



NATIONAL ASSOCIATION OF REAL ESTATE BROKERS (NAREB)

Religious Literacy Primer 2019





Realists and Partners,

It is with great enthusiasm that I offer sincere thanks to the University of Southern California (USC) Cecil Murray Center for Community Engagement (Murray Center) and the NAREB Faith-Based and Community Partnership Committee for the collaborative development of this Religious Literacy Primer. Remarkable things can be accomplished when we work together to turn our visions into tangible results. That is the purpose of this educational tool.

The Primer, coupled with the training provided by the Murray Center's team of experts, provides building blocks to support the National Association of Real Estate Brokers' plan to Build Black Wealth through Homeownership. We are keenly aware of the challenges we will face, and know that we must be prepared to reach the goal.

Expanding Black homeownership takes the entire village, and the faith-based community is a vital element of that equation. NAREB's ability to engender this community's active involvement calls for us to build strong, meaningful relationships. This requires a mutual understanding of cultures and the trust that surrounds these connections.

In closing, I am grateful for this esteemed association with the Cecil Murray Center for Community Engagement. I look forward to joining forces to transform our visions into tangible results and strengthen our communities through homeownership.

In the Realist spirit,

Jeffrey Hicks
President

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Introduction

According to the National Association of Real Estate Brokers (NAREB) Members Guide Book for Success (2017), “NAREB introduced the 2 Million New Black Homeowners in 5 years (2Mn5) program not only to jumpstart wealth-building through homeownership, but also to heighten awareness among Black Americans, policymakers and the general public” of the importance of economic strength in African-American communities and the necessity of building that strength to benefit the nation’s economy as a whole.ⁱ

To date, NAREB has worked to educate, train and build the capacity of realtors to assist them in overcoming unique hurdles to homeownership in Black communities. The aim of this programming has been to achieve *democracy in housing*. This report will focus on engaging the faith community as an additional element of the strategy in pursuit of 2Mn5 program goals.

The aim of this report is to provide real estate agents with information about religious organizations located in predominantly Black communities. Houses of worship are cornerstones in Black communities. Faith communities and institutions have been sources of political movements such as the Civil Rights Movement and the Underground Railroad, and they are also one of the strongest

economic engines in the community. Many houses of worship own rental properties, apartment buildings and commercial real estate, while also being the spiritual home for people from all socio-economic backgrounds. This document will assist real estate agents in their efforts to market to Black communities through connections to local faith-related organizations and leaders.

For Black communities, faith leaders have historically played a critical role in almost all walks of life. From health management to wealth management, to civil rights and housing advocacy, the Black Church has long been an integral part of African-American communal life and a vital actor in civic engagement. As NAREB thinks about engaging key stakeholders to increase homeownership in Black communities, it must educate itself on the role of faith communities. Toward that end, NAREB members must gain a basic literacy in how the diverse set of faith leaders operate. This is necessary to gain access, build partnerships and establish trust in Black communities in order to, as NAREB says, “build wealth through homeownership.”



Report Summary

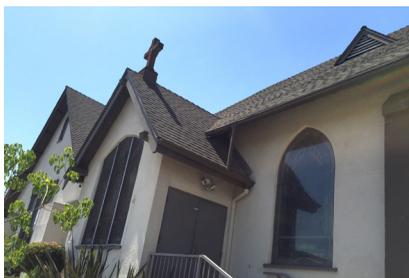
This report provides information about the largest religious traditions and denominations in Black communities, providing a basic understanding of how these denominations operate, how the leadership structure is organized and how their decision-making is negotiated, as well as a historical overview of their development and a bit about their economic and financial structure.

Please keep in mind that these profiles will provide a basic overview and will not address finer points such as regional and local differences between particular denominations. Each individual in a faith community is unique in how they understand and interpret the mandates and the teachings of their faith.ⁱⁱ Nonetheless, this sort of foundational religious and cultural competence can open doors in the religious community and aid in relationship-building.

The report is written to identify and describe traditions as they define themselves, not by how others may view them.ⁱⁱⁱ Please also keep in mind that reliable statistics on religious affiliation in the United States are notoriously difficult to obtain.^{iv} Population statistics provided should be considered estimates. This guide should be augmented by field

experience working with religious communities and individuals and is best used as a tool for developing relationships with religious actors for the purpose of bettering the community.^v An orientation toward building community rather than clientele is exceptionally important when cultivating relationships with faith communities across denominations and even across different faith traditions.

This report begins with an overview of religious competency, which will help to orient outreach approaches when connecting to faith communities. It also provides an overview of relationship-building in faith communities, particularly the importance of addressing community needs and establishing partnerships with local leaders. The report concentrates on providing information on the key religious traditions in Black communities. Full profiles on significant Christian denominations are provided alongside shorter profiles of more minor Christian denominations, detailing their historical development. The report also provides in-depth information on Islam, a long-standing and growing religious tradition in Black communities.



Overview of Religious Competency¹

Religious competence, not unlike cultural competence, is the level of knowledge-based skills of individuals or organizations required to provide effective engagement to individuals of a particular religious group.^v

Religious competence is not about being politically correct or providing special privileges to one group to the exclusion of others; rather, it is about customizing your engagement strategy to the needs of each group, meeting their needs in the way they want them met, and with the underlying mission of building trust and long-term, sustainable partnerships.

COMMUNICATION

- Use appropriate forms of address.
- Many lay community leaders also have titles such as Doctor, Brother, Sister or simply Mr./Ms.
- Ask others for their preferred name/title if unsure—better to err on the side of caution and start with formal titles.
- Some religious traditions have greetings used by members; these may be appreciated but not required for those outside the group.
- Use the best medium to reach your audience rather than the option that is easiest for you. While some cultures place importance on written information, others rely heavily on social networks and find in-person communication to be more trustworthy.
- Use non-print mediums (TV, radio, social media, in-person meetings) to reach those who predominately consume and interact with media in these formats.
- Be cognizant of socioeconomic levels—comfort levels with borrowing money and experience with filing paperwork will vary.
- Pay attention to your own nonverbal communications and those of others, including eye contact and body language.

¹ Adapted with permission from materials created by the National Disaster Interfaiths Network and the USC Center for Religion and Civic Culture.

MEETING LOGISTICS

- Choose meeting locations thoughtfully, considering neutral spaces and those that are ADA-accessible.
- In interfaith or inter-denomination settings, consider rotating meeting spaces to ensure fairness and to avoid any appearance of bias toward one group, including any cultural factors, especially religion, neighborhood or socio-economic group.
- Different cultures view time intervals and time durations differently.
- Remember many community and religious leaders are bi-vocational. Avoid meeting scheduling during the daytime when possible or rotate meeting schedules. Respect Sabbath days and religious holy days.
- Check calendars online for any potential religious holidays or conflicts.
- If hosting a meeting where food is provided, ensure that food meets all dietary restrictions and is appropriate to the target audience. Ask the faith leader what their community enjoys eating. If it is an interfaith meeting, ensure kosher, halal and vegetarian options are available, as appropriate.

