



TWELVE ELEMENTS OF ECONOMIC WISDOM

Our culture is urgently concerned about jobs and economic growth. Is it valid to give such a high priority to these things, or is doing so just greed and materialism? If doing so is valid, what are the right and wrong ways of pursuing these goals? Does the church have anything to say about the economic questions that are so central to our culture?

The intersection of Christ and culture should always be of central concern in the church because the faithful life is lived in culture – in the communities and civilizations we belong to. We are saved unto good works (Ephesians 2:10), to become people who love and serve God, our communities and our world.

If we develop biblical wisdom, we can show our neighbors how the Gospel speaks to their concerns and provides the hope they seek. We can serve the common good of our communities and live lives that glorify God by manifesting our faith in this world.

The 12 elements of the Economic Wisdom Project are proverbial declarations or “wisdom statements” that point to general truths. They are not absolute rules that apply to all situations, but they offer a starting point for thoughtful, biblically informed discussion of contemporary opportunities and challenges.

THE ECONOMIC WISDOM PROJECT

“is the beginning of a new conversation that we pray will lead to biblically sound and contextually relevant praxis in the 21st century.”

– From a statement signed by 22 theologians from a diverse network of prominent evangelical seminaries

See our vision paper at www.economicwisdom.org



STEWARDSHIP AND FLOURISHING

We have a stewardship responsibility to flourish in our own lives, to help our neighbors flourish as fellow stewards, and to pass on a flourishing economy to future generations.



When we consider serious questions about what makes for a good life – including questions of economics – one question soon rises to the top: *What does it mean to be human?*

The Bible answers that we were made to be stewards of the world, cultivating it for God’s glory. This is not all it means to be human, but it is central to the biblical view from beginning (Genesis 1:26-28; 2:15) to end (Revelation 21:24-26; 22:5). We were made to flourish as stewards (Matthew 25), help each other flourish as fellow stewards (I Samuel 2:8), and help the whole world flourish, both today (Jeremiah 29:7; I Peter 2:12) and in the future (Psalm 102:18).

Stewardship enables growth; whatever is not growing is withering. God gave the world to Adam and Eve with the intention that through human work it should develop (Genesis 1:28; 2:5). He did not give humanity a static world that would never change. The world was made to be transformed by our work so it would glorify God more and more over time. The desire for economic flourishing and growth, though it can become an idol or go wrong in other ways, is a good one that Christians should work to promote.

Fruitful work, and the exchange of work through economic transactions, creates community. It brings us together in common purpose. We are made for stewardship at the individual, relational, societal, and intergenerational levels of life. The individual call to flourishing is essential to human dignity – this is why every individual must be treated with respect, not reduced to a mere cog in a social or economic machine. The relational call to flourishing is equally important; we are called to love and serve one another, not by reducing our neighbors to objects of service and pity, but by joining with them as partners in mutual development through exchange.

God gave the world to Adam and Eve with the intention that through human work it should develop.

These individual and relational calls to stewardship are primary, but out of them flows a wider set of concerns. Human beings are made to live in community and to steward the world in cultural groups. If we love our neighbors, we will not privatize our faith, but will follow the call to good stewardship in public life. Moreover, we will

not simply use up economic resources and pass on a hollow shell to our grandchildren, but will build a better world for those who follow.

People need hope. They don't just need hope for the eschaton, the final goal of creation when God's will is perfectly done everywhere. They need hope that their lives here and now have meaning and purpose. They need to know that their lives and choices matter and that some ways of living really are better than others. This is not just because some arbitrary dictator far away in the sky says so, but because we were made to live in those ways.

God does not promise that all who live rightly will flourish (Job 35:1-8; Mark 8:35), nor does he ordain that flourishing can be reduced to a policy agenda or a way of distributing resources (Deuteronomy 8:3). But he does declare that the desire for flourishing is good – he made us for it, and obedience to him is the only way to pursue it (Proverbs 1:29-33; 11:10). As we seek our flourishing in discipleship to Christ, we become fruitful workers and wise citizens of our communities, serving our neighbors and world.

STEWARDSHIP AND FLOURISHING

Economies flourish when people have integrity and trust each other.



