

## Evangelicals and Economics

Now these pilgrims, as I said, must needs go through this Fair: well, so they did; but behold, even as they entered into the Fair, all the people in the Fair were moved, and the town itself as it were in a hubbub about them; and that for several reasons; for, First, the pilgrims were clothed with such kind of raiment as was diverse from the raiment of any that traded in the Fair. The people therefore of the fair made a great gazing upon them: Some said they were fools some they were bedlams, and some 'They are outlandish men'.  
(John Bunyan, *The Pilgrim's Progress*)

Albert Einstein once remarked that our age is characterised by the 'perfection of means and confusion of goals'. In a very real sense, this is true of modern man and his economy. We have come a long way on the 'how' of economic activity but have made little progress on questions of 'why'.

This has presented a number of dilemmas for Christian social scientists. The basic problem has been the difficulty of linking the utilitarian framework employed by secular economic analysis with the theological framework of the Bible. One approach, indeed the most common, has been to attach selected ethical notions to the social structure. So, for example, some take an idea like 'freedom' and build their social theory on that. This paper suggests that such a piecemeal approach is unsatisfactory for evangelical thinkers. Like the modern view of the world, such an approach 'does not take a broad enough canvas'. It ends up focussing too much on means and not enough on ends.

An illustration from another time and another debate may help to make the point clearer. In the years just prior to the Protestant Reformation of the sixteenth century there were many calls for 'reform' of the church of one kind or another. For some it meant reducing the power of the cardinals and the Vatican. For others it meant disentangling church and state. The Roman church was criticised for selling everything from indulgences to benefices.

<sup>1</sup> D.H. Knox, *A Christian World View*, mimeo, 1977.

Church taxes were inefficient and heavy. Ecclesiastical law was seen to interfere with proper judicial administration, while clergy and the rich were felt to benefit unjustly from unbalanced laws. And there were many other claims and counter-claims.

In this period, there was much disagreement about where the need for reform was greatest. Related to this, 'when churchmen spoke of reform, they were almost always thinking of administrative, legal or moral reformation hardly ever doctrinal reformation'. We might say they were seeking to keep the skin of the apple shiny when the core itself was rotten. When Luther and the other reformers arrived on the scene, there was still much disagreement over ecclesiastical issues, but the focus of the debate shifted fundamentally from the peripheral questions of religious practice to the central issues of religious belief.

The distinction drawn in this paper is similar. In large part, Christian discussion of economics has been content to shine the skin of a rotten apple. There is a difference between what I will term the 'ethical' approach and a fully theological approach. One emphasises means while the other emphasises ends. Speaking of ends and means, Bertrand Russell once said that 'unless a man has been taught what to do with success after getting it, the achievement of it must inevitably leave him prey to boredom'. Are Christian social thinkers actively letting the gospel and its world view speak to the boredom of modern economic man? This is the basic question explored in this paper.

### 1. Putting Economic Culture in its Biblical Context

Ethics form a subset of theology, not vice versa. Putting economic life in its biblical context means more than simply attaching some ethical parameters in an *ad hoc* manner. It means putting economic life in a full theological context by seeing it in the light of God's character and purposes.

#### (a) Creation and Redemption

From the very first the God of the Bible is seen as *Creator*. The narrative in Genesis tells us that God made everything<sup>1</sup> and that His creation is in every respect good<sup>2</sup>, meaning it conforms perfectly to His will. His creative activity is effortless, occurring simply by His word, with majestic ease.<sup>3</sup> The Spirit of God activates the creative word, bringing life and vitality.<sup>4</sup> It is clear that God is absolutely sovereign and that His creative work is purposeful.<sup>5</sup> The creation is ordered and has a moral value attached to it. Relationships are defined as they were intended to be. God brings an end to the previous disorder and formlessness and separates the darkness and the light.<sup>6</sup> He stands committed to his creation: it is His work and He binds Himself to it. He

<sup>2</sup> O. Chadwick, *The Reformation*, Penguin, 1981, p 13.

