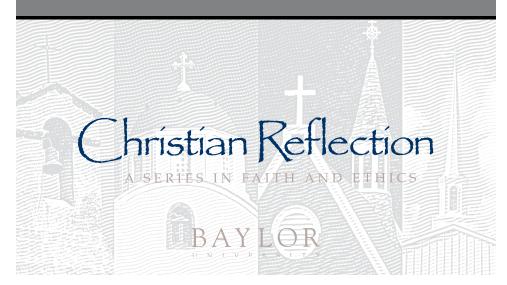


## Global Wealth



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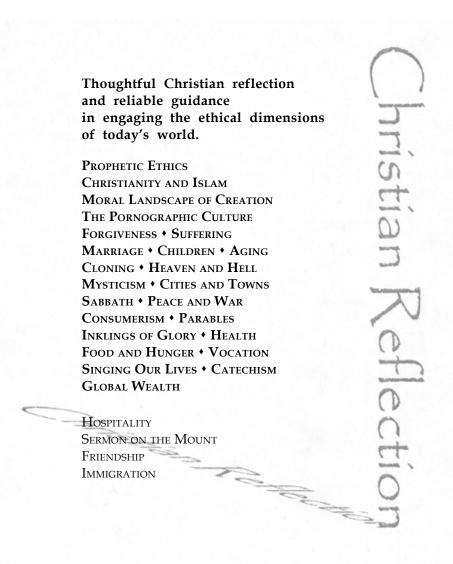
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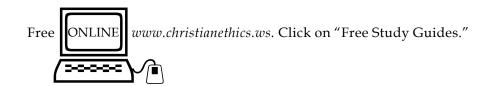
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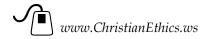
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### GLOBAL INEQUALITY

Are the world's rich and poor growing closer together or farther apart? Why should we care either way? Inequalities matter when they obstruct persons from realizing their human dignity in their own communities. The Christian story expands our moral vision to see every person not as a potential consumer in a global market, but as a reflection of God's image.

### AN ECONOMY FOR THE EARTH

The earth's capacity to sustain life is threatened by our burgeoning population and growing material demands. We are depleting earth's nonrenewable resources and exceeding the environment's capacity to absorb the pollutants we discard. How did we get ourselves into this mess?

### IS ECONOMIC GLOBALIZATION GOOD NEWS?

We are living in a time of profound change as national economies become integrated into a global economic system. What is globalization's impact in countries where many people live in absolute poverty? And why are these economic changes causing the greatest anxiety in richer countries?

### A JUST AND LIVING WAGE

Wages, because they are compensation for work done by children of God, raise significant issues of human dignity and equity. Christians cannot ignore wages, but our reflection cannot be conducted within a theological cocoon. We must grapple seriously with the practicalities of economics and business administration and politics.

### INVESTING IN THE GLOBAL AGE

If we keep our money anywhere but in the mattress, it is being used to finance other activities. We enter the economic fray not only by necessity but also to see God's will—for economic justice and compassion—done on earth as it is in heaven. Can we invest in a way that furthers God's Kingdom?

### Introduction

BY ROBERT B. KRUSCHWITZ

We are living in a time of profound change as different national economies become integrated into a global system. Is this process of economic globalization good and welcome news for the poor or a troubling source of economic anxiety and environmental degradation?

conomic globalization is a highly complex phenomenon, full of apparently contradictory trends," Peter Heslam has noted. "It can help raise living and environmental standards for significant numbers of people at the same time as it helps to widen the gap between rich and poor and increases the destruction and depletion of natural resources." Our contributors help us explore these "contradictory trends" in global wealth from a Christian perspective.

Scripture, of course, does not provide a blueprint for an economic system. If we should try to isolate a story here or tear a verse there from the Bible, Thomas Phillips observes in *Global Poverty: Beyond Utopian Visions* (p. 11), we will become frustrated by an array of conflicting answers to questions of wealth. Yet despite this rich diversity of resources, he warns, we must not evade the deeper truth and consistent imperative in the storyline of Scripture: "the integrity of the people of God, as the people of God, is dependent upon their sustained and concerned effort to eliminate the affront of poverty from the goodness of God's good creation."

Even if globalization is increasing the total global wealth, the disparities between rich and poor nations (and among wealthy and disadvantaged people) remain appalling. Are these yawning gaps caused primarily by changes in technology and education, by trade barriers and monetary policies, or by population change or climate change? Regardless of the causes, Douglas Hicks writes in *Global Inequality* (p. 18), we must be concerned about inequalities in "income, wealth, political and cultural participation, educa-

tional attainment, and health and longevity...to the extent that they obstruct at least some persons from realizing their human dignity within their own communities." The Christian story, he reminds us, stretches our imaginations to see every human being "as a reflection of God's image endowed with human dignity" rather than "a potential consumer in a global market."

Joseph McKinney examines the new economy's distribution of benefits and burdens in *Is Economic Globalization Good News?* (p. 34). "Most opposition to globalization has originated in the richer countries," he notes, where workers fear loss of jobs and the resulting insecurity when unemployment compensation payments are low and health insurance is not portable from job to job. McKinney recognizes that "a certain amount of market-determined income inequality is necessary to provide the incentives for work, investment, and entrepreneurship," but, like Hicks, he worries about the levels of inequality today. "The challenge is to devise policies that can transfer enough of the benefits to those adversely affected so that everyone is made better off by globalization."

Though providing all workers a living wage (the hourly amount one needs to support a family) is a new suggestion for reducing poverty and inequality of income, its roots lie deep in the Christian tradition. In *A Just and Living Wage* (p. 71), Jerold Waltman reviews the medieval just wage tradition before he examines the United Kingdom's recent experience with a minimum wage. "Economic globalization," he concludes, "poses two special problems for securing a living wage—controlling immigration and providing higher wages in less developed countries."

Can the global market become too successful? It's an odd idea, until you consider that "the earth's capacity to sustain life is threatened by our burgeoning population and growing material demands," warns Henry Rempel in *An Economy for the Earth* (p. 26). Centuries ago when natural and human resources were plentiful but capital was in short supply, an economic system that emphasizes return on capital made good sense. But how can that system protect things for which there is no market price, such as common property resources (like the atmosphere, flowing streams, large bodies of water, and wilderness) and the needs of future generations? Rempel offers concrete suggestions for building communities and new "cultural norms that serve to channel human consumption in a manner that is sustainable."

Too often, like the rich man who ignored Lazarus, we simply do not see how our economic decisions impact the poor and oppressed. "They are hidden from us" through the global economy, we confess in the service of worship by Bruce and Carolyn Winfrey Gillette (p. 46). "Open our eyes, God," we pray, "and heal us of our blindness that makes them seem hidden. Then we will see our brothers and sisters; then we will see our Lord." Carolyn Winfrey Gillette's new hymn, "If Only I Had Known" (p. 43), makes the rich man's moment of recognition our own.

In his photographic essay, With Eyes of the Heart (p. 52), Roger Varland

shares *I Dream of Shoes* (on the cover) and other images that make us more aware of wealth and its symbols and help us appreciate their attendant power in our world. His haunting photographs from years of living in Kenya and traveling in Guatemala, Egypt, and other developing countries open our spiritual eyes to see others not as winners and losers in a game of global wealth, but as fellow children of God.

Israel's prophets were artists of a sort too, as Scott Hoezee keenly reminds us in *Visions of Justice* (p. 65). Amos and Habakkuk's prophetic images of justice—a basket of summer fruit suddenly scorched and rotting before God's judgment, or castle walls and beams coming alive to hurl bloody accusations at their powerful owners—are surreal in their spookiness. They challenge us to get away from selfishness and to ponder not just how we are doing but how everyone is doing.

"All the talk of globalization and the complicated interconnectedness of everything is a great excuse to quit trying" to follow the prophets' call to do justice, warns Peter Vander Meulen in *Do Justice – Keep It Simple* (p. 60). "But although the economic, ethical, and religious issues are complex, our lived response need not be." When we allow God to give us eyes to see injustice and humility to respond while "realizing that we are not the only game in town," God uses us to bring justice to the broken world. Vander Meulen concludes, "Personally, I have stopped planning grand outcomes requiring massive efforts and started looking for the next right thing to do – the thing that is in front of me, the thing that looks too simple."

One simple thing we do each day involves where we put our savings. "If we keep our money anywhere but in the mattress, it is being used to finance other activities," Laura Singleton reminds us in *Investing in the Global Age* (p. 80). Because as Christians "we enter the economic fray not only by necessity but also to see God's will—for economic justice and compassion—done on earth as it is in heaven," she explores how we can invest our money in a way that furthers the ends of God's Kingdom.

In Global Ethics for the Global Market (p. 88), Willis Jenkins questions whether we should welcome globalization or resist it. Manfred Steger's provocative Globalization: A Very Short Introduction and Deen Chatterjee's anthology, The Ethics of Assistance: Morality and the Distant Needy, leave him dissatisfied. "That so learned a group should find it so difficult to articulate responses to the intuitively obvious shame of global poverty just underscores the difficulty: our most reliable ethical frameworks seem inadequate to the task of mobilizing a decent response." In the collections Globalization and the Good edited by Peter Heslam and In Search of the Common Good edited by Dennis McCann and Patrick Miller, Jenkins discovers "useful beginnings for Christian rediscoveries and reinventions of the common good in the face of global economic challenges." "The road to reform, or any meaningful healing of the global economy," he concludes, "may require a deeply religious form of therapy."

## Global Poverty: Beyond Utopian Visions

BY THOMAS E. PHILLIPS

The crisis of poverty in the world's largest cities, which is growing exponentially worse in the new era of globalization, should overwhelm us. However, it should not paralyze us. Scripture may not offer an easy answer, but it does provide a consistent moral imperative.

ach Friday I meet with a group of colleagues for a free lunch supplied by the university where I teach. Our lunchtime agenda is to bring our collective wisdom and expertise to bear on the social issues of our day. The room is populated by a score of PhDs in the social sciences, humanities, and arts. I am the lone biblical scholar.

Recently, we read Mike Davis's depressing book, *Planet of Slums*. Davis defines a slum as an urban area "characterized by overcrowding, poor or informal housing, inadequate access to safe water and sanitation, and insecurity of tenure." He reports that the United Nations estimates that one third of the world's urban population lives within such slum conditions. That is over a billion people who do not have access to clean water, sanitation, and stable housing in the midst of the world's largest cities!

After reading Davis' forlorn chronicle of urban poverty across nearly every point on the map, we—all professors at a Christian university—looked around the table for some word of hope. Ultimately, I felt as if all eyes were turned toward me. "Surely," my colleagues must have been thinking, "the Bible has the answer. Why doesn't Tom say something?"

I'm not new to reflection upon issues of wealth and poverty. I have published a dissertation and several scholarly articles on issues of wealth and poverty in early Christianity.<sup>2</sup> Yet when faced with the brute fact that just twenty miles south of my comfortable San Diego home nearly one mil-

lion people live in the poverty-ridden slums of Tijuana, my scholarly sensibilities become overwhelmed. And, according to Davis, the problem of urban poverty — the problem of slums — is growing exponentially worse in the new era of globalization. Sitting at lunch with my colleagues, I longed for some biblical elixir to heal the planet of slums.

### UTOPIAN VISIONS

In a temporary flight to a long-discarded biblical naiveté, the nobler impulses of my Christian commitments would like to flee to the Bible and retrieve a simple and permanent solution to the crisis of global poverty. It would be nice if Scripture provided a clear and compelling answer in a verse or two.

Indeed, from time to time various Christians have claimed to find just such an answer in the book of Acts. After all, such voices eagerly remind us, the earliest Christians created a community with "not a needy person among them" (Acts 4:34). Well-meaning and pious sentiments have often prompted modern Christians to long for the creation of a similar community today. The pattern for eliminating need appears so clear in Acts. Wealthy believers—those who owned "lands or houses" (in the plural)—sold their excess holdings and donated the proceeds to the poor. Perhaps, we infer, contemporary Christians should follow that pattern.

I myself have sometimes temporarily caught the pious enthusiasm of such visions and have wondered what would happen in the Church and in the world if we Christians would be of one accord as the early Christians were, and if we would "share all things in common" and "give to each as any had need" (Acts 4:32-37). What would happen, I wonder, if none of us "claimed private ownership" of our possessions and if we modern believers would begin selling houses and lands and giving the proceeds to the poor? We, like the early church, could create a community in which there was no need.

Of course, such utopian flights of fancy do not last long. In reality, I know that this idealized account of early Christianity is exceptional even within the narrative of Acts. Within the subsequent narrative space of a single chapter, a husband and wife were lying dead at the feet of the Apostle Peter. According to the narrative, God had slain them for having attempted to cheat this system of extraordinary benevolence (Acts 5:1-11). And after only a few more chapters of narrative time, the entire Christian community in Jerusalem and the surrounding area were so impoverished that they required assistance from the Christian communities outside of Judea (Acts 11:27-30). Apparently the one-time benefactors within the Jerusalem community had reduced themselves to beggars. Their efforts to reduce the ranks of the needy had the ironic effect of adding these former benefactors to the ranks of the needy. Their generosity had produced even more of the very thing—need—that they had sought to eliminate.

By recording such an unflattering aftermath for the Jerusalem church's generosity, the author of Acts may well have been denouncing this communitarian project in the early Christian community. In Luke's eyes, the entire Jerusalem project was likely viewed as a well-intentioned failure. Such extraordinary generosity provided relief in the short term, but also planted the seeds for a longer-term disaster.

We intuitively understand that any such divestment scheme is bound to fail. Inevitably, one of two results must occur. Either the economy collapses because no one any longer owns and manages any resources or else the economy falls under the domination of the world's most selfish persons because all of the truly benevolent persons have divested themselves of all wealth. Neither scenario offers much long-term hope.

Some Marxist interpreters of Scripture have noted these problems and have sought to circumvent the problematic outcomes of divestment by adding modern Marxism to the ancient Jerusalem vision of community. According to such interpreters, the Jerusalem believers were stumbling in the right direction, but they were not positioned to fully exploit the redemptive, need-fighting power of their ideas. The early Christians sold their property to other private owners, resulting in a shift of private assets from the hands of Christians to the hands of non-Christians. What was needed, according to Marxist interpreters, was a more complete shift of all assets from the taint of private ownership. According to such interpreters, the early Christians were wise to reject private ownership for themselves, but they did not go far enough. They should have rejected all private ownership.

Such Marxist expansion of the communitarian impulses in Acts not only

overlooks the distressing history of Marxist states in the twentieth century, but it also argues against the clearly stated presuppositions in the text. Before the Spirit dispatched the deceptive Ananias, Peter reminded Ananias that both his property and the proceeds from the sale of his property remained his own (Acts 5:4).

In Luke's eyes, the entire Jerusalem project of extraordinary generosity was likely viewed as a well-intentioned failure. It provided relief in the short term, but also planted the seeds for a longer-term disaster.

It seems, therefore, that Acts rejected mandatory collectivism even within the Christian community — to say nothing of state-imposed collectivism.

### LUKAN OPTIONS

Fortunately, to conclude that neither the so-called "community of goods" in Acts nor a Marxist appropriation of those traditions offers a clear and compelling solution to the problem of poverty is not to conclude

that Luke, the premier historian of early Christianity, was uninterested in Christian involvement in issues of wealth and poverty. In fact, Luke's Gospel and the book of Acts have long been recognized as one of the most important resources within the Scriptures for developing a Christian ethic of stewardship, justice, and benevolence.

Luke-Acts abounds with narratives and discourse that bear upon issues of wealth and poverty. While sitting at lunch with those well-intentioned but dismayed colleagues, as a scholar of Luke-Acts, I began composing a mental list of the Lukan options for an ethic of wealth and poverty.

Perhaps it's time to check out of the whole capitalist system of acquisition entirely and adopt a literalistic interpretation of Jesus' warning that "none of you can become my disciple if you do not give up all your possessions" (Luke 14:33). Of course, a literal adoption of this text would put a swift end to our work as Christian intellectuals and teachers. Scholars and teachers need buildings, books, and the occasional piece of chalk. Because we like to believe that our service as professors is of some value to the Church and the world, we are reluctant to take Jesus at his word on this particular point. Still, we are forced to admit that maybe possessions are an inherent threat to genuine Christian commitment.

Perhaps rather than taking the initiative and abandoning our possessions, we should be willing to give our resources to the needy when we are called upon to do so. Jesus' Sermon on the Plain (Luke 6:17-49) seems to advocate this approach. After all, only those who have ongoing access to possessions could possibly follow Jesus' instructions to "give to everyone who begs from you" (Luke 6:30). Maybe the Christian ethos is really about being generous when one is presented with the opportunity.

Perhaps we should follow the example of the tax-collector-turned-benefactor and give away half of our possessions in order to help the poor. Jesus seemed satisfied with this man's performance because he announced that Zacchaeus was a true child of Abraham and that salvation had come to his house (Luke 19:1-9). Maybe it's about learning to cultivate a spirit of ongoing concern for the poor.

Perhaps we should simply follow the advice of John the Baptist and learn to be content with our wages and to put away all schemes either to collect more than is due us or to extort more money from those around us (Luke 3:12-14). Maybe the real problem has nothing to do with possession; maybe the real problem is greed.

Perhaps all these approaches are too individualistic and we should think in grander, more universal terms. After all, we are called to participate in the Kingdom and the Kingdom calls for the creation of a world in which the powerful are brought down from their thrones and the lowly are lifted up, in which the rich are sent away empty and the hungry are filled with good things, and in which the thoughts of the proud are scattered to the wind (Luke 1:51-53). Maybe the liberation theologians are correct and we need

to think in terms of a violent overthrow of the structures of political and economic domination in our world.

Or perhaps we should emulate the Pauline model in Acts and work hard within the existing economic structures and try to get ahead financially so that we can acquire resources both to take care of our own needs and the needs of others (Acts 20:34-35). Maybe it's a capitalist world and our job is to follow John Wesley's often-quoted advice to "gain all you can, save all you can, and give all you can."<sup>3</sup>

The reality is that as a scholar of Luke-Acts who is deeply concerned with issues of wealth and poverty, I am inundated by a flood of competing and conflicting answers to the problems of wealth and poverty in these two biblical books.

I am often amused when people ask if Luke-Acts offers a solution to the problem of poverty. "Sure, it does," I think. "It offers all kinds of solutions. Take your pick. There's one to justify every preconceived idea."

