ECONOMIC DEVELOPMENT ACTIVITIES OF URBAN RELIGIOUS INSTITUTIONS

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Abstract

This paper explores the nature and extent of faith-based economic development activities in an urban city and describes the institutions engaged in and the organizational arrangements used for implementing such strategies. Based on in-depth interviews with faith-based institutions in the City of Detroit it concludes that while economic development activities tend to cluster around housing and a mix of job training and social services, faith-based activities encompass a wide range including: business operation; job training; financial activities; citizenship training; cultural development, and cooperative efforts with Community Development Corporations and other faith institutions.

> The complex nature of problems facing black neighborhoods means that holistic approaches to community development, involving political, spiritual, social, and economic strategies may be the only hope for success (Thomas and Blake, 1996: p. 135).

This paper explores the nature and extent of faith-based economic development activities in an urban city and describes the institutions engaged in and the organizational arrangements used for implementing such strategies. While there is little academic literature on such efforts, it appears that many religious organizations engage in a variety of economic development activities. Much of our understanding of faith-based economic development efforts comes from

International Journal of Economic Development,
1(2), 1999: pp. 166-200.

the popular press and news media and while such "accounts offer important pieces of a story...the literature about them tends to be scattered, disjointed, and descriptive rather than conceptual or analytical" (Thomas and Blake, 1996: p. 137). And, little or no systematic scholarly research has focused on identifying and/or evaluating the efforts of faith-based community institutions in economic development. As a start, this paper provides a detailed description of current faith-based economic development activities in the Empowerment Zone in the City of Detroit based on intensive face-to-face interviews with key participants. Issues of program funding and organization are also explored

In the late 1970s and early 1980s, cities across the country chased "smoke-stacks" and employed supply-side policies to foster local economic development, policies essentially designed to attract footloose, ideally industrial or manufacturing, firms by lowering the costs of production (Wassall and Hellman, 1985; Eisinger, 1988; Reese, 1992, among many others). Such efforts appeared to be particularly prevalent in eastern and midwestern "rust-belt" cities as they attempted to deal with business relocation and the subsequent loss of tax base and jobs, increasing costs of service provision, and declining federal support (Sawers and Tabb, 1984; Reese, 1992; Reese, 1997). Subsequent research strongly suggested that such approaches were ineffective because they tended to move business around rather than create new capital investment, they increased unhealthy and costly competition between cities, they directed the benefits of public dollars to private firms, and cities tended not to reap job and tax base benefits commensurate with the expenditure of local resources (see, for example, Ahlbrandt and DeAngelis, 1987; Eisinger, 1988; Bowman, 1988; Schwarz and Volgy, 1992; Eisenschitz, 1993; Reese and Fasenfest, 1997).

In the late 1980s, the literature pointed to a shift in the direction of local strategies toward more demand-side or entrepreneurial approaches, including providing venture capital, funding research and development, developing export markets for local goods, and operating business incubators. These strategies are designed to leverage local government power and resources in developing new capital investment, diversifying the economic base, and supporting new, local entrepreneurs (Eisinger, 1988). While the "verdict" is still out on such efforts, research has suggested that many of these policies are most appropriate and feasible at the state level and that few cities, particularly in "rust-belt" states, are embracing such policies (Reese, 1992; Reese and Fasenfest, 1997). Concerns have also been expressed that the number and array of government programs have become too fragmented to be effective, that the very nature of this fragmentation has exacerbated problems in evaluating governmental efforts, and that the ever shrinking "pie" of public funds requires that new approaches be developed to foster economic development (Waits et. al., 1992; Reese and Fasenfest, 1997). In short, "the only way to boost impact is increasingly by leveraging resources and linking organizations together in new ways" (Waits et. al., 1992: p. 613).

Faith-Based Organizations and Economic Development

One such approach, combining innovative organizational linkages, a new resource base, and an emphasis on the creation of new local investment, is the role of urban, primarily African American, religious institutions in economic development. Such efforts appear to be growing and, given the questionable success of past government-based economic development activities, warrant systematic study as a local economic development tool. Indeed, it has been argued that faith-based institutions or "communities" have unique resources to bring to the task of community economic development: they tend to be among the few significant and viable institutions still located in many inner city neighborhoods; community service has been a primary value focus of most of the worlds major religions; urban religious institutions have significant organizational and leadership resources which can be brought to bear; and, faith-based efforts can address not only the financial problems of inner city areas but more spiritual ones as well (Cisneros, 1996). Thomas and Blake observe that:

> Faith-based community development, particularly in African-American neighborhoods, offers several opportunities for neighborhood improvement. Religious institutions have a strong presence within inner-city neighborhoods; they operate within a coherent value system, providing the conceptual framework necessary to undertake social reform; and they offer ready-made leadership and possibilities for strategic cooperation (1996: p. 132).

These unique resources may serve to "explain" why faith-based efforts appear to be succeeding where governmental and private sector initiatives have fallen short. However, the extent of success at this point remains more a matter of "faith," anecdote, or case-study (Lincoln and Mamiya, 1990; Thomas and Blake, 1996). Even the extent of such efforts may be exaggerated since recent research indicates that only 28% of urban religious institutions implement economic development programs (Jackson et. al., 1997). Systematic research is needed to provide uniform empirical evaluation of such efforts. In principle, though, urban religious institutions appear to be uniquely well-positioned to "succeed" at urban economic development. First, they remain viable organizations in urban neighborhoods that have often lost other institutional underpinnings (Vidal, 1995). Historically, African American churches in particular, "not only gave spiritual edification, but acted as an agency of social control, a center for the arts, the coordinating body for economic cooperation and business enterprise, an educational institution and a political forum" (Calhoun-Brown, 1997: p. 2).