HOW TO DRESS

- Wear modest clothing when entering houses of worship. Generally, this means clothing that covers shoulders, chest, knees and elbows.
- Some items of jewelry such as bracelets, necklaces or beads worn by both males and females may have religious significance and should not be touched or removed without the wearer's permission.

GENDER, PHYSICAL INTERACTION AND PERSONAL SPACE

- Touch can be seen as a friendly gesture or as invasive.
- Religious norms may mean someone moves closer to you or farther away.
- Avoid initiating physical contact when meeting or greeting those from religious traditions that differ from your own, especially those of the opposite gender. Initiating common gestures, such as shaking hands or hugging/embracing, may not be welcomed or met with the expected reaction.
- Be prepared with an alternative gesture, such as placing the right hand on one's own heart, when being introduced.
- When in doubt, ask before making assumptions, wait for a leader to initiate or ask first.

Relationship-Building: Community, Not Clientele

As NAREB explores creating networks within faith communities to further its 2Mn5 program to increase homeownership in the African-American community, it should orient itself toward a relationship-building mode. Realists should not approach houses of worship or other faith-based organizations with the goal of gaining clients but rather establishing programming that can advance the standard of living based on community needs. This relationship is a long-term investment, not a short-term transaction.

STEP ONE: **Demonstrate Respect**

Before organizations and their leadership will be willing to extend trust to a new partner, they will often begin by ensuring that potential partners are respectful. Respect in this sense generally means that an individual shows deference to community norms, is knowledgeable, both about the community and about themselves and their work, and is articulate, both in painting a picture that explains values, roles, skills and contributions but also in disclosing purpose and interest.



STEP TWO:

Build trust with faith leaders and their congregations and/or membership.

Building trust and showing your commitment to community development and advancement is critical to establishing a relationship that can lead to future homeownership.

STEP THREE:

Implement a community needs assessment to determine the barriers to homeownership within the local community.

Every locality is different and each has different needs, challenges, barriers and competencies. Once trust is established, work with local faith-based institutions to survey their population to determine what is hindering homeownership rates as well as what has been successful in improving the ability of community members to purchase property in the past. By conducting a needs assessment, you will be able to deliver programming, services and training that is tailored to the particular needs of that community.

STEP FOUR:

Offer programming and training or consult on creating new connections that can raise the capacity of communities to purchase property.

Once you have established yourself as a trusted partner, create a menu of options that can help build the capacity of a population to purchase property. Some ideas for potential programming and network creation include:

- Create an inventory of first-time home buyer assistance programs in the area and provide a training on how to access them.
- Create an inventory of down-payment assistance programs in the area and provide a training on how to access them.
- Provide financial literacy classes or locate some that are already provided in the area.
- Provide credit repair programs or locate some that are already provided in the area.
- Provide a training on budgeting for homeownership.
- Implement a training on debt-to-income ratio and predatory lending.
- Provide classes on selling your home, including lessons on how to stage your home for prospective buyers.

By becoming a community advancement partner and working to enhance the capacity of populations to establish wealth, you can not only advance your business, but you do so while increasing the vitality and health of a community.



Christian Denominations in the African-American Community



African Methodism

Three of the largest denominations within African Methodism are the African Methodist Episcopal (AME) Church, the Christian Methodist Episcopal (CME) Church and the African Methodist Episcopal Zion (AMEZ) Church. While their histories differ, their governance and leadership structures are very similar, as is the etiquette for approaching and working with individual churches and their ministries.

Orientation/Classification:
Methodism / Protestantism

Adherents Consider Themselves:
Christians

House of Worship:
Church or Temple

Religious Leader:
All Methodist churches are led by bishops. Bishops appoint presiding elders and pastors. A presiding elder supervises a group of churches. A pastor is the leader of one church or a circuit of multiple churches.

Physical Interaction:
Handshakes are the generally accepted and common method of greeting.

HOUSE OF WORSHIP

Houses of worship are known as churches, but some are called temples. Congregations can be found in all types of buildings, from traditional white-clapboard structures with steeples to cathedral-like buildings to houses, hotels and community meeting rooms.

POINTS OF CONTACT

Contact the pastor for local matters involving one or two churches at most; the presiding elder for matters involving several churches; the bishop for matters involving multiple states, a region (in Africa) or the policy of the church as a whole.

FOOD

Typical of most American diets, food is restricted usually to two small meals and one full meal. As is standard in the American Protestant tradition, meals are served without meat on Ash Wednesday, Good Friday and all Fridays during Lent.

DRESS

Varies by congregation, but dress at worship is typically “Sunday best,” a term used to describe clothing worn by church members that is formal but conservative and not overly flashy. Members of the ministerial staff typically dress more conservatively, as do officers of the church.

SCHEDULING MEETINGS

When scheduling a meeting with the members of the church, avoid Sundays and Mondays.

AFRICAN METHODIST EPISCOPAL (AME) CHURCH

POPULATION

There are roughly 7,000 AME congregations globally and an estimated 2.5 – 3.5 million members.

GOVERNANCE

The AME Church is organized in a hierarchical structure, in which each district is presided over by a bishop. A bishop serves for four to eight years. Presiding elders and pastors serve at the pleasure of the bishop.

HISTORY

The African Methodist Episcopal Church was founded in 1787 by Richard Allen, Absalom Jones and others in response to racial discrimination in St. Georges Methodist Episcopal Church and other churches in Philadelphia at the time. The AME Church grew throughout the North and Midwest before the Civil War, and after the Civil War expanded south and west to California. Due to its rapid growth immediately after the liberation of slaves by the U.S. Army, the AME Church exceeded 400,000 members by 1880, and soon established districts in Liberia and Sierra Leone, bringing the church to a large area of sub-Saharan Africa. To date, the African Methodist Episcopal Church has 20 episcopal districts in 39 countries.

AFRICAN METHODIST EPISCOPAL ZION (AMEZ) CHURCH

POPULATION

An estimated 1.4 million members globally, with 3,200 congregations and roughly 3,700 pastors

GOVERNANCE

Like the AME Church, the AMEZ Church is hierarchical, with each district presided over by a bishop, who serves for four to eight years. Presiding elders and pastors serve at the pleasure of the bishop.

HISTORY

Officially born in October 1796, the new Black denomination was chartered in 1801 and established in 1820, when the leaders voted themselves out of the Methodist Episcopal Church. The next year, church founders agreed to call the church the African Methodist Episcopal Church in America. But to distinguish this New York-based group from the Philadelphia-based Black Methodist movement that emerged about the same time, the word “Zion” was added to the title during the church’s general conference in 1848.