The situation would be humorous if it were not so deadly serious. People in our world are literally starving to death. Surely, as people who revere the Christian Scriptures, we can find some guidance there. And, hopefully, we can find something more than a convenient verse or two to support our preexisting political and economic inclinations.

#### A CONSISTENT SCRIPTURAL IMPERATIVE

Sadly, the very diversity of resources in Luke-Acts (to say nothing of the broader Christian canon) has often enabled the Church to evade a deeper truth. While it is true that the Bible does not offer any comprehensive program for a Christian economic system, Scripture does leave us with one con-

sistent moral imperative: the integrity of the people of God, as the people of God, is dependent upon their sustained and concerned effort to eliminate the affront of poverty from the goodness of God's good creation.

On that particular Friday, while eating my free lunch and discussing the plight of the billion or so

The Bible leaves us with a consistent imperative: the integrity of the people of God is dependent upon their sustained and concerned effort to eliminate poverty from the goodness of God's good creation.

people who live in urban slums, I sat silently. I offered few words of wisdom and provided very little expert analysis for my colleagues' consideration. In my defense, I did ask a few questions of the sociologists—as if they could solve the conundrum that had confounded the biblical scholars. In retrospect, however, I wish that I said a few things that I have learned from my time in the company of the Gospel of Luke and the Acts of the Apostles.

First, the Church cannot evade the moral imperative of alleviating poverty. However we slice it, the Christian Scriptures share one thing in common. With one voice they call for love of the other—and such love is consistently defined in terms of our tangible commitment to ensuring that all of God's people be freed from the privations of hunger, homelessness, nakedness, and economic exploitation. Scripture may not provide a precise formula for

Scripture calls for God's people to be freed from hunger, homelessness, nakedness, and economic exploitation. For those who would hear the Bible, ignorance about and disregard for the poor are not options.

meeting these needs, but it does speak with one voice about the moral imperative of doing so. For those who would hear the Bible, ignorance about and disregard for the plight of the world's poor are not options.

Second, talk may be cheap, but it's better than nothing. I have to admit that often I have observed the irony of one slightly overweight

academic sitting down to lunch talking with a bunch of other often slightly overweight academics talking about hunger. The experience leaves me—as it would any person of conscience—feeling disingenuous (or perhaps even downright hypocritical!). In spite of my own discomfort, I remain convinced that our words have power. In the language of the social constructionists, language forms consciousness. Or with a nod to the Gospel of John, God knew what God was doing when God sent the Word into the world. To speak about poverty and the moral challenge that it presents is the first step—though admittedly only the first step—toward addressing poverty. Oppression and despair feed on a diet of silence and neglect.

Third, wealth is not the problem; poverty is. Fifteen years ago when I began my PhD program and what was to become a lifetime commitment to sustained reflection upon issues of wealth and poverty from a biblical perspective, I naively believed the biblical answer to poverty would be a condemnation of the wealthy. Perhaps my own lower-middle class rust belt and populist roots were shading my expectations of Scripture or perhaps my current upper-middle class and coastal perspective is now shading my reading of Scripture. In any case, and in spite of the truism that we always read Scripture from our own social location, I have become convinced that the intrinsic goodness of God's creation and our own privilege of participating in the maintenance of creation make the production of wealth a pleasing activity in the eyes of God. This I take to be the point of the wisdom tradition's frequent emphasis upon wealth as a mark of divine blessing for a life well lived. Ill-gotten gain undoubtedly is sin, but not all gain is ill-gotten.

Finally, alleviation of poverty is about helping those in need, not about developing the virtue of the wealthy. I am not desperately poor; I have never been desperately poor; and it is unlikely that I will ever be desperately poor. When I think about issues of wealth and poverty, I do so from the position of relative privilege. Granted, Robin Leach is not likely to profile me on "The Lifestyles of the Rich and Famous," but neither am I likely to receive "charity" from anyone. Most people who reflect upon issues of wealth and poverty enjoy a similar position of relative privilege. Not surprisingly (but neither inevitably), when the affluent (like me) think about non-affluence, we tend to speak about what we ought to do in order to fulfill our calling as the people of God. Unfortunately, this discourse often degenerates into a discussion of what "we" must do in order to help "them." The poor become an object of our good will—and we begin thinking about how we can develop even greater virtue by helping "them." In this condescending system, "they" possess no virtue – and could not possibly develop any virtue – because virtue comes from helping "them" and they are in no position to help themselves. The rich exploit this system to develop virtue – but their virtue is completely self-regarding. They fight poverty, not the sake of helping the poor, but for the sake of their own virtue. The poor become the most convenient grinding wheel for sharpening the virtue of the rich—and the poor (that is, the real people with lives and loves, with real hearts and minds) get lost in shuffle. Even the very good practice of helping the poor can become an act of paternalistic self-regard, focusing upon the privilege and responsibilities of the rich rather than upon the lives and needs of the poor.

Looking back on that Friday lunch, I am glad I was overwhelmed by a fresh look at poverty. I hope that I never cease to be overwhelmed by the plight of the poor. The problem of poverty should overwhelm us. However, it should not paralyze us. Scripture may not provide an easy answer, but it does provide a moral imperative.

### NOTES

- 1 Mike Davis, Planet of Slums (London: Verso, 2006), 22-23.
- 2 Thomas E. Phillips, *Reading Issues of Wealth and Poverty in Luke-Acts*, Studies in the Bible and Early Christianity 48 (Lewiston, NY: Edwin Mellen Press, 2001).
- 3 John Wesley's sermon 50, "The Use of Money," has been reprinted often. It is available online at new.gbgm-umc.org/umhistory/wesley/sermons/50/ (accessed May 16, 2007).



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## Global Inequality

BY DOUGLAS A. HICKS

Are the world's rich and poor growing closer together or farther apart? Why should we care either way? The Christian story expands our moral vision to see every person not as a potential consumer in a global market, but as a reflection of God's image.

ritics and proponents of globalization are waging a fierce debate over the effects of globalization on inequality. Are the world's rich and the world's poor growing closer together or farther apart? Why should we care either way?

A decade ago, there was a general scholarly consensus that global disparities of wealth and income had risen between 1970 and 1990. But more recently the negative impact of globalization on inequality has been questioned, especially by economists suggesting that globalization has tended to create a more equal world. The debate rages on.<sup>1</sup>

Proponents make claims such as "Globalization has brought the world together on a level (or flat) playing field," while critics contend that "Globalization has created an unequal world." Such general statements, from supporters of globalization and from detractors alike, are too sweeping to be accurate.

It is very clear, however, that current global inequality <code>levels-whether</code> they have been moving up or down—stand very high. Inequality of income, for instance, is as severe in global society as it is in any particular country in the world. That is, consider the degree of economic disparity in some of the most economically unequal countries in the world, like South Africa, Guatemala, and Brazil. If we envision the whole world as one society—which is precisely what globalization encourages us to do—we would see that economic inequality among the world population is greater than it is within these countries marked by economic disparity and social fractures.

It is precisely the rising consciousness of an interconnected world—the globalization of our imagination, if you will—that calls us to think anew about the social and political implications of global inequality. Global inequalities of particular kinds and of a severe degree are grave matters of moral consequence. Therefore, we should care about both poverty and inequality. The "capability approach" to understanding economic inequalities, in conversation with resources in Christian ethics, I will argue, helps us to understand precisely why and how we must focus on inequalities as a matter of human well-being. I will conclude by suggesting constructive ways for the Christian community and a wider "global citizenry" to tackle the issues surrounding economic inequalities.

### GLOBAL INEQUALITY: SO WHAT?

The statistical debates about trends (and causes) of global inequality remain crucially important. We need to understand the changes in national and international economic systems that together comprise the process of globalization and their relationship to the widening or narrowing of global inequalities. The examinations of social scientists working on these issues must carefully break down the processes in order to isolate the various relevant factors, such as technological changes, population changes, climate changes, knowledge/educational changes, changes in tariffs and other barriers to trade, and movement in exchange rates.

Yet whatever our empirical investigations of inequality yield, we must not commit the logical fallacy of "is implies ought." For instance, the fact that the global economy includes pressures that exacerbate inequality should not lead us to conclude that somehow this inequality is morally acceptable. Some proponents who view the global market as the inevitable economic system seem to accept such an assumption. Conversely, some critics of globalization seem to assume that global equality is the fundamental value that we should all prioritize; this assumption, too, must be justified morally if it is to be convincing. Why do we care about inequality, and what kinds of inequality, precisely, do we care about?

Thus, alongside the *empirical* debates—and as the context for them—it is time for leaders and citizens alike to examine global inequality in *moral* terms. In a notable *New York Times* opinion-editorial, W. Michael Cox and Richard Alm argued that Americans had little reason to "decry the wealth gap."<sup>2</sup> Indeed, they went so far as to say that "our response [to rising inequality] is: So what?"

Notwithstanding its cavalier tone, "So what?" is just the right question to ask about disparities of wealth at both the domestic and international levels. Inequality is not necessarily inequity or injustice. Doctors, on average, receive more education in anatomy and pharmacology than other citizens, and much of this education is supported indirectly or directly by the state. This reality reflects a clear inequality in education. But such an inequality

is not unjust; rather, training a group of physicians over many years is a fair and good thing since it promotes the health of the population, for the public good. But we care deeply about *access* to the medical profession: Are medical schools and the profession of medicine open to all persons, regardless of sex, race, religion, or sexual orientation? A host of difficult moral questions

Some inequality must exist for income, wealth, and education. No one serious about human liberty can advocate absolute equality. But saying full equality is unattainable is not the same as accepting excessive inequality.

arise here—e.g., which criteria for equal access are, in fact, morally relevant: intelligence, compassion, physical ability? The main point is that inequality in itself is neither a good or bad thing. Facts about trends, levels, and types of inequality, then, require critical moral evaluation.

Some degree of inequality will surely and necessarily exist for income, wealth,

and education. No person serious about human liberty can advocate absolute equality in any sphere. But to say that full economic equality is unattainable is not the same as accepting excessive inequality.

### POVERTY OR INEQUALITY?

It is not easy for citizens deeply influenced by the modern discourse on freedom and individualism to focus on the disparities and corresponding deprivations that economic free markets allow or even exacerbate. We often take economic arguments about growth, productivity, and efficiency as a kind of immutable reality that cannot and should not be questioned. The names of Adam Smith and Alfred Marshall, the respective "fathers" of classical and neo-classical economics, are invoked to assert that the economy and its Invisible Hand should be left alone.

Less often noted is the fact that Adam Smith himself was a moral philosopher concerned that the economy should operate within a wider framework of justice and "sympathy." More specific to the issue of economic deprivation, Smith insisted that all citizens should have the means "to appear in public without shame," means that are always relative to the society in which one lives. Alfred Marshall added that poverty and its alleviation "give to economic studies...their chief and their highest interest."

Smith and Marshall would be deeply troubled by economists and others who believe that inequality and poverty are not matters of public concern. We must attend to all indicators that give some idea of the effects of the economy on persons' actual well-being. The moral bottom line is the impact of economic policies and conditions on people's lives.

Some analysts argue that we should be concerned about poverty (a condition of absolute deprivation) and not about (relative) inequality at all. That is, they suggest that if the rich become more affluent while the income and wealth of poor people simply do not change, there is an overall improvement. This is the standard answer in economics (in the discussions of "Pareto superiority"): a social improvement occurs when one or more persons are made better off and no one is made worse off. This calculation of being "better off" and "worse off" is made in terms of money alone. (It is precisely the limitation of the analysis to income alone that I will question, especially in the following section.) Consider this case: Bill Gates' income increases by five million dollars, while all other incomes remain the same. In this scenario, overall income rises (because Gates' income goes up); poverty remains the same; and income inequality increases. According to the standard economic analysis, this is a social improvement. Indeed, the increase in inequality does not factor in.

How would we focus on inequality in this analysis? Widening our view to include the "relative" effects upon some persons from the increasing economic status of other persons is a complicated task. There are various kinds of effects. First, if the incomes of the most affluent people go up, but the average income, say, of the poorest part of the population stays the same, the price level for goods and services would go up. Thus, in inflation-adjusted terms, the poor actually become less well-off in the Bill Gates scenario noted above. We could address this problem, though, by looking at *real* income.

A more complicated "relative" factor concerns the effects upon the poor due to a rise in incomes of the middle and upper classes that has the effect of altering consumption patterns. As an example, the rise in private automobile usage in the past fifty years had a severe impact on the availability of public transportation for those without the means to buy or lease a car. Similarly, the recent proliferation of cell phones has led to the near disappearance of public pay phones in many cities. Although the cell phone is a relatively low-cost technology (and a promising economic "equalizer" in some contexts), it can create an additional expense for persons who now cannot locate pay phones for occasional use.

More complex yet are the psychological effects of relative disparity. From a purely functional standpoint, no one "needs" an iPod in their commuting around town. But teenagers in the U.S. and Europe now are lacking something in their social circles if they do not have one. This example is not just a trivial one, and the lack that persons can experience is more than a matter of envy. It is about social belonging. Research from both the United States and the United Kingdom suggests that people's health and sense of overall well-being are more closely correlated with relative deprivation position than with absolute levels of income or wealth. Humans are, after all, social beings, as Adam Smith noted some two-and-a-half centuries ago.

For now, I suggest that even to have a poverty-vs.-inequality debate (that is, should we care more about poverty or inequality?) would in itself reflect an important opening up of our moral analysis. The perspective I will explore below offers reason to care about both poverty and inequality.

### WHY DO CERTAIN INEQUALITIES MATTER?

The basic claim that humans are social beings brings us to the heart of how and why inequalities matter morally. Dollars are an abstraction, albeit a fundamental one for survival in today's economy. It is the impact of those dollars on one's everyday activities and perceptions of self and the world that really matter. We are more concerned with the intrinsic components of well-being than with dollars or automobiles. Are persons able to meet their basic and more complex human needs? Are they able to participate in their own society? Do they have the freedoms and capacities to express themselves culturally, politically, and religiously? These are questions of fundamental human well-being.

Christian thinkers through the generations have addressed economic activity as an important part of both individual and communal living. It is often stated that Jesus' recorded teachings focus more on economic matters than on any other single subject. The early Church, as described in the book of Acts and in Paul's epistles, was particularly concerned with providing for the needs of the least well-off persons and communities. The book of Acts implicitly calls for a limit on inequalities, with references to commonly held goods and to the selling of possessions to provide for the needs of others (Acts 2:42-27; 4:32-35). When the Apostle Paul asked for funds to help the saints of Jerusalem, he discussed the need to provide for each other in a reciprocal, even an equalizing, way: "Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, as it is written: 'He who gathered much did not have too much, and he who gathered little did not have too little'" (2 Corinthian 8:13-15; cf. Romans 15:25-27).6

Over the centuries, believers developed rules and practices of Christian economy. Monastic life is a specialized expression of economic equality in communal life (though critics will note that this is voluntary poverty equally distributed). Augustine and Aquinas offered rules for constraining greed and envy while striving to maintain public order (especially in Augustine) and promote the common good (especially in Aquinas). Specific questions of practice, like what kinds of interest constitute usury, began to play an increasing role in Christian theological and moral thought. Yet these thinkers did not radically question the inequalities of station or status among different persons in society. The organic image (all are members of the Body of Christ, but some are the head and some are the feet, etc.) predominated over more democratic images in medieval times, and as a result various political,

social, and economic inequalities went unquestioned. In the Reformation, Martin Luther and John Calvin moved in a democratic direction (with key concepts such as the priesthood of all believers), but they did not tackle issues of economic inequality directly. Enlightenment Christianity, among other things, helped to bring (or restore) talk of democracy more fully into Christian theological thought and practice.

In the twentieth century, the dream of an egalitarian world (and Church) took a firmer grip. Some Christian thinkers embraced the hope of society-wide Christian socialism, which had earlier been attempted, frequently with disastrous consequences, in European and U.S. enclaves. For instance, Karl Barth accepted a socialist vision in his early writings. In a more sustained set of reflections in the 1930s, William Temple, who would become the Archbishop of Canterbury, offered what he called a workable version of Christian socialism for British society. In the post-war boom and the opening-up of the post Vatican II Catholic Church, Latin American theologians developed what became known as "a theology of liberation." Priest-theologians like Gustavo Gutiérrez engaged in critical but appreciative conversation with Marxism, although the emphasis on socialism diminished significantly in liberationist thinking across the 1990s and into this century.

Notwithstanding these collectivist impulses (and, conversely, the overstated conservative embraces of the market as God's will), many Christian thinkers are seeking an independently critical stance from which to judge the role of economic systems on the well-being and dignity of human persons. Some analysts misdescribe this mainstream approach as a "third way" between capitalism and socialism, but such language misses the fact that

Catholic social teaching and certain Protestant writers offer a more fundamental moral language to analyze the various expressions of both capitalism and socialism. In these frameworks, economic inequality is denounced for its dehumanizing effect on the persons at the bottom end of the economic distribution. On occasion, the effects

That we are social beings brings us to the heart of why inequalities matter morally.

Dollars are an abstraction; it is their impact on our everyday activities and perceptions of self and the world that really matter.

upon the rich from excessive materialism are mentioned as a second kind of problem created by inequality.

A number of Christian theologians and ethicists are turning to the philosophical-economic school of thought known as the "capability approach" for a richer vocabulary to analyze economic life. Pioneered by Nobel-winning economist Amartya Sen and philosopher Martha Nussbaum, the capa-

bility approach emphasizes those aspects of human well-being that enable persons to be active participants in society and realize the ends they determine for themselves.<sup>7</sup> This vocabulary helps to capture, in conversation with economics, values that are present in the Christian tradition in concepts such as human dignity, solidarity, and the preferential option for the poor. In addition, the capability approach has specified, in a way more precise

### Inequalities matter when they obstruct at least some persons from realizing their human dignity within their own communities.

than any writings in Christian ethics, those spheres of well-being in which equality and inequality matter. Martha Nussbaum's list of ten capabilities is one very detailed specification (more universally dictated than Sen would prefer) of human

capabilities for which we should have moral concern.8

Stated succinctly (and in negative terms), inequalities matter to the extent that they obstruct at least some persons from realizing their human dignity within their own communities. Sen talks of an equality of "basic capability" as a precondition for allowing individuals to pursue their own valued ends. The Christian tradition includes what liberationists have termed the preferential option for the poor, by which individuals, churches, and societies are called to focus special attention to those persons in jeopardy of being marginalized in their communities or of not realizing their human dignity. In this Christian perspective drawing from the capability approach, we would look at global inequality in various forms—such as income, wealth, political and cultural participation, educational attainment, and health and longevity. 10

Such a moral approach to global inequalities does not answer, of course, the specific question of how much inequality, and of what forms, is morally acceptable. Rather, it provides a moral vocabulary for addressing the "so what?" question. It accepts the fact that the descriptive-empirical questions of global income and wealth inequalities are important ones, while it also calls for more careful examination—even empirical analyses—of inequalities of more intrinsic importance, such as disparities in health and lifespan, in educational attainment, and in access to global media and markets.

