

The book cover features a dark grey background with a decorative border. The border consists of blue arrows pointing inwards from the top, bottom, and sides, with small orange squares interspersed between them. The title is centered in white, bold, sans-serif capital letters.

# HABITAT FOR HUMANITY<sup>®</sup>

Building Private Homes,

Building Public Religion

JEROME P. BAGGETT

# HABITAT FOR HUMANITY®

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**BUILDING PRIVATE HOMES,**

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**BUILDING PUBLIC RELIGION**

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**In loving memory of  
Thomas Patrick Baggett, Jr.**

## Preface

**If a brother or sister is ill-clad and in lack of daily food, and one of you says to them, "Go in peace, be warmed and filled," without giving them the things needed for the body, what does it profit? So faith by itself, if it has no works, is dead.**

James 2:14–17

**I believe we're saved by grace—you don't earn your way into heaven. But believing in Jesus has got to be more than a verbal proclamation. If somebody says in a sermon, "Love your neighbor as you love yourself," everybody would say, "Amen!" When you look at the reality of their lives, though, they are laying up big, big treasures for themselves but are not willing to be that concerned for their neighbors.**

Millard Fuller, founder and president of Habitat for Humanity®

**H**abitat for Humanity®, a grassroots house-building ministry founded in 1976 by evangelical Christians, is one of the best-known and most estimable nonprofit organizations in the United States today. Americans acquainted with the organization often associate it with its most famous volunteer, former President Jimmy Carter, and less so with its energetic founder, Millard Fuller. Other notable public figures have had a part in spreading the word about Habitat as well. During the 1992 presidential campaign, candidate Bill Clinton, his running mate, Al Gore, and their families volunteered at a house build, a ritual that is becoming more commonplace for candidates at all levels of government. Through their

involvement they hope to demonstrate their interest in local communities and in the personal responsibility purportedly molded by self-help efforts like Habitat. On the Republican side, former President Gerald Ford served on the organization's board of advisors, former HUD Secretary Jack Kemp currently sits on its board of directors and is an outspoken supporter, and former House Speaker Newt Gingrich once financed a house built in his home county in Georgia.

Celebrities from the entertainment world who have financially supported and publicly endorsed Habitat include singers Amy Grant, Reba McEntire, and Willie Nelson, humorists Bob Hope and Garrison Keillor, and actors Jane Fonda, Gregory Hines, and Paul Newman. The latter has donated hundreds of thousands of dollars in proceeds from his Newman's Own specialty foods business. One nationally televised promotion featured a house building with NFL football players on Super Bowl Sunday, and the organization has been scripted into the highly rated sitcom *Home Improvement*. Habitat's popularity is also enhanced by local TV news stations throughout the country eager to report on a nonprofit doing work that is more colorful and less controversial than that of many others.

Although impressive and still growing, Habitat's popularity is neither its most interesting feature nor the original stimulus for this study. The epigraphs appearing above suggest a more fundamental attraction. The first, one of the most frequently quoted scripture passages at Habitat, mandates Christians to put their faith into practical action by attending to the basic needs of others. Millard Fuller essentially affirms this mandate when he asserts that "believing in Jesus has got to be more than a verbal proclamation." Both quotations reflect the prevailing understanding within the organization that Habitat is intended to serve as a kind of institutional vessel in which action can be mixed with proclamation, where works are blended with grace. Habitat's religious roots and tenor are what make the organization so interesting.

Contrary to the widely accepted Enlightenment paradigm, which forecasts the inexorable privatization of institutional religion and thus its increasing irrelevance for inciting civic participation, Habitat exists as a distinctly public manifestation of religious conviction that is compelling enough to mobilize thousands of American volunteers each year. Explaining how Habitat is able to do this and how its supporters understand their involvement with the organization is the intent of this book. In a sense, the main question to be addressed in these pages is

a derivation of the one so memorably posed by the second-century theologian, Tertullian of Carthage: “What does Jerusalem have to do with Athens?” What does religious faith, in other words, have to do with stirring the broad civic participation and commitment to the common good that many see as necessary for sustaining a democratic society? The full answer to this question is clearly not a simple one. Yet, if nothing else, the example of Habitat indicates that religious ideas and symbols remain influential for shaping citizens’ sense of responsibility to the public at large.

The challenges to Habitat’s efforts in shaping such citizens and the nuances of its organizational culture cannot be fully understood unless one realizes that the organization exists within a more encompassing social ecology. In the first half of Chapter 1, I identify Habitat’s place within this social ecology as the voluntary sector, the institutional niche in which people act through associations and nonprofit organizations in order to advance specific nonrationalized, expressive values in public. Insofar as Habitat is concerned with enabling people to act upon their religious convictions and their compassion for inadequately housed families, it primarily institutionalizes expressive values, not those geared to more instrumental, calculative ends. However, to say that voluntary groups like Habitat exist within a broader social ecology means that they reside alongside entities from the much larger state and market sectors.