The church emphasized advocacy for religious, educational and social causes from its beginning, and its rapid expansion brought it across the U.S. and, in the early 20th century, to a number of African nations. AME Zion members played significant roles in the Civil Rights Movement of the 1960s, as well as other social justice movements throughout the 19th and 20th centuries.

CHRISTIAN METHODIST EPISCOPAL (CME) CHURCH

POPULATION

In 2006, there were an estimated 850,000 members in 3,500 churches.

GOVERNANCE

Like the AME Church and AMEZ Church, the CME Church is hierarchical, with each district presided over by a bishop, who serves for four to eight years. Presiding elders and pastors serve at the pleasure of the bishop.

HISTORY

The Colored Methodist Episcopal Church in America (CME) was organized December 16, 1870, in Jackson, Tennessee, by former slaves who had been members of the Methodist Episcopal (ME) Church-South. On December 21, 1870, William H. Miles and Richard H. Vanderhorst—two Black preachers who were elected bishops and ordained by Robert Paine, Senior Bishop of the ME Church-South—assumed the episcopal oversight of the new jurisdiction. The CME Church soon emerged as one of the most influential organizations in African-American communities throughout the South. Beginning with approximately 78,000 members, competent leaders, several hundred congregations, and title to hundreds of pieces of church property, the CME Church had, by the turn of the century, expanded beyond the Mason-Dixon Line, following the migrations of African-Americans to the North, Midwest and Pacific Coast. At the close of World

War I, the CME Church was established wherever significant numbers of African-Americans were located. Influential African-Americans of the CME Church include William H. Miles, its first Bishop; Lucius H. Holsey, a leader in establishing CME schools; Charles H. Phillips, a major influence in expanding the church; Helena B. Cobb, founder of an institute for Black girls and an early proponent of women's rights; Channing H. Tobias, Chairman of the Board of the NAACP; John Hope Franklin, historian of African-Americans; William Y. Bell, who served as Dean of the School of Religion of Howard University; B. Julian Smith, a leader in the ecumenical movement; Joseph A. Johnson, Jr., a theologian; and Alex Haley, author.

Church of God in Christ (COGIC)

Orientation/Classification:

Pentecostal-Holiness / Protestant

Adherents Consider Themselves:

Christians

House of Worship:

Church

Religious Leader:

Chaplain, pastor, bishop, ordained elder, apostles. COGIC does not ordain women as elder or bishop. Women do serve as lay leaders within the church.

Population:

Estimated over 6.5 million members and 12,000 churches world-wide

POINTS OF CONTACT

Churches are organized into jurisdictions, each under the authority of a bishop.

COGIC has departments to further support the work of the church. These departments include the Women's Department, the Sunday School Department, the Youth Department (known as Young People Willing Workers, or YPWW), and Missions and Evangelism. As COGIC has continued to grow, new departments, auxiliaries and ministries have been established, including the Music Department, the National Adjutancy, the Men's Department, COGIC Charities, and Urban Initiatives, to name a few. These auxiliaries are found in nearly every church, district and jurisdiction in COGIC.

FOOD

The church has a tradition of prayer, fasting, praise and consecration that was once unique to Holiness or Pentecostal groups. Many Mainline Protestant denominations and countless nondenominational churches that once rejected these beliefs and practices have adopted them in their worship liturgy and lifestyle practices.

DRESS

As a classical Pentecostal Holiness church, COGIC continues to embrace its holiness heritage, teaching moderation in dress, appearance and participation in secular entertainment as well as prohibitions against profanity, alcohol, substance abuse and immoral behavior.

COGIC is a conservative denomination. Dress should be modest and business-formal. Touch between the genders should be limited.

OTHER

COGIC clergy are allowed to be married. Remarriage is highly discouraged, except in the case of the death of a spouse. Divorce is considered inconsistent with biblical teachings and highly discouraged as well. COGIC considers any sexual relationship outside of the sanctity of marriage to be at odds with the sovereign will of God. COGIC clergy do not officially sanction or recognize same-sex relationships. COGIC continues to maintain its official position against legalizing same-sex marriage and homosexuality.

SCHEDULING MEETINGS

When scheduling meetings and planning outreach, be aware of the following annual events, while also avoiding Sundays:

- Leadership Conference (January)
- General Assembly and Call Meeting (April) in Memphis
- Men Perfecting Men Conference (May)
- General Council of Pastors and Elders (May)
- International Women's Crusade and Convention (May)
- National Judicial Conference (June)
- Auxiliaries in Ministry (AIM) Conference (July)
- Bishop Mason's Birthday/Founder's Celebration (September)
- Bishop's Conference (September)
- International Holy Convocation and General Assembly (November)

GOVERNANCE

The church has two structures to govern its affairs: civil and ecclesiastical. The civil structure of the Church of God in Christ includes a President, First Vice-President, Second Vice-President, General Secretary, General Treasurer and Financial Secretary. All officers are elected by the General Assembly. The General Secretary, General Treasurer and Financial Secretary terms run concurrent with the presidential administration, which is elected every four years.

The ecclesiastical authority of the church is vested in a General Assembly, composed of the members of the General Board, jurisdictional/auxiliary bishops, jurisdictional supervisors, chaplains, pastors, ordained elders, four district missionaries and six lay members from each jurisdiction. The General Assembly elects a 12-person General Board (Presidium) every four years from the College of Bishops, who serve as Apostles of the church. As a result, the General Board exercises great authority over the church. The Presidium includes a separately elected International Presiding Bishop who serves a term of four years and who then appoints two Assistant Presiding Bishops. The current Presiding Bishop and Chief Apostle is Bishop Charles E. Blake, Sr., who is the Senior Pastor of West Angeles Church of God In Christ. National officers of the church are chosen at the General Assembly every four years unless special elections are warranted.

The General Assembly is the supreme authority over the church in matters of faith and practice. Jurisdictions range in size between 30 and 100 churches. Each state in the U.S. consists of at least one jurisdiction, and several states have more than one jurisdiction. These jurisdictions are then

subdivided into districts, which consist of five to seven churches and are governed by superintendents (ordained elders or pastors). There are more than 200 ecclesiastical jurisdictions around the world, with 170 in the United States. Jurisdictions are similar to the national church in terms of composition, polity and procedure.

HISTORY

In 1907, Charles Harrison Mason formed the Church of God in Christ (COGIC) after his Baptist church expelled him. Mason was a member of the Holiness movement of the late 19th century. In 1906, he attended the Azusa Street Revival in Los Angeles. Upon his return to Tennessee, he began teaching the Pentecostal Holiness message. However, Charles Price Jones and J. A. Jeter of the Holiness movement disagreed with Mason's teachings on the Baptism of the Holy Spirit.