The Christian story is a global one, and Christian theology and ethics can contribute to the stretching of the global imagination. It expands our vision not in terms of seeing every human as a potential consumer in a global market. Rather, Christian ethics views every person as a reflection of God's image endowed with human dignity. In opposition to narratives that portray national identity or even religious identity as primary, the Christian narrative views all human beings fundamentally as moral equals.

This Christian perspective requires us to explore how certain forms of

inequality impede human dignity and a corresponding human solidarity. Economic processes of globalization have the promise to enhance, in some ways, the conditions of dignity and solidarity. But this is not a given, and economic systems should always be subject to moral evaluation. Intrinsic moral goods include human well-being, capability, and community; we evaluate economic indicators such as productivity, growth, and even distribution in terms of their effects on these goods.

### NOTES

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- 2 W. Michael Cox and Richard Alm, "Why Decry the Wealth Gap?" *New York Times* (January 24, 2000) Late Edition-Final, Section A, Page 25, Column 2.
- 3 Adam Smith, An Inquiry into the Nature and Causes of the Wealth of Nations, reissue edition (London: Everyman Edition, Home University Library, 1991 [1776]), 351-352.
- 4 Alfred Marshall, "Introduction," *Principles of Economics*, eighth edition (London: Macmillan, 1920).
- 5 See, for instance, Richard Wilkinson, "The Epidemiological Transition: From Material Scarcity to Social Disadvantage?" *Daedalus*, volume 123, issue 4 (Fall 1994).
- 6 Scripture taken from the HOLY BIBLE, NEW INTERNATIONAL VERSION®. NIV®. Copyright© 1973, 1978, 1984 by International Bible Society. Used by permission of Zondervan. All rights reserved.
- 7 Amartya Sen presents the capability approach succinctly in "Capability and Well-Being," in Martha C. Nussbaum and Amartya Sen, eds., *The Quality of Life* (New York: Oxford University Press, 1993), 30-53.
- 8 Nussbaum describes the central human capabilities under ten headings: "life," "bodily health," "bodily integrity," "senses, imagination, and thought," "emotions," "practical reason," "affiliation," "other species," "play," and "control over one's [political and material] environment." See Martha C. Nussbaum, Women and Human Development: The Capabilities Approach (New York: Cambridge University Press, 2000), 78-80.
- 9 Amartya Sen, "Equality of What?" in *The Tanner Lectures on Human Values*, volume 1, edited by Sterling M. McMurrin (Salt Lake City, UT: University of Utah Press and Cambridge University Press, 1980), 195-220.
- 10 For a fuller discussion, see Douglas A. Hicks, *Inequality and Christian Ethics* (New York: Cambridge University Press, 2000), especially 167-196.



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## An Economy for the Earth

BY HENRY REMPEL

The earth's capacity to sustain life is threatened by our burgeoning population and growing material demands.

We are depleting earth's nonrenewable resources and exceeding the environment's capacity to absorb the pollutants we discard. How did we get into this mess?

The thin outer crust of our earth holds a bountiful supply of resources essential for life. The rich soil, when combined with water and sunshine, sustains plants that are basic to all forms of life. A diversity of animal life, ranging from insects to birds, fish, and mammals, is an essential complement to the plants required for life. In addition, this crust contains a wealth of minerals that we use to produce our high material standard of living. This range of natural resources forms a landscape within which we live, providing both the means for all of life as well as an aesthetic setting that stimulates our various senses.

Two global forces now threaten our earth's capacity to sustain life. One force is rapid growth in population. Given the youthful age of the world's population, current estimates place the expected size to level off in excess of nine billion. The other force is a rapid growth in the material standard of living for higher-income households. Together, these two forces are rapidly depleting known reserves of nonrenewable resources and exceeding the capacity of our environment to absorb the array of pollutants we discard as we go about our daily life.

Of these two forces, it is the latter that is the larger, more immediate threat to ongoing existence of life on earth. The drain on the world's supply of nonrenewable resources by each child born in North America is such that every low-income mother would have to bear between fifteen and twenty-five children to have a comparable effect. Similarly, it is the high- and middle-income households that are the primary source of the pollution

that is threatening the quality of our air quality, the purity of our water, and the safety of our soil, and is changing the earth's climate.

Current globalizing forces in the economy are accelerating significantly this threat to life on earth. First, they enable high-income households to outbid people in lower-income countries for precious resources located there, reducing their ability to maintain their way of life. In addition, these globalizing forces seek to spread the material standard of living in high-income countries to the rest of the world. For example, the effect of promoting in China and India an aspiration in each household to own a car has created noticeable upward pressure on the world price of oil. Current guesstimates, on the basis of known technology, are that we will require the equivalent of three earths of resources to supply the current world's population with a material standard of living comparable to that now enjoyed in North America. Increased production to meet global demands, especially in China and India, is now contributing large quantities of pollutants into the air, water, and land, compounding the earth's capacity to absorb our waste products.

How did we get ourselves into this mess? The causes are complex. In this brief space we will explore two major causes: several inherent limitations of our economic system and distortions introduced by the Church to the biblical message.

### RECOGNIZING THE LIMITS OF CAPITALISM

Capitalism as an economic system relies on the market to guide decision making. For decisions about two important types of goods, market prices do not exist: for *common property resources* such as the atmosphere, flowing streams, large bodies of water, and large tracts of wilderness; and for the *claims of future generations* on the use of the current known stock of natural resources. As a result, we expel freely into the air smoke from cigarettes, exhaust from vehicles, and pollutants from industrial smoke stacks. Similarly, we do not compensate society adequately for toxic effluents released into our streams, lakes, and oceans, for waste and chemicals placed in the ground, and for maintaining appropriate habitats to assure continued biodiversity. Finally, the current exploitation of nonrenewable resources does not make provision for the needs of our children and grandchildren.

A second limitation of our economic system is return on capital as the primary motivating force for business decisions. The roots of our system are located in a time when both labor and natural resources were in abundance, but the limited availability of capital—tools, machines, buildings, infrastructure, and improved human skills—restricted our growth potential. Capitalism addressed this by placing the owners of capital in the driver's seat and rewarding them on the basis of capital mobilized and the efficiency in the use of such capital.

This capitalist system has been instrumental in generating the high material standard of living we enjoy. But it is becoming anachronistic in our current setting, where the availability of natural resources, not lack of capital, is the binding constraint on further economic growth. Here are just three examples. As we deplete the fish stocks in the ocean, our system addresses the problem by creating larger boats and bigger nets to maintain the supply of fish in the market. The end result will be depleting our fish stocks even faster. Or, a firm inflicting visible harmful effects on its immediate surroundings with pollutants released into the air responds by building a taller

The capitalist system, instrumental in generating the high material standard of living we enjoy, is becoming anachronistic when availability of natural resources, not lack of capital, is the constraint on economic growth.

smokestack to disperse the pollutants further afield. Likewise, assuring adequate food for all will require research to maximize nutritional output per unit of water and land over time rather than current research designed to reward the owners of capital, including intellectual property.

A third limitation of our economic system is an

accepted modification to the system. This change is a legal right of owners of capital to collude and to behave as a single firm in the form of a limited liability corporation. This was accepted because it allowed firms to become large and take advantage of tremendous economies of scale available in certain industries. The production of light bulbs would be a prime example. The evolution of such firms, where they monopolize or dominate certain industries, has eliminated the competition that was central to capitalism, both to motivate efficiency and to assure some semblance of fairness in how commodities are produced and distributed. In addition, to satisfy the demands of their shareholders, corporate executives have to increase the value of shares, pay out high dividends, or both. The primary means to this end is growth of the corporation, especially with the use of advertising to create new human wants. As a result, we have unleashed on our environment a form of business organization that devastates our landscape in the same way that cancer cells prey on a human body.

### CORRECTING DISTORTIONS OF THE BIBLICAL MESSAGE

Given the popularity of prosperity, the Church has failed to serve as an effective counter force or corrective to the excesses of capitalism. The use of resources was to be governed by a theology of stewardship, where human beings were expected to be wise stewards of what belonged to God. This was a distortion of the biblical message in that it presumed creation was a one-time act rather than an ongoing process. According to Genesis 1 and 2, God calls us to be co-creators for an ongoing process of creation, tending to

our natural landscape as if it were a garden.<sup>1</sup> If we fail, the created order falling back to some form of chaos (comparable to Genesis 1:1) remains a live option.

Furthermore, in a capitalist setting premised on private ownership of property, the ideal of stewardship lacks substantive content if Church teaching fails to address how individuals are to exercise control over the resources they own. Such teaching has not invoked the biblical admonition that gifts of God, such as natural resources, are not to be bought and sold in the market as if they are simply another commodity. Second, an emphasis on wise use of God's gifts of nature typically does not include a God-given mandate to nurture and sustain life on this planet. Third, in our teaching we have not pursued a concept of jubilee where ownership of the land (which was the primary production input in biblical times) was to be redistributed periodically as a semblance of fairness essential to living in community.<sup>2</sup>

A second distortion of the biblical message is the use of selected passages to subjugate females to male control and to focus biblical teaching on human sexuality on procreation. The latter had some application in earlier times when death rates periodically swamped birth rates. But this now means the Church is largely irrelevant as a rapid decline in infant mortality in developing countries creates family size larger than desired by most families. Given this distortion, the Church must bear some responsibility for the challenge that population size presents for the environment.

Within the Church we have taken seriously the claim "everything old has passed away; see, everything has become new!" (2 Corinthians 5:17; cf. Galatians 2:19-20). We agree this means the motivation that drives us has been transformed from serving self to serving Christ. Application, though, tends to limit this change to personal spiritual discipline, evangelism and missions, and support for the institutional church. Lest it jeopardize financial support for the Church, we have been hesitant to apply such a change in motivation to the use of resources and the employment of people.

Specifically, there has been limited emphasis on the biblical message that the Creator has bestowed on each one a vocation that includes a shared responsibility to ensure the use of natural resources for the benefit of all. Given that our ability to live well as human beings is dependent on our living within community, this benefit for all includes the pursuit of fairness where the means of production are directed first and foremost to the needs of the poor rather than the wants of the rich. This vocation also includes peacemaking, where we work toward defining and enforcing fair agreements and exchanges among distinct communities at national and international levels.

### BUILDING A NEW ECONOMIC CULTURE

So, what can we do? Where do we go from here? Now is an opportune time to pursue this agenda as the issue of climate change has captured the imagination of many people. There is a growing concern that major disasters, such as the devastation of New Orleans by hurricane Katrina, may become more frequent with increasing destruction.

An appropriate place to start is to spell out what a change in motivation to live for Christ might mean for our behavior as consumers. Is our economic system indeed correct in assuming that happiness is a product of our abil-

It is clear the solution cannot be located at the individual level. We need to build communities and cultural norms that serve to channel human consumption in a manner that is sustainable.

ity to hold and consume material commodities? As an alternative, Jonathan Lear postulates that human behavior is governed by a basic human emotion to avoid shameful acts. Within a society, its culture shapes a way of life that sets standards of excellence for defined social roles and establishes boundaries of acceptable behavior and,

hence, identifies what constitutes shameful acts. According to Lear, to build a culture and to transmit it to subsequent generations a society needs concepts that enable it to construct a narrative, the story of the people.<sup>3</sup>

Pursuing this line of reasoning, it is clear the solution cannot be located at the individual level. We need to build communities that enable us to proceed together. We need new concepts that will allow us to build cultural norms that serve to channel human consumption in a manner that is sustainable.

For example, we need to rediscover the biblical concept of keeping the Sabbath. It is much more than an institution that defines religious behavior one day out of seven. Rather, it challenges us to follow the example of our Creator and set aside one day of seven where we rest from a frenzied pursuit of more and contemplate both the marvelous wonders of our natural landscape that sustains us and the warmth of human communities that enable us to be fully human. A case can also be made that happiness might be built better if we set aside one year out of seven to pause from our pursuit of more to renew our spirit and to focus attention explicitly on building the relationships that are essential to living in community.

Another biblical concept we might renew is the tithe. Rather than each of us merely setting aside ten percent of our income every pay day to be channeled into charitable donations, why not set every tenth person within our respective communities free from earning a living to pursue either short- or longer-term service opportunities? The implications for fairness within community and provision of motivated personnel for service opportunities are tremendous.

These are merely a few examples to stimulate new approaches to reshaping our culture and hence our behavior. The key is to build models of alternative approaches to community living that demonstrate an abundant life can flow from human beings who have discovered a sense of enough and who draw significant sustenance from being in relationship with others within a community.

### BELLING THE CORPORATE CAT

Limiting our consumption of material commodities will represent a significant threat to large corporations, especially the ones that operate multinationally. In addition to their power of advertising, they can weaken our resolve by offering a vast array of commodities at relatively low prices. By locating production off-shore, it becomes much more difficult to monitor either the working conditions or the environmental impacts of such production. Should a significant number of people, for example families active in the Church, become immune to the lure of advertising, exotic products, and low prices, many corporate executive officers will lose their traditional means to satisfying their shareholders.

Our challenge is similar to the proverbial mice who agree they would all be safer if they could place a bell on the cat, but they cannot agree on how to do this. While large corporations have immense economic power, they are also quite vulnerable to coordinated consumer responses. One example is the boycott some years ago of Nestlé products, which brought about changes in the way baby formula was promoted in low-income countries. As few as a dozen independent messages—as distinct from individuals submitting form letters or signing petitions—will cause the media to evaluate programming lest advertisers withdraw their sponsorship.

There are many ways to place a bell on the corporate cat. We could encourage legislators to eliminate as a tax deductible business expense spending on advertising designed to create additional wants. In a world where available natural resources, given the state of current technology, are inadequate to extend our material standard of living to the rest of the world, action to expand wants is immoral. Action here will be resisted vigorously by most media outlets as reduced advertising will require new ways of financing our radio and television programming, newspapers, and magazines.

We might redefine corporate shareholder meetings by eliminating the automatic transfer of proxy voting rights to the existing board of directors. For example, each board might be required to have at least one member representing employees and one member representing consumers. The proxy voting ballot could then make provision for identifying whether the employee representative, the consumer representative, an independent board member, or the corporate secretary casts that proxy vote.

We could work toward international agreements that require corporations to certify that they and their subcontractors abide by the same employee benefit and

safety provisions and that they follow the same environmental standards as apply in the high-income countries in which they are primarily located.

We could work toward international agreements that require corporations to pay corporate taxes in each country proportional to the production value added within that country.

We should organize forms of buying locally within our respective communi-

We need to capture the same entrepreneurial spirit evident in the capitalist but channel these energies to conserving and sustaining our natural environment.

ties. This could include a cooperative arrangement with local farmers and small business where each contracts to supply quality products, on a seasonal basis, in exchange for a price that sustains our farmers and our small businesses. Some communities issue chits, as a form of local money, which facili-

tate exchange within the community beyond mere barter arrangements.

Finally, we should *work at restructuring how our cities are organized by encouraging each other to reorient shopping to businesses that do not require the use of an automobile*. A place to start could involve organizing places of worship within walking or cycling reach or readily accessible by some form of mass transit.

Even if greater community control of corporate behavior is realized, there still will be a need for other significant changes to our current economic system. Specifically we need to work toward replacing the current driver of the system, the capitalist, with a new driver. Herman Daly calls for an environmental conservationist.<sup>4</sup> In my book on our modified form of capitalism I coined "ecolpreneur" as a potential replacement for the capitalist.<sup>5</sup> The intent was to capture the same entrepreneurial spirit evident in the capitalist but channel these energies to conserving and sustaining our natural environment.

Such persons exist. What our economic system requires is an accounting output comparable to a rate of return on capital that now guides and motivates the capitalist. The "cost" to society of all forms of pollution and the rate of depletion of nonrenewable resources need to enter the accounting calculus. This could be enforced with appropriate taxes imposed or we could break down the barriers between disciplines so accountants, lawyers, social scientists, and natural scientists could join forces to discover means of estimating such "costs" and devising accounting systems that accurately reflect the value of natural resources to current and future generations. The latter is more likely to map out creative ways forward.

The Church should call its professionals and scientists, whose motiva-

tion has been changed from serving self to serving Christ, to become pioneers in their respective professions in this process of discovery.

#### NOTES

- 1 See the articles in *The Moral Landscape of Creation*, Christian Reflection: A Series in Faith and Ethics, 2 (Winter 2002), and Norman Wirzba, "Imagine a Sabbath Economy," *Sabbath*, Christian Reflection: A Series in Faith and Ethics, 4 (Summer 2002), 31-35. These resources are available online at *www.ChristianEthics.ws*.
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# Is Economic Globalization Good News?

BY JOSEPH A. MCKINNEY

Undeniably we are living in a time of profound change as different national economies become integrated into a global economic system. What is globalization's impact in countries where many people live in absolute poverty? And why are these economic changes causing the greatest anxiety in richer countries?

Te hear a lot about economic globalization today. Literally hundreds of books, some of them bestsellers, and thousands of articles have been written about it since 1995. Globalization has been the subject of almost endless debate in the media and in the halls of government. It has triggered demonstrations, sometimes violent, by those who are fearful of its adverse consequences.

While globalization is a complex phenomenon with many ramifications, here I am thinking of it as the integration of different national economies into a global economic system. Economic globalization has been made possible by the extension of relatively unrestricted markets to more and more countries after the USSR disintegrated and China opened to the outside world and by outward-looking policy changes in many lesser developed countries, such as India and Vietnam, that have removed market restraints. To a large extent the recent globalization is being driven by a technological revolution that involves application of digital technologies to both production processes and communications.