Such institutions also offer tested and experienced leadership, the product of a long history of development particularly within African American churches and denominations (Lincoln and Mamiya, 1990). Further, as noted by Thomas and Blake, not only do urban religious institutions offer an organizational presence, they are supported by strong and cohesive ideological values often stressing work ethic, moral life-styles, the protection of family and community, and helping those who have faced moral and economic adversity (1996). In short, they offer an interesting and compelling combination of organizational and spiritual resources for urban economic development.

Case studies have pointed to situations where clergy have taken a leadership role in economic development in the wake of a major plant closing. Faith-based interests exhibited strong leadership potential because of their respect in the community, leadership skills, ties to national organizations and interests, and ability to generate a rapid consensus on strategies (Buss and Redburn, 1983: p. 643).

In social services the role of religious institutions has been well documented, including providing support for poor families, implementing substance abuse programs and working with government funders as providers of a variety of services from head start to welfare

(Hodgkinson et. al., 1988; Wineburg, 1992; Mares, 1994; Chang et. al., 1994; Wineburg, 1994; Sherman, 1995; Carlson-Thies, 1996). While faith-based institutions initially focused their community development efforts on housing, some institutions now include job and entrepreneurial training, business incubators, consulting support, credit unions, and both individual and business loans among their development activities (Hodgkinson et. al., 1988; Lincoln and Mamiya, 1990; La Barbera, 1992; Mares, 1994; Heim, 1995; Kriplin, 1995; Winston, 1995; Cisneros, 1996). Indeed, credit unions have long been tied to the social economic functions of black churches, evolving as early as the 1940's (Lowe, 1997). Connections between African American churches and African American banks and life insurance companies go back even further (Lincoln and Mamiya, 1990).

Faith-based entrepreneurial efforts in the cities of Boston, Detroit, New York, Oakland, and Chicago have included cooperative restaurants, operation of restaurant franchises such as McDonald's and Kentucky Fried Chicken, construction cooperatives, rehabilitation of former "crack" houses, recycling operations, auto shops, credit unions, print shops, job information centers, and day care centers (Lincoln and Mamiya, 1990; Gordon and Frame, 1995; Sherman, 1995; Heim, 1995; Thomas and Blake, 1996). Faith-based economic development efforts in a number of other cities including Indianapolis, Detroit, Atlanta, Cleveland and New York were highlighted in a recent publication by Secretary of Housing and Urban Development, Henry Cisneros. Such programs ranged from low and middle income housing development to credit unions to provide start-up financing to minority businesses to the development of a community supermarket (Cisneros, 1996).

While such anecdotal evidence clearly suggests the potential value of faith-based economic development efforts, some concerns and challenges have been raised. For example, the extent of social and economic stress in some urban areas may well exceed the capacity of faith-based institutions, even acting in concert. Staff, resource, skill, and leadership deficits challenge most faith-based efforts (Thomas and Blake, 1996). Finally, relationships between governmental and faith-based efforts are not always smooth. For example, recent research suggests that state and/or federal funding for social service programs implemented by faith-based non-profit organizations may have some negative effects. Public funding may cause organizations to shift from the religious foundations which made service delivery uniquely effective.

At the same time, governmental guidelines and regulations appear to place increased burdens on faith-based institutions, shifting priorities away from clients and increasing bureaucracy (Sherman, 1995). This effect may be exacerbated in situations where there is value conflict between the sacred and secular missions of such organizations (La Barbera, 1992).

On the other hand, such challenges and conflicts can be mitigated if religious institutions are not solely responsible for development projects, rather acting as broker or catalyst to bring together other local leaders, organizations, and forces (Cisneros, 1996). Indeed, faith-based institutions may well facilitate governmental participation in neighborhood initiatives (McKnight and Kretzmann, 1993). Some research has suggested that accepting public funds does not appear to get in the way of or dilute the religious themes or goals of faith-based non-profits. The added resources provided by public funds appears to outweigh possible negative consequences such as increased paper work requirements. Indeed, "even the most highly religious non-profit organizations receive public funding raising significant constitutional questions regarding the separation of church and state" (Monsma, 1994: p. 8). Obviously, further empirical analysis is needed to determine the most effective relationships between governmental and faith-based institutions.

Methodology

Definitional Issues

As noted earlier, the main focus of this exploratory research is two very basic questions about faith-based economic development efforts. What types of economic development activities are faith-based institutions pursuing? And, how are these activities financed and administered? The goal is to begin development of a data and/or knowledge base which can be used to stimulate larger research efforts exploring more specific causal relationships.

A prior issue warrants attention, however. Identifying *economic development* activities and differentiating them from other community, social or outreach efforts is more problematic than might be expected. While local government economic development efforts have been well studied, definitions of economic development have varied or simply been assumed. In a narrow sense, economic development has been used "to refer to efforts to increase the employment and income of area residents or in its broader sense to include land and physical development efforts" (Wolman, 1996: p. 116). Often, economic development is defined more by its goals than its content. Several views are illustrative:

> The principal goal of local economic development is to stimulate local employment opportunities in sectors that improve the community, using existing human, natural, and institutional resources (Blakeley, 1994: p. xvi).

> It is agreed the successful economic development strategies will lead to the following: job creation and retention; tax revenue growth; improved quality of life; enhanced innovation/competitiveness (McGowan and Ottensmeyer, 1993: p. 4).

> Economic development is the process of transforming assets into higher valued uses. Its purposes are variously viewed as producing higher living standards and quality of life; goods and services of higher quality, greater variety, and lower cost; more and/or better jobs; higher incomes; more productive enterprises; a more diverse economic base; advanced skills that will prepare workers for economic change; the opportunity to alleviate poverty and increase equity; a stronger tax base; and the capacity for sustained economic development in the future (Fosler, 1991: p. xx).