Jones changed the name of his COGIC church to the Church of Christ (Holiness) USA in 1915. At a conference in Memphis, Tennessee, Mason reorganized the Church of God in Christ as a Holiness Pentecostal body. The headquarters of COGIC is Mason Temple in Memphis. It is the site of Martin Luther King's final sermon, "I've Been to the Mountaintop," delivered the day before he was assassinated.



National Baptist Convention

Orientation/Classification:

Protestant/Baptist

Adherents Consider Themselves:

Christian

House of Worship:

Church

Religious Leader:

Pastor, Minister, Deacon

Population:

31,000 congregations and 7.5 to 9 million members

OTHER (GENDER, DRESS, ETC.)

The convention does not make official positions binding on its member congregations, state conventions and institutions. There are many women ordained and/or licensed to serve in the convention's affiliated congregations. A number of women serve as Pastors of congregations and as Trustees to the boards of American Baptist colleges. Some congregations do not ordain or license women as ministers. Other congregations have women deacons.

Regarding LGBTQ issues, when some Pastors and congregations affiliated with the National Baptist Convention, USA, announced their support for same-sex marriage, the convention issued the following statement: "The National Baptist Convention, USA, does not dictate to its constituent churches what position to take on issues because we believe in the autonomy of the local church." The National Baptist Convention does not have any official stance regarding Pentecostal and Charismatic expressions of worship in their churches' services or in their meetings and conventions, as they believe their churches have autonomous authority. In fact, in many churches that are part of the National Baptist Convention, and in many of their meetings and conventions across the United States, their adherents and clergy often practice, believe in, and exhibit the charismatic gifts of the Holy Spirit that are practiced in Pentecostalism such as speaking in tongues and being "slain in the Spirit" in their worship services. They also make consistent use of high-tempo traditional Black gospel and Contemporary Christian music in their services.

SCHEDULING MEETINGS

When scheduling a meeting with members of the church, avoid Sundays and Mondays as well as the following holidays:

- Ash Wednesday—in the seventh week before Easter, the beginning of the meditative fasting periods of Lent
- Palm Sunday—seven days before Easter, the observance of Jesus’s entry into Jerusalem
- Maundy Thursday—the Thursday before Easter, the observance of the Last Supper of Jesus
- Good Friday—the Friday before Easter, the observance of the Crucifixion of Jesus
- Easter—first Sunday after the full moon that occurs on or soonest after March 21, a day in which the Resurrection of Jesus is celebrated
- Pentecost—40 days after Easter, celebrating the coming of the Holy Spirit
- Christmas—December 25, commemorating the birth of Jesus

GOVERNANCE

The National Baptist Convention’s members form voluntary state and territory-wide local conventions. The state conventions are autonomous organizations and separately incorporated.

HISTORY

The National Baptist Convention, USA (NBCUSA) is made up of approximately 7.5 million African-American Baptists, making it the largest African-American organization in the country. It was founded in Atlanta, Georgia in 1895 when the leaders of the

American National Baptist Convention, the Baptist Foreign Mission Convention and the National Baptist Educational Convention joined to form the National Baptist Convention (NBC).

The NBC was rooted in the Consolidated American Baptist Missionary Convention (CABMC), which was formed in the 1860s as a platform for Black Baptists. The CABMC’s survival was contingent on the support of northern white Baptists and lost its funding after Reconstruction. The National Baptist Convention was formed in 1895 in order to unite Black Baptists and consolidate their influence. Elias Camp Morris was elected the NBC’s first President and served until his death in 1921.

The early NBC’s work included foreign missions, funding for education and the establishment of newspapers and journals. The NBC also created the National Baptist Publishing Board (NBPB) in 1896, which produced hymnals, Sunday School materials, and the National Baptist Union-Review.

In 1915, the NBC split into two separate factions, the National Baptist Convention, USA and the National Baptist Convention of America. The NBCUSA split again in 1961, this time over the issue of civil rights. Convention president Joseph Harrison Jackson promoted a conservative approach to civil rights, in contrast to Rev. Martin Luther King, Jr.’s nonviolent civil disobedience. While King did not wish to cause a schism, his supporters encouraged him to run for President. King and his allies eventually left the NBCUSA and formed the Progressive National Baptist Convention.

Catholicism

Orientation/Classification:

Catholic

Adherents Consider Themselves:

Catholic/Christian

House of Worship:

Church/Parish/Cathedral

First Point of Contact:

Priest, Sister, Bishop or lay leader

Women are not ordained in the Catholic Church.

Population:

Approximately 800 of the 21,000 parishes in the U.S. are predominantly African-American. There are roughly 3 million Black Catholics in the U.S., making this population larger than membership of the AME Church.^{vi}

GREETING

A priest should be addressed as “father” and a bishop should be addressed as “bishop.” Consecrated women, or nuns, should be addressed as “sister” or “mother.”

PHYSICAL INTERACTION

Black Catholics and Catholic congregations are usually conservative. Touch between genders should be limited, and you should ask before shaking hands or hugging someone of the opposite sex.

FOOD

Catholics observe ritual fasting. Many Catholics fast the 40 days of Lent and participate in obligatory days of abstinence. During Lent, abstinence means that Catholics do not eat meat on Fridays. When fasting, a person is permitted to eat one full meal, as well as two smaller meals that together are not equal to a full meal, over the course of the day. For members of the Catholic Church, fasting is obligatory from age 18 until age 59, and abstinence is bindings after age 14. Besides Lent, other penitential times are customarily accompanied by fasting or abstinence. These include Advent, the Ember Days, the Rogation Days, Fridays throughout the year, and vigils of important feast days. Catholic fasting traditions vary around the world.

OTHER (GENDER, DRESS, ETC.)

Dress should be formal, professional and modest.

SCHEDULING MEETINGS

On holy days of obligation, Catholics are obliged to participate in Mass. Every Sunday is a holy day of obligation, as are six other days throughout the year.

HISTORY^{vii}

On April 16, 1968, Father Herman Porter, a Black priest from Rockford, Illinois, convened the first meeting of the Black Catholic Clergy Caucus in Detroit. Fifty-eight Black priests, along with at least one brother and woman religious (or sister), gathered to draft the statement that inaugurated the national Black Catholic Movement. Its provocative opening words were: “The Catholic Church in the United States, primarily a white racist institution, has addressed itself primarily to white society and is definitely a part of that society.”

Later that year, Sister Martin de Porres Grey organized the National Black Sisters’ Conference, challenging Black Sisters to involve themselves in the liberation of Black people. The sisters’ statement was no less radical than that of the priests. The National Convention of Black Lay Catholics was organized in 1969, and by 1970, these allied organizations had exerted enough pressure on the national organization of U.S. Catholic bishops to win official approval for a National Office for Black Catholics, based in Washington, DC.