A reasonable question to ask is whether the recent globalization is significant enough to justify all of the attention given to it? In my opinion, it is. Undeniably we are living in a time of profound change. Production process-

es have been dispersed around the globe as never before. The volume of world trade is increasing at almost three times the rate of increase in world output. United States firms sell more through subsidiaries located in other countries than they export from this country. Three times as many persons cross national boundaries today for business purposes, tourism, or immigration as in 1980. Internet usage is growing exponentially.

Yet the move toward a global economy may be in its infancy. The over-whelming majority of business transactions, investments, phone calls, and Internet messages are still local. McKinsey & Company estimates that while perhaps one-fifth of world production and investment are open to foreign competition today, as much as four-fifths may be within thirty years. That is almost certainly an overestimate, but a movement even half that far toward global economic integration would have profound implications.

In considering the significance of these changes, it may be helpful to put things into historical perspective. Up until the Industrial Revolution, the great majority of the world's population lived at or near a subsistence level. After the mechanization of production in the eighteenth and nineteenth centuries, the rate of world economic growth increased to more than one percent per year, and over time this resulted in a dramatic improvement in living standards in much of the world. Previously, the larger part of the world's production had taken place in countries that are today considered emerging economies such as China and India. After the Industrial Revolution, countries that adopted the new production methods, such as Western Europe and the United States (and later Japan), experienced phenomenal increases in their standards of living and greatly increased their share of world output.<sup>4</sup>

Recently, as a result of the semiconductor revolution and extension of relatively unrestricted markets to much larger portions of the world, global output has increased at well over twice the rate that it did during the Industrial Revolution. During the first years of the new millennium, the world economy has expanded more rapidly than ever before in history. Countries that have participated vigorously in this process, such as South Korea, Singapore, and Malaysia, and more recently China and India, have experienced the most rapid rates of growth.

### IMPLICATIONS FOR POORER COUNTRIES

A matter of particular concern for Christians is the impact of globalization on the countries of the world where a large percentage of the population lives in absolute poverty. World Bank economist David Dollar, writing in 2004 after studying the effects of globalization on poverty and inequality since 1980, concluded that

Poor country growth rates have accelerated and are higher than rich country growth rates—for the first time in modern history.

The number of poor people in the world has declined significantly — by 375 million people since 1981 — the first such decline in history. The share of developing world population living on less than one dollar per day has been cut in half since 1981.

Global inequality (among citizens of the world) has declined – modestly – reversing a 200-year-old trend toward higher inequality.

Furthermore, the trends toward faster growth and poverty reduction are strongest in the developing countries in which there has been the most rapid integration with the global economy, supporting the view that integration has been a positive force for improving lives in the developing world.<sup>6</sup>

It is interesting that most of the opposition to globalization has originated in the richer countries in the world. Generally, people in the poorer countries view it as an opportunity for improving their lot in life. Opponents of globalization worry that it will worsen environmental conditions in less developed countries and that exploitative labor conditions will be employed there. While instances of both environmental degradation and labor exploitation resulting from the activities of multinational firms in less developed countries have been documented, as a rule their presence there improves conditions. The economic growth that results from globalization provides resources needed for improving environmental conditions in less developed countries and, in general, as incomes rise in such countries, environmental regulations are strengthened and their enforcement improved.<sup>7</sup>

Also, studies have repeatedly shown that, while multinational firms in less developed countries pay wages far below what they would pay in the United States and Western Europe, they generally pay wages higher than those of domestic firms in such countries and provide superior working conditions.<sup>8</sup> It is sometimes said that globalization increases the use of child labor. Again, the opposite is usually the case. As higher-wage job opportunities are made available for adults, parents are better able to send their children to school as opposed to putting them to work in order that the family can survive. A growing economy increases future job prospects, providing further incentive for parents to seek education for their children.<sup>9</sup>

While globalization is generally beneficial to the poor in less developed countries, there definitely are instances in which the poor in such countries are harmed by globalization. An example would be the too-rapid removal of restraints on agricultural trade so that many small farmers lose their livelihood. A case in point is the removal of restraints on corn imports into Mexico, more rapidly even than the North American Free Trade Agreement (NAFTA) had scheduled. As a result, small farmers were driven from the land, pushing many of them to emigrate to the United States.

The poor in the less developed countries are much more likely to benefit from globalization if complementary policies are put in place, such as technical assistance and availability of credit, improvements of transportation and marketing networks, and increased access to education. <sup>10</sup> In any economic change there are likely to be both winners and losers, and when the losers are abjectly poor it is incumbent on societies to implement policies for their protection. Christians can be involved in helping the poor of the world through joining advocacy groups on their behalf, supporting mission agencies, and assisting the churches in such countries that are often critical change agents. Also, Christians in business are increasingly viewing their business operations in poorer countries as opportunities for both Christian witness and the improvement of social conditions there. <sup>11</sup>

It is often said that the world trading system is biased against less developed countries, and consequently the World Trade Organization has been the target of many demonstrations. In general, the world trade regime works to the benefit of less developed countries. It provides a rules-based system in which less powerful countries have recourse to dispute settlement procedures when the rules are violated. But while less developed countries benefit on balance from the rules of the world trading system, in some ways they have not been treated fairly in it. Both import tariffs and other trade restrictions fall more heavily on the products (such as food products and textiles) exported by less developed countries. Multilateral agreements to liberalize trade in services have focused on those services (such as banking) in which the richer countries have a comparative advantage to the neglect

of those (such as construction) in which less developed countries have an advantage. International agreements on intellectual property protection have in some instances restricted the ability of less developed countries to produce low-cost pharmaceuticals needed to save the lives of those who could not afford to pay for them. The poorest countries lack the capacity to participate fully in trade

Most opposition to globalization has originated in the richer countries in the world.

People in poorer countries view it as an opportunity for improving their lot in life.

Opponents worry that it will exploit labor and worsen environmental conditions.

negotiations and in the World Trade Organization's dispute settlement procedures. These problems must be addressed in multilateral trade negotiations if poorer countries are to reap the full benefits of a global economy.

#### IMPLICATIONS FOR DEVELOPED COUNTRIES

The greatest anxiety concerning globalization is manifested in the richer countries of the world. There are two main reasons for this unease. First,

globalization speeds up the rate of economic change and makes jobs that before seemed secure now seem to be at risk. Second, while incomes have grown rapidly overall in the richer countries during the globalization era, the distribution of these incomes has become increasingly unequal.

During the past two decades, when globalization has progressed most rapidly, there has been only a very modest increase in the compensation of

The insecurity caused by globalization is greater where there is a weak social safety net—when unemployment compensation payments are low and health insurance benefits are not portable from job to job.

middle- and lower-wage workers in the United States, at the same time that both profits and the wages of skilled workers have increased rapidly. In Western Europe, where labor markets are less flexible, the gap between unskilled and skilled wages has widened by much less than in the United States, but unemployment rates there have remained stubbornly high.

A lively debate has ensued among economists concerning how much of this wage disparity is due to increased international trade and how much is attributable to technological change. The preponderance of evidence indicates that while some of the widening gap is due to increased international trade (and the effective doubling of world labor supply with the entry of China and India into world markets), most of it can be attributed to technological change. That a widening gap between skilled and unskilled workers can also be observed in the poorer countries is evidence of this. Application of semiconductor technologies to production processes has allowed automation of much work that previously required relatively unskilled labor. At the same time, demand for skilled workers such as engineers and computer programmers has increased. Therefore, decreased demand for unskilled workers and increased demand for skilled workers has caused a widening wage gap around the world.

The full implications of globalization for workers in the United States cannot be fully known at this time. Previously it was relatively unskilled workers producing manufactured goods that were in danger of having their jobs outsourced overseas. Now skilled workers in the service sector face potential competition from overseas. In some ways international trade in the services of skilled workers over the Internet is easier than trade in goods, because shipping costs and customs procedures are not involved. Most economists view international outsourcing of services favorably, seeing it as simply an extension of the benefits of trade to areas of the economy where this was not possible before the Internet. But prominent Princeton

economist Alan Blinder believes that the implications are more profound. He estimates that as many as forty million jobs in the United States are of the type that potentially could be outsourced internationally, many of them highly skilled jobs such as graphic design, financial analysis, and computer programming. <sup>14</sup> The fact that skilled jobs are now at risk is likely to increase the effective opposition to globalization.

The insecurity caused by globalization is, of course, greater where there is a weak social safety net. When unemployment compensation payments designed to provide income to discharged workers while they search for new jobs are low or difficult to obtain, then workers who perceive their jobs to be at risk are likely to oppose globalization. Likewise, when health insurance benefits are not portable from job to job and can be maintained between jobs only at exorbitant cost, then workers reasonably oppose policies that are likely to put their jobs at risk.

If the opposition to globalization arises from the fears of workers that they could possibly be harmed by it, then it would seem reasonable to strengthen the social safety net to reduce the chances of workers being harmed. There is a tradeoff involved, however. As is evident from Western Europe, a generous social safety net can lead to higher levels of unemployment and a less dynamic economy. In Western European economies such as France and Italy (and until recently, Germany), the unemployment rate has stayed persistently at almost double the level of that in the United States, and the rate of economic growth has been only about one-half as great in recent years.

A certain amount of market-determined income inequality is necessary to provide the incentives for work, investment, and entrepreneurship, and policy makers must take this into account as they consider possible changes. Balancing the need for incentives in the system with social welfare needs is a complex task. There seems to be a growing sentiment among economists that the degree of inequality in the United States economy in the past few years is more than is necessary for providing incentives, and because of it those at the bottom of the income scale lack the equality of opportunity to allow them to realize their full human potential.

What could be done to soften the blow of globalization to those who are adversely affected by it? Since the 1960s we have had trade adjustment assistance programs to provide for the retraining of those displaced by foreign competition, but among major industrial countries our spending in the United States on active labor market adjustment programs is by far the lowest relative to national income. And most assessments of the effectiveness of the programs rate them poorly. Retraining workers, particularly those who are older and often lack education, so that they can qualify for the types of jobs that are in demand is very difficult. New approaches are needed, such as wage subsidies to compensate those who have had to take lower-paying jobs and portability of health insurance and pensions for those who have

permanently lost jobs. For those whose skills are being made obsolete by technological change or structural changes in the economy, a tax credit for education and training expenditures is recommended.<sup>15</sup>

While we appreciate the benefits of globalization, we should also have concern for those harmed by it. Institutional mechanisms must be developed to see that the benefits are spread throughout societies, in both poorer and richer countries. While my focus has been on cushioning the blow to workers displaced by globalization, the economic costs of adjustment should be put in context. Economists at the Institute for International Economics, using a variety of methods that give fairly consistent results, have estimated that the annual benefits of globalization amounted in 2003 to between \$2,800 to \$5,000

of additional income to the average person in the United States, and between \$7,100 to \$12,900 for the average household. While in absolute terms most of these benefits accrued to higher income households, the benefits as a percentage of income were much larger for lower income households since low-cost imports are a more important component of consumption for them. The annual benefits are more than eighteen times as large as the estimated annual labor adjustment costs. <sup>16</sup> The challenge is to devise policies that can transfer enough of the benefits to those adversely affected so that everyone is made better off by globalization.

#### CHRISTIAN RESPONSE TO GLOBALIZATION

Given what we know about economic globalization, what should be the response of Christians to it? Certainly, we should rejoice in the alleviation of absolute poverty that has resulted from it and in the potential for further progress in this area. The technological revolution that is driving globalization and the market processes that characterize it have the potential for raising living standards throughout the world to levels heretofore unimaginable.

At the same time that we appreciate the benefits of globalization, we should also have concern for those who may be harmed by it. The rate of structural change resulting from globalization is unprecedented and is possibly in its early stages. Institutional mechanisms must be developed to see that the benefits of globalization are spread throughout societies, in both poorer and richer countries. This is imperative first and foremost because it is the right thing to do, but also because without it a backlash against globalization could disrupt the process. Retrogression has occurred in the past.

The level of globalization was quite high by most measures at the end of the nineteenth century. Trade barriers were relatively low, massive amounts of capital moved internationally, and the movement of labor throughout the world was virtually unrestricted. During the period between World War I and World War II a trade war greatly restricted international trade, extensive capital controls were applied, and stringent immigration laws were put in place. Only slowly and with much effort were most of these restrictions removed during the post-World War II period.

Globalization could be disrupted again by a backlash against it from those who fear being adversely affected by it, by terrorist incidents such as the explosion of a nuclear device in a major port, or by a worldwide pandemic such as the bird flu. While many people are fearful of the effects of globalization, perhaps the greater fear should be that the process might be disrupted, for the world would have much to lose if it were.

I have emphasized globalization's potential for improving productivity and therefore material standards of living. Certainly, the potential for globalization to reduce absolute poverty is good news, as the alleviation of poverty is an important moral issue. Economic growth can also have favorable benefits in ways other than its effects on material living standards. In a recent book entitled *The Moral Consequences of Economic Growth*, Benjamin Friedman presents evidence that steady economic growth "...more often than not fosters greater opportunity, tolerance of diversity, social mobility, commitment to fairness and dedication to democracy." In a stagnant economy cooperation is less because one person's gain tends to be another person's loss. In growing economies the potential exists for everyone to benefit, and realizing this people are more likely to cooperate.

Friedman's definition of morality is admittedly limited in scope, and it is possible that increased prosperity could have adverse effects on morality in other ways. Certainly, without spiritual moorings societies can decay even as they become more prosperous. The benefits of globalization by no means guarantee a better world. In a global economy, as in every other circumstance, the truly reliable good news is, and will always be, the gospel message of Jesus Christ.

#### NOTES

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8 See, for example, Robert J. Flanagan, *Globalization and Labor Conditions: Working Conditions and Worker Rights in a Global Economy* (New York: Oxford University Press, 2006).

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13 See Robert Feenstra, "Globalization and Its Impact on Labor," Global Economy Lecture, 2007, Vienna Institute for International Economic Studies. This lecture is available online at www.econ.ucdavis.edu/facultu/fzfeens/pdf/globalization.pdf (accessed May 23, 2007).

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# If Only I Had Known

BY CAROLYN WINFREY GILLETTE

"If only I had known the cost of human greed, perhaps I would have reached out more to those in need. But now I see the truth across the great divide!

If only I had known and changed," the rich man cried.

If only we could see which bargains in the store are made in dismal sweatshops that oppress the poor. For each subsistence wage—each tiny, crippling stitch—makes wider the divide between the poor and rich.

And, too, if we could hear a mother's lullaby; she's singing now to calm her hungry toddler's cry. For rich ones came one day, took land and water rights, and left the poor with hopeless days and hungry nights.

If only we could learn what keeps us wanting more: we build our bigger barns so we'll feel more secure. But you alone, O God, give true security; possessed by our possessions, we cannot be free.

O Christ, if we could know God's will for all the earth! And yet, by your own Spirit, you have shown God's truth: "Do justice, help the poor, share life and love and land, and when you see the hungry, open wide your hand."

## If Only I Had Known





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Tune: LEONI 6.6.8.4.D.

### Worship Service

#### BY BRUCE GILLETTE

#### CAROLYN WINFREY GILLETTE

#### Call to Worship: Psalm 146:1-5

Praise the LORD!

Praise the LORD, O my soul!

I will praise the LORD as long as I live;

I will sing praises to my God all my life long.

Do not put your trust in princes,

in mortals, in whom there is no help.

When their breath departs, they return to the earth; on that very day their plans perish.

Happy are those whose help is the God of Jacob, whose hope is in the LORD their God.

#### Hymn of Praise

"Siyahamba" ("We Are Marching in the Light of God")1

We are marching in the light of God, we are marching in the light of God, we are marching in the light of God, we are marching in the light of, the light of God.

We are marching, marching, we are marching, marching, we are marching in the light of, the light of God.

We are marching, marching, we are marching in the light of God.

South African Folk Song (c. 1950)

#### Call to Confession

The opening verses of Psalm 146 speak to us about praising God. We praise God with our words and songs, yet we know how often we have

failed to praise God with our attitudes and actions. We have trusted the wrong people and followed the wrong messages and values in this world. Let us confess our sin against God and neighbor.

The Litany of Confession (based on Psalm 146:5-10)

Happy are those whose help is the God of Jacob, whose hope is in the Lord their God,

who made heaven and earth,

the sea, and all that is in them.

Loving God, we confess that we have often turned away from you, the Creator of all things;

we have forgotten to truly care for your creation.

God keeps faith forever;

God executes justice for the oppressed.

We have been content as long as our own needs — and those of our families and friends — have been met.

God gives food to the hungry.

We have filled our shelves and pantries,

not knowing who grows our food or what their lives are like.

The Lord sets the prisoners free;

the Lord opens the eyes of the blind.

We have bought products without thinking

about the working conditions of the people who make them.

The Lord lifts up those who are bowed down;

We wear clothes made in sweatshops;

we accept the fact that millions go to bed hungry every night.

The Lord loves the righteous;

the Lord watches over the strangers;

We have turned away the needy at the gate.

The Lord upholds the orphan and the widow, but the way of the wicked he brings to ruin.

We have been distracted by our own concerns, and so we have failed to hear your people who are calling for justice, for peace, for someone to care.

The Lord will reign forever, your God, O Zion, for all generations. Praise the Lord!

Forgive us, Lord, when we fail to catch a vision of your reign; may we work for your kingdom "on earth as it is in heaven," so that all generations will know your love, your justice, and your peace. Amen.

#### Declaration of Forgiveness

"The mercy of the Lord is from everlasting to everlasting."

I declare to you, in the name of Jesus Christ, we are forgiven.

May the God of mercy, who forgives us all our sins, strengthen us in all goodness, and by the power of the Holy Spirit keep us all in eternal life. Amen.

#### Sharing of the Peace

#### Prayer for Illumination

O Lord our God,

"Your Word is a lamp to our feet and a light to our path."

Startle us with your good news for all, open our hearts and minds to your truth, and give us courage to respond with faithful, joyful obedience, through Jesus Christ our Lord. Amen.

Old Testament Reading: Isaiah 58

New Testament Reading: Luke 16:19-31

Sermon

#### Hymn

"If Only I Had Known"<sup>2</sup>

"If only I had known the cost of human greed, perhaps I would have reached out more to those in need. But now I see the truth across the great divide!

If only I had known and changed," the rich man cried.