What do these definitions "say" about faith-based economic development? Several goals appear key to definitions of economic development: increased jobs/employment particularly for local or disadvantaged populations; building on community resources; increased tax revenue; increased and more diversified business; and, decreased poverty and reduced income inequities. Thus, economic development has been used to indicate everything from the relatively narrow goal of business attraction to improvements in quality of life. Since this is not the place for a debate over the quality and consistency of such definitions (see Wolman, 1996 for more detail), this broad framework will be applied to faith-based efforts.

However, the definitional boundaries of faith-based efforts remain problematic. While it seems reasonable to say that a "food pantry" is a social or welfare service and that running a fast food restaurant which trains and employs neighborhood residents is economic development, the activities in between are more opaque. For example, is building and running an apartment complex economic development? If it makes a profit for the church is it economic development? Is a day care center economic development? If it allows unemployed mothers to get training to enter the job market is it economic development? The answers to these definitional or "operationalization" questions almost depend on the nature of the particular activities at hand.

For the purposes of this analysis, a relatively broad notion of economic development was used. If an external outreach activity did more than provide basic food, clothing, or emergency shelter, if it encompassed attributes which would allow recipients to further their chances, or if it related to an enterprise that would return revenue to the faith-based organization to conduct further economic development, it was considered economic development. Activities reflecting these characteristics include: long-term housing which generates rent; literacy, skill, or job training; job search support or job banks; child care; capital grants or loans; banking services or credit unions; business development support; and, the creation and operation of businesses. This list is illustrative not exhaustive; interview schedules allowed respondents to first answer on their own, according to their own definitions, "what economic development activities is your organization engaged in?" Prompts were offered only when necessary. Part of the goal of this research then is to explore, inductively, what exactly constitutes faith-based economic development from the perspective of those most directly involved.

Survey and Sampling

Since this is an exploratory effort the overall research design is fairly modest. Detroit, Michigan serves as the case city and religious institutions within the federally designated empowerment zone were targeted as the "population." This is the case for several reasons: Detroit evidences extensive faith-based economic development efforts (Thomas and Blake, 1996); accessibility; the availability of census and other data that will be comparable to other empowerment zones (the long range focus of this effort); and, funding support focusing on the State of Michigan.

Face-to-face interviews were initially conducted with the head pastors at 15 places of worship. Other members of the congregation or staff were also interviewed in some cases where additional program information was required and in the one church without a head pastor at the time of the interviews. These institutions were selected through purposive rather than random sampling; the sample was designed to provide variation in denomination, geographic location within the zone, size, and racial composition of congregation. A list of all faith-based institutions in the empowerment zone along with addresses and contact information was provided by the Center for Urban Studies at Wayne State University which has developed a geographic information system (GIS) database including all religious institutions in the City of Detroit.

The main criteria for sample selection, however, was "known" economic development activity. Because the overriding goal is to gain basic descriptive information about faith-based economic development efforts to support future research, this seemed a reasonable approach. The inherent limitations are obvious and readily acknowledged. There is no claim that this sample is representative of the roughly 250 faith-based institutions within the zone or of those in Detroit (some 2500) more generally (Metzger, 1996). Indeed, the location within the zone guarantees that the church is in a distressed area with concomitant resource challenges. However, because they are in distressed neighborhoods and were chosen because "informed experts" identified them as at least somewhat active in economic development, they should provide a reasonable picture of the types of religious institutions "doing" economic development. Indeed, each respondent was asked to identify other churches in the zone active in economic development and eight of the fifteen identified others already in the sample. This suggests that "active" faith-based organizations have been accurately identified.

Of the 15 institutions surveyed, basic descriptive information is provided in Table 1.(1) The sample is not particularly representative as far as denomination. Within the zone the largest number of faith-based institutions (roughly 87) are not affiliated with a particular denomination. The term roughly is used because attempts to call these institutions to check for possible "missing" affiliations indicated that a number had moved or were no longer in existence. Thirteen of the fifteen religious organizations in the sample are affiliated with a larger denomination. Within the zone itself, the largest number of affiliated faith-based institutions (31) are part of the National Baptist Convention USA, followed by Church of God in Christ (COGIC) with 16, Catholic (15) and Episcopal (5). Within the sample, Catholic and Episcopal churches are best represented.(2)

Table 1
Sample Characteristics

Pledge Units		Pledge Income (Rank Order Only)	
Historic Trinity Lutheran	800	Metropolitan Methodist	
Peters Rock Missionary Baptist	750	Historic Trinity	
Bethel AME	550	St. Matthew&Joseph	
Metropolitan Methodist	540	First UU	
Holy Redeemer Catholic	350	St. John	
St. Matthew&Joseph Episcopal	260	St. Anne	
Harbor Light Salvation Army	250	Holy Redeemer	
St. Anne Catholic	250	St. Dominic	
First Unitarian Universalist	150	St. Peter	
St. John Episcopal	100		
St. Leo Catholic	85		
Military Ave. Evangelical Presbyterian	80		
St. Dominic Catholic	58		
Trinity Episcopal	25		
St. Peter Episcopal	17		
		Staff	
Services		Historic Trinity	22
St. Peter	14	Metropolitan Methodist	10/7
Holy Redeemer/Harbor Light	11	Trinity/Bethel	8
St. Dominic/St. Anne	9	St. Anne/St. Dominic	6
Military Ave/Peter’s Rock	5	Holy Redeemer	4
St. Leo/Historic Trinity	4	Military/Harbor Light/Peter’s Rock	3