While these Black Catholic organizations were new, the presence of Black Catholics in the Americas was not. There have been Catholics of African descent in the Americas for as long as there have been Catholics in the Americas. The early 20th century saw the mass movement of African-Americans from the rural South to the urban North and West, known as “the Great Migration.” As Black migrants moved into Catholic metropolises such as Chicago and Detroit, some white Catholics openly resisted what they took to be an invasion of “their turf.” They formed racial covenants to exclude Black families from buying homes and intimidated, harassed and attacked those families that managed to do so. Many white Catholics began a long, fraught process of leaving their inner-city parishes behind and moving to the suburbs.

Nationally, the Black Catholic population grew from less than 300,000 to nearly one million members between 1940 to 1975, while its center of gravity shifted from the coastal South to the industrial North.

The Black Catholic Movement culminated in 1984 when the ten Black bishops in the United States declared that the American Black Catholic community had “come of age.” After more than a decade of activism, scholarship and struggle, it was finally possible for Black Catholics to be, in their words, both “authentically Black” and “truly Catholic.”

BLACK EPISCOPALIANS

People of African descent have a long heritage in the Episcopal Church. Over the past 130 years there have been 38 Black bishops consecrated in the Episcopal Church. These bishops hail from the African Diaspora, as well as Africa. All bishops are assigned a number by the Secretary of the House of Bishops according to their date of consecration. For example, Bishop James Theodore Holly was the first Black Episcopal Bishop, consecrated November 8, 1874, the first Bishop of Haiti, number 106a. The most recently consecrated Black bishop is number 1010 in the American Succession, Nathan D. Baxter, Bishop of the Diocese of Central Pennsylvania, consecrated October 21, 2006.

Today the Episcopal Church maintains a directory of Black Congregations by diocese, along with resources tailored specifically for Black congregations.^{viii} The Episcopal Church in the United States is a member church of the worldwide Anglican Communion.^{ix} It is a mainline Christian denomination divided into nine provinces. The presiding bishop of the Episcopal Church is Michael Bruce Curry, the first African-American bishop to serve in that position.

The church was organized after the American Revolution, when it became separate from the Church of England, whose clergy are required to swear allegiance to the British monarch as Supreme Governor of the Church of England.

The Book of Common Prayer, a collection of traditional rites, blessings, liturgies and prayers used throughout the Anglican Communion, is central to Episcopal worship.

The Episcopal Church was active in the Social Gospel movement of the late 19th and early 20th centuries. Since the 1960s and 1970s, the church has pursued a decidedly more liberal course. It has opposed the death penalty and supported the Civil Rights Movement and affirmative action. Some of its leaders and priests are known for marching with influential civil rights demonstrators such as Martin Luther King, Jr. The church calls for the full legal equality of LGBT people. In 2015, the church's 78th triennial General Convention passed resolutions allowing the blessing of same-sex marriages and approved two official liturgies to bless such unions.^x

The Episcopal Church ordains women and LGBT people to the priesthood, the diaconate and the episcopate, despite opposition from a number of other member churches of the Anglican Communion. In 2003, Gene Robinson became the first openly gay person ordained as a bishop.

BLACK INTERDENOMINATIONAL

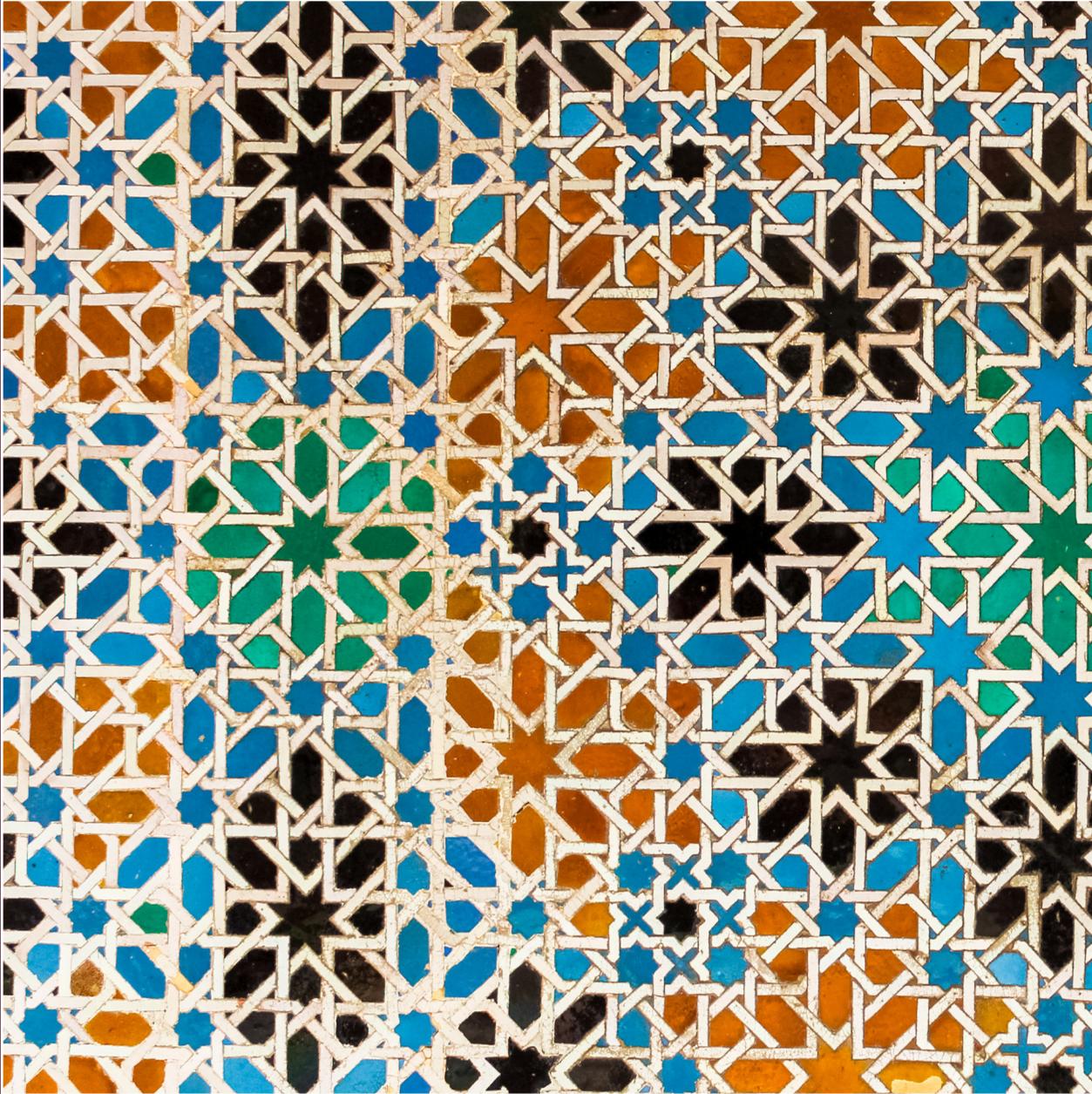
To be interdenominational, a church or organization subscribes to no particular Christian denomination, but incorporates religious rituals and expressions stemming from several denominations. This is similar to being nondenominational, and some use the terms interchangeably, though there is a subtle difference. Nondenominational churches are not affiliated with any Christian denomination, whereas interdenominational churches seek to include strengths of several denominations.^{xi}