This reality is critical to keep in mind because these two sectors can impinge upon voluntary-sector organizations in ways that may undermine their ability to operate according to the expressive values upon which they were originally founded. That this tendency is a pronounced one within Habitat is one of the two central claims of this book. Even though its leadership has been wary of the state’s potential influence on its house-building ministry, it has been far less reflective about how the inequitable and rationalized capitalist market has subtly affected its organizational culture. Indeed, after describing the history and structure of the organization in Chapters 2 and 3, I demonstrate in Chapters 4 and 5 the tensions inherent in Habitat’s citizenship ideal and its susceptibility to being co-opted by the class divisions and instrumental logic that are the hallmarks of the market sector.

In the latter half of the first chapter, I note that the expressive values institutionalized within the voluntary sector are often derived from distinctly religious worldviews. This sector would not exist if it were not for the initiatives undertaken by people of faith in the past; and without

them today it would not be nearly as vibrant and eclectic as it is. Habitat's success illustrates the power of religious convictions to stir people to activism in their communities. It also exemplifies the growing importance of a social form of religion that is often referred to as a paradenominational organization. Briefly stated, these are typically ecumenical agencies, grounded in religious values and drawing upon church-based constituencies for support, that seek to have an impact on the public at large through social service provision, political mobilization, and consciousness raising. These organizations, I will argue, are gaining in number and significance because they represent a social form of religion uniquely adapted to the secular tendencies of the modern world.

This is the second of the two central claims of this study. I tease out some of the implications of this claim in Chapters 6 and 7 by investigating how it plays out among Habitat volunteers and staff. In essence, I contend that Habitat provides an institutional space for a distinctly pragmatic, nondoctrinal, and individual-based kind of religiosity that is well suited to the secular climate of modernity and, consequently, is tremendously attractive to the growing numbers of Americans involved in its ministry. Adaptation has its costs, though. Ironically, the kind of religiosity largely responsible for Habitat's growth appears to be less able to sustain the shared religious language and values that can marshal an ideological resistance to the market's problematic effects on the organization. Put differently, the example of Habitat reveals the tensions faced by this social form of religion as it endeavors to maintain its religiously derived expressive values while, at the same time, doing work that exposes those values to pressures from the broader societal context.

Before embarking upon this course, a word about methodology may be useful. The research for this study employed standard methods of qualitative sociological analysis. I performed an extensive review of Habitat's publications, promotional materials, internal records (when permitted), and archives as well as an analysis of survey data generated by the organization itself. I also conducted semi-structured interviews (ranging from one to three hours in length) with Habitat staff (forty-eight interviews), volunteers (thirty interviews), and homeowners (eight interviews), nearly all of which I taped and later transcribed. With the exception of the Marin County group, all of the local affiliates in my sample had staff members, and I interviewed most, if not all, of them.



Among those employed by Habitat International, I interviewed five people from two different regional offices and also sixteen staff members employed at the organizational headquarters in Americus, Georgia. Approximately half of my interviewees working at both the local affiliates and Habitat International had actually begun their involvement with the organization as volunteers. The volunteers I interviewed were either people I met during my participant observation or, more often, people reputed to be seriously involved with the organization and referred to me as such. Affiliate staff members referred some of the homeowners I interviewed to me; I met others at various affiliate-sponsored events. Finally, I undertook participant observation at numerous Habitat meetings, training sessions, celebrations, and construction sites at the locations I visited. At such events, I made no effort to conceal my identity as an openly note-jotting sociologist and was forthcoming about my research to all Habitat staff and to the few (among those I did not interview) volunteers and homeowners curious enough to inquire about it. For the most part, I simply fit in and, like others, entered into each event as fully as I could by remaining attentive at meetings and training sessions (although I never contributed to these), looking on as an audience member at celebrations, and employing my decidedly inconspicuous carpentry skills during a few builds.

