

DON'T STEAL- DOES GOD CARE ABOUT MINIMUM WAGE? 2/6/22

5. So how are people making it?
 - Double income- 1960- 1/3 of women worked for 15 hours/wk
 - 2022- 47% work for 25 hours/wk, 75% have children at home
 - Government assistance, tax breaks, child tax breaks
 - Debt (another thief) - 2.3x the ratio to income of 1960, average American spends 20% more than they make, over a \$1,000/mo in interest (not counting home)
6. How much does the average couple work today?
 - 40 hours – full time job, 25 hours for women, 47% working = 52.5/avg household
 - For Stark County = \$20/hr avg wage = \$55,000 @52.5hr/wk
 - When 1 spouse works- each has 32 hours of free time per week
 - When both work- each only has 17 hrs/wk of free time

TAKING IT HOME

A. GET COMMITTED TO GOD'S GLASSES-

1. God wants to bless us, use us to bless others & there is enough
2. Be paid fair wages & pay others fairly. Help those who aren't & confront those who don't.
3. The I _____ of the land form the conscience of the land. Not minimum but living wage.
4. Frogs in the kettle- you need to make & pay 2x as much as you did 25 years ago

B. FOR YOURSELF- save yourself \$1200/mo, & grief & anxiety- 7 Baby Steps

- #1- Budget- will save the average family \$100-\$400/mo (use it for #2 step- bottled H2O- \$2/day, coffee -\$5, dine out- \$8, = \$370/mo, new cars- \$200/mo higher payment)
- #2- \$1,000 in Emergency Savings- anxiety, divorce rate go down.
- #3- Debt Snowball- pay off smallest debt fast, use payment for next- debt free except for house in 2 years- says average family \$1,000/mo in interest

C. FOR OTHERS

1. Help others with the Baby Steps – personally & as NBCC- \$50,000
2. Business owners- think long term & compassionately- Henry Ford, Cleveland Restaurant

❖ WHAT'S GOD SAYING TO YOU? – write it down, pray it back, share it with others!

“Oh Heavenly Father, I have been a frog in the kettle. Thank You for the wakeup call, You made this earth to bless us & for us to bless others. Help me get my financial house in order, & help me to help one other family this year. I especially sense You telling me...

GETTING OUR FEET WET- a tale of 1 city & 2 businesses

BIG PICTURE- The Ten Commandments

- #8- Don't steal means protect others' property & welfare
- The Bible describes these 3 thieves-

*Inflation- Amos 8

*Low Wages- James 5

*Debt- Dt 15, Pro 22

*Disclaimer- “Thou shalt not lie”- Congress is slow to vote themselves a raise due to voter backlash- last raise 2009, income of \$174,000 to maintain 2 homes. They pay SS & earn under the private sector of mid management. They've declined COLA since 2009.

DIVING INTO SCRIPTURE- Putting on our “God Glasses”

A. DOES GOD CARE ABOUT WAGES?

- Dt 24¹⁴ Do not take advantage of a hired worker who is poor and needy, whether that worker is a fellow Israelite or a foreigner residing in one of your towns. 15 Pay them their wages each day before sunset, because they are poor and are counting on it. Otherwise they may cry to the LORD against you, and you will be guilty of sin.
- Job 31 ¹³ “If I have denied justice to any of my servants, whether male or female, when they had a grievance against me, ¹⁴ what will I do when God confronts me? What will I answer when called to account? ¹⁵ Did not he who made me in the womb make them? Did not the same one form us both within our mothers? ¹⁶ “If I have denied the desires of the poor or let the eyes of the widow grow weary, ¹⁷ if I have kept my bread to myself, not sharing it with the fatherless—²² then let my arm fall from the shoulder, let it be broken off at the joint.
- Col 4:1 Masters, provide your slaves with what is right and fair, because you know that you also have a Master in heaven.
- I Tim 5 ¹⁸ For Scripture says, “Do not muzzle an ox while it is treading out the grain,” and “The worker deserves his wages.”
- James 5 Now listen, you rich, weep and wail because of the misery that is coming on you. ² Your wealth has rotted, and moths have eaten your clothes. ³ Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. ⁴ Look! The wages you failed to pay the workers who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. ⁵ You have lived on earth in luxury and self-indulgence. You've fattened yourselves in the day of slaughter. ⁶ You have condemned and murdered the innocent one, who was not opposing you.

