appears to buttress these conclusions by showing economic elites may be more likely to support housing affordability policy if the solution aligns with overall policy preference” (Ortiz, 2022, p.524)

What if there is an affordable housing complex that strategically aims to help its residents build wealth and eventually contribute to the economic growth of its community. This type of housing strategy would appeal to those to the existing affluent thereby driving the creation of more affordable housing. Housing policies and strategies that appeal to the existing wealthy population of society become a basis for additional affordable housing.

Ortiz (2022) has already proven this by linking affordable housing to housing health. Considering the factors that link safe, clean, affordable housing to health, Ortiz’ study shows that the elite lean towards supporting reducing housing cost policies if it means a healthier society.

The goal would be to not only gain support for more affordable housing but to decrease the number of marginalized and economically burdened members of society and creating more individuals who can in turn contribute to an economically prosperous society, becoming themselves part of the affluent.

**STEP 6: ETHICAL & SOCIAL ORTHOPRAXIS (i.e. LEADERSHIP ACTIONS)**

**What practical implications does your interdisciplinary Christian perspective have for your orthopraxis or leadership for world change? and** **What applications for your orthopraxis/leadership need to be made to your work or community life?**

Impacting the morals, ethics and behavior of my community is my calling. Through life experiences, achievements, formal education and mishaps, I have honed skills and wisdom necessary to assist others in their journey of abundant living. Abundant living is my mantra, life’s goal and mission. Abundant living is a mindset and way of life. Abundant living is not just tangible or reflected on a balance sheet but is a spiritual confidence, knowing that one is who the bible says they are. Abundant living is accepting the grace a favor of God as well as his forgiveness and redemption and blessings. If one cannot fathom or envision abundant living or believe that they have the right to abundant life, then abundant life is not possible. Through my extensive research at Omega Graduate School combined with practical solutions, I believe I can help others reach a place , spiritually, mentally and physically of abundant life.

My vision is to reach back into the industry I worked in for the last thirteen years, physically going into affordable housing multi-family dwellings and even properties that house ages 55+. My vehicle in achieving this would be a small faith based, non-profit for empowerment, wellness and wealth building. I along with experts in the financial, medical and psychology sectors would give presentations on mental wellness, life skills, and offer financial and health literacy courses.

My expectations would be that sociologists and psychologists participate to change mindsets and deal with any emotional or mental barriers to improving one’s life and way of thinking. Medical experts would participate in a way to offer health and wellness strategies for better eating, and improved fitness on a budget as well as the need for regular physicals and checkups and sexual health. Banking or financial experts would participate to educate on investments, retirement planning at a young age, micro entrepreneurship and offer programs that create business startups. Even including academic and business leaders for career planning would be beneficial.

Eventually, what begins as a small non-profit could become a larger organization where other empowerment facilitators would have to be employed to go into affordable housing complex across the city, region and even nation. Using a faith-based model, each facilitator hire would have to agree to the objectives and Christian mission statement of the organization, employing the same techniques, strategies and curriculum devised by myself at the inception of the non-profit. This would be turning my orthopraxis into leadership influencing other leaders, spiritually and practically.

**STEP 7: REFLECTIVE EVALUATION**

**a. How well did the research satisfy the original need for inquiry? Were there aspects of the problem left unanswered in the research design?**

Many theologians and social scientists have cared enough about economics, capitalism, housing and poverty to conduct extensive research in each discipline. There is, however, a lack of scholarly resources as well as policy creation when it comes to wealth building strategies within impoverished or low-income communities. Hannah, T, et al (2018) cite inequities in neighborhood landscapes created over time that need to be addressed by the government. This is especially true for the African American population. Articles cite the disparities, barriers and statistics but not enough sources cite targeted strategies for the low-income population. It is imperative to speak of, teach and assist low-income families in affordable housing strategies for building wealth. Building wealth is not a concept they hear enough of. The language of building wealth is a mind-set and are words that create aspirations to change the mindset from I need to make more money, or I need to pay my bills to intentionally building wealth and success for oneself and one’s family. My goal is to further research existing literature that creates frameworks around creating wealth. It is my observation that policy geared towards affordable housing residents focus on affordable housing as an end. Affordable housing is a beginning to saving, strategizing, planning, organizing and creating. It should be an incubator for success.

b**. Did the findings spawn new ideas that need to be taken through the interdisciplinary process?**

An appeal to certain stakeholders will be necessary to achieve full success for this proposal. Those who possess influence and resources can be great partners when comes to a non-profit that specializes in empowerment and wealth building. Those who have come from similar socioeconomic backgrounds as the families that are being nurtured but have drastically improved their status in society would be the first group to pledge commitment to this demographic. Ortiz et al (2022) intimate that elites of a particular racial or ethnic community will be more prone to support housing policies and programs that benefit persons of their shared ethnic background.

Perhaps it is not policy that needs change but the property management industry itself. Many non-profits are focused on developing affordable housing providing social support for social services such as counseling, lowering food cost burdens and recreation. What about an intentional program to help the families create wealth. Much credit to the District of Columbia and its programs to help low to moderate income families purchase homes. A property manager or a non profit such as the one I proposed earlier in this worksheet. An interdisciplinary partnership is necessary between government, Christian non-profits, psychologists, health experts and financial experts.

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