St. John/St. Matthew&Joseph	3	First UU/St. Matthew & Joseph/. Leo	2
Trinity/Bethel	2	St. John	1
First UU/Metro. Methodist	1	St. Peter	0
Clergy		Age of Congregation	297
Bethel	10	St. Anne	156
St. Dominic/Metro. Methodist	6	Bethel	150
Historic Trinity	3/3	St. Matthew and Joseph	148
Holy Redeemer	4	Historic Trinity	140
Harbor Light/Peter’s Rock	3	Metropolitan Methodist	112
St. Peter	2.5	St. John/St. Peter	111
St. Anne	2	Holy Redeemer	100
St. John	1/1	Trinity	96
Military/First UU/St. Matthew&Joe	1	Military Ave.	85
St. Leo	.5	St. Leo/First UU	72
Trinity	0	St. Dominic	59
		Harbor Light Peter’s Rock	11

Tenure of Head Pastor		Race of Congregation
Metropolitan Methodist	24	*mostly African American*
St. Peter	18	Harbor Light
Bethel	16	St. Leo
Historic Trinity	15	St. Matthew and

		Joseph
St. Leo	13	Peter's Rock
Peter's Rock	11	Bethel
St. John	10	*mostly white*
Military Ave.	9	St. Dominic
St. Anne/Harbor Light	8	First UU
Holy Redeemer	7	Historic Trinity
Trinity	3	*mostly Hispanic*
First UU/St. Matthew and Joseph	2	Holy Redeemer
St. Dominic	1.5	St. Anne
		mostly mixed
Location of Congregation		Military Ave.
Surrounding neighborhood		St. John
Harbor Light		Trinity
Military Ave.		St. Peter
Holy Redeemer		Metropolitan Methodist
city-wide		
Trinity		
Peter's Rock		
First UU		
Bethel		
St. Peter		
St. Anne		
city/suburban		
St. Leo		
St. Matthew and Joseph		
St. John		
St. Dominic		
Historic Trinity		
Suburban		
Metropolitan Methodist		

The sample provides an interesting mix of racial characteristics of congregations. Five are mostly African American, three white, two Hispanic, and five fairly evenly divided between African American, white, Hispanic, and Maltese and Greek in one case, Filipino in another, and Jamaican in a third. Most of the "mixed" congregations also have fairly high representation of Asian Americans. Although the congregations' racial characteristics are diverse, head clergy tend to be white; eleven head pastors are white, three are African American, and one Asian American. Again, this bias likely results from the under-representation of COGIC and Baptist congregations.

Since many inner city places of worship are in neighborhoods which have lost population, it is interesting to examine the geographic location of current congregants. The fact that the largest number (5) have fairly even mixes of city and suburban members suggests that many individuals are returning to the city to worship. Indeed, one priest characterized his church as a "freeway parish." Three institutions can be characterized as neighborhood churches, with the majority of worshipers drawn from the neighborhood in which it is located. Two others draw worshipers equally from the immediate neighborhood and from the city at large, while four drew most of their congregants from the city as a whole with little neighborhood participation. One, Metropolitan Methodist, has a suburban congregation; 80% commute to church from the suburbs. The sample churches have been in existence for quite a long time; the youngest, Peter's Rick Missionary Baptist, has been in existence for 11 years, the oldest, St. Anne Catholic, 297 years. Indeed, the latter is the second oldest Catholic church in the United States. Nine of the churches are over 100 years.

The number of units from which regular "giving" occurs—pledge units—was used as a measure of size. The largest of the 15 churches has 800 pledge units while the smallest has only 17. Five churches were over 300, three over 200, two over 100, and five have less than 100 pledge units. Nine clergy provided information on annual pledge income, ranging from $22,000 to $970,000. Three of the four "poorest" churches are Catholic.

Wide variation is present in the number of clergy employed at each church, from one supply minister to 10. The institutions with more clergy also have more lay staff, with the only exception being an Episcopal church with a current pulpit vacancy. As a group, head clergy are all very well educated. Three have doctoral degrees, eleven have graduate degrees (two working on the Ph.D.), and one has a bachelor's degree. Finally, there is wide variation in the length of tenure of head clergy, ranging from 17 months to 24 years.

Data Analysis

Economic Development Activities

The Appendix lists each church in the sample and their specific economic development activities. Generally, nine different categories of activities can be identified across the sample: business operation; training/job search; day care/latch key; generalized provision of social services which includes training; housing; cultural development; participation in community development corporations; financial activities; and, citizen support/relocation. Examples of each of these are briefly described below.

Table 2
Organization of Economic Development Activities

Driving Force		Administered By	
clergy	18	non-profit board	16
congregant	2	Head clergy	2
external leader	3	lay committee	4
internal body	4	clergy/board	1
other church	2	church staff	1
denomination	1	other	5
Client Base		Source of Revenue	
parishioners	3	501 (3) (c)	18
neighbors	11	budget of church	10
city-wide	7	private	4
parishioners/neighbors	2	donations	9
neighborhoods/city-wide	5	grants/foundations	13
		CDBG	3
Profit-making		city/state	4
no	18	in-kind	4
yes	11	sell shares	2
		special fund-raisers	4
Use of Revenues			
church budget	5		
back into project	2		
back into 501 (3) (c)	3		

It is interesting to revisit definitional issues at this point. Several of the clergy respondents listed economic development activities that are not really economic development under the definition used in this study. More specifically, the following were not included in the analysis: substance abuse counseling; counseling for unwed mothers; religious store; bingo/flea market; soup kitchen; K-8 school; homeless shelter; and, clothing/food bank. Such activities were excluded because they either provided basic welfare without further training (i.e., distributed fish without teaching how to fish), focused on counseling which did not appear to extend to job skills/referral, or raised money for the general church treasury without any concomitant training or job component.