Everyone wants to know what will make the economy grow. What an opportunity for Christians to speak to our neighbors! How would it change public perceptions of the Gospel if Christians became known as the people who do fruitful work and have wisdom about business and economics?

For a long time, our culture understood that economic flourishing comes mainly from good behavior – people doing what is right instead of what satisfies their natural desires. We knew that honesty, diligence, self-control, generosity, and other virtues are not only good in themselves. They also increase productivity, savings, investment, entrepreneurship, and other vital economic activities, while reducing the burdens of fraud, waste, corruption, and cronyism (Proverbs 11:14).

If the Christian claims about God and his relationship to the world are true, it must be the case that faith and right living will generally tend to promote all types of flourishing, including economic.

For a century, our civilization has been moving away from this understanding. We are willing to try every scheme and gimmick clever people can devise, as long as it doesn't involve telling the public that they must learn to say "no" to their desires. Economic ideologies promise that prosperity will follow automatically if we enact the right policies. As T. S. Eliot observed, we are "dreaming of systems so perfect that no one will need to be good."

Some of these plans and policies are much better than others. But none of them can succeed as long as moral character is in decline. And in the absence of a moral public, every plan or policy we enact becomes a tool of exploitation by the powerful (Proverbs 1:19).

Economic exchange depends on trust. To buy or sell, or engage in any other exchange, requires the parties

to trust each other. In a climate of bad character, exchange starts to shut down.

A cultural climate that encourages stewardship for flourishing is necessary to sustain the modern economy with its breathtaking economic growth. Where people know that their neighbors generally embrace the call to be good stewards and work for the flourishing of all, they trust each other. As a result, workers roll up their sleeves, marketplaces bustle, and new businesses spring up.

There is no hope for economic renewal until we rediscover goodness and commit to goodness. That is the bad news. The good news is that God is real and he offers real hope, not only for individuals but for communities. Because God is holy, the hope he offers includes, though it is not

limited to, a restoration of our goodness by his power (Romans 5:1-5; I Peter 1:14-16). Through the Gospel that the church bears witness to, a rediscovery of goodness is always available.

God does not promise that faith or ethical living will automatically produce wealth (Job 35:1-8; Mark 8:35). Humans are not to work constantly, but must make space for activities like rest, contemplation, and appreciation (Exodus 23:12; Psalm 34:8). But if the Christian claims about God and his relationship to the world are true, it must be the case that faith and right living will *generally* tend to promote all types of flourishing, including economic (Jeremiah 29:7; Proverbs 11:10). History resoundingly confirms this. If the church offers this gift to our communities, we can confirm it again.

STEWARDSHIP AND FLOURISHING

In general, people flourish when they take responsibility for their own economic success by doing work that serves others and makes the world better.



The heart of injustice is when we violate or suppress the image of God in our neighbors. In economics, injustice involves acting as though our own flourishing matters, but the flourishing of our neighbor does not. The unjust person acts as though his neighbor is not a fellow steward of God's world, but rather raw material to be stewarded.

Unfortunately, much of what we do in the name of justice – including personal actions, programs for the poor in our churches, and public programs – has actually promoted injustice. We have donated money and material goods, often with great generosity, but we have not always respected the image of God in the neighbors to whom we donate. Too often, we have treated our neighbors in need as objects to be stewarded by us, rather than as fellow stewards.

As creatures made in God's image, we are all created to rule the world by loving and serving one another (Genesis 1:26-28; 2:15). This requires agency and responsibility. Each of us must have a zone of control – of stewardship – where we are responsible to work for flourishing. Each person must be the steward of his or her own life. Whenever we love and serve, we are asserting our right to a zone of stewardship where we are responsible to work for flourishing.

As we work with and for one another, exchanging our labor and our property, we serve each other's needs and help the world flourish.

In the economy, work and exchange are forms of loving and serving. As we work with and for one another, exchanging our labor and our property, we serve each other's needs and help the world flourish. Therefore, our stewardship is essentially linked to our rights to work, property, and exchange.

One of the most common forms of injustice is taking away the rights of work, property, and exchange from the poor and the marginalized. Around the world, the primary cause of economic poverty is the injustice of political and economic elites who refuse to allow the poor to have stewardship over their own work and property, or to have access to market exchange.