<sup>3</sup> Gen. 1:1; Job 38:4-11

<sup>4</sup> Gen. 1:31

<sup>5</sup> Gen. 1:3

<sup>6</sup> Gen. 1:2

<sup>7</sup> Gen. 1:22

<sup>8</sup> Gen. 1:1-3

...has made order out of chaos and His intention is that the universe never return to chaos. The creation is dependent on Him.<sup>9</sup>

Man is part of the creation.<sup>10</sup> God is a personal God.<sup>11</sup> Made in God's image, mankind exercises authority over the rest of creation as God's representative. This delegated sovereignty is meant to be exercised in the same manner as the Creator Himself exercises authority: in service. This defines man's relationship with the world.<sup>12</sup> Being created in God's image, men and women have a capacity for relationship: with the created order but more significantly with each other and with God. It is in this context that the narrative reaches its culmination: God's rest. Man is invited to enter into this 'rest' with God, in relationship and under His authority. It can properly be regarded as a theme of the Bible that God wants us to enjoy this state of relationship with Him. This is His purpose for man and Genesis 2 provides a picture of men and women living in harmony with God and the created order.

It becomes clear as the Bible unfolds that God's purposes will not be thwarted by the Fall. As a corollary of His role as Creator, He voluntarily takes on the role of *Redeemer*. Because He started with the perfect world of Genesis 1-2, he will end with a world like that. Even though man spoils things and seeks to reject God's sovereignty, God remains committed and sovereign even to a broken world.<sup>13</sup> It is, therefore, a twin theme of the Bible's world view that God is bringing about the salvation and restoration of his creation.

The history of this redemption is progressive and has its fulfillment in the Lord Jesus. Goldsworthy sums it up:<sup>14</sup>

The great "saving events" of the Old Testament (the saving of Noah, the call of Abraham, the Exodus from Egypt, the establishment of the united monarchy, the destruction of Jerusalem by Babylon and the prophetic forecast of the new and perfect kingdom) are all fulfilled in Christ and the Kingdom of Christ.

He is the Redeemer who creates new life and fulfils God's original purposes for the creation. This is the gospel: God in Jesus Christ is Creator and Redeemer. It is His work of restoration, evidence of the commitment to his creation which goes right back, to Genesis 1.

From reading of the literature on Christianity and economics there is often some recognition of the creation theme but little reference is made to the redemption theme. It is true that man is given a vocation to develop the creation. But a far more important message is the calling of all men to not

9 For a recent elaboration of these points, see C. Sherlock, *Creationism, Creation and Scripture*, *Interchange*, 35, 1984, pp 18-19.

10 Gen. 1:26

11 See J.I. Packer, *Knowing God*, London: Hodder and Stoughton, 1973, pp 88-90.

12 Gen. 1:28-30

13 Gen. 3:15 may be viewed as the first hint of a promise of redemption. For discussion, see D. Kidner, *Genesis*, Tyndale Commentary series, Inter-varsity Press, 1967. A more extensive development of this theme is W.J. Dumbrell, *Covenant and Creation: An Old Testament Covenantal Theology*, Lancer Books, 1984.

14 G. Goldsworthy, *Gospel and Kingdom: A Christian Interpretation of the Old Testament*, Exeter: Paternoster Press, 1982, p 42.

put their trust in created things but in the coming kingdom and its King. God's work of redemption is not to be separated from His role as Creator.<sup>15</sup>

### (b) Implications for our Analysis of Human Culture in this Age

Perhaps at the risk of sounding laborious, the above overview of the Bible's message has been provided because of its sobering implications for those who seek to relate the Bible to social issues. It gives us more than a mere backdrop for an evangelical approach to economic matters. Indeed it puts the economic side of this life in proper perspective. It would seem to follow from the Bible's overall message that:

- \* the economic order is of only second-order significance, theologically speaking, and that the gospel is not about social or political structures;
- \* we are not to see the kingdom of God as somehow operative in a *de facto* manner across all of alien society, but only amongst His chosen people;
- \* there are dangers in seeing economics as somehow 'attached' to the gospel, thereby artificially seeking to inflate its importance.

These points can be summarised by saying that the Bible is mainly about the redemption of God's people, rather than the *reform* of society as a whole in this present age.

At the same time, it would be impossible to conclude that the Bible has absolutely nothing to say about economic life. It *does* have implications for how we as Christians should think and live in the economic sphere. There are two basic aspects of this. First, we are to uphold and advance the ethical values which we know are pleasing to our Creator, for we are to be a holy people and have a leavening effect on the world. And second, we are to speak against the economic idolatry of our contemporaries in order that they may be pointed to our Redeemer. This is a prophetic role. This is what is meant in this paper by 'putting economic life in a gospel context', not that economics is part of the kingdom of God but that proclaiming God's message should involve us in challenging economic sin.