If only we could see which bargains in the store are made in dismal sweatshops that oppress the poor. For each subsistence wage—each tiny, crippling stitch—makes wider the divide between the poor and rich.

And, too, if we could hear a mother's lullaby; she's singing now to calm her hungry toddler's cry. For rich ones came one day, took land and water rights, and left the poor with hopeless days and hungry nights.

If only we could learn what keeps us wanting more: we build our bigger barns so we'll feel more secure. But you alone, O God, give true security; possessed by our possessions, we cannot be free.

O Christ, if we could know God's will for all the earth! And yet, by your own Spirit, you have shown God's truth: "Do justice, help the poor, share life and love and land, and when you see the hungry, open wide your hand."

Carolyn Winfrey Gillette (2007)

*Tune*: LEONI (Hebrew melody adapted by Meyer Lyon, 1770) (pp. 43-45 of this volume)

#### Congregational Reading

"They are Hidden from Us"

Reader 1: They are hidden from us—the hungry children who sit by the road each day in an isolated village, waiting for their teacher to arrive.

### They thirst for knowledge, and they hunger for the meal she brings each day, a meal of rice and beans.

Reader 2: They are hidden from us—the farmers of the developing world who cannot sell their crops.

### They watch while corporations import foreign corn and sell it, cheaper than the local produce, to the farmers' neighbors.

Reader 1: They are hidden from us—the women who work in sweatshops in the cities, sending money home to feed their families.

### Their own children wait, in rural villages, hoping their mothers can soon come home.

Reader 1: They are hidden from us by thick walls of prosperity,

Reader 2: by high fences of prejudice,

Reader 1: by chasms of indifference

Reader 2: by great shadows of injustice.

Reader 1: "When did we see you hungry, Lord?"

Reader 2: When did we see you longing for justice?

Reader 1: When did we see you a stranger, far from home?

Open our eyes, God, we want to see Jesus! Open our eyes to people who are poor and oppressed, and heal us of our blindness that makes them seem hidden. Then we will see our brothers and sisters; then we will see our Lord. Amen.

#### Reflection before the Presentation of the Offering

The earth belongs not to the rich. It is not from your own possessions that you are bestowing alms on the poor, you are but restoring to them what is theirs by right. For what was given to everyone for the use of all, you have taken for your exclusive use. The earth belongs not to the rich, but to everyone. Thus, far from giving lavishly, you are but paying part of your debt.

Bishop Ambrose of Milan (340-397)

Pastoral Prayer of Thanksgiving, Intercession, and Petition

The Lord's Prayer

Hymn

"In Christ There is No East or West"

In Christ there is no East or West, in him no South or North; but one great fellowship of love throughout the whole wide earth.

In him shall true hearts everywhere their high communion find; his service is the golden cord, close binding humankind.

Join hands, then, members of the faith, whatever your race may be!
Who serves my Father as his child is surely kin to me.

In Christ now meet both East and West, in him meet North and South; all Christ-like souls are one in him throughout the whole wide earth.

William A. Dunkerley (1908), alt. Tune: ST. PETER (Reinagle)

#### Charge

We love because he first loved us. Those who say, "I love God," and hate their brothers or sisters are liars, for those who do not love a brother or sister whom they have seen, cannot love God whom they have not seen.

The commandment we have from him is this; those who love God must love their brothers and sisters also.

1 John 4:19-21

#### Benediction

May the grace of our Lord Jesus Christ, the love of God, and the fellowship of the Holy Spirit be with us all, this day and forevermore. Amen.

#### NOTES

1 The Zulu text and melody of Siyahamba are online at *ingeb.org/spiritua/siyahamb.html*. For sheet music of the melody, see *www.musicatschool.co.uk/year\_8/gospel\_sheets/performing*. *PDF* (accessed May 22, 2007).

2 Based on Luke 16:19-31, Luke 12:13-21, and Deuteronomy 15:11-12.

More worship resources related to global wealth are online at www.e-alliance.ch/gwa\_prayers.jsp, www.pcusa.org/trade/downloads/worship\_guide\_low.pdf, and www.pcusa.org/trade/worship.htm (accessed May 22, 2007).



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Looking through the lens of the market, we may see only winners and losers in a game of global wealth. But through the lens of Roger Varland's camera we begin to see wealth and poverty with "eyes of the heart."

# With Eyes of the Heart

BY ROGER M. VARLAND

Wealth to me usually means Donald Trump and Bill Gates. But add the adjective "global" and all of a sudden it's about me. My middle-class trappings, stuff, and opportunities put me near the top of the world's economic pyramid.

I often wonder, "Why me, and not the family whose mud and stick house I visit in Kenya?" Why do I have all the graduate education I want when so many in the world would love to be able just to graduate from high school?

We live on a planet "groaning in labor pains," the Apostle Paul writes (Romans 8:19-23). From Albania to Zimbabwe it "waits with eager longing for the revealing of the children of God" as wealth and poverty slug it out in battles of food, education, and health.

Though money cannot solve everything, our fat wallets and 401Ks represent a potential to make a difference. No matter how I try to get around Jesus, he always tells me stewardship is a priority. We have been given much and it must be passed on.

So I am a troubled soul. I have seen enough of the world to have felt the plight of the have-nots, but in the same day I retreat to comforts that only a first-worlder can experience.

The images in this essay capture moments that have made me more aware of wealth and its attendant power in our world. The photograph *I Dream of Shoes* (on the cover and p. 52) reminds me that people around the world have their own ideas of the symbols of wealth. In America they are the five-thousand-square-foot house, the biggest SUV, and the Ivy League. For these Kenyan schoolgirls, shoes are a near pinnacle achievement. And we try to figure out where to store all of ours.



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#### SINAI COKE

This soft drink display happens to be on the road to Mt. Sinai, but it could be just about anywhere in the world. It is hard to escape the multi-billiondollar, multi-national corporations that reach into the far corners of the globe. This is quite attractive to the stock market where the pursuit of wealth creates a game that often allows profit to trump local concerns.



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#### BURDEN BEARER

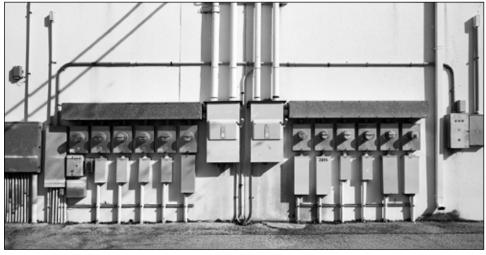
Though many people, like this woman in Kenya, still make a living with hard manual labor, it is one of the first things to disappear with the acquisition of wealth. We seek out easier work and pay someone else to do the grunting. In America more and more of us are disconnected from the manual labor—from the sewing of our clothes to the picking of our vegetables—that sustains our lifestyle.



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#### STONEBREAKERS

In a bit of Tom Sawyer irony, my students ended up paying for the opportunity to pound rocks into gravel using hammers. While studying in Guatemala, we spent two days helping an NGO build a primary school. As in many places around the world, a number of local communities in Guatemala lack the resources and leadership to build schools. Those of us from lands of milk and honey may read about such places, but until we are there with hammer in hand, their need does not sink in far enough to make a significant difference in the way we live. Exposure to the needs of the world is the best way to grasp the potential and responsibility of our wealth.



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#### POWER IS WEALTH

We have a fairly serious energy addiction. Beyond our increasing dependence on oil and fossil fuels, we are totally dependent on electricity. How would we live without it? We expect to be able to plug in wherever and whenever and rarely flinch at the cost. Forget about all our conveniences. What if everyone in the world could just have enough electricity for lights?



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#### KEYS

We often talk about key decisions and key moments. Wealth is a set of keys that has the power to unlock the suffering of so many people. May those of us who have the keys go hunting for the locks that they fit.

#### MEET THE ARTIST

Roger Varland is Associate Professor of History and Art at Spring Arbor University in Spring Arbor, Michigan, where he teaches courses in photography, art history, and the school's CORE program. Two years in Kenya and

a semester in China have shaped his photography and classroom perspective. He and his wife Deborah, also on the faculty, have taken students on fifteen cross-cultural study tours to countries including Kenya, Uganda, Egypt, Costa Rica, and Guatemala.

When not photographing other cultures, Mr. Varland explores the American cultural landscape as a student of the New Topographers. Like them, he captures unsentimental images of the landscape and everyday moments filled with meaning. His photograph "Night Money" won the Exceptional Merit Award at the 2007 Statewide



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Fine Arts Competition at the Ella Sharp Museum in Jackson, Michigan.

Mr. Varland's photographs have been featured in juried exhibitions such as "The Faces of Christ" gallery on the Christians in the Visual Arts (CIVA) Web site (*www.civa.org*).

## Do Justice – Keep It Simple

BY PETER VANDER MEULEN

In baptism we are freed to resist evil and to serve God, our brothers and sisters, and the creation. How do we do this? Of the three requirements in Micah's prophecy, doing justice is the command we least understand and most avoid. It sounds complicated, threatening, and worse—political.

ur world belongs to God, but it is not as God intended. It is achingly beautiful and yet ugly as sin. It holds creatures – humans, you and me – capable of breathtaking kindnesses and gut-wrenching cruelty. It is a world of goodness where we can thrive in communities. It is a world of abundance in which 820 million people suffer from the effects of hunger.<sup>1</sup>

Economic globalization may help or may hurt the cause of justice and peace. But whichever it does, it will not change this basic fact: our world is an unfair place where the powerful prosper while the weak struggle to survive a day at a time, most without much human hope for a better future. We need only to look around.

In Liberia I encountered children with brutal, empty eyes carrying guns bigger than they were. There may be up to 300,000 child soldiers in the world today.<sup>2</sup> In Kakuma, the world's largest refugee camp, 80,000 Sudanese wait for a peace that never comes. Twenty million people currently live as refugees.<sup>3</sup>

North America is not exempt. In my community, babies born to African American women die at two-and-a-half times the rate of those born to white women. To avoid raising our taxes we have stopped giving dental care to those on Medicaid—except in emergencies. In the United States, inequality in income has risen to levels not seen since the early twentieth century. In

2005, the top 300,000 of us collectively enjoyed almost as much income as the bottom 150 million of us.<sup>5</sup>

Our world is an unfair, unjust place where relatively few enjoy the biblical vision of shalom – thriving and flourishing in communities of peace and abundance.

#### HEEDING A SIMPLE BUT HARD DEMAND

Christians in particular should not be surprised at this. We are broken people living in a broken creation. But God has, as Bishop N. T. Wright says, "mounted a rescue operation." Christ's new kingdom, putting wrongs to rights, has arrived and we are its first citizens. In our vows of baptism we have been freed to resist evil and to serve God, our brothers and sisters, and the creation.

And how do we do this? What are our instructions? What does our King want of us? The prophet Micah says it succinctly: "And what does the Lord require of you? To act justly, and to love mercy, and to walk humbly with your God" (Micah 6:8).

Doing justice. Of the three requirements, doing justice is the least understood, the most troubling, and the command we most avoid. It sounds complicated, threatening, and worse—political.

Could it be that we, particularly those of us in the evangelical community, have made this requirement way too formidable? Have we gone the route of charity rather than justice because of fear rooted in ignorance of what is required of us?

Truth often comes packaged in paradox. The Bible is full of them. "For my yoke is easy and my burden is light," says Jesus (Matthew 11:30), but a little later he tells a rich young seeker to "go, sell your possessions and give the money to the poor, and you will have treasure in heaven; then come, follow me" (Matthew 19:21). Paul says, "For by grace you have been saved through faith, and this is not your own doing; it is the gift of God—not the result of works, so that no one may boast" (Ephesians 2:8), but Jesus makes it clear that our eternal futures depend on how we treat the poor and oppressed we encounter in our daily lives (Matthew 25:31-46).

There is truth in these apparent contradictions.

The Christian's central responsibility for doing the King's justice is simple but hard. This sounds contradictory but isn't. For example, in order to be cured of leprosy Elisha told Naaman to go to the river Jordan and wash three times. This was a simple set of instructions but hard for Naaman to carry out (2 Kings 5:1-19).

Too often, we avoid the simple demands of doing justice by making them complicated—and therefore undoable. All the talk of globalization and the complicated interconnectedness of everything is a great excuse to quit trying. But although the economic, ethical, and religious issues are complex, our lived response need not be. It is as simple as it ever was—and as hard.

#### CULTIVATING HABITS OF JUSTICE

As I have struggled to act justly over the years, I think I have learned some things that work (and, alas, some that do not). In fact, there is a certain technique to living and doing justice. There is a certain set of habits that we must cultivate.

First, we separate the three requirements at our peril. To do justice

Most of the time my role in God's providence is a walk-on role. I've stopped planning grand outcomes requiring massive efforts and started looking for the next right thing to do—the thing that is in front of me, the thing that looks too simple.

requires walking humbly with God and loving mercy. Like complementary colors on a color wheel, they depend on each other for their existence and definition. There is no other authentic and sustainable way for Christians to do justice.

Second, ask for the gift of (what Wild Goose Resource Group's Alison Adams calls) *epiphany eyes*—and then sharpen

that gift. To have an epiphany is to see the truth of the matter behind the smoke and mirrors. To have epiphany eyes is to have eyes that see through the façade to the real. Most of us do not recognize wrongness or injustice, even when we are staring straight at it:

"We do not take food stamps or WIC coupons!" said the sign on the door of my local grocery store. I had passed that sign for months—seeing it but not seeing it. I didn't use food stamps or WIC. One day I saw what it *really* said: "If you are poor and on government assistance you cannot buy your groceries here." And that flash of understanding called for a very simple response on my part. I sought out the manager, objected, and shopped at another store.

Epiphany eyes are eyes that pay attention, eyes that look twice, eyes that ask the "why" questions. Epiphany eyes see by the light of Christ's word. They are eyes that we can only receive as gifts from God. They are eyes that can only be sharpened through use and by others.

The third habit is humility, realizing that we are not the only game in town. God has other options, lots of disciples, and unlimited creativity. Most of the time my role in God's providence is just a walk-on role. Personally, I have stopped planning grand outcomes requiring massive efforts and started looking for the next right thing to do—the thing that is in front of me, the thing that looks too simple.

Five years ago, a Christian missionary working in Mali learned that the poor herders with whom she worked were about to lose their land due to misguided U.S. assistance. Moved by this injustice, she asked people in U.S. churches to pray for those about to lose their land. She also asked them to act—to call their congressional representatives and object to the mishandling of government resources. It only took one phone call from a man in Oklahoma to set off a critical chain of events that circled the globe and gave three thousand Malians title to their land.

This story is not about the missionary or about the churchgoer in Oklahoma. Both played a critical role in the outcome, but there were no stars. Justice was done through the regular, simple, and direct actions of an ensemble cast. No one foresaw the scenario, no one wrote the script, but each saw their part, accepted it, and played it faithfully.

The final habit to be cultivated by those who would be Christ's instruments of shalom is the simple but immensely difficult habit of asking for directions—of asking for help.

One Christian book store manager in Guam visits prisoners in the local jail every week because that is what Christ said we should do if we want to meet Him. During one visit he noticed a large number of new prisoners—some with children—and discovered they were illegal refugees seeking asylum from oppression in Burma.

Through well-trained epiphany eyes, the manager knew that all humans—even illegal immigrants—are created in God's image and have a birthright to just and respectful treatment. Feeling righteously angry, the manager did a very simple thing: he looked online for an organization specializing in refugee resettlement. Recognizing that he was neither capable nor called to do justice alone, he sent them an email requesting help. That simple email led to a waterfall of action resulting in immediate relief to the refugees; in eight short months, they were resettled in the United States.

One person seeing a massive wrong, then doing a simple, wise, and right thing, flips the switch to power up a massive network of God's people. This network generates and channels so much energy and light that nothing could stand in the way of heaven breaking through and justice being done.

I wonder what reality you and I will see with our epiphany eyes today? How will we do justice as freed citizens of God's Kingdom? Will God use our strengths or our weaknesses? Will heaven break through?

#### NOTES

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### Visions of Justice

BY SCOTT HOEZEE

Amos and Habakkuk's visions of justice—though worthy, in their surreal spookiness, of the imagination of Stephen King—challenge us to get away from selfishness to ponder not just how we are doing but how everyone is doing.

s the fires at Ground Zero smoldered until well into November, so also our hearts continued to reel from the entire tragedy of 9/11. Our military leaders, however, did more than grieve: they prepared to take action. And so somewhere in the midst of all that happened in the fall of 2001, the top brass at the wounded Pentagon drew up plans to go after Al Qaeda, announcing the name of their new military campaign in Afghanistan: "Operation Infinite Justice." However, not long after that announcement, that moniker was changed to "Operation Enduring Freedom." Why?—because Muslims pointed out to Donald Rumsfeld that only Allah can pursue justice on an infinite scale. The name of the new war was offensive to the same Muslims who were chagrined at being lumped together indiscriminately with the likes of bin Laden and company.

But as one commentator asked at the time, where was the Christian voice in all that? Why did Muslims make a theological point based on the Qur'an that Christians could just as easily have made based on the Bible? Why didn't the Pope say something, the National Association of Evangelicals, the World Alliance of Reformed Churches? Why did the Mosque point out something the Church seemed not to notice? Was it just that Muslims were already feeling persecuted and so were more attuned to other sources of potential difficulty? Probably. But could it also be that North American Christians just did not think that much about justice to begin with?

#### THE BIBLICAL VOCABULARY OF JUSTICE

Unhappily, in some evangelical circles a focus on justice is often derided as a liberal, left-wing concern, as something that does not rise very near the top of the Christian agenda. But since all Christians embrace the Hebrew

Scripture as part of their canon, that same portion of the Bible regularly challenges the idea that justice could ever be an ancillary concern for Christians. Amos and Habakkuk are fine examples. Of course, as we ponder their prophetic words, we do so with the up-front reminder that ancient Israel was a God-ordained theocracy in a way no nation today is. Israel was to be a holy nation, an elect people, whose society was centered on religion. Israel had no separation of church and state, religion and politics, because it simply *was* religious.

So Israel did not tolerate people of other faiths, could not abide a public (or even a private) plurality of lifestyle options, and so had no difficulty legislating people into being worshipers of Yahweh, Israel's true King. Virtually none of that applies to any country today such that it is both naive and dangerous to lift out specific Old Testament passages about Israelite society and then use them as a blueprint for the present.