Table 3
Types of Economic Development Activities

Businesses	Day Care/Latch Key
First UU	Trinity
Bethel	St. Leo
Historic Trinity	
Trinity	Training/Social Services
St. Peter	St. Peter
St. Anne	Trinity
	Holy Redeemer
Job Training/Referral/Tutoring	St. Anne
Bethel	Harbor Light
Historic Trinity	St. Dominic
Holy Redeemer	
Military Ave.	Housing
Peter's Rock	Bethel
Metropolitan Methodist	St. Peter
	Trinity
CDC	Holy Redeemer
First UU	St. Anne
Holy Redeemer	
St. Anne	Citizenship/Relocation
St. Matthew and Joseph	Holy Redeemer
St. John	St. Anne
Financial Activity	Culture
Bethel	First UU
St. Matthew and Joseph	

Business Operation: Five of the churches are operating some kind of free-standing business. The Lutheran church is most involved; they are developing a Coffee Beanery franchise and operate the Cathedral Restoration Company. Two additional store fronts (700 square feet each) have recently been purchased and discussions are underway regarding business options which include a print shop, ice cream parlor, or dry cleaners. The Coffee Beanery will not only provide additional funds for the church, it will also train and employ area workers. “The role is to identify, raise up, train, and empower indigenous workers.” Negotiations are still underway with Coffee Beaneary’s franchise arm to determine the necessary administrative arrangements. The restoration business is particularly interesting. Based on a model from St. Johns Divine in New York, young men with substance abuse problems are trained to restore vintage homes. The long run goal of this program includes establishing a residential program in vacant housing owned by the church.

One of the Catholic parishes operates the Hispanic Women’s Center; “run by women for women,” it provides marketable skills through the production of crafts. The near-term plan for the Center is to create an independent business.

Several of the business enterprises are more prosaic, including a food co-op, a parking lot, and a now defunct thrift shop. However, they produce (or failed to produce in the case of the thrift shop) revenue for the church while providing training and employment opportunities for parishioners or neighborhood residents. The case of the failure of the thrift store is an instructive lesson about business enterprises and faith-based institutions, however.

As an effort primarily to train and create job experience for neighborhood residents, it had several shortcomings including little demand for training from those it was supposed to serve, an insufficient local economy, poor inventory, and a lack of proper expertise to supply and run it. In other words, church-based efforts need the same kind of “resources” as any business including proper location, marketing, inventory, and staffing. A deficit in any of these factors may doom the project irrespective of the amount of “faith” employed. Or, in the words of another pastor, “it’s not enough to have human need and willing hearts to reach out—that doesn’t work. It’s got to be structured in a naturally sustaining way and it’s no small task.”

The parking lot is proximate to Tiger Stadium and brings in revenue “depending on how the Tigers are doing.” The development of a new stadium complex in a different location may well eliminate this entrepreneurial effort. In reference to the parking lot enterprise, the minister also noted the challenges that can arise in a business which is designed to provide training and work experience. “One of the problems with anything we do around here is the reliability of workers, so many people are addicts, secret addicts some of them."

It should also be noted that "business" efforts may not involve actual church operation. As one minister stated, "our approach is getting people to get their own businesses and helping people who are already here." Thus, for the UU church, business efforts revolve around assisting neighborhood entrepreneurs to find funding, locations, local markets, and the like. Indeed, the UU minister uses his ties to the local banking community to aid parishioners and church neighborhoods in getting start-up funding. On a smaller scale "business" activities might also include exhorting parishioners to patronize businesses around the church building. For the minister owning part of a local pizza establishment, such efforts can have very practical impact.

Job Training: Training efforts range from very modest tutoring programs to a cooperative effort with business to fund education for young people. Smaller congregations such as the EPC are involved in the development of a computer lab which currently serves the education and mentoring needs of youth but will ultimately provide training in basic software applications to adults. One large Catholic church runs a summer job training program, "Salsa Kids," which provides training along with a business incubator for summer employment. The Methodist church operates a Saturday morning breakfast and mentoring/tutoring program for neighborhood youth. Hot "nutritious" meals are served, tutoring in math, reading, and computers is provided, and speakers are brought in to discuss their professions and act as mentors. Finally, one of the Episcopal churches participates (through donations, ministerial leadership, and volunteerism) in the Cornerstone School Partnership Program which matches students with a corporate partner to provide annual tuition support and mentoring.

Mixed Social Services and Training: More commonly, job training and referral services are provided together with a package of other, more social service-oriented activities. A listing of such programs and a brief synopsis of services is illustrative:

- Alternative for Girls--shelter and anti-prostitution/sexual abuse programming for girls, includes job readiness and "soft" skill training. Indeed, regarding this activity, the pastor pointed out that this program would never have come about absent the shelter and economic development aspects. He described the process this way; "Once we had a shelter and programs from the shelter, then we got homeless money. The only ones in a position to make those kinds of choices was the church, we could go to HUD and say we have a sound track record";

- Lutheran City Ministries--job search and readiness programs along with tutoring and midnight basketball, job referrals, and bi-lingual classes;

- Sunshine Community School--a Montessori school and day care which also provides a parent education program including small home repair, budget and finances, and other programs initiated by community groups;

- Grace Program--anti-gang program which also provides job training and referrals based on a co-operative relationship with a machine products company;

- New Steps--case management services for pregnant women or new mothers with substance abuse problems, job training is included.

The Salvation Army church in the sample proved challenging in categorizing economic development programs. Indeed, they operate a host of programs serving thousands of people each year. Their efforts can best be described as a "continuum of care" ranging from housing assistance, soup kitchens, social welfare referrals, transportation, GED classes, direct assistance, job club referrals, and resume programs. Thus, it is difficult to separate out "economic development" functions and their efforts most closely fall within this general category.