It is worth expanding on these two motives for evangelical social involvement. While human culture is fallen, it is still valuable and important to God. The Bible recognises and comments on sin in economic relationships, and while clearly being primarily concerned about redemption is nevertheless interested in reform and the restraint of evil in wider human affairs. So our world view is to be God's world view. The Bible offers a view of reality which is based on God's character and purposes, and offers meaning to human culture. The 'theological mindset' with which we are to think leads us to affirm that God cares about economic behaviour, since the biblical concept of man covers the total man and God is vitally interested in the world he created and is re-creating. Any approach to social theory, therefore, which does not contain signposts pointing in the direction of God's coming kingdom and its values will be unsatisfactory from a biblical point of view.

... as a natural adjunct to our proclamation of the gospel, we should be moved to critique existing social relationships. As Wogaman has put it, 'to the Christian, the spiritual and the material cannot be in conflict' if we are to be true to our beliefs.<sup>16</sup> This, I argue, is our *raison d'être* as Christian social scientists. By all means let us study economic behaviour and analyse social structures. By all means let us employ the engineering techniques available. But we cannot stop there. Economic problems are not strictly technical problems admitting only of technical solutions.<sup>17</sup> The imperative is to point out the fractures in socioeconomic relationships caused by sin and use them as a tool for commending the gospel.<sup>18</sup>

An illustration may help at this point. In Acts 17, Paul visits Athens. In verse 16 we read that 'his spirit was provoked within him as he saw that the city was full of idols'. That which had been substituted for the true and living God caused the apostle to be deeply moved and provoked to the preaching of the gospel. Indeed, he begins his sermon at a point of reference with which his readers can identify:

Men of Athens, I perceive that in every way you are very religious. For as I passed along, and observed the objects of your worship, I found also an altar with this inscription, 'To an unknown god'. What therefore you worship as unknown, this I proclaim to you. The God who made the world and everything in it, being Lord of heaven and earth, does not live in shrines made by men, nor is he served by human hands, as though he needed anything, since he himself gives to all men life and breath and everything. And he made from one every nation of man to live on all the face of the earth . . . that they should seek God, in the hope that they might feel after Him and find Him.  
(Acts 17:22-27)

In our age, one of the greatest means by which mankind seeks to be independent of God is the economic. It is important that we address ourselves to that which western society holds so dear and which the contemporary mind employs so often in defining a distorted and limited view of reality. Is our economic analysis and commentary leading people to see God in the hope that they might find Him?

Much of the time, of course, our economics will be indistinguishable from the rest. The economics profession, it is well known, seeks to avoid ethics.<sup>19</sup> But as Mark Twain wrote, 'virtue has never been as respectable as money'. We might feel even less comfortable when reminded of the old saying that in Britain the church is sometimes characterised as 'the Conservative Party at prayer'. Let us challenge ourselves as custodians of the gospel: It is important that the world sees us loving with *agape* love in the economic matters of life? Moreover, do we risk being seen as irrelevant if we do not address social issues?

16 J.P. Wogaman, Towards a Method for dealing with Economic Problems as Ethical Problems, *Concilium*, 140, December 1980, p 79

17 B. Griffiths, *The Creation of Wealth*, 1982.

18 For further discussion see J. Gladwin, Economic Systems and the Gospel, *Interchange*, 30, 1982, pp 22-31

19 R.A. Posner, Economic Justice and the Economist, *The Public Interest*, 33, Fall 1973 is an example of conventional thinking here.

At the very least, we should not blindly imitate secular economic thought and uncritically adopt its framework of analysis without first putting in a good deal of thought. We have been given insight into how people should live and what their goals should be, and in this context the Bible forces us to provide a critique of economic man where appropriate. In other words, we *can* challenge the utilitarian behaviour of unregenerate man in the interest of pointing him to the gospel. The following sections seek to begin along this road from an evangelical perspective.

## 2. TWO PITFALLS

The evangelical approach, then, to socioeconomic affairs is to be motivated and informed by the gospel. The 'gospel' is the person and work of Jesus Christ as Creator and Redeemer, understood in the full Biblical sense.

There are two pitfalls when we come to explore social questions more deeply in the context of the general perspective outlined above. First, there is the approach which thinks of the Bible narrowly in terms of redemption at the neglect of appreciating the wider implications of God as Creator. And second is the approach which borrows selectively some of the ethical ideas implied by the doctrine of creation but fails to place them in the full theological context of God's purposes of redemption. Both represent cases where the twin biblical themes of creation and redemption get out of balance.