Even so, there certainly are principles that emerge from ancient Israel that have great relevance for Christians today. We may not be citizens of a holy commonwealth on a par with ancient Israel, but as citizens of this nation who are simultaneously (and more importantly) citizens of God's Kingdom, there are practices and viewpoints we should follow based on what we discern are the matters nearest and dearest to the heart of God.

One big cue we can take from the Bible has to do with the vocabulary of justice. We tend to think that "justice" means jurisprudence—catching criminals, sending them through the court system with due process, and granting people legal representation and a jury of their peers. If all goes well, the guilty go to jail and the innocent go free. We have television shows on "the justice files," "criminal justice," "justice for all." But this jurisprudence sense of justice, though not absent from the Bible, is not central.

As Nicholas Wolterstorff once pointed out, when in his fifth chapter Amos declared, "Let justice roll down like a mighty stream," he did not mean, "Let police forces expand, let prisons proliferate, and let criminals get their just deserts." Justice in the Bible has less to do with the conviction of the guilty and more to do with the care of the innocent. C. S. Lewis once noted that we have an entire biblical book titled "Judges," and yet not one of those judges like Deborah, Barak, or Samson ever put on a robe, picked up a gavel, and presided over court cases argued by lawyers. No, judges in ancient Israel were champions for the oppressed, heroes who sallied forth into society to end oppression of the poor and who tried to vindicate God's way of doing things.

In fact, a key clue as to what justice means in the Old Testament can be found in a verbal triplet that pops up regularly whenever God or the prophets are talking about what constitutes a just society in Israel. Over and again God expresses his divine concern for "widows, orphans, and aliens." Women who had lost husbands, children who had lost parents, and foreigners who were not native Israelites were all highly vulnerable. Each had no reli-

able means of income. Each had at least the potential to be socially invisible and so marginalized (if not abused).

God had a soft spot in his holy heart for people like this. So it is no surprise to find laws bent toward giving these people some advantages. None of Israel's laws necessarily changed the social standing of these individuals. Rather, the law recognized that the needs of these folks might very well go on and on—they were poor and would likely remain at a modest financial level even if the law were followed. Still, because God desires to see all his image-bearers flourish, Yahweh commanded that Israelite society be a community of sharing, of compassion. Debts were not to remain forever, fore-closed property was eventually to get returned to the family that had to forfeit the land in the first place, and farmers were to be purposely a bit inefficient when harvesting grain so that gleaners could come through and find plenty of harvest leftovers with which to make the staff of life.

#### PROPHETIC VISIONS (AMOS 8:1-8 AND HABAKKUK 2:2-14)

However, many of us know Israel's story well enough to recall that as a society, they mostly failed. The rich got richer, the poor got poorer. Widows and orphans were marginalized, resident aliens were abused and ignored. The Jubilee year was not observed and so whole families became poor in perpetuity. Before Israel entered the Promised Land, Moses had given them a solemn warning: they were to remember that everything they had was God's gift. Moses warned them not to get arrogant, not to look at wealth as a product of their own strength and ingenuity but as the working of God first of all. They were to observe the Sabbath day once a week and the Sabbath year once every seven years as a calculated effort to recall that God was in charge.

But they forgot. Amos puts it pointedly when he pictures people twiddling their thumbs on the Sabbath. What a waste of time the Sabbath was! There was, after all, money to be made! And so they would sit in the Temple but their mind would not be on the worship. If they had had wristwatches, they would have been constantly checking them. They just couldn't abide holidays and holy days and sacred festivals. What they wanted to hear more than anything was not the sound of the shofar trumpet announcing Sabbath worship but the clang of the opening bell at the stock market! Only *then* did life begin again!

Not surprisingly, since money had come to assume such a very high profile in their lives, they also adopted an "Anything Goes" philosophy toward business. So Amos goes on sadly to note that the poor themselves were being bought and sold, cheated and mistreated. But God saw the inflated prices, the scales that had been miscalibrated, the policies and practices that shouldered out the lower class.

So Amos 8:1-2 employs a Hebrew pun. Yahweh asks Amos what he saw in this divine vision and Amos replies, "A basket of *qayitz*," which is the

Hebrew word for "fruit." Yahweh then says, "Yes, it is now the *qetz* for Israel." *Qetz* sounds almost identical to *qayitz*, but *qetz* means "the end." A cornucopia of delicious, ripe, ready-to-eat fruit always looks inviting. Picture in your mind's eye the produce section at a brand new grocery store: the apples shine, the citrus is so plump with juice, the deep-red strawberries almost cry to be eaten. It is the picture of goodness. Such a well-stocked produce section is a sign of prosperity.

A large display of fruit symbolizes a strong and healthy economy. It's a good sign. But God makes a pun: what you think is a sign of life and vitality is to God a sign of death and the end. "You see *qayitz* but I see *qetz*," God says. You see a strong economy where many are flying high, but I see injustice that is crashing many to the ground in spiraling poverty. In the heat of God's judgment, all that good-looking fruit is quickly scorched, wilting and rotting into something decidedly inedible.

Habakkuk's vision was similar. Those in Israel who were building their castles on the foundation of ill-gotten gain would find out soon enough they had built on Silly Putty. Habakkuk sees a great reversal coming in which those who were in debt would rise up against their extorting lenders. The prophet predicted that the nicely hewn stones and the finely crafted wooden beams in the homes of the ultra-rich would suddenly gain a voice and condemn those who got what they had through thievery. It is an almost bizarre image: just imagine some tycoon giving people a tour of his mansion when suddenly the house itself begins to talk, with oak beams crying out "Thief!" and the stone fireplace shouting, "Extortionist!" This may be Habakkuk but it sounds a bit like Stephen King!

#### FROM ANCIENT ISRAEL TO TODAY

I said earlier that biblical ideas of justice have less to do with punishing the guilty and more to do with preserving the innocent. However, when the innocent *were* exploited, then the same justice that was supposed to have protected those folks in the first place turns into a kind of retributive prosecuting of the guilty after all. But I also noted up front that the differences between Israel then and our situation now are sufficiently great as to make simple, one-to-one transfers from those laws to our laws dangerous and naive. So what are we to take away from all this to our context?

What is justice? It is seeing the vulnerable, the poor, and the marginalized not as people we simply cannot understand, not as the enemy, and not as fiscal losers, but as brothers and sisters who may need our help. Justice calls us to try to identify with the down-and-outers, to try to look them in the eye instead of observing them only from some great height of our supposed superiority.

Justice tries to create as level a "playing field" as possible such that if a given person wants to try to make a living, he or she will have a good chance to do so.

Third (and conversely), justice is rooting out those things that stack the deck in favor of some but not others. Clearly illegal practices like price-gouging would qualify, but maybe there are perfectly legal things that happen all the time that serve to prevent folks from getting daily necessities. For instance, do we know how difficult it can be for people without a car to get around town? Can we begin to sense how frightening it must be to have a sick child but no health insurance? Are we aware of such things? Can we become more aware of them?

In a world that has in some ways become a kind of global community, God's desire for everyone to help take care of everyone else becomes at once a much broader phenomenon and a more complex one, too. We end up confronting problems of poverty, hunger, and disease far from this place. For instance, in sub-Saharan Africa, the AIDS epidemic is so rampant as to defy comprehension. Of the nearly seventeen million people who have died of AIDS since 1993, fourteen million of them have been from Africa alone. Really to help stem this deadly tide with available drugs requires billions of dollars annually, yet that kind of money is available if other nations pool their resources. The question is whether we are willing to help these sick people in other lands. As it stands, however, a couple of years ago donor nations came up with only \$150 million dollars total for the year. As a nation, we will spend more than that on just one weekend when in July 2007 the next *Harry Potter* movie opens.

For most of us, though, the everyday situations where we encounter the possibility to act justly are not this staggering. The question we confront is whether we are able to see the people around us as worthy of help or not. Because if we lack a sense for God's kind of justice, if we lack God's vision of community sharing, fairness, generosity, compassion, and love, we won't

be on the lookout to give *any* help in the first place.

The society of ancient Israel and our current society are not theological equivalents. Too much has changed to make neat and tidy transfers from then to now. However, what has not changed is the overarching idea that the mar-

Biblical justice is seeing the vulnerable, poor, and marginalized not as people we cannot understand, as the enemy, or as fiscal losers, but as brothers and sisters who need our help.

ketplace, our view of money, and our treatment of neighbors are all areas of divine interest and concern. As in Amos 8, so perhaps even today: what we may regard as a wonderful sign of fruitfulness may look to God like the beginning of the end. Ultimately, Old Testament-style justice challenges us to get away from selfishness to ponder not just how we are doing but how everyone is doing.

Some day, Habakkuk promises, the earth will be filled with the knowledge of God, with God's glory cascading forth like the waters of the sea. Some day. As we live in this day, however, our vocation is to make that knowledge and glory known in the way we treat those around us. Our task is to act justly, to love mercy, and to walk humbly with our God. If the Bible is any kind of guide, then it becomes clear that how well we walk with God depends in no small measure on how justly we walk with one another.



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## A Just and Living Wage

BY JEROLD L. WALTMAN

Wages, because they are compensation for work done by children of God, raise significant issues of human dignity and equity. Christians cannot ignore wages, but our reflection cannot be conducted within a theological cocoon. We must grapple seriously with the practicalities of economics and business administration and politics.

owhere do theology and economics converge more directly than in the area of wages. The Bible is filled with references to wages and wage-earners, and the sheer fact that wages are compensation for work done by children of God makes them intertwined with significant issues of individual human dignity and matters of equity. At the same time, wages result from economic transactions, buyers and sellers exchanging money for a service. Wage levels are closely tied to a wide variety of macroeconomic factors like productivity, prices, employment, and purchasing power.

Thus, Christian reflection cannot ignore wages, but our reflection cannot be conducted within a theological cocoon. We must grapple seriously with the practicalities of economics and business administration and politics. Let us steer clear, however, of the notion that the "laws" of economics are, like gravity, unalterable. In truth, the economy is a purely human construct, its structure and operation influenced heavily by the values and attitudes people hold. Consequently, what is desirable need not be shackled by mere references to "economic reality." Unlike gravity, values and attitudes change.

That those who "sell" their labor to an employer should receive a living wage can be deduced from two related but rather distinct Christian traditions, the just wage theory of the scholastics and the more modern effort to combat poverty. Furthermore the economic objections to a living wage, it

seems to me, are suspect at best and simply untenable at worst. But even if all of this is true, it still leaves us with the vexing question about how globalization of the economy affects the possibility of securing a living wage.<sup>1</sup>

#### THE JUST WAGE TRADITION

"Whenever economic exchange was being discussed" by Christians in the medieval period, Odd Langholm notes, "one of the fundamental principles... was that honest labor deserves its material reward." The argument for this just wage grew out of the concept of the just price. For Thomas Aquinas (1225/27-1274) and other scholastics, especially the great economic thinkers Bernardino of Siena (1380-1444) and Antonio of Florence (c. 1432-1498), the just price of a product was its "normal and customary" price set in ordinary market transactions. They did not mean the price agreed upon by any particular buyer and seller, but the price reflected in the aggregate transactions of all buyers and sellers. Sounding a similar note, the *New Catholic Encyclopedia* defines the just price of a thing as "its value in terms of money. Value, in this context, is the capacity of a good to satisfy human wants.... Natural law theory maintains that the just price should be determined not by the usefulness of a commodity to this or that individual but to men generally."

The scholastics considered an economic transaction to be just and fair only if it satisfies three conditions. There must be a complete absence of any kind of violence or coercion, and there must be no fraud or deception. These conditions assure that the transaction has been entered into voluntarily with both parties having reasonable knowledge of all the relevant facts. A third condition was equally important, that the bargaining position of the parties not be vastly unequal. For instance, several scholastics vehemently condemned those who took advantage of shortages to charge exorbitant prices.<sup>4</sup>

This third condition is especially pertinent in wage bargains. Far more often than not, the employee needs the income of the wage significantly more than the employer needs the work done. Moreover, the less skill the employee possesses, the more likely it is for this to be the case. Thus, low income and dependency can give the wage bargain an odor of compulsion. Antonio stated explicitly that it was "unfair and sinful to pay less than the just wage because a worker had mouths to feed." A mere willingness by the worker to toil at a specified wage, therefore, does not relieve the employer of the moral responsibility to pay a just wage.

Moral exhortations to provide a just wage continue to appear in more recent Roman Catholic social teaching. "Let the working man and the employer make free agreements, and in particular let them agree freely as to the wages," wrote Pope Leo XIII in the encyclical *Rerum Novarum* (1891), "nevertheless, there underlies a dictate of natural justice more imperious and ancient than any bargain between man and man, namely, that wages ought not to be insufficient to support a frugal and well-behaved wage-

earner."<sup>7</sup> In *Guadium et Spes* (1965), Pope Paul VI held that "remuneration for labor is to be such that man may be furnished the means to cultivate worthily his own material, social, cultural, and spiritual life and that of his dependents."<sup>8</sup> "A just wage is the legitimate fruit of work," teaches the *Catechism of the Catholic Church* (1992) in its explication of the seventh commandment against stealing. "Agreement between the parties is not sufficient to justify morally the amount to be received in wages."<sup>9</sup>

While not to be shortchanged, this approach has a fatal flaw. Unless all employers are equally convinced of the rightness of paying a just wage, and all do so in fact, the unscrupulous employer wins a competitive advantage. Therefore, only a law compelling all employers to pay the just wage will level the playing field.

Two different public policies might bring about a just wage. One tack would be to ensure equality of bargaining by having strong unions bargain with employers under the watchful eye of the state. <sup>10</sup> The other is to have the state set a legally mandated minimum wage, with the level of that wage tied to some kind of decency standard. <sup>11</sup>

### AN EFFECTIVE RESPONSE TO POVERTY

As Christians we all agree that the gospel calls us to address the suffering brought on by poverty, but we disagree about how we should do it. Are church-sponsored, private remedies sufficient or are public policies also needed?

While in no way disparaging either the sincerity or the effectiveness of church-sponsored forays into social redemption, in the end they are inade-

quate. The scale of the problem is beyond the means of the religious community. The number of people in poverty in advanced industrial countries, to say nothing of the world at large, and the magnitude of the pathologies involved – poor healthcare, inadequate education, unemployment, wretched housing, and unsafe neighborhoods, to

As Christians we all agree that the gospel calls us to address the suffering brought on by poverty, but we disagree about how to do it. Are church-sponsored, private remedies sufficient or are public policies also needed?

name but the more obvious—are simply beyond the capabilities of churches. Furthermore, private efforts are inherently unsystematic. Help is given here but not there. Enormous overlap and confusion results from the fragmented organizational pattern of churches and their institutions. And oftentimes when help is needed most, say during an economic downturn, is the very time that churches find their own resources shrinking.

Do churches perform a bounty of good works? Certainly. Can they provide models for others to emulate? Definitely. Can they realistically be expected to accomplish all that needs to be done? No. In short, if we are to mount a serious effort to alleviate poverty, then some type of public effort is inevitable.

Then the question becomes which types of public policies are likely to be most effective. Here is where we need to keep a level head, a very level head. A living wage, while clearly not a panacea, is one of the most desirable approaches to fighting poverty. First, it values work. Christianity puts a premium on the meaning and dignity associated with work. Thus, by stressing work and frowning on idleness, the living wage reinforces those values. Second, for the vast majority of people wages and salaries are the mainstay of their incomes. By directly addressing low wages, it strikes at the root of many facets of the problem of poverty. Third, it avoids many of the issues that often accompany public expenditure policies. One of these is that there is a danger, often exaggerated but nonetheless real, that such policies will end up doing more harm than good. They can create dependency; they can pit one segment of the community against another, for who is a payee and who is a recipient is easily demarcated; they can lead to a "nanny state," as overweening bureaucrats order people's lives. A living wage does none of these things. Another is that social welfare policies can sap the viability of church-related (and other private) efforts, as a "the government will take care of that" attitude seeps into people's thinking. The living wage, on the contrary, will not parallel any private charitable efforts, and therefore poses no dangers on this front. Furthermore, its cost to the public purse is miniscule. Aside from a small bureaucracy to enforce the law, no outlays are required.

Of course, some expenditure policies, such as public pensions, will always be needed. In addition, the public provision of certain services, chiefly healthcare and education, can be both efficient and effective. What the living wage can replace are the bevy of cash transfer payments and tax subsidies (such as the Earned Income Tax Credit) given to individuals.

Thus, Christians could come via this route to support a living wage as much as from the just wage tradition.

### PURPORTED DRAWBACKS TO A LIVING WAGE

Many opponents to a living wage offer what might be called a "sanctity of the market" argument. Actually there are two subgroups here. The first holds as a matter of faith (and that is not too strong a word) that the market is a moral good, and therefore that any interference with its operation is not only counterproductive but sinful. <sup>12</sup> In this group, some believe in the moral goodness of the market with the same intensity as those who give the sevenday creation story a literal reading, and are equally immune to evidence. Others see the market, even with all its failings, as the best guarantee of

social justice. Some Catholic theologians of the counter-Reformation era took this position, for example.<sup>13</sup> More recently, Ronald Nash has made largely the same argument.<sup>14</sup> For both groups, any type of minimum wage, much less a living wage, is anathema. Dialogue with the former group is, of course, foreclosed; with the latter, the argument must be joined at the level of general evidence, which leads us to the next three matters.

Three economic ills are often claimed to accompany the introduction of any minimum wage law or increase in the minimum wage: lower levels of employment, inflation, and rising business failures. While the literature on these is immense, it might be helpful to examine recent British experience.<sup>15</sup>

Britain had no uniform minimum wage until 1999. <sup>16</sup> Along with the new minimum wage, Parliament established a Low Pay Commission, whose role is both to recommend future increases and to monitor the impact of the policy. This Commission has collected an enormous amount of data from a wide variety of sources and sponsored a host of studies. <sup>17</sup>

As for any negative employment effects, the evidence all points in the other direction. Aggregate employment has gone up the entire time the policy has been in effect. Even more to the point, employment in the low-wage sector (cleaning, retail, and the like) has also gone up. The Commission has concluded that the minimum wage's effect on employment was "if anything, mildly positive." <sup>18</sup>

Regarding inflation, the picture is similar. Although a survey of firms in the low-wage sector found many that claimed they have raised prices, the actual movement of prices has been level. This has been true for prices overall and for prices in the low-wage sector.