Another form of injustice consists of activities and programs that “help” the poor in ways that dehumanize them. Short-term help for people in distress, and long-term help for those who cannot support themselves, is good and necessary. But such programs can also undermine recipients’ agency and responsibility for their own lives. Indiscriminate giving can disconnect the poor from the vast web of exchange through which we love and serve one another in the economy, ruling as stewards.

As Dallas Willard told the 2013 Oikonomia Network faculty retreat, a safety net is fine, but “well-being cannot be handed to people.” This is why the Bible sternly demands that all who are able to support themselves must do so (II Thessalonians 3:10; I Timothy 5:8). It is why biblical economic principles of justice focus on rights to work, property, and exchange (Leviticus 19:11; I Corinthians 9:9-11). We see this principle at work in the gleaning laws, which called upon the rich to be generous but also called upon the poor to work and support themselves (Leviticus 23:22). We see it in Jesus immediately leaving after feeding the multitudes, because their response to his provision was to try to make him king (John 6:15). The Bible’s relentless demands that we work are not cold legalism but a profound witness for love and justice.



VALUE CREATION

Real economic success is about how much value you create, not how much money you make.



The Bible's teaching about economic productivity may seem paradoxical. On the one hand, the biblical authors are constantly admonishing us to do productive work and engage in fruitful economic exchange (Proverbs 31:18; II Thessalonians 3:10). On the other hand, they also constantly warn us about the dangers of money (Proverbs 23:4; Luke 12:15-21). How can we make sense of these teachings?

We can unravel this puzzle by understanding value creation. There is nothing wrong with earning money; in fact, supporting our households is a biblical duty (I Timothy 5:8). But the primary purpose of work and economic exchange is not to make money. It is to create value.

“Value” is the economic term for well-being. We value what we think will benefit us or those we care about. Value, not money, is what actually drives the economy. The economy is simply how we devote work, resources, and time to secure what we value. The organization and character of our household, local, and national economies reflect what we think is valuable.

Work does not just move stuff around. When our work serves the needs of others, it creates value (Matthew 25:14-46). Economic exchange creates value by moving goods and services from those who need them less to those who need them more. When all people's rights to

work, own, buy, sell, and build are protected, the expansion of economic exchange to include more people and resources opens up vast new opportunities to create value for others. And where people work and exchange as good stewards, the total amount of value in the world grows.

The primary purpose of work and economic exchange is not to make money. It is to create value.

Money is meant to be used as a tool to measure, exchange, and store value. It is necessary because it allows us to control – i.e., have stewardship over – the value we create. We use money to measure things like the size of the economy, or to make cost/benefit judgments. We use money to exchange work and resources with one another. I work making shoes, get paid, and use the money to buy the shirts you make; you do the same in reverse. As a medium of exchange, money allows us to serve each other with our work. And by saving money,

we store up value we've created until we need it, and also make it available to fund investments.

However, we are constantly tempted to treat money as though it were value. This is a desperately wicked thing to do, which lends support to every kind of evil (I Timothy 6:10). The illusion that money is value is probably what Jesus had in mind when he referred to “the deceitfulness of riches” (Matthew 13:22).

Each of us must devote our work, money, and time to things that truly create value. That is what it means to love our neighbors as stewards who work for flourishing. Christian ideas of what is most valuable (love, virtue, right relationships) are in conflict with materialistic ideas of what is most valuable (possessions, pleasure, pride). As we create what is truly valuable through work and economic exchange, we promote flourishing, build community, and bear witness against materialism and the deceitfulness of riches.

VALUE CREATION

A productive economy comes from the value-creating work of free and virtuous people.



In this Element, the previous four EWP Elements come together. People want economic growth, and because we are made for stewardship and flourishing, that desire is not wrong (Element 1). We must not idolize economic growth, and we are not promised it. But it is legitimate to seek it and to expect that living the right way will generally tend to produce it.

We are surrounded by people who promise us growth if we simply enact some plan or policy. Some of these ideas are much better than others. However, apart from good public character, *all* of them become simply ways for people to manipulate and exploit one another (Element 2).