The first case has been discussed elsewhere.<sup>20</sup> Evangelicals rightly have put a lot of emphasis on redemption by means of a private 'transaction' between the individual and God in Jesus Christ. But in so doing there is the risk that the Biblical world-view contained in the doctrine of God as Creator is neglected or submerged. An appropriate presentation of the gospel begins and ends with God's character and purposes. The aim of the Bible is a complete reorientation of the reader towards God's view of reality. To focus excessively on 'man's problem' of salvation is to approach the Bible with a self-centred eye. The biblical context of redemption is vitally important. It calls us to proclaim an alternative interpretation of the world to the unbeliever, in line with the fact that Jesus is making all things new. Dumbrell puts it this way:

Creation is not only the affirmation of the world as it is then, but the affirmation that what is, will be. In short, the very notion of a biblical doctrine of creation contains within it the implied notion of the perseverance of the Creator in adherence to His purposes for creation. A recognition of this point is absolutely essential if the implications of such a Bible view are to be correctly applied.<sup>21</sup>

In other words, the gospel proclaims that all the world, including the economic, is God's domain. A reading of the book of Amos will suffice to confirm this point.

20 See, for example, W.J. Dumbrell, The Biblical Basis for Social Judgements, in J. Diesendorf (ed), *Faith Active in Love*, Proceedings of the 1980 Conference of the AFES Graduates Fellowship, 1981, pp 60-72

The second approach is now rife amongst Christian economic writings. It occurs when the gospel is not the context and focus. When this happens the goal shifts to the advancement of certain economic or political structures or outcomes for their own sake. Perhaps the clearest case of this is liberation theology. Here the gospel is subservient to a political program and the concept of the kingdom of God is distorted into something predominantly temporal in nature, something to be achieved in the here and now.<sup>22</sup>

But there are other more subtle examples of this problem. Howard Marshall has noted that 'so great is the stress in the Bible on ethics that it has been possible in the past for Christianity to be regarded as not much more than a code of morality'.<sup>23</sup> I think such questions can legitimately be raised about Christian social thinkers who align themselves tenaciously with one end of the political spectrum or the other. Libertarians and statist, in this important sense, are alike. Both tend to adopt a moralistic approach to the social question, and think along legalistic lines. Their end seems to be a particular economic blueprint. The social question is seen primarily as an engineering problem, and there tends to be a wholesale adoption of a secular orthodoxy, whether on the left or right.

What were originally ethical concepts with Christian origin can often take on a secular meaning which differs from the biblical concept. An example here is the concept of 'freedom'. Another is the concept of 'justice'. A gospel orientation should tell us that debating in terms of conventional categories of 'left' and 'right', 'capitalism' and 'socialism' and so on may be quite unhelpful. The relevant distinctions for evangelical thinkers are quite different and have to do with biblical categories, such as 'personal' versus 'material'. A gospel orientation will lead us to think using the appropriate categories.

Thus, there is this danger. The danger is seeking to graft ethics onto society as an end in themselves rather than a means to advance and commend the gospel. Perhaps the best contemporary example of this is Novak's *The Spirit of Democratic Capitalism* (1982). In this context it becomes important, in my view, to distinguish between a merely 'ethical' approach and a theological approach. The logic of the Bible is always to place questions of 'how' in the wider context of the 'why'. Means are seen in the context of ends. Particular ethics are subject to and derive from theological principles. So when we come to decide, for example, the significance of the Jubilee practice of the Old Testament, or the poor laws, the appropriate question to ask is: What does this teach us about God's character? What is the general principle involved? It is incorrect to suggest that the Jubilee should automatically be applied today: that would be viewing the Bible as simply a legal or ethical textbook.

In the remainder of the paper I want to make the distinction between the two approaches clearer by distinguishing *primary* and *secondary* categories

22 There is a hint of this in *Perspectives on Economics*, CIO Publishing, Report of a Working Group of Economists and Theologians commissioned by the Industrial and Economic Affairs Committee of the General Synod Board of Social Responsibility, Church of England, 1984.