When we turn to business failures, we find a parallel story. Overall, the level of profits among British firms has remained constant. Further, the number of firms in existence in the economy as a whole, and even in the low-wage sector, has actually increased. In short, British businesses are flourishing with a rising minimum wage.<sup>19</sup>

Three economic ills are often claimed to accompany any increase in the minimum wage: lower levels of employment, inflation, and rising business failures. But recent British experience points in the other direction.

Finally some people, including a recent commentator on National Public Radio's "Marketplace" program, argue that the minimum wage, and by implication a living wage, are ineffective poverty fighting instruments because many (some even say most) minimum wage workers are high school and college students merely earning extra pocket money, not people supporting families. It is true that many minimum wage workers are young

(half in the U.S. are under 25), but they do not come mostly from affluent families. In Britain, the largest group of minimum wage workers is spouses of full-time workers in the lower deciles of the income distribution. The most careful study found that the impact of one of the recent minimum wage increases varied from £1.75 per week in family income in the lowest decile to £0.07 in the highest.<sup>20</sup> Although similar figures are not available for the United States, it is interesting that in 2005, 24% of minimum wage workers worked forty hours or more per week, and another 10% worked thirty-five hours or more. A third of minimum wage earners, then, work full-time by Department of Labor definitions. So, while a living wage would not be perfectly targeted, it would be a highly effective poverty-fighting tool.

No society has tried a genuine living wage. Australia came closest in the years when it had a very high Basic Wage, as it was known then.<sup>21</sup> Thus, we do not really know what the actual impacts of a living wage, which would have to be much higher than minimum wages found in most countries now, would be. Accordingly, the most sensible approach would be to implement it in stages, and if it were truly found to have adverse effects, it could be frozen or even lowered.

### THE IMPACT OF GLOBALIZATION

Suppose that a majority of the voters in advanced industrial nations were convinced that having a living wage was desirable. If experience with minimum wages is any guide, enforcing it would require a good bit of diligence, but it would not pose a major problem. A reasonably sized inspectorate with powers to investigate payroll records and levy fines coupled with a legal right for individual workers to bring suit to recover back wages usually suffices.

Globalization, however, poses two special problems. First, there is the matter of immigration. Some economists have proposed truly open markets, with factors of production, including workers, able to pass across national borders unhindered. Business interests often advocate something similar, though usually in somewhat attenuated form (long periods for "guest" workers and the like). However, few governments want to give up control of their borders in this fashion.

A living wage policy is bound to make any advanced industrial country even more attractive to would-be immigrants, legal and illegal, than it is now. The higher the living wage, the greater the incentive for unscrupulous operators to import and utilize illegal immigrants, who will work for far less and will avoid government officials, including labor inspectors, at all costs. Thus, enforcing a living wage would take on a whole new dimension. At the same time, the social implications of waves of illegal immigrants living in a shadow world are huge and grim.

For a living wage to be workable, the only possible policy is to place severe restrictions on immigration. However, the harshness associated with

such policies runs counter to the liberal values espoused by modern democracies. It is a dilemma that has yet to be solved, and a living wage would not help. Nonetheless, this same argument could be made about any policy to improve society. Would we want to dispense with educational reform or expanding free speech merely because it might make our society more attractive to immigrants?

The second issue involves wages in less developed countries, where poverty is far more entrenched and governments usually are much less responsive to the needs of the poor. If a less developed country decided to adopt a living wage policy, it would likely find itself (at least in the short run) at a competitive disadvantage in international markets. Thus, hope for securing living wages for these people would almost certainly require the help of those residing in advanced industrial countries.<sup>22</sup>

But how would such a policy be enforced? Would a certification coming from the business or the government involved be enough? This would be an invitation to evasion. There would have to be some inspection system with teeth, and there are only two alternatives. The first is to empower inspectors from advanced industrial countries to enter factories and workshops in less developed countries to conduct interviews and obtain records of various sorts. It is unlikely that the governments of either the advanced or less developed countries would agree to such a scheme.

The only other approach is to set up some type of international inspectorate. But problems abound here as well. Should it be under the auspices of a general international organization, such as the United Nations, or a specialized institution, such as the World Trade Organization? Who would fund such an inspectorate? How would the inspectors be selected? What

powers would such an agency have? In short, this is an administrative challenge of the first order.

#### CONCLUSION

The essential task for Christians at the moment is to reflect on whether the living wage is desirable or not. If the answer is yes, we should be mindful of, but Economic globalization poses two special problems for securing a living wage—controlling immigration and providing higher wages in less developed countries.

not overwhelmed by, the practical difficulties. At one time, it should be remembered, opponents of political democracy argued that it was impossible. Both human nature and practical limitations conspired against it, it was said. However, we remade the political world, and even with all its short-comings and even given all the places where it is still waiting to be born, democracy is an important ideal.

So too with the living wage. The economic world can be remade should the living wage become an ideal. Will it ever be universally acknowledged and followed? Probably not. Would the world be better if it were the ideal and a good bit of effort went into securing it for everyone who works, no matter at what task, where, or for whom? Decidedly.

### NOTES

- 1 The Poverty in America project at Pennsylvania State University defines a living wage as "the hourly rate that an individual must earn to support their family, if they are the sole provider and are working full-time (2080 hours per year)." Their Living Wage Calculator (online at <a href="https://www.livingwage.geog.psu.edu">www.livingwage.geog.psu.edu</a>) uses food, housing, medical care, transportation, and child care costs in communities across the United States to estimate a local living wage for an individual and up to three dependents (a spouse and one or two children).
- 2 Odd Langholm, *The Legacy of Scholasticism in Economic Thought: Antecedents of Choice and Power* (New York: Cambridge University Press, 1998), 119.
- 3 Daniel Lorne Lowery, CSSR, "Just Price," New Catholic Encyclopedia, second edition (Detroit, MI: Gale, 2003), 8.64.
- 4 Steven Epstein, "The Theory and Practice of the Just Wage," *Journal of Medieval History* 17 (1991), 66.
- 5 Quoted in Edd Noell, "In Pursuit of the Just Wage: A Comparison of Reformation and Counter-Reformation Economic Thought," *Journal of the History of Economic Thought* 23 (2001), 473.
- 6 It fell to Fr. John Ryan, writing in the early twentieth century, to complete the framework of the just wage by asking how it was to be implemented. The scholastics went no further than moral exhortation. See John Ryan, *The Living Wage: Its Economic and Ethical Aspects* (New York: Macmillan, 1906).
- 7 Rerum Novarum, §45. This encyclical is available online at www.vatican.va/holy\_father/leo\_xiii/encyclicals/documents/hf\_l-xiii\_enc\_15051891\_rerum-novarum\_en.html (accessed May 29, 2007).
- 8 Gaudium et Spes, §67. This pastoral constitution from the Second Vatican Council is available online at <a href="www.vatican.va/archive/hist\_councils/ii\_vatican\_council/documents/vat-ii\_cons\_19651207\_gaudium-et-spes\_en.html">www.vatican.va/archive/hist\_councils/ii\_vatican\_council/documents/vat-ii\_cons\_19651207\_gaudium-et-spes\_en.html</a> (accessed May 29, 2007). This position is qualified, however, to allow that productivity and the conditions of business must also be considered. The needs of the worker come first, though, because labor "is superior to the other elements of economic life."
- 9 Catechism of the Catholic Church (1992), §2434. The catechism is available online at www. vatican.va/archive/catechism/ccc\_toc.htm (accessed May 29, 2007).
  - 10 This is the approach adopted by the Scandinavian countries.
- 11 This highlights the difference between a minimum wage and a living wage. A *minimum* wage is any legally established and enforced base; a *living* wage reflects the needs of the worker, whether established by bargaining or statute.
- 12 Milton Friedman's *Capitalism and Freedom* (Chicago, IL: University of Chicago Press, 1962) is the most cogent statement of this view.
- 13 Marjorie Grice Hutchinson, Early Economic Thought in Spain, 1170-1740 (London: Allen and Unwin, 1978).
- 14 Ronald Nash, *Poverty and Work: The Christian Debate over Capitalism* (Westchester, IL: Crossway Books, 1986).
- 15 I survey much of this research in *The Politics of the Minimum Wage* (Champaign, IL: University of Illinois Press, 2000), 69-88.

16 From 1909 to 1993, a series of Trade Boards (later renamed Wages Councils) set minimum wages in specific industries.

17 Information can be found on the Department of Trade and Industry's Web site, www. dti.gov.uk.

18 *The National Minimum Wage: Making a Difference,* Third Report (volume two) of the Low Pay Commission (June 2001), §2.16. This report is available online at *www.lowpay.gov.uk/lowpay/report/rep01.shtml* (accessed May 29, 2007).

19 Minimum wages can be measured in a variety of ways. Perhaps the most helpful is as a percentage of median earnings. In the United States in 2004, the minimum wage was only 32.2% of median earnings. For the United Kingdom it was 43.2% and for Australia 58.8%.

20 Mark Bryan and Mark Taylor, *An Analysis of the Household Characteristics of Minimum Wage Recipients* (2004). This report prepared for the Low Pay Commission is available online at <a href="https://www.lowpay.gov.uk/lowpay/research/pdf/t0IEZE]7.pdf">www.lowpay.gov.uk/lowpay/research/pdf/t0IEZE]7.pdf</a> (accessed May 29, 2007).

21 In 1996, Australia changed to a "Safety Net Wage," which churches and others said should be set at a living wage. The Australian Industrial Relations Board, considering the needs of workers, was to adjust the level of the wage annually. More recently, the conservative-leaning government has changed this body's name and charge. It is now the Fair Pay Commission, and more emphasis is put on the wage's economic effects. See Mark Wooden, "Minimum Wage Setting and the Australian Fair Pay Commission," *Journal of Australian Political Economy* 56 (2006), 82-91.

22 Since a living wage would have to be calculated with reference to living standards in a given society, the levels of such wages would, for some time at least, have to be lower than those in richer countries. Wages ideally should move toward equality, but it could not be done all at once. We also have to confess that setting the level of such a wage would be a daunting task. I discuss some of the problems in *The Case for the Living Wage* (New York: Algora, 2004), chapter 6.



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## Investing in the Global Age

BY LAURA SINGLETON

If we keep our money anywhere but in the mattress, it is being used to finance other activities. We enter the economic fray not only by necessity but also to see God's will—for economic justice and compassion—done on earth as it is in heaven. How can we invest in a way that furthers the ends of God's Kingdom?

ow do we participate *justly* in the global economy? In many ways, the challenge we face is nothing new. At its heart, it is just one more opportunity to live out Jesus' maddeningly difficult and paradoxical directive to be "in the world but not of it" (see John 17:14-19). Even in a country where not Caesar's image but, somewhat ironically, "In God we trust" appears on currency, we face the same realities as did the Jews whom Jesus questioned about the Roman coin. Participating in any world system – as citizens, consumers, stockholders, or business professionals – entangles us with its rules and associated obligations, and these rules, affected as they are by the world's brokenness, will limit our capacity to achieve moral ideals within that system.

On this side of the Fall, humans occupy a world characterized not by the plenteous bounty and joyful dominion of Eden, but by scarcity and toilsome labor. The economic system is governed by supply and demand, and competition produces not just winners but losers. Our desire may be to see every worker paid generous wages, but a manufacturer who cannot sell goods for more than it costs to produce them will not be in business long. Where competitors sell for less and consumers see no quality advantage that justifies paying more, raising the price may be untenable. If strong demand or a monopoly on supply makes higher prices feasible, increasing the price

may decrease well-being in the wider society by forcing all buyers to devote a greater share of income to this purchase. Where, then, do we find a godly wage principle that we should urge the business owner to honor?

Similarly, our heart's desire for all children is to see them enjoy opportunities for constructive play and learning, not wage labor, during their preteen years, but an absence of schooling options and presence of family economic needs may combine to produce a scenario in which employment is the wish of both parents and child. If the likely possibilities for a twelve-year-old girl to generate income are sex trafficking or factory work, factory work seems by far the better option. How can we know whether the factory producing the goods we buy employs girls in this situation and provides them with safe and clean working conditions, or if it rather enslaves workers largely against their will? To avoid this dilemma, should we buy goods made only in the United States or other countries where factories are well-regulated, or does such a choice just make the rich richer by recirculating wealth within already-developed economies?

As Christians confront such complexities in the economic system of a fallen world, the potential for discouragement and frustration, or even apathy and outright disengagement, looms large. It feels like just the kind of worldly entanglement that Simeon Stylites clambered up the pillar to avoid, and, frankly, his choice is looking better all the time.

### SEEKING KINGDOM ENDS

Our motivation to enter the economic fray, however, comes about not only by necessity (our needs for food, clothing, and shelter, for a start) but as part of our desire as Christians to see God's will—a will that we know includes economic justice and compassion—done on earth as it is in heaven. If being in the world means participating in its economic life, how can we do so in a way that treats this necessity as an opportunity to further the ends of God's Kingdom?

Even as I attempt to address the subject here, I hesitate to be too narrow in my definition of what those ends are, because a holistic view of ethical business practice worldwide can include so many different dimensions: the physical climate, for instance, but also the moral climate — we would like to see businesses that pollute neither the air nor the airwaves. We want workers treated fairly and granted a living wage, but our value for human lives is also reflected in the desire not to see laboratory experiments treating human embryos as disposable elements in the quest for healthcare innovations. We would like to see businesses avoiding corruption and bribery, and we would also like to see transparent financial management and reporting. Such issues of desirable business practice are not neatly separable into global versus domestic, and much of what I suggest regarding being effective Christians in the global economy will include actions that are quite local in nature.

Acknowledging the complexity and difficulty of prescriptions, I want to consider three basic choices that we have in disposing of our after-tax income: spending it on goods and services, saving it, or making a charitable donation. It strikes me that one fiscal strategy for the Christian is to minimize the first two outlays in the interests of maximizing the third. In a sense, this approach is designed to keep those difficult-to-resolve puzzles of worldly interaction to a minimum. While it may not amount to joining Simeon on his perch, it nevertheless reflects a strategy of retreat. We will not, however, short of monastic asceticism, be able to reduce both our spending and saving to zero, leaving some level of interaction with the economic system unavoidable. The other difficulty with minimizing our spending and saving to maximize our giving is that economic efficiency (the basic principle undergirding a low-consumption strategy) is not always associated with a superior moral choice, as I will discuss further below.

Given that all three options—spending, saving, and giving—will be part of a household's financial activities, whatever the level, it seems important to consider them all. However, I find that most notions of how to impact the economic sphere begin and end with the spending component, while advice regarding savings or investment for the Christian seems barely discernible from secular materials. Accordingly, I would like to start with that second option and then address the others more briefly.

### INVESTING WISELY IN COMPANIES

Perhaps you consider your household's savings meager, but if you are keeping money anywhere but in the mattress, it is being used to finance other activities, whether you recognize that or not. To start with, banks actively lend out a portion of their deposited funds—that's where they get the money to pay interest. Assessing how the companies in which we save or invest our money measure up to scriptural priorities for good business practice can begin here. In the United States, the Community Reinvestment Act (CRA) and Home Mortgage Disclosure Act (HMDA) require banks to share information about how and where they lend money. The legislation was introduced to curtail the practice of "red-lining" neighborhoods—refusing to lend in disadvantaged areas, thus supporting discriminatory credit practices and perpetuating urban decay. Do you know what your bank's CRA rating is? This is publicly available data, and you could vote with your savings for a bank that lends money effectively in ways that build up the community.

Holding corporate stocks, either directly or via a mutual fund, entails actual ownership of a business. Stock investments are by no means restricted to the elite in America, but are presently held by about half of all households, and more than half of these have total annual incomes between \$35,000 and \$99,999.¹ Even if we invest in what are known as socially responsible mutual funds (adhering to practices often labeled as SRI, for "socially responsible investing"), we should be taking the time to explore

the companies in which the fund invests, a list of which can be found in the fund's prospectus. The prospectus should also state the guidelines for qualifying companies—be sure to look for any evidence of "wiggle room" in them.

For instance, a long-established SRI fund in which I held shares initiated a proposal to change its guidelines so that investing in businesses where gambling activities played only a *minor* part was permitted (a retreat from their prior zero-tolerance standards). I voted against this change with my proxy statement (another privilege of ownership we should be exercising thoughtfully), but it passed, and I sold my shares in the fund as a result.

When looking at SRI guidelines, it is also worth considering not just whether they include issues that you deem important but whether all the practices they require are ones you feel companies should be demanded to enact to be considered "socially responsible." As SRI funds increasingly codify their definitions, the process is dominated by secular priorities not always shared by Christians, leading to guidelines that may force conformity on issues where you might support freedom of conscience.

In response to these trends, a new subcategory of mutual funds, sometimes termed "values-based investing," has been initiated with a Christian audience in mind. A typical distinctive of such funds is maintaining the protection of human life as paramount alongside other principles familiar to SRI. Unfortunately, new or better screening rules do not address the fundamental nature of investor capitalism, the system in which today's mutual funds are embedded—a system that prioritizes shareholder returns, particularly in the short term, over virtually all else. Funds are managed for high

returns, whether or not portfolio companies are initially screened for social goals, and a fund manager's patience with a short-term downturn in profits, even to pursue a social good, may come at the cost of his or her job. Mutual funds also serve to concentrate corporate ownership in institutional as opposed to individual hands, meaning

Most notions of how to impact the economic sphere begin and end with spending our money, while advice regarding savings or investment for the Christian seems barely discernible from secular materials.

that the leverage exerted over a company by a single buy or sell decision is much higher. Any investor in a mutual fund must question whether those investments are being managed in such a way as to reward businesses that may be making conscience-based choices that depress short-term profits.

Recognizing the potential discord between desires for high returns and desires for socially responsive practices, management scholars have studied

the association between social responsibility and business performance. (It is hard not to wonder if this also reflects, at least on the part of some, a quest for scientific proof that a thorough-going modernism can substitute for inconveniently religious moral dogma in making the "right" investment choices.) Alas, in some ninety-five studies over the past thirty years, evidence for the association is suggestive but mixed—just over half the studies that attempted to predict financial performance based on some measure of social responsibility showed a positive and statistically significant connection; the results were somewhat better (over two-thirds positive) in showing that social responsibility *followed* good financial performance.<sup>2</sup> Still, those who choose the good cannot unequivocally claim it assures higher returns, and those who prioritize high returns cannot feel confident that they are encouraging better moral choices.