B. WHY DOES GOD CARE ABOUT WAGES?

1. CREATION

- An abundant creation- Gen 1:28, Ps 24:1, Mt 13:8
- God’s heart- to b_____ abundantly- Dt 28:9-11, Jer 29:7, I Pet 3:9
- Man’s heart- to meet our g_____, not others’ need- Job 24:10-11, Pro 13:23
- So, believe God wants to bless you, use you to bless others, and there is e_____ - Pro 11:24-26

2. GOSPEL- GREAT COMMISSION- Jn 3:16, Mt 28:18-20

- Jesus died to reconcile ____ things to Himself- Col 1:20,22
- Are my actions blessing & reconciling?

3. GREAT COMMANDMENT- Mt 22:34-40, 7:12

- Are you treating others the way you want to be treated?
- In all of life? Home, church, work, neighborhood...

C. WHAT’S A FAIR WAGE? Col 4:1- “pay what is right and fair”

1. God wants to bless us, use us to bless others and there is enough to go around
2. Capitalism without compassion – wages are based on supply, demand & bargaining
3. Capitalism with Christ- wages are based upon bargaining in light of ...see I Tim 5:17-18
 - Work (how hard & well)- “the elders who rule well, especially those who work hard at preaching & teaching”
 - Need & Profit Sharing - “don’t muzzle the ox”-Pro 17:2, 22:29, 27:27, 31:31, Mt 25:21
 - Fair, reasonable customary, agreed upon wages- “Laborer is worthy of his hire”,
 - Honor- “worthy of double honor”- both monetary and relational

D. DOES GOD EVER TALK ABOUT A MINIMUM WAGE? 4 D’S

- D_____ bread- Mt 6:11
- Don’t muzzle the ox- I Tim 5:18
- Do unto others- Mt 7:12
- D_____ - Mt 20:13
- Restaurant, janitor, maintenance, health assistant, child & personal care, retail- \$10-13/hr

E. So how are we doing as a nation? Is our capitalism fair, compassionate?

Year	GDP/ Capita	Inflation Adjusted to 2022	Median Household Income (ratio MHI/GDP)	Inflation Adj to 2022	Debt % of Disposable Income	Top Tax Bracket
1960	\$3,007	(9.42x) \$28,326	\$5,600 (1.86)	\$52,752	55%	91%
1970	\$5,234	(7.19x) \$37,632	\$8,330 (1.59)	\$59,893	57%	72%
1980	\$12,575	(3.38x) \$42,504	\$16,400 (1.3)	\$55,432	64%	70%
1990	\$23,889	(2.13x) \$50,884	\$28,838 (1.21)	\$61,425	80%	28%
2000	\$36,335	(1.62x) \$58,863	\$40,551 (1.12)	\$65,692	92%	40%
2010	\$47,100	(1.28x) \$60,288	\$49,578 (1.05)	\$63,460	104%	35%
2020	\$63,554	(1.078x) \$68,511	\$68,400 (1.08)	\$73,872	127%	37%

1. Did wages keep up with the thief of INFLATION?

- Minimum wage- Federally- \$7.25, no, Ohio yes - \$9.30/hr
- Median wage- Yes, if you are making over \$_____

2. Did wages keep up with productivity- the GDP – 240% = PROFIT SHARING

- Minimum wage - \$_____/hr
- Median wage - \$_____/yr

3. Did wages keep up with the average COST OF LIVING?

- In 1985 it took 30 weeks of male income to cover a year of major expense for a family of 4 (house, health care, car, college-70%), leaving 22 weeks to cover, food, clothing, entertainment & savings (30%).
- In 2018, it took 53 weeks to cover the big 4, leaving nothing for food, clothing, entertainment and saving. Now it takes 57. See Cost of Thriving Index.

4. What’s a living wage- “Don’t muzzle the ox”- see LIVING WAGE CALCULATOR- Stark Co.

Median Household Income	USA	Ohio	Portage	Stark	Mahoning
	\$68,000	\$58,600	\$57,000	\$55,000	\$46,000

LIVING WAGE	0 Children	1 Child	2 Children	3 Children
Single	\$26,812	\$57,550	\$72,500	\$93,978
Couple, 1 works	\$45,131	\$53,733	\$61,220	\$64,634
Couple, 2 work	\$45,131	\$63,270	\$81,328	\$94,363

– Note how a working mom could save about \$10,000/child if she stays home