23 I.H. Marshall, *Using the Bible in Ethics*, in D.F. Wright (ed), *Essays in Evangelical Social*

for Christian social thinkers. The subsidiary categories, while possessing a certain validity as ethical notions, are necessarily limited and must not form the sole basis of our message. All share the basic problem of treating the Bible as merely an ethical or legal (technical) document rather than a theological book. The primary categories flow from, and point to, the gospel and character of God. I put them forward as building blocks, as a first attempt to approach the economic from an explicitly theological point of view.

### 3. SECONDARY CATEGORIES

I want to look briefly at a couple of ethical notions which are used often to underpin Christian thought about economics but which I find to be severely limited as analytical categories on which to hang the whole discussion. They should be seen as a reaction to the existing literature.

(a) There is the idea of *the poor*. This school of thought concentrates on criticising inequalities in the distribution of income and wealth. The Sermon on the Mount is typically quoted as the biblical reference for prescriptions which can be grouped under the label 'social welfarism'. The difficulties with this approach are several. It usually is associated with a naive view of economic processes and wealth creation. There is an automatic assumption that the state should instigate substantial redistribution but inadequate attention is given to determining the proper role of the state and the precise theological objections to inequalities in the distribution of economic resources. Often the desire to alleviate the material needs of the poor, important as this is, blinds the adherents of social welfarism to other biblical priorities. The concept of 'justice' is sloppy, relying on end-distribution. More importantly, the gospel recedes into the background, with its relevance reduced only to the 'unrighteous rich', the very poorness of the poor almost being seen in itself to guarantee them a place in heaven. In the end, this approach is barely distinguishable from humanist 'brotherly love' philosophies.

(b) Another stance says that *freedom* is the primary imperative in a social system. An influential school here is libertarianism. This line of analysis has a number of difficulties, even in secular terms, and it cannot be fully discussed here.<sup>24</sup> What is the meaning of freedom as far as the Bible is concerned? Is the laissez-faire freedom of secular philosophy true freedom or simply another kind of bondage? What operational value does individual autonomy have for the analysis of man in community? How does the biblical mandate for the God-given role of government sit with this view? The key problem with this line of thought is its failure to seriously consider the nature of freedom in the full biblical sense. In what I have read, the gospel is never taken as the starting point in this regard. Instead, freedom is seen to consist in a type of social engineering called an auction or market. A theological concept is reduced to a technical one.

24 Examples of this approach are G. Brennan, *The Christian and the State*, Occasional Paper No 7, Centre for Independent Studies, 1983; G. Brennan and J.K. Williams, *Chaining Australia: Church Bureaucracies and Political Economy*. Centre for Independent Studies.

mandate. Man was placed in the Garden to develop and keep it. Business groups like to employ this approach. Taken at face value the notion is, of course, true and links with the scriptural principle of stewardship. But if misused, this framework places too much emphasis on the doctrine of redemption. Some writers go so far as to say that wealth creation is to be viewed as the highest calling of mankind. There tends to be a high view of the material and a corresponding neglect of relationships. Efficiency becomes the only relevant criterion in economic life. It can easily degenerate into a form of 'Christian materialism'. It is a short step from this to the classical pitfall of Marxism, methodologically speaking, which is the determination of values from a materialist stance. This framework at its worst also has the severe drawback of focussing attention on the means of economic activity at the expense of the ends. Modern man does an excellent job at the first, but fails dismally on the second.

It is important to emphasise that elements of each approach mentioned above most likely should play some role in a Christian picture of economic life. The point is that as foundation stones for our whole view of the economic they are limited. They restrict the Bible to ethics only, losing the full theology. They focus on techniques as ends. They typically become indistinguishable from the parallel secular position.

#### 4. PRIMARY CATEGORIES

It is against this background that a biblical framework for economic thinking needs to take shape. The aim of what I like to call an 'evangelical' approach is not to institute particular systems or morals for their own sake. Our calling is to challenge the false theology implicit in modern economic attitudes. We are to challenge the faith which people put in wealth and progress. We are to challenge the view of man, creation and Creator implicit in economic thought.<sup>25</sup> Our critique of the economic needs to point to heaven, not a particular feat of economic engineering. In short, we need to promote a Christian economic *mind*, not a Christian economic system.<sup>26</sup> The former implies change, the latter is morally static. The former has a high view of the ethical nature of human culture, the latter tends to devalue man in the name of economic progress. The former adopts a perspective in which God and His purposes are the reference point, the latter is content with the limited goals of fallen men and women.

I offer four principles for thought as a preliminary exploration in this area.