These data were collected during a period of two years (1994–96) at Habitat's international headquarters in Americus, Georgia, and from Habitat affiliates at the following locations: Marin County, California; Oakland, California; Redwood City, California; San Francisco, California; Walnut Creek, California; Twin Cities, Minnesota; and Sioux Falls, South Dakota. I was also fortunate in attending two Habitat International-sponsored events: the week-long 1994 Jimmy Carter Work Project in Eagle Butte, South Dakota, and the organization's three-day, eighteenth-anniversary celebration and conference held in Los Angeles the same year. These research sites, while necessarily (due to budget constraints) modest in number, were selected in order to provide a clear sense of the practices and ethos embedded within Habitat International and within local affiliates varying in size, stage of organizational development, productivity level, and, to a lesser extent, geographic region. Except for Millard Fuller and David Williams, Habitat's president and senior vice president respectively, all interviewees have been given pseudonyms, and in some cases their biographical particulars have been altered to ensure confidentiality.

With more than fifteen hundred local affiliates mobilizing thousands of volunteers each year in the United States alone, Habitat does not easily lend itself to comprehensive analysis. Nor is that what this study was designed to provide. Instead, it conveys an understanding of Habitat's organizational culture, the *élan* of seemingly average Americans coming together, caring for others, living out their religious (or perhaps not so religious) convictions, and, not infrequently, hammering away feverishly during their spare time. The compelling story of Habitat is told in these pages. That story, moreover, is linked to two pervasive cultural realities that, in ways unprecedented among advanced industrialized nations, are deeply ingrained within American life. The first is an impressive tradition of voluntarism that has established the voluntary sector as an important feature of our social ecology. The second is the exceptional degree of religious fecundity responsible for bolstering that voluntary sector and engendering such social forms of religion as the paradenominational organization. Since the emergence of Habitat seems unthinkable without the considerable influence of these larger realities, turning to each of them is an appropriate way to begin.

## Acknowledgments

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Finally, Sheri Hostetler, my partner for the past fourteen years (as well as my computer consultant, editor, confidante, therapist, and best friend) deserves more thanks than my middling prose can convey. Whatever sensitivity I may have to the solicitude, compassion, and generosity displayed within Habitat is no doubt the result of her making these qualities so thoroughly familiar within our own home.

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## The Voluntary Sector and American Religion

**There are nonprofits whose assets exceed those of several nations, such as the Ford Foundation, Harvard University, and the J. Paul Getty Trust, and there are nonprofits that conduct intense civic campaigns out of someone's kitchen with volunteer labor and never more than \$500 in the bank. There are associations dedicated to saving the world from nuclear war and associations dedicated to promoting the values of birdwatching. There are organizations such as the Democratic and Republican parties, which want to get all their candidates elected; and there is Mikes of America, which wants only to get anyone named Mike elected president of the United States. There is Mensa, an association for people with IQs of over 132; and there is Densa, "for all the rest of us." There are 350,000 churches, synagogues, and mosques for the religious; and there is Atheists Anonymous for those of a different persuasion.**

Michael O'Neill, *The Third America*

### The Value of the Voluntary Sector

**I**n one Saturday morning in October, in the auditorium of a large Lutheran church in downtown Minneapolis, the local Habitat for Humanity® affiliate celebrated both its tenth anniversary and the completion of its hundredth house. The event included a devotional service, informational seminars, program reports from affiliate staff and board members, plenty of Habitat promotional literature, videos, and T-shirts,

and, finally, a hearty lunch for scores of volunteers and new homeowners—all signs of the vitality of this international housing ministry. As the celebration came to a close, an older woman named Amanda, a retired music teacher turned volunteer house builder, stood to offer a story about a man who inadvertently fell into a deep ditch. Fortunately for him, she explained, this was a ditch next to a well-trodden road, so he was noticed by a passing government official. The official, of course, was willing to help but regretted he would have to place the man on a waiting list, as well as ask him to fill out a few legal forms and undergo extensive counseling before and after his removal from the ditch. Dissatisfied, the man in the ditch was pleased to see a businessman approach. The businessman gloated that he could easily remove the man from the ditch more quickly than the official, but made it very clear that this service would be expensive. Needless to say, the man in the ditch was enraged and began reciting a litany of curses that was silenced only by the sight of a small girl who, moved by sympathy, had dragged a ladder from her nearby home to help him. “Habitat is doing the work of that little girl,” Amanda concluded. Then she sat down.

No further explanation was given, yet it was apparent that the story was well understood by those gathered around her. Perhaps the appreciative audience responded to the Good Samaritan motif or to the politically correct depiction of a man (read: not a “welfare queen”) who receives some assistance but does the work of climbing out of the ditch himself. Whatever the case, there seemed to be a shared understanding that Habitat provides an important social space, distinct from the workings of business and government, where people’s deeply held sympathies and values can find expression through collective efforts to enhance the life of their communities. Amanda’s story and the knowing smiles and nods that it elicited from her audience seemed to indicate that the significance of this social space is recognized by the people who contribute to it during their day-to-day lives.