Declaring themselves interdenominational, some churches, mission organizations or parachurch ministries desire to embrace people from many branches of Christianity, while others want to avoid oversight by a denominational hierarchy. Some people have a negative view of institutional religion and traditional denominations. Interdenominational churches want to welcome these people, who may not attend a church with an institutional affiliation.

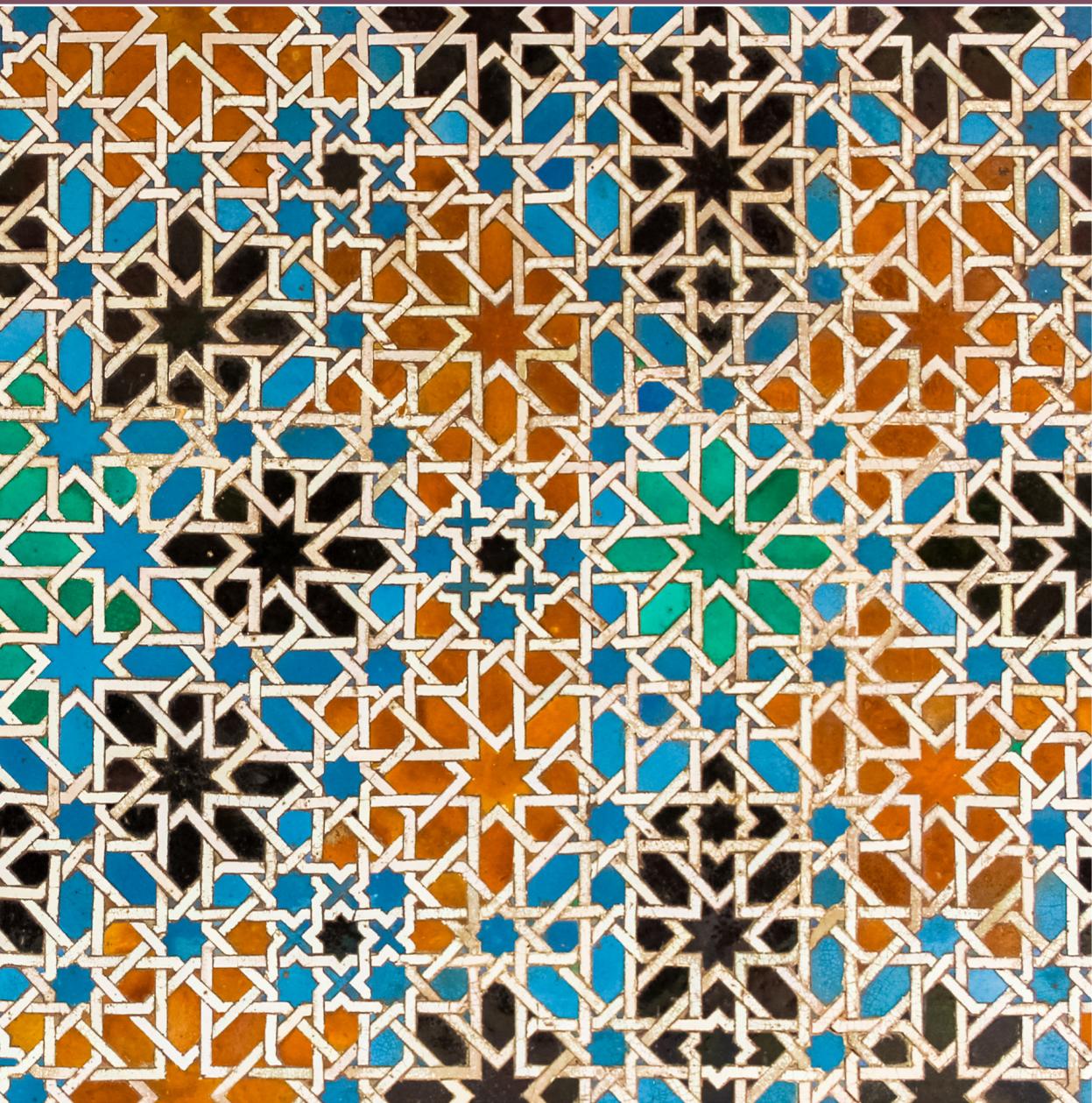
Most interdenominational churches are independent and govern themselves internally rather than through a denominational hierarchy of accountability. Leaders of interdenominational churches prize the freedom to seek and follow the Holy Spirit apart from the oversight of an organization. They embrace the ability to act in the interest

of their congregation and avoid issues that may cause arguments and division. However, critics point out that such churches can be led astray from orthodox Christianity without external oversight and authority. An additional critique of interdenominational churches is that they offer a weakened or watered-down Gospel in an effort to attract a wide array of people or to avoid offending anyone, regardless of their beliefs.

These churches can also suffer during difficult times, with no financial and organizational support from a larger denomination. Denominational leadership provides checks and balances, big-picture direction, and leadership assistance, if needed. Interdenominational churches often have a shallow pool of preachers and elders. An interdenominational church can sometimes rely on a strong pastor so heavily that the congregation will fold if the pastor leaves or dies.



Islamic Traditions in the African-American Community



Islam in the African-American community is as old as the United States itself. Islam came to the United States on slave ships, and the first Qurans (the Islamic holy book) to be found in the continental United States belonged to Africans forcibly transported to the Americas. It is estimated that roughly 15–30 percent of slaves brought to Americas were Muslim. Most were forced to convert to Christianity during the era of American slavery.

Today, it is estimated that there are roughly 800,000 to 1 million Black Muslims in the United States. African-American Muslims constitute an estimated 20 percent of the total U.S. Muslim population. African-American Muslims are predominantly Sunni, though they also adhere to the following Islamic traditions: Nation of Islam, Five-Percent Nation, Ahmadiyya Islam, Shia Islam and Moorish Science Temple of America.