(a) Firstly, we must think *theologically*. The point here is perhaps the most important of all: our epistemology must be biblical. We need to ask, where do I get my concept of 'logic'? Ultimately, Christian logical thought is theological thought. An evangelical social theory needs to think biblically, continually questioning the idea of rationality which we inherit from the

25 As contained, for example, in N. Haan, R. Bellah, P. Robinow and W. Sullivan (eds), *Social Science as Moral Inquiry*, Columbia University Press, 1983.

26 See H. Blamires, *The Christian Mind*, SPCK, 1964.

secular. As has been noted, 'the bestowal of meaning is part of God's saving work in history'.<sup>27</sup> The secular mode of thought is utilitarian, pragmatic, pluralist, relativist and falsely neutral.

It is in this context that we are called to be transformed by the renewal of our minds. It follows from the gospel that there is a way of looking at reality that is 'Christian'.<sup>28</sup>

The person and work of Jesus is not something tacked on the end of reality: He is the centre of reality, the goal of creation. Thus, the gospel is the key by which we are to interpret reality. In the area of the social sciences, this is especially difficult. We need to strive not to think of Christianity in purely moral or legal terms, or as an appendage, something extra-curricular. We are called to change our whole mindset.

It is instructive to study the doctrinal heresies of the early church. There are many points at which Christianity seems to involve two propositions which appear to be mutually inconsistent in human terms. An obvious example is divine sovereignty and human responsibility. It would be incorrect to reject one or the other simply because it appears incompatible with our limited systems of logical calculus. A study of the great heresies shows that they commonly make the mistake of opting for one side or other of a dual proposition: for example, that Jesus could logically have been only man or only God, not both.

In economics it is easy for this to pervade our thinking. For example, we insist on choosing between efficiency and equity, making them mutually incompatible almost by assumption.<sup>29</sup> We set the free market and the state at odds, as exclusive alternatives, rather than considering that God might see a mutual compatibility between the two.<sup>30</sup> We make a division between positive and normative analysis, forgetting that the questions we pose can be as important as our answers: positive analysis must by definition contain a normative element and normative analysis is impossible without reference to some system of meaning. We set freedom against justice, as if God is not big enough to make for harmony between the two.

Let us look to the sovereign God to transform our minds. This is His work, He is the Great Thinker. Let us be informed by revelation not our own reason.

(b) Second, we must think *relationally*. The material concerns which form the stuff of economics are to be seen in a relational context. Let us not be tricked into thinking that technical efficiency is the only valid criterion for evaluating economic events. The Bible must be allowed to determine the

27 O. O'Donovan, *The Natural Ethic*, in D.F. Wright (ed), *Essays in Evangelical Social Ethics*, Eerdmans: Paternoster Press, 1978, p 25

28 See John Stott's book *Your Mind Matters* IVP.

29 Some economists have found a positive relationship between growth and income distribution. See, for example, A.K. Dutt, *Stagnation, Income Distribution and Monopoly Power*, *Cambridge Journal of Economics*, 8, 1984, pp 25-40.

30 This topic is explored in K. Hawtrey, *Economy and State: A Christian Framework*, *Intelligence*, 36 (1985) pp 41-52

important questions about economic behaviour, and the questions will invariably have a relational content.

This principle derives from the character and doctrine of God.<sup>31</sup> Theologically speaking, the essence of reality is personal relationship. God is sovereign Lord and Creator. He is a personal God: three Persons in relationship. The nature of those relationships within the Godhead can be characterised as mutual service. This is the key to the Bible's basic concept of reality.

It follows that our understanding of the essential thing in ourselves and the world around us must focus on relationships — with God, with each other, and with the created order — and this needs to be done with an understanding of 'true' relationship. True relationship is that of mutual service. Thus, an important question in economic life as far as God is concerned is: are these economic patterns exhibiting relationships of mutual service? Is *agape* love evident in this and that economic relationship? This is quite different from asking the question: does this maximise utility or profit? There is no sense in which my economic activity can be said to somehow concern only myself. This I see as arguing very strongly against the philosophical assumptions of individualism as perceived by the modern secular mind. As Brian Griffiths notes in *Creation of Wealth*, the ethos of individualism is 'alien to the Christian understanding of man'.<sup>32</sup> It is important in this context to evaluate the Arrow-Debreu conception that the market is somehow impersonal and amoral. Servanthood is to be our starting point. This is rarely, if ever, the starting point of the social sciences.<sup>33</sup> Social relationships were fractured by the Fall. They are healed in the redeeming work of Christ. The gospel is therefore not merely about a set of intellectual doctrines or ethical principles but a living set of relationships which take place in everyday life.