Social scientists, purportedly among the keenest observers and chroniclers of people’s day-to-day lives, have long acknowledged this social space, the so-called voluntary sector. In his Jacksonian-era classic, *Democracy in America*, Alexis de Tocqueville famously marveled at the proclivity of Americans to form associations designed to enhance the public good. “Nothing, in my view,” he claimed, “more deserves attention than the intellectual and moral associations in America.”<sup>1</sup> More than 160 years later, our attentiveness remains warranted. Today

voluntary associations, which are groups united to pursue an interest or promote a cause, are as heterogeneous as they are countless. They include people united on the basis of a common hobby or by a collective desire to alleviate anything from personal addiction to some perceived social malady; their organizations range from Alcoholics Anonymous to Zero Population Growth. They can also be as informal as a monthly science fiction reading group and as temporary as a political demonstration; or they may be more formal and lasting, like the nation's 1.1 million nonprofit organizations falling into any one of the twenty-six Internal Revenue Service categories for federal tax exemption.

Among their number are approximately 350,000 religious organizations, 64,000 human-service agencies, 18,000 hospitals and health-care facilities, 36,000 private schools (of which 1,873 are colleges and universities), 41,000 civic, social, and fraternal organizations, 30,000 foundations, and thousands more advocacy, cultural, and mutual-benefit organizations.<sup>2</sup> Whatever else they may represent, these numbers suggest that the United States remains, as historian Arthur Schlesinger once put it, a "nation of joiners" and that a casual bifurcation of our social ecology into "public" government and "private" business sectors is too simplistic. While it is perhaps less visible than the other two, we overlook this third, voluntary sector at our analytical peril. "They exist in a sense in the interstices of the structures of authority and materiality," wrote Waldemar Nielsen of nonprofit agencies in his influential book on the topic, "and most of their products are essentially intangible, as unmeasurable as compassion, inspiration, or dissent . . . the Third Sector has remained an invisible presence, a kind of Holy Ghost of the American Trinity."<sup>3</sup>

By distinguishing it from the "structures of authority and materiality," Nielsen suggests what many consider to be the voluntary sector's essential value to modern society. If we conceive of sectors, as sociologist Robert Wuthnow does, as defined by the "dominant principles of association" by which collectivities pursue various ends, then voluntary associations and nonprofits are commonly seen as operating according to different principles than do institutions within the other sectors.<sup>4</sup> Consider, for instance, the state. As most people are aware, it is composed of elected officials and accompanying administrative bureaucracies and, taken as a whole, constitutes the legitimate authority within any democratic society. Usually less reflected upon is the fact that, since it monopolizes the right to enforce compliance to its directives through



the courts, police, and the military, its operative principle is coercion. Many of the ways in which these coercive powers are exercised are obvious. They are even evident in the state's provision of the same kinds of social services also offered within the other two sectors. That welfare programs are "mandated" by the state is actually another way of saying that it employs its coercive apparatus to delimit the number of qualified beneficiaries of these programs as well as to transfer income in the form of taxes to pay for them. Furthermore, because such programs are legitimated by majoritarian will, they are governed by an instrumental logic that adheres to highly rationalized and bureaucratic procedures focusing on public accountability, efficiency, and demonstrable effectiveness.

A similar argument can be made for the market sector, which serves to allocate private goods and services within a society through exchange mechanisms. Here the governing principle is profitability, which is secured through entrepreneurship, efficiency, and complex systems of supply and demand. Since the flip side of the coin of profit is competition, businesses are inevitably steered by an instrumental concern for self-preservation. This does not mean that the sorts of services provided by the state and voluntary sectors cannot be supplied by proprietary firms. They often are, as the recent entrance of for-profit enterprise in the nursing-home "industry" demonstrates. But the market is comparable to the state in the sense that it too is governed by a rationalized logic more attuned to the imperatives of the system than to the needs of particular individuals. Rather than full persons, they are "consumers" entitled to precisely the level of care their private resources can afford (and not a bit more), or they are faceless, scrupulously catalogued "clients" benefiting (within the bounds of means-tested qualifications and now specified time limits) from the supposed largesse of the state.

In contrast, the voluntary sector, as illustrated by Amanda's story, is an arena of freely chosen activity, and its initiatives are relatively free of bureaucratic and pecuniary constraints. To say its dominant principle is voluntarism means that people are free to enter into (and exit from) participation with those voluntary associations that best reflect their own values. This is clearly not the case for the other sectors, which are actually *involuntary* in the sense that no one living in a given territory is exempt from its statutory laws, and not even the most monastic among us can totally avoid buying and selling on the capitalist market.