When partnership with African-American Muslims is pursued, there are a few supplementary accommodations to consider in addition to what is included in the “Overview to Religious Competency” section:

GREETING

The salutation “As Salaamu Alaikom” (“peace be unto you”) is used when greeting any member or leader of an Islamic tradition. This is returned with the statement, “Wa Alaikom Asalaam” (“and unto you peace”). The terms “Brother” and “Sister” are often used between members.

HOUSES OF WORSHIP

Shoes should be removed when entering homes and houses of worship, called Mosques, Masjids or Temples.

Men and women should offer to cover their head when entering homes and houses of worship of Muslims.

The Islamic communal prayer takes place on Fridays, often between 12pm–2pm, though exact times differ from congregation to congregation. Keep this in mind when scheduling meetings.

PHYSICAL INTERACTION

Some observant Muslims refrain from all physical contact with persons of the opposite sex who are not members of their family. This prohibition includes handshakes and can often include eye contact.

FOOD

Many Muslims believe in only eating halal food, especially halal meat. Poultry, mutton and beef are halal if the animal has been slaughtered in accordance with Islamic law; some Muslims may accept Kosher meat as fulfilling this requirement. Muslims are not to eat pork in any form; foods and utensils that have come into contact with pork should not touch any food to be eaten by a Muslim. Fish is acceptable, but some Muslims refrain from eating shellfish. Consumption of alcohol in any form is forbidden. (Some Muslims say that this includes alcohol used in cooking; others say that cooking dissipates the alcohol, so the food may still be eaten.) In general, it is best to omit alcohol, including items like vanilla extract, in cooking. Many Muslims believe that food should be eaten only with the right hand.

Nation of Islam (NOI)

Orientation/Classification:

Islam/Political-Religious Movement

Adherents Consider Themselves:

Muslim

House of Worship:

Mosque or Temple

Religious Leader:

Leader is called a minister and often the term “honorable” is used alongside his name.

Population:

The membership of NOI is estimated at roughly 35,000 in the United States.

PHYSICAL INTERACTION

Physical touch between genders is strongly discouraged. Do not touch a member of the opposite sex without asking first.

FOOD

NOI members abstain from consuming alcohol and do not eat pork. They also fast from sunrise to sunset during the observance of Ramadan. The NOI is known for selling bean pies to supplement income from the sale of their newspaper, *The Final Call*. The Nation of Islam is also known for restrictive eating. Members are encouraged to eat only one meal a day, if not less, and are careful to consume only prescribed foods, such as navy beans and certain types of fish, and to avoid starch, fried foods and baked goods.

DRESS

NOI members are known for their distinctive formal dress, which includes a bow tie and head covering for men and neutral colors for women, who wear long skirts and long-sleeved shirts along with a head covering.

SCHEDULING MEETINGS

NOI celebrates a month-long fast called Ramadan (see above) during the Islamic month of Ramadan. Alternatively, NOI members are allowed to fast during the month of December instead of Ramadan. They have two feast days, Eid al-Udha and Eid al-Fitr. Alongside these holidays, NOI members celebrate Saviors Day, observed in the last weekend of February.

GOVERNANCE

The governing body of NOI is called the Ministry and is run by a centralized leadership under the Minister. The current Minister is the Honorable Louis Farrakhan.

HISTORY

The Nation of Islam or NOI is an African-American political and religious movement, founded in Detroit by Wallace D. Fard Muhammad on July 4, 1930. Its stated goals are to improve the spiritual, mental, social and economic condition of African-Americans in the United States and all of humanity. After Fard disappeared in June 1934, the Nation of Islam was led by Elijah Muhammad, who established places of worship (called temples or mosques), a school named Muhammad University of Islam, farms and real estate holdings in the United States and abroad. The Nation has long been a strong advocate of African-American businesses.

There were a number of splits and splinter groups during the period of Elijah Muhammad's leadership, most notably the departure of senior leader Malcolm X to become a Sunni Muslim. After Elijah Muhammad's death in 1975, his son, Warith Deen Mohammed, changed the name of the organization to "World Community of Islam in the West" (the name changed twice more after that) and attempted to convert the movement to a mainstream Sunni Muslim ideology.

In 1977, Louis Farrakhan rejected Warith Deen Mohammed's leadership and re-established the Nation of Islam on the original organizational model. He took over the Nation of Islam's headquarters temple, Mosque Maryam (Mosque #2) in Chicago.

In 1995, the Nation of Islam sponsored the Million Man March in Washington, DC to promote African-American unity and family values. Estimates of the number of marchers were between 400,000 and 840,000. Under Farrakhan's leadership, the Nation of Islam tried to redefine the standard "Black male stereotype" of drug use and gang violence. Meanwhile, the Nation continued to promote social reform in African-American communities according to its traditional goals of self-reliance and economic independence.

Sunni and Shia Islam²

Orientation/Classification:

Islam

Adherents Consider Themselves:

Muslim

House of Worship:

A place for Muslims to gather for Salat (ritual prayer) is called a masjid (place of prostration) or mosque. In the U.S., many cities have at least one Islamic Center, which includes a mosque but also features facilities for education, religious counseling and dispute settlement.

Religious Leader:

The religious leader is called an Imam, or Sheikh, though often a mosque is run by a board of lay leaders.

Population:

The U.S. Muslim population is estimated at about 7 million.

PHYSICAL INTERACTION

Some observant Muslims refrain from all physical contact with persons of the opposite sex who are not members of their family.

OTHER (GENDER, DRESS, ETC.)

Mixed-gendered prayer is generally led by men; women will lead other women in prayer. Women leading mixed-gendered prayer is rare. Scholars of Islam can be men or women.

Congregational leadership positions are often held by men, though in some sects women hold equal position. Notions of gender norms vis-à-vis congregational leadership vary greatly. Some Muslims believe that men and women who are not immediate members of the same family should not interact socially or have physical contact with one another. (The views on this point are quite wide-ranging among U.S. Muslims.)

FOOD

Many Muslims believe in only eating halal food, especially halal meat. Vegetarian meals are generally acceptable. Poultry, mutton and beef are halal if the animal has been slaughtered in accordance with Islamic law; some Muslims may accept Kosher meat as fulfilling this requirement. Muslims are not to eat pork in any form; foods and utensils that have come into contact with pork should not touch any food to be eaten by a Muslim. Fish is acceptable, but some Muslims refrain from eating shellfish. Consumption of alcohol in any form is forbidden. (Some Muslims say that this includes alcohol used in cooking; others say that cooking dissipates the alcohol, so the food may still be eaten.) In general, it is best to

² This section is adapted from the *Religious Literacy Primer* (2014).

omit alcohol, including items like vanilla extract, in cooking. Many Muslims believe that food should be eaten only with the right hand.

Muslims fast from dawn to sunset during the month of Ramadan/Ramazan; some fast in a similar fashion at other times during the year.