Financial Activities: Only two institutions appear to be involved in financial aspects of economic development and, only one, Bethel AME, operates a formal credit union which grants low interest loans to church members. This operation does about $750,000 worth of business annually and has been in operation for over 50 years. The other financial activity takes the form of contributions to a Dioceses-operated fund; the McGhee Economic Justice Fund makes loans for residential housing and commercial rehabilitation and small business loans under high-risk conditions. This church explicitly decided, after a feasibility study, to invest in this fund rather than engage in their own housing and financial activities because such efforts are "so intensive it gets in the way of other things you are doing" and because of a lack of parishioners who are skilled in business, real estate, and funding acquisition.

Housing: Six of the faith-based institutions are involved in housing efforts either directly or through a consortium. On a small scale one of the Episcopal churches owns and rents a duplex. At the other end of the spectrum, the AME church runs a non-profit housing corporation which provides 160 housing units in three complexes for residents across the city.

Another housing project, in development at the Lutheran church, again highlights the "definitional" issue. They are currently selling 60 acres of land to developers to create a senior citizen complex which will be operated by the lessee. The site is located in Port Salinac, Michigan, about 40 miles from the City of Detroit. Thus, while it is clearly housing and will provide assisted living to at least 200 seniors, it has little *urban* economic development value. Further, it appears that the motivation is more economic development for the church than the city at large. More clearly economic development, one Episcopal church has developed PATH--People and Their Homes. Through this program ministers and parishioners were trained in housing rehabilitation and now focus, along with community volunteers, these skills on a twelve-block area. The ultimate goal is to sell rehabbed and new homes with profits going back into the program.

Two of the Catholic churches participate in cooperative housing efforts. One works through (and indeed houses the administrative offices of) SWAN, Southwest Alliance of Neighborhoods, which provides a variety of housing services including home repair and rehabilitation, apartment and new home construction, and home-buyer training. These efforts are quite extensive; for example, SWAN contracted for a detailed housing and land use survey to establish redevelopment goals that include building 50 housing units by the year 2000, increasing property values, increasing home ownership by specific targets, and reducing crime. The other church participates with the Bagley Housing Association which collaborates with 12 other agencies to build affordable housing. Currently this organization is developing 62 new single-family homes for low to moderate income residents.

Citizenship Training/Relocation: Two of the Catholic churches have predominately Hispanic or Latino congregations and provide extensive services and support to new immigrants and refugees. While many of the services could be classified as “social” service or welfare, many support efforts to establish the individuals and families within the new economy. Freedom House helps refugees, particularly those seeking political asylum, become residents, working through the legal system. It is housed in the church’s convent and has helped “hundreds” of people for over 15 years. The Cultural Center provides English and citizenship classes.

Community Development Corporations/Community Activities: Several of the churches participate extensively in neighborhood or community development corporations near their church site. The primary activity here is the Jeremiah Project which, rather than being part of a CDC, is an organization of area religious institutions with about 14,000 congregational members from 56 churches. It runs “Safe Zone,” a crime prevention program, pollution prevention activities, recreational services, and specialized drug policing. Another church is active in the Central Detroit Christian CDC which is involved in a number of social service and economic development activities including recycling, youth programs, housing rehabilitation grants, and job placement for ex-prisoners.

The Unitarian/Universalist (UU) church is active in the Cass Corridor Neighborhood Development Corporation. The pastor’s role points to another issue brought up in this and other interviews. The UU head pastor serves on a variety of organizational boards (including the Empowerment Zone) involved in economic development. He noted that this is part of the expectations of his job, participating in the economic development of the surrounding community. Several other clergy in the group serve in similar capacities and another also sits on the Empowerment Zone board.

Cultural Development: The UU church has been an active participant in the cultural development of its neighborhood. As a function of its unique history and church building, it houses and runs the Red Door Community, a group composed of a variety of theater arts and cultural concerns: Black Folk Arts, Center for Women’s Culture, Cinema Cafe, Detroit Summer, Detroit Women’s Coffee House, Horizons in Poetry, and Thick Knot Ensemble. Indeed, Detroit Summer falls more explicitly within the purview of economic development since it is a youth program involving urban gardening, clearing vacant lots, and home repair. The rationale for cultural development as part of economic development was succinctly explained by the UU minister: "we feel that culture and community building and economic development all go together. The museum (Detroit Institute of Arts) is the museum and the symphony is the symphony and those are all good. But, we won't be able to sustain community with that necessarily. That's not the entire breadth of culture."

Miscellaneous Activities

Several other economic development activities became apparent in the interviews which are not easily classified and were somewhat unexpected. First, the UU church is actually concerned about economic development "growth management." Because of the empowerment zone development and Wayne State University expansion, its location on the formerly infamous Cass Corridor is evolving into a relative development "hot spot." The Corridor was (and remains) the "home" of a large homeless and mentally ill population. With the closure of other sites in the City for such individuals, the Corridor's remaining resources become even more critical. Thus, the UU minister sees part of their economic development efforts as protecting the homeless and mentally ill residents. "I feel, and our church's positions is, we want to see the people who are here *now* have an opportunity and succeed and be able to get the businesses going."