(c) The third principle that I see as important in *grace* rather than law. I believe it is important for Christians to affirm that, theologically speaking, there *is* such a thing as a free lunch: indeed breakfast and dinner are free as well. Everything we are and everything we have comes from God.<sup>34</sup>

In economics the factors of production are traditionally land, labour, capital land, labour, capital and enterprise. But we are called to recognise the most vital factor of all: God's gracious provision and active sustenance. The childlike dependence on God which is the essence of biblical faith is to concern the practical questions of economic prosperity as well as personal justification.

In this regard, 'prosperity doctrine' is to be firmly avoided. This is the type of reasoning which suggests that success and riches will be causally linked with a person's faith. The argument is often generalised to the national level.<sup>35</sup>

31 See D.B. Knox, *The Everlasting God.*, Welwyn, 1982. Evangelical Press.

32 B. Griffiths, *The Creation of Wealth*. 1982.

33 Jacques Ellul has usefully examined the manner in which technology has become the starting point in our time. See *Perspectives on Our Age*, New York: Seabury Press, 1981.

34 In modern philosophy John Rawls echoes this with his notion of a 'pool of talents'.

35 See, for example, G. North, Free Market Economics, in R.G. Clouse, *Wealth and Poverty* Interscience Books, 1981.

It is obvious from casual observation that there is no one-to-one correspondence between faith and economic success, conventionally defined. There are pagans who are rich and there are believers who suffer great poverty. But the more important objection to prosperity doctrines is that it reverses the biblical order of blessing and faith. The history of God's dealings with His people (and indeed all mankind) follows a consistent pattern in this regard. God takes the initiative to rescue and bless, and men are called to respond in faith and obedience. A good illustration of this is the Exodus. Chapters 19-20 of Exodus show clearly that the covenant into which Israel is about to be called is based on God's act of redemption already enacted in history. The same pattern occurs throughout the Old Testament and indeed is epitomised in the work of the Lord Jesus. He has acted, now we are called to believe and serve.

As I understand the Bible, this is the pattern by which God deals with men and women. If so, then the same perspective is needed on economic affairs. God has provided all our resources, skills and talents. We are called to respond by using them to serve, building godly relationships. This is quite the opposite to Christian economic thinking in some circles, which suggests that our faith causes God to bless us economically.

The principle of grace has many other implications for the economic it seems to me. It does *not* imply that income distribution should be equalised, as some suggest. It *does* suggest the need for a mature detachment from our own material prosperity, recognising that it is the Lord who gives and the Lord who takes away. It means we have a responsibility to the needy, after the same manner in which God serves us economically: with unmerited and gracious provision. Grace argues very strongly against those political theories based on 'rights'. It also helps put the economic in proper perspective: work is made for life, not life for work. These days the philosophy of wealth creation has become secularised and riches are now the goal of human endeavour, a tower of Babel. We need to criticise this and re-plant a Christian perspective on grace as an integral aspect of prosperity.

(d) Fourthly, as Christian social scientists we are to have a high regard for the *truth* in our economic analysis. As Schaeffer has noted, 'all people, whether they realise it or not, function in the framework of some concept of truth'.<sup>36</sup> For some time now it has bothered me that the economics profession has such a poor reputation in the area of truth. Economics has been widely criticised for the 'lack of relevance', and for filling its journals with esoteric models of phenomena that don't exist.<sup>37</sup> In my view, this does *not* mean economists should stop building pure stylised models. These are an indispensable cognitive tool. But for Christian economists there are some serious dangers in this area. While my thinking is still tentative here, let me outline a few ideas to illustrate what is meant.