DRESS

Many Muslim women wear the hijab (headscarf). In addition to the hijab, some women wear a loose garment leaving only the hands showing in public or in the presence of men who are not family members. A few Muslim women wear a niqab (face-veil). Observant men are to cover their bodies from navel to knees when in public; some devout male Muslims prefer to wear a head-covering at all times.

SCHEDULING MEETINGS

Muslims follow a 12-month lunar calendar. Major observances include:

- The First of Muharram, commemorating the date on which the Prophet and his community made the Hijra (migration) from Mecca to Medina—begins the new Islamic year (celebrated by some branches of the Muslim community; merely noted by others).
- The Ten Days of Muharram: days of lamentation observed by Shia Muslims in remembrance of the martyrdom of Imam Hussein bin Ali, the grandson of the Prophet, at Karbala (Iraq) in the Islamic year 61 (680 CE).
- Ashura (the Tenth of Muharram) is observed by some Sunni Muslims as the anniversary of the day on which God created Adam and Eve, heaven and hell, the tablet of the decree, the pen, life and death.

- Milad al-Nabi (the Prophet's birthday). Because this observance lacks a basis in the Quran, some Sunni Muslims believe there should be no special celebration of this occasion.
- Ramadan/Ramazan: a month of fasting from food and liquids (and from intercourse and smoking) during daylight hours.
- Laylat al-Qadir (Night of Power): all-night prayer during Ramadan.
- Eid al-Fitr (Festival of Fast-Breaking): three-day celebration at the end of the month of Ramadan, including special prayer as a community in the mosque, visits with family and friends, special foods, the giving of gifts to children, and making a special charitable donation.
- Eid al-Adha (Festival of Sacrifice): a four-day commemoration of Abraham's willingness to sacrifice his son that begins on the tenth day of the month of the annual Hajj (pilgrimage), and includes donation of food to the poor.

GOVERNANCE

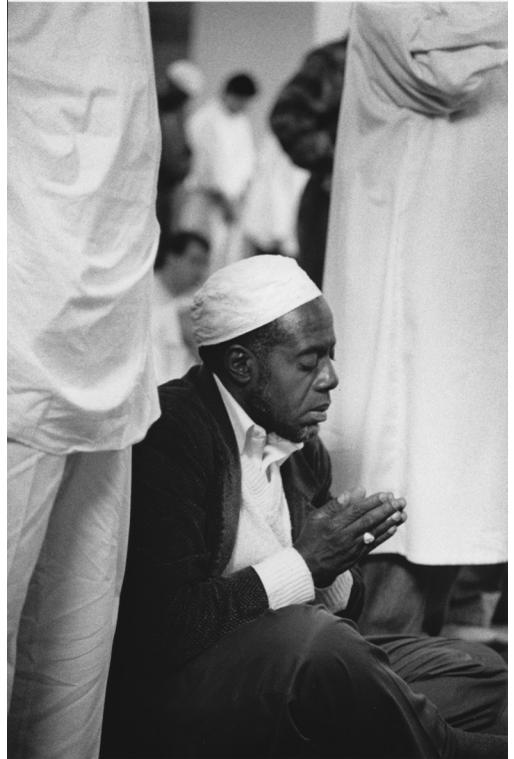
There are no senior Muslim clerics in the U.S. with authority over all other imams in the country. Many communities have an Imams Council, sometimes called a Shura Council, which addresses areas of concerns to local Muslims, engages in advocacy, provides social services and issues opinions on matters of Islamic Law. Many U.S. Islamic centers and mosques are independent, and are overseen by a Board of Directors. For many U.S. Muslim congregations, the President of its Board of Directors is the chief decision-maker, and may also be its most public representative; for others, this role is assumed by (or is shared with) the Imam.

HISTORY

Sunni Islam is the largest branch, accounting for nearly 80 percent of all Muslims. The second largest branch of Islam is called Shia. Islam means “submission to the will of Allah (God).” As a religion, Islam has three essential aspects: submission (normative practices), faith (normative doctrines) and the doing of the beautiful (rooted in God-consciousness).

Core practices (called the Five Pillars of Islam by Sunni Muslims) are Shahadah (testimony to God’s Oneness and Muhammad’s Prophethood), Salat (daily ritual prayer), Sawm (the annual fast during the month of Ramadan/Ramazan), Zakat (charity), and Hajj (pilgrimage to the Kaaba in Mecca, if health and means permit).

The religion was founded by the Prophet Muhammad (570 – 632 CE), also transliterated Mohammad, Mohammed or Muhammed. Some Muslims believe that the Quran should not be touched by non-Muslims, except with a cloth. Any copy or translation should be handled with respect by all.



Cecil Murray Center for Community Engagement

Religious organizations play a significant role in responding to the wounds of our nation, such as economic inequality, racism and violence. The Black Church and other Black faith communities are fertile ground for sharing ideas about financial literacy, homeownership, home mortgages and commercial real estate development.

The USC Cecil Murray Center for Community Engagement’s mission is to equip faith leaders to transform underserved communities. The Murray Center provides leaders in low- to moderate-income neighborhoods in Southern California with financial literacy, capacity building and consultative services, so that faith communities can become full partners in social change.

The Murray Center is led by Rev. Cecil Murray, Rev. Mark Whitlock and Rev. Dr. Najuma Smith Pollard.

During his 27 years of service at First African Methodist Episcopal (FAME) Church in Los Angeles, Rev. Cecil L. “Chip” Murray developed a vision for actively and productively engaging the public square. Under Rev. Murray’s leadership, the church purchased and developed seven apartment buildings, two commercial real estate buildings, and owned ten homes.

Rev. Mark Whitlock, the founder and former Executive Director of FAME Renaissance—the economic development arm of FAME Church—and senior pastor of Christ Our Redeemer AME Church, serves as Executive Director of the Murray Center. Rev. Whitlock has raised funds from Wells Fargo Bank, Chase Bank, CIT Bank, Union Bank and Comerica Bank to train faith leaders on financial literacy and community development. Rev. Whitlock has written material to help loan agents understand how to market to Black churches.

Rev. Dr. Najuma Smith-Pollard, founder of Word of Encouragement Church and Program Manager for the Murray Center, has managed multiple financial literacy, civic engagement and community development programs.

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The National Association of Real Estate Brokers (NAREB) was formed in 1947 to secure the right to equal housing opportunities regardless of race, creed or color. NAREB has advocated for legislation and supported or instigated legal challenges that ensure fair housing, sustainable homeownership, and access to credit for Black Americans. At the same time, NAREB continues to advocate and promote access to business opportunity for Black real estate professionals in all of the real estate disciplines. NAREB annually publishes The State of Housing in Black America report.

www.nareb.com

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