That the case cannot be proven I take as a sign of God's sovereignty and mercy, protecting us from developing that unhealthy dependency on wealth as a sign of virtue. It is inconvenient to realize that doing the right thing does not always pay off in worldly terms, but anyone who worships a crucified Savior should have no difficulty understanding that this is so.

It means, however, that investor capitalism as a system is unlikely to favor companies that make a sacrificial choice to take the lead in socially responsive practices, and is correspondingly more likely to reward companies that conform to minimum established standards and deliver maximum profits. It is no accident that many firms known for innovative or unusually principled attitudes toward social practices—from Levi-Strauss to Chick-Fil-A to Timberland to Cadbury, to name just a few—have a long history of family-driven ownership, in whole or significant part, which protects them from exposure to a market system that does not share those priorities.

A potential opportunity to support such practices in publicly traded firms can come through directly investing for the long term in companies that implement practices matching your priorities and through expressing your loyalty by holding the stock even in downturns. Moral goals, in other words, may at times be at odds with personal financial goals, which again should be no surprise.

Taking the time to research an individual company for both sound management and global social practices may seem daunting, but a well-informed consumer decision requires almost as much research, so prioritizing the investigation of a company that produces goods or services your household buys regularly could deliver both a spending and investing option that strengthens global economic welfare. Again, though, I would encourage researching beyond simple checklists—it is worth remembering, for example, that Enron consistently appeared on lists of "most admired companies" before it crashed. Similarly, membership lists of global standards organizations such as Britain's Ethical Trading Initiative certify little

if practices are not policed, which is hard for even such bodies to do. In March 2007, Levi-Strauss withdrew from the ETI because it felt unable, in good conscience, to ensure its suppliers were complying with the organization's Living Wage stipulation. The same month, Chiquita International, still an ETI member, disclosed a \$25 million settlement with the U.S. government on charges of making protection payments in 2003 to Colombian guerrilla organizations. It is hard to know whether the current or former organization member, in this case, reflects the superior ethical stance.

### THINKING SMALL AND THINKING LOCALLY

I would also urge consideration of investment options determined not by conventions of individualistic American culture, but by a unified reality of the Body of Christ, in which early Christians held everything in common, selling and giving to one another as each had needs. We recoil at the thought of economic entanglements in others' lives, but this may be one more arena where counter-cultural thinking is demanded to bring Kingdom realities to pass. If we as Christians want to see businesses run globally in ways that we believe they should be run, then one obvious solution is for like-minded Christians to be running businesses. How much better that a collective of families within a church or churches help raise seed money for a worthy business entrepreneur than for that same business to begin either encumbered with debt or with outside investors disinterested in the importance of following Christian principles? Thinking small and thinking locally, in other words, may be a way that our investment dollars can help multiply businesses with a strong social conscience.

My sympathies increasingly lie with the economic principles behind Distributism, a policy that was promoted in the early twentieth century by prominent British Catholics including Hilaire Belloc and G. K. Chesterton. To their minds, capitalism and socialism were mirror-image engines of consolidation that would concentrate ownership and

Since investor capitalism is more likely to reward companies that conform to minimum social standards and deliver maximum profits, our moral goals as investors may at times be at odds with our financial goals.

control of assets in the hands of elites, decimating the possibility for small shopkeepers, farmers, or craftsmen to lead lives of modest self-sufficiency. While the Distributists' vision for slum-dwellers to find new lives as subsistence farmers may seem quixotic, a small-business owner undoubtedly has greater potential for prosperity than an employee, regardless of the employ-

er's level of enlightened business practice. As such, multiplication of business ownership across a wider range of socioeconomic strata, both at home and abroad, is still a viable route to individual well-being.

This is the principle behind microfinance, as practiced by organizations like Grameen Bank in Bangladesh, where tiny loans are managed in collec-

We should disciple those gifted as business leaders. A Bible study presented Peter's departure from the fishing boat as a "working person's response." True, but what about those called to serve by staying in the boat?

tive circles and participants share resources to help build sustainable small businesses. Because microfinance operations are not managed for shareholder return, there are no opportunities to invest in them per se, but at least one Web site (www.Kiva.org) allows individuals to make nointerest loans directly to entrepreneurs worldwide,

and other microfinance organizations, both Christian and secular, receive charitable donations for this purpose.

### CALLING GIFTED BUSINESS LEADERS

This discussion of savings and investment priorities, I hope, also suggests kinds of businesses we may wish to lend our support to as consumers—small businesses, family-run businesses, Christian-run businesses, as well as large businesses whose global practices we have investigated and feel good about supporting.

When it comes to charitable priorities, our concern to see businesses around the globe run by Christian principles should also go hand in hand with our desire to see Christians in every tribe and nation around the globe. To be an effective Christian participant in the global economy, in other words, we should be contributing to worldwide missions efforts as God enables. In fact, business enterprises and business training form an increasing part of missions today, particularly in offering Christians opportunities for involvement in cultures closed to church-planting or other traditional missionary activities.

Yet a final priority for Christians who desire to influence the global economy positively should be the extent to which we support and disciple those within our midst who are gifted as potential business leaders. Despite Weber's assertion that Calvinism resolved the tension between Christianity and the pursuit of business profits, I sense ample continued ambivalence on this subject in the church, even among those whose denominational traditions (such as that of my Southern Baptist congregation) flow directly from the Genevan springs. I was recently struck by a lesson in a group Bible

study that presented Peter's departure from the fishing boat to follow Jesus as a "working person's response." True enough, but what of those whom Jesus may call to serve him by staying in the boat? Much has been written on this topic, and marketplace ministries are multiplying, but the temptation to compartmentalize working hours as non-sacred continues, and it operates contrary to our aims to see businesses, along with all of life, transformed by Kingdom principles.

In the end, there is no substitute for our individual involvement with and consideration of global economic issues as Christians. We cannot outsource our moral decision-making to investment managers or to those who create global trading standards. Further, we cannot succumb to the temptation to equate economic efficiency with virtue, as moral priorities may require us to invest with more modest expectations of return, or to pay more for goods produced by higher-wage workers or in conformity with above-and-beyond environmental standards. I realize the strategies I suggest neither maximize individual wealth nor eliminate all possibilities for selfishness, but I am nevertheless hopeful that they may be strategies that could distribute wealth to the benefit of others.

#### NOTES

- 1 "Ownership of Mutual Funds and the Internet," *Research Fundamentals* 15:6 (Investment Company Institute, October 2006).
- 2 Joshua Daniel Margolis and James Patrick Walsh, *People & Profits: The Search for a Link Between a Company's Social and Financial Performance* (Mahwah, NJ: Lawrence Erlbaum Associates, 2001), 10-11.



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# Global Ethics for the Global Market

BY WILLIS JENKINS

Should we welcome the global market or resist it? Does globalization threaten or empower Christian community? These four books—one overview and three anthologies—can help frame discerning conversations about the changing global realities.

lobalization can appear so full of paradox, so given to contrary perceptions and responses, that even organizing a meaningful discussion seems difficult. And yet globalization names new shapes of economic power and deprivation so dramatic that to give up on interpreting it would amount to moral failure. There is at least the stark outrage of global wealth and global poverty, a stumbling block to humanity and a scandal to Christians. We need guides for starting and framing the discerning conversations that can lead Christian communities into socially astute and ethically reflective engagements with global realities.

For potential guidebooks we do not lack. The sheer number of new titles evaluating the globalizing market highlights its contemporary moral urgency. Their variety, however, can make us despair of working out a coherent response. Does an emerging global market offer hope for alleviating world poverty, respecting our common humanity, and working out a stable international peace? Or does it organize and mobilize the forces which impoverish, dehumanize, and destabilize our world? Does globalization threaten or empower Christian community? Should we welcome the global market or resist it—and what would either gesture really mean for our everyday lives?

The following four books—one overview and three anthologies—offer resources for starting those conversations. Each is quite different from the others, and with three collections of essays, they proliferate frameworks of

interpretation and call for multiple, incommensurable responses. However, even in their plurality, these books operate with two important background assumptions that make for a shared context of responsibility.

First, nearly all the essays say or imply that globalization is not an inevitable process, but something shaped by human choice and political institutions. It is therefore accountable to our shared moral reflections and susceptible to reform. Second, by focusing on ethics, the books ask us to consider how globalization is changing and challenging our moral and spiritual lives. They are books written primarily from and for a context of global privilege, attempting to sort out the moral responsibilities of global northerners in the face of disparities in wealth, power, and opportunity. And in that sense, they all implicitly refuse to let the specters of globalization inculcate helplessness or apathy—the attitudes that would let us escape responsible engagement.

### PROVOCATIVE PROPOSALS

Manfred Steger's *Globalization: A Very Short Introduction* (New York: Oxford University Press, 2003, 168 pp., \$9.95) does indeed offer a concise way into the subject. Part of the Oxford series of "very short introductions," Steger's volume comes with the summary sidebars, illustrations, and readable prose you would expect. But this is no blandly neutral overview; Steger teaches the reader to look out for the way analytical descriptions of globalization easily interweave with an ideological "globalism" – the propaganda that the world market is inevitable, accountable to none, and universally beneficial. Critically suspicious of neo-liberal economic policies, Steger emphasizes that the present market is in fact the product of ongoing political decisions and social institutions. We could, if we chose, have a globalizing human society with increased interdependency, accelerating exchanges of information, and freely immediate contact – and *not* have the sort of economy we have today with its distressing consequences.

Steger devotes chapters to historical, cultural, and political dimensions of globalization in order to describe processes of globalization that interact with the market but are not reducible to its logic. Steger draws on one of those processes, the growing awareness of deepening connections among once-distant people, in order to present suggestions for reforming the market process. On his list: a "Marshall Plan" for the global south, a tax on international financial transactions, and dramatic new commitments to development.

### INADEQUATE MORAL FRAMEWORKS

Steger's introduction is intentionally provocative and his action list invites debate. So how might we conduct that debate? What reasons do we have for redirecting the market to such social goals? What reasons do the wealthy have for assisting those far outside our usual communities of moral concern? Deen Chatterjee's anthology, *The Ethics of Assistance: Morality and* 

the Distant Needy (New York: Cambridge University Press, 2004, 304 pp., \$27.99), gathers a group of renowned philosophers and political theorists to consider how the resources of western philosophical ethics can address those questions.

A dozen rigorous essays later, the collective exercise leaves the reader sensing that those resources may be inadequate or at least underdeveloped.

When our culture's most reliable ethical frameworks seem inadequate to the task of mobilizing a decent response to the shame of global poverty, what witness will the churches give?

A majority of the essays address themselves to improving one of two organizing positions in the field: Peter Singer's utilitarian imperative to consider all suffering equally, and John Rawls' theory of political justice, which works out rules of formal equality among reasonable citizens.

Peter Singer has in recent newspaper columns

publicly called upon the rich and the comfortable to give reasonably to the poor and has suggested percentages (he asks, "Why not try the tithe?"). Singer opens the volume defending his claim that we should not give preferential treatment to those near to us simply because they are near. As usual Singer's utilitarian argument shames the privileged (let alone the Christian privileged) with the amount of suffering our selfish decisions allow to exist. And as usual Singer fails to quell worries that his brand of utilitarianism offends against our intuitive commitments to family members, neighbors, and fellow citizens (despite some roundabout allowances).

Other contributors, sometimes using the philosophy of Rawls, therefore attempt to restore our intuitions about moral distance while still caring for the distant needy. However, by the time partiality has been restored to those of our own blood and soil, the obligation to do something for the global poor seems so weakened that we are again at peril of Singer's rightful outrage. Three contributors seem to note this frustrating return, and they suggest that global poverty just outstrips the West's ethical capacity since we face basic, intractable human problems of harming others, selfishness, and political incompetency.

It should be noted, however, that missing from the anthology is engagement with the much-discussed "human capacities approach," which supplies the normative groundwork for the United Nations Human Development Reports, and thus directly guides much of governmental and non-governmental response to global poverty. (For an introduction to this promising approach, see Douglas Hicks' article "Global Inequality" in this issue.) Still, that so learned a group should find it so difficult to articulate

responses to the intuitively obvious shame of global poverty just underscores the difficulty: our most reliable ethical frameworks seem inadequate to the task of mobilizing a decent response. The lesson drawn for Christian churches lies in how clearly the world needs to hear and see hope in its confrontation with global poverty. What witness will the churches give?

### COMPETING THEOLOGICAL PERSPECTIVES

Perhaps the most helpful of these four books for stimulating Christian conversation is the anthology edited by Peter Heslam, *Globalization and the Good* (Grand Rapids, MI: Wm. B. Eerdmans, 2004, 137 pp., \$20.00). The book arose from consultations held by the Capitalism Project at the London Institute for Contemporary Christianity, and includes contributions from corporate leaders of Shell Oil and Goldman-Sachs, along with organizers from faith-based justice campaigns, academic theologians, and development experts. All the participants reflect on globalization from the perspective of Christian faith. The collegial background and shared faith makes the book's diversity striking, perhaps disturbing, because its contributors respond to the global market in dramatically different ways, all with explicit reference to biblical values and Christian ethics. If we needed proof that Christianity might lend itself to different conclusions on the global market, here it is.

The most dramatic difference lies where one would expect, between the corporate and the academic contributors. This volume is especially refreshing for including two essays from business leaders, and these from leaders representing a group most often pilloried by those worrying over globalization: transnational corporations. The two leaders articulate how they understand their corporation's ethical responsibility, and do so by talking about how their own biblical faith animates their concern for the poor. We should not look for evil in nefarious corporate boardrooms, both articles seem to say, for the wealth-production of the global market bears promise for alleviating poverty, especially if aided by more liberal markets and more development funds.

Timothy Gorringe, an academic theologian, has a much more ominous perception of the global market. It is precisely where biblical language of evil powers applies, he says. The Christian gospel has always struggled against principalities and powers, and in our age, says Gorringe, this means neo-liberal capitalism. The Christian task is to let the gospel unmask those powers, build authentic community, and begin to imagine sacramental forms of consumption.

Ann Pettifor, of the Jubilee Campaign, adds alarming notes about the state of global financial policy and calls for a return to biblical notions of Sabbath and Jubilee for radically reshaping it. Cynthia Moe-Lobeda similarly assumes that Christians must oppose neo-liberal economic arrangements, and offers lessons from Luther for developing a subversive form of Christian agency.

So what exactly is the good by which we measure globalization? Such different appraisals of the theological significance of the market make the reader wonder (assuming these essays really did arise from collegial exchanges), what was the response from corporate leaders when Gorringe placed their companies on the wrong side of the apocalypse, or when MoeLobeda offered resources for subverting their efforts? Did anyone come to a modified sense of how Christianity names the good in and against globalization? Here Heslam's epilogue is disappointing, neither providing more of the story nor suggesting avenues of common principle, but rather suggesting still another biblical framework for our reflection.

### THEOLOGY AND THE COMMON GOOD

The final book may offer the missing common "good" from *Globalization* and the *Good*, and thus offer a theological framework for orienting Christian diversity toward meaningful reforms of the global market. *In Search of the Common Good* (London: T & T Clark, 2005, 360 pp., \$40.00), edited by Dennis McCann and Patrick Miller, presents the product of a three-year project conducted by the Center for Theological Inquiry: a set of essays on biblical, legal, political, and theological understandings of the common good.

The collection provides very useful beginnings for Christian rediscoveries and reinventions of the common good in the face of global economic challenges. It offers three kinds of resources—one kind helping Christians find the meaning of their faith for a globalizing age, another suggesting how that renewed faith might participate in pluralist common efforts of reform, and a third kind offering critical cautions on such negotiations between culture, politics, and religion.

Church groups will find especially interesting the three essays that use the theme of the "common good" to interpret Scripture in ways that might renew biblical faith in a global age. Victor Furnish's essay on the letters to the Romans, Galatians, and Philippians, for example, asks us to consider how Paul's message of God's uncommon love carries citizenship responsibilities for the common good. In other words, Furnish shows Paul teaching gospel-formed churches not to turn away from the wider society in sectarian indifference, nor suppose they have themselves the mandate to govern, but to act as decent citizens, challenging the shameful and supporting the good aspects of the culture.

So how do biblical Christians know what is publicly shameful and decently good? Patrick Miller and Jacqueline Lapsley lead reflections on Old Testament texts, asking us to think about how the Commandments and the Jonah story teach us the shape and extent of moral community. Read with global relations in mind, their reflections must challenge our shameful forgetfulness of the poor, our failure to imagine the distant suffering as our near neighbors in God. And they will support Christian social practices that seek to create decently human conditions for others.

Other essays in the book show the public relevance of Christian views of the common good; for example, how it functions in Thomas Aquinas to move ethics beyond the conceptual space of interpersonal relations, or how it is used in Catholic social thought to protest against aspects of modernization while endorsing others. Meanwhile other contributors chasten naïve enthusiasm for all projects claiming the public interest by reminding us how the common good can quickly become normative tyranny.

The theological heart of the book is secured by the contribution from Max Stackhouse, whose essay makes all three kinds of resources cohere. He argues for restoring particular religious visions of the common good as moral therapy for the public discourse on globalization. Stackhouse says that public thinking about our common good has suffered from the retreat of public theology and the loss of an orientation to the final good (the "uncommon good"). Lacking that orientation, our globalizing civilization tries in vain to order its fragmented subsidiary goods, among them its market, into a decently humane society. Global poverty shows that civilization is miserably failing at that, while nonetheless fearfully turning away from religious social visions. But religion is not a threat to society, writes Stackhouse; rather, it sustains meaningful pluralism by reminding every subsidiary good (like health of the market) of its orientation to a final good. Even religious pluralism is no threat, for competing religions at least share an orientation to something beyond – and in that there is therapy for the tyranny of the merely subsidiary, the false religion of the market.

Stackhouse's argument makes the case that Reformed Protestant "federated covenantalism" does this best, for both theological and subtly historical reasons, and this theological particularism (and barely visible neo-imperialism) will chafe. But his general point seems just the tonic needed. The road to Steger's Marshall Plan of reform, or any meaningful healing of the global economy, may require a deeply religious form of therapy. More than merely the restoration of Christian contributions to the public square, it requires the visible public presence of communions of faith, dedicated to charitable solidarity with the poor, loudly prophetic about justice for the oppressed, and witnessing against the false gods of market materialism.



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