One danger is that of seeking to defend historical economic society by pointing

36 F.A. Schaeffer, *The God Who Is There*, London: Hodder and Stoughton, 1968, p 142.

37 See, for example, P. Wiles and G. Routh (eds), *Economics in Disarray*, Oxford: Basil Blackwell, 1984; T. Schelling, *Choice and Consequence*, Cambridge: Harvard University Press, 1984.

to the textbook model. For Christian economists this is quite dangerous. God is the God of history. We are not to idealise history but understand it as it really is. To cling to a pure model in the face of a fallen society may be both analytically and theologically dishonest. There will, of course, be disagreement about the extent to which the real economy differs from the ideal economy. This points to a very real research need of which Christian economists should be at the forefront. There is a need to provide an analysis of the so-called imperfections of real historical economies, not as a peripheral activity or as apologists for the textbook model but as a search for greater realism. It may be that we are encouraging an untruthful picture of economic life by distilling it into stylised models to an excessive degree. Have Christian economics provided good reasons against the Galbraithian alternative view of real world markets, with its large institutions, economic agents who are affected by their environment, price-making, historicity, and so on?" In other words, we should be genuinely concerned to employ an analysis which does not lead to erroneous predictions about future economic behaviour, something the profession sometimes gives only lip service to."

Another risk occurs if stylised modelling, valuable as it is, is seen by Christians as *all* that is needed. There is a neglect, for example, of modelling altruism, a feature of economic behaviour that may have wider implications than many economists think.<sup>40</sup> And, to choose another area of neglect, as Scitovsky has brilliantly argued, the concept of optimal behaviour is yet to be fully explored.<sup>41</sup>

These thoughts are very exploratory in nature. The main message is that economic analysis as usually conducted can tend to paint a picture of God's world which is less than fully truthful. Another message is that economic analysis is far from theologically neutral. Perhaps Christian economists should actively seek to criticise utilitarian justifications for economic choices, as well as painting an accurate picture of economic life as it really is in order that people might be pointed to God as their security.

## 5. CONCLUDING REMARKS

In the first chapter of Mark's gospel, Jesus approaches Simon and Andrew, two fishermen. He says 'Follow me and I will make you become fishers of men'. He breaks into their everyday world of work and turns it to the purpose of the kingdom. His authority breaks in on their lives. He sets a new pattern of priorities and redefines relationships. He comes full of grace and truth.

I have explored in this paper what it might mean to be transformed by the renewal of our minds in the field of economic thought. We must ask the questions that the Bible asks. We need to have a mind that is constantly in a state of renewal. This means being wary of the utilitarian philosophical framework of our age together with the tendency to view replacing ideology with theology, mere logical thought with theological thought.

In this context, two key points have been made. First, the gospel is more important than any economic system. The gospel is to motivate and shape our work as social scientists. And second, a purely ethical approach is to be rejected in favour of a theological approach. The first employs moralistic notions and uses the Bible as an ethical textbook. The second employs theological categories and sees society in the context of God's character and purposes for His creation. Four elements were suggested as important in the second approach: a biblical epistemology, seeing economic life in a relational context, an appreciation of God's grace, and a passionate concern for truthfulness.

Like John Bunyan's pilgrims, we most likely will be viewed as 'fools, bedlams and outlandish men' by the other people at the Fair. But let us not be content to merely shine the skin of the apple if the core is rotten.

38 J.K. Galbraith, *The New Industrial State*, Penguin Books, 1967. See also J.S. Coleman, Introducing Social Structure into Economic Analysis, *American Economic Review* (Papers and proceedings), 74(2), May 1984, pp 84-88; T. Balogh, The Individual and the Group, chapter 5 in *The Irrelevance of Conventional Economics*, London: Weidenfeld & Nicolson, 1982.

39 The introduction of even a simple change such as overlapping generations, after the tradition established by Samuelson, (An exact Consumption-Loan Model of Interest with or without the social contrivance of Money, *Journal of Political Economy*, December 1958) is enough to give vastly different results to the standard static model, including the results on Pareto optimality under normal competitive assumptions.

40 T.C. Hammond, has written that 'all men are rational yet no man acts always in a perfectly rational manner'; T.C. Hammond, *In Understanding be Men*, Interservice Press, 1968, p 78. For discussions of altruistic behaviour, See D. Collard, *Altruism and Economy: A Study in Non-Selfish Economics*, New York: Oxford University Press, 1978; S. Kolm, Altruism and Efficiency, *Ethics*, 94, October 1983, pp 18-65; M. Silver, *Affluence, Altruism and Atrophy: The Decline of Welfare States*, New York: New York University Press, 1980; R. Axelrod, *The Evolution of Cooperation*, New York: Basic Books, 1983; R. Wintrobe, Taxing Altruism, *Economic Inquiry*, 21, April 1983.

41 T. Scitovsky, *The Joyless Economy*, New York: Oxford University Press, 1976. Also in this context, J.K. Whitaker, *The Limitations of the Economic Point of View*, *Discussions*