Another way to look at the economic development efforts of urban congregations is to simply consider their presence. For example, many of the churches in the sample provide their buildings as "good offices" for a host of community groups and activities. To whit: "nobody in business would ever build a building and use it only two hours a week." In a similar vein an Episcopal priest pointed out that the simple fact that a church is still open and operating in a community can be a stimulant for economic development. By lighting the building at night and renovating and playing the carillon "they see us alive, it's not dark, it's lit up to show people there's life. I tell developers this; remember when everybody exited and evacuated the city in the 60's after the riots? You know who stayed? The churches. So don't you all go around touting and be so proud you're now redeveloping. The churches have always been here." Similarly, the Lutheran pastor noted "the biggest thing we've got to do with church is to convince people it's not a social club. What happens on Sunday mornings is incidental to the total use of the facility. We're open every day all day and night. It gets to be a whole lot more than Sunday morning worship."

Organization of Economic Development Activities

In addition to knowing *what* faith-based institutions are doing it is also useful to know *how* they conduct economic development. Interview questions sought information on how each activity is administered, how it is financed, how the financial arrangements relate to those of the church, and who was the driving force behind the activity.

Table 2 summarizes the administrative and financial characteristics of the economic development programs examined. Full data were available for 30 individual programs, one of which has been discontinued due to failure (lack of revenue). The most common driving force behind economic development programs is the individual head pastor, or in some cases, sisters within a Catholic church, a finding corroborated by other surveys (Jackson et. al., 1997). For seventeen or 57% of the programs this was the case. This is followed by instigation by an individual congregant (four programs) or by a well-known figure in the larger denomination such as a Cardinal or Bishop (three programs).

The most prevalent organizational structure is to create a separate non-profit--501 (C) (3)--entity governed by a special board. Sixteen programs are run in this manner and the organization of Historic Trinity INC (the non-profit for History Trinity Lutheran) is typical. "INC" is run by a board predominately drawn from the community (98%) and the parish. And, while the church (through its ruling body the Vestry) approves the slate for the Board of Directors, the "INC" is completely independent from the church. As the Development Director employed by "INC" stated, "the church is separate, INC is separate."

The next most common structure is "other" which includes operations by a higher denominational body or a consortium of other churches, community groups, and businesses (five programs). Four additional programs are run by committees of congregants within the church. It appears to be the smaller efforts of smaller congregations that are run in this manner. As one minister said, "in a little church you always tend to be a committee of the whole. It doesn't work to do it any other way."

The clients of faith-based economic development efforts tend to come from the neighborhood directly surrounding the church (eleven programs) or from the city more generally (seven programs). In only three cases are programs provided exclusively for parishioners. This pattern of "open" services appears common among faith-based institutions allaying concerns that such efforts would be limited to congregational members (Jackson et. al., 1997).

Funding for economic development efforts comes predominantly through the non-profit status of the administrative entity (eighteen programs). Common funding sources include: grant and foundation support (thirteen mentions, as one minister stated "we'll go to Kresge for the big money"); the general fund budget of the church (ten mentions); donations/special offerings (nine mentions); and, private sources, city and state funds, special fund raisers, and in-kind services such as office space or *pro bono* legal work (four mentions each). Most of the programs have multiple sources of income.

Several of the pastors commented about the challenges funding economic development efforts present to religious entities. One stated of non-profit status, "it's getting used to the stuff, it's a whole different business." And, there was some suggestion that perhaps churches were not sufficiently cognizant of the need to create non-profit arms, "more of these churches ought to get busy and get non-profits." Even for savvy and experienced churches such as Historic Trinity, the proper organizational and financial arrangements for business franchises remains opaque. At the time of the interviews they were not certain whether the Coffee Beanery franchise would be able to operate as a subsidiary of their existing non-profit or if a separate entity would have to be created. The bottom line appears to be that, for larger scale efforts, the skill and creativity of funding arrangements are key. "As far as economic development goes, for a parish, it's got to be realistic because you have to find third-party sources of funding. You're not going to support a church adequately on the offering plate. It's going to take more staffing if you're going to do the kinds of things we're doing. It takes two things, people and money." In short, the ministers seem very aware of the challenges of creating proper non-profit structural arrangements. "Those things have to be separated, you know. We churches, organized churches, are supposed to operate to a financial accounting standard. It's important that we operate in that manner because if the IRS comes down on us, we're in deep trouble."

The prevalence of foundation funding may well be fairly unique to the economic development efforts of faith-based institutions. Indeed, Jackson and colleagues (1997) found that faith-based social services more generally tend to be funded through the church operating budget or special donations. Economic development efforts were more likely to be backed by foundation support.

Finally, eighteen of the programs fail to produce any revenues beyond operating costs. Eleven others, however, appear to generate net revenues or profit for the general church budget (five cases). In three programs, profits remain in the non-profit organization and in another they go directly back into the project for building maintenance. Most of the business ventures and the housing programs appear to generate net revenue. One of the financial ventures also brings revenue back to the churches involved, as may the credit union, although, the minister was not willing to discuss the latter program. The revenue generating ventures are also concentrated within three churches; Historic Trinity Lutheran, St. Peter Episcopal, and Holy Redeemer Catholic. It should also be mentioned that, particularly in the case of St. Peter, the revenue generated is quite small. The rent money from the duplex is "segregated" in an account to provide for maintenance. However, there is concern that the upkeep on the older property will outstrip the income and overwhelm the church. The parking lot revenues at this church are also reinvested in the hopes of providing future income to wean the general fund from lot revenues in preparation for the new location for Tiger stadium. This, too, is likely not going to be successful, in that interest income on the investments will not make up for the parking lot revenue.

In short, the most common administrative profile for faith-based economic development would be a program initially developed by a head pastor, run as a non-profit entity, serving residents close to the church, financed by grants and foundations, and relying on its tax free status. Development activities generally do not generate net revenue for the church but when they do the money goes to the general fund budget.

Discussion and Questions for Future Research

The very preliminary findings here raise as many questions as they answer. That is part of the purpose of such an exploratory effort. Several tentative conclusions, both substantive and methodological, are apparent from this analysis, however, and serve as a starting point for future research.

First, it is clear that clergy in some denominations, specifically Catholic and Episcopal, are more willing to talk to “academics” for research purposes. The lack of representation of traditional African American denominations such as COGIC or Baptist raises critical issues for generalizability. Indeed, larger research efforts are needed to include the full spectrum of denominations. Research beyond the Detroit empowerment zone must also include faith-based institutions of differing income levels, and wider variation in nature of congregation and clergy.

Still, even given the limited sample, significant faith-based economic development efforts are taking place within the Detroit empowerment zone. While taking a variety of forms, these activities can be classified into nine general categories: business operation; job training; mixed social services and training; financial activities; housing; citizenship training/relocation; CDC’s; and, cultural. Economic development activity may also include maintaining a presence in the inner-city and working cooperatively with other religious organizations. Among these activities, business operations, housing, and mixed training/job services appear most common.

In addition to an expanded sample, future research should consider what types of faith-based institutions are doing particular economic development activities. To what extent do internal resources (size, income, staff) matter in determining institutional capacity for economic development? Because head clergy are often the driving force behind economic development how important are their individual traits or perspectives in determining economic development efforts? What is the role of pastoral or denominational theology? These and other related questions are important to explore. In addition, future research needs to expand to include higher levels of faith-based efforts. Through interviews it became clear that many faith-based economic development activities are conducted in a cooperative fashion or by higher denominational levels.

The majority of faith-based economic development efforts are administered by non-profit entities separate from the religious institution and are financed by grants and other foundation support. Most do not generate revenue for the faith-based institution involved. Such funding arrangements and the fact that many faith-based activities are also supported by public funds raises interesting constitutional issues as well as questions about the effects of public dollars on faith-based non-profits. Research has indicated that the "public purposes" and reporting requirements may divert the organization from its more essential religious mission, thus changing the nature and perhaps effectiveness of programming (Monsma, 1994; Sherman, 1995). Obviously the whole issue of funding arrangements for faith-based economic development needs more careful study.

Finally, while it is interesting and useful to know what faith-based organizations are doing as far as economic development, the more vital question is how effective are such programs? Case study and anecdotal evidence has been very positive. Indeed, it has been suggested that theoretically, faith-based efforts have great potential: "…the church has a unique capability to act as a catalyst for transforming distressed urban communities and renewing the cultural, moral, economic, and political life in cities" (Ramsey, 1998: p. 598). However, systematic empirical evaluations of actual economic development efforts are lacking. Can evidence be found to suggest that faith-based efforts are more effective in actually stimulating economic development than public sector efforts? If so, what special role might "faith" play in such successes? Or, do organizational and structural constraints limit faith-based effort in the same manner as government, CDC, business, or other organizations? For example, other research has suggested that religious institutions may be limited as they enter the public or "political" realm because they lack "sufficient public policy expertise to support advocacy dealing with public policy questions somewhat removed from the churches' primary expertise" (Buss and Redburn, 1983: p. 646). These are the really critical questions that remain to be addressed regarding faith-based economic development.

Acknowledgement

This research has been supported by a grant from the Aspen Institute. Initial analysis from this project was presented at the Urban Affairs Association and American Political Science Association annual meetings, 1998. Special thanks are due for the research assistance of Angie Zemboy and Heidi Hannon, Urban Planning Program, Wayne State University. Thanks are also due to Joe Ohren for editing and substantive assistance.

Notes

1. More detailed characteristics of the sample institutions are available from the authors.

2. Many attempts were made to interview pastors at mainline Baptist and COGIC churches, to no avail. Similar sample bias has occurred in other recent surveys of faith-based institutions where Catholic churches had the highest response rates and Baptist the lowest (Jackson et. al., 1997). This may reflect a variety of factors: they were too busy; they are not interested in or comfortable talking to researchers; they are not doing or perceive they are not doing any economic development activities worth talking about; the ministers were uncomfortable with the racial and gender characteristics of the interviewers (white females). This latter issue is one that occurs frequently in research on faith-based institutions where male ministers in conservative or Pentecostal denominations are unwilling to speak to women interviewers. It was also suggested by others doing research in the field that religious affiliation of the interviewer may be important to clergy subjects if they "matched" on race.

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Appendix
Economic Development Efforts By Church

Historic Trinity Lutheran
job readiness/job bank/tutoring
assisted living senior housing
Coffee Beanery
Cathedral Restoration Company
developing two store-front businesses
Lutheran City Ministries

First Unitarian Universalist
self-development center
Red Door Cultural Center
Cass Food Co-op
neighborhood development corporation

Bethel AME
Booker T. Washington Business Assistance
non-profit housing
job referral program
Fannie Peck Credit Union

St. John Episcopal
Cornerstone School Partnership
Grand Circus Development Association

Military Ave. EPC
computer training lab
tutoring

St. Matthew and Joseph

St. Anne Catholic
Jeremiah Project
Bagley Housing Association
Christian Service
Freedom House
Hispanic Women's Center
Grace Program

Holy Redeemer Catholic
SWAN - housing
St. Vincent DePaul
youth job training
Cultural Center
Jeremiah Project

St. Peter Episcopal
duplex - housing
parking lot
Alternatives for Girls

Trinity Episcopal
PATH- housing
job assistance program

St. Leo Catholic
New Steps
latch key

St. Dominic Catholic
job counseling as part of general counseling

Peter's Rock Missionary Baptist
Job search services

Episcopal
Coleman McGhee Economic
Justice Fund
Central Detroit Christian CDC

Harbor Light Salvation Army
continuum of care

Metropolitan Methodist
Breakfast mentoring/tutoring program