Instead, economic growth comes primarily from people loving and serving one another. As simple as it sounds, *the amount of economic value in in the economy increases when, and only when, people work and exchange for the purpose of creating what is truly valuable.* It generally does not increase when people prioritize making money, acquiring possessions or time for leisure, or enhancing their status. But as people engage in value creation, the economy grows (Element 4).

The ability to create value with our work and exchange comes from our being made in the image of God. We are made to have stewardship over the world and work for flourishing. To be productive, we must have a zone of control for our work and exchange within which we are responsible (Element 3).

The church is not the church if it does not stand for justice, and justice means treating people as stewards rather than as objects to be stewarded by their social superiors.

So we must be free to work and exchange, not only because justice demands this, but also because it allows us to create the value people need. It is true that work can create some value even when it is not free. However, this

is not only unjust, it shackles the productive potential of people made in the image of God. The modern economy grows largely because it unleashes this potential.

Everyone's right to work, own, and exchange must be protected. This freedom is not anarchy or libertarianism. It is treating every person as the steward of his or her own life. It is the absence of paternalism and of arbitrary hierarchies of power and privilege.

But freedom is not enough. It is necessary, but not sufficient. One of the most important themes running through all the Elements is that good character is equally necessary. There is no magic alchemy that can wring value from people who do not use

their stewardship for value creation. There is no mechanism that produces growth automatically, because in this life only humans can create value, and humans have free will. People must be given stewardship, but if they use their stewardship wrongly, things will still go disastrously wrong.

On both these fronts – freedom and virtue – the church has a critical role to play. The church is not the church if it does not stand for justice, and justice means treating people as stewards rather than as objects to be stewarded by their social superiors. But once people have their freedom, they must be the kind of people who will use their freedom rightly. Here again, the church has a golden opportunity to help people rediscover the goodness they were made for.

VALUE CREATION

Economies generally flourish when policies and practices reward value creation.



Doing fruitful work that creates value for others is an essential way we live out our faith. However, that by itself is not enough. Our work is embedded in the structures of our culture and civilization. This includes the policies and practices of governments, businesses, and many other types of institutions. Work has personal meaning for each of us, but it also has a public meaning for our culture. The ways in which each person works, and in which each person understands his or her work, are dramatically affected by this public meaning. To live faithfully, Christians must be aware of how these policies and practices do and do not align with our faith.

Our civilization has a modern, entrepreneurial economy in which all people have (in principle) the same rights to work, own, and exchange. We have mostly rejected the paternalistic systems of arbitrary power and privilege that prevailed all over the world before the modern era, and still exist in many parts of the world today. An entrepreneurial economy creates important moral and spiritual challenges that the church must confront. But on the whole it is a tremendous improvement over the degrading and destructive injustices of paternalistic systems.

Pastors teach general moral truths in ways that are contextualized to their culture, and help people understand the meaning of their lives – the public meaning, not just the personal meaning.

However, there have always been paternalistic and unjust policies and practices in our civilization. Some have reinforced racial and ethnic hierarchies. Others were designed to enrich public or corporate officeholders, or their various cronies and constituencies. Still others have encouraged dependency, or racked up debt to avoid facing hard choices, or established artificial rewards for behavior that consumes value without creating it. And there have been many other forms of injustice.

The church cannot be the church if it does not bear witness for justice. The institutions of our civilization must take good care of their own legitimate interests, but they exist to create value for the common good, not to serve themselves. When they abandon value creation and serve only the private good of particular individuals or groups, they commit injustice.

So the church must speak up for policies and practices that encourage and reward value creation. It is not the role of pastors to take sides in partisan or ideological conflicts. However, it is very much the role of pastors to teach general moral truths in ways that are contextualized to their culture, and help people understand the meaning of their lives – the public meaning, not just the

personal meaning. The church must speak to the *polis*, the public order, and in that sense it must be “political” without being partisan.

We can identify trans-partisan moral commitments to which our civilization ought to be held to account. This is not easy or simple, but it can and must be done. The justice and economic growth we have enjoyed for two centuries came about largely because the church, in the period that preceded the Industrial Revolution, was effective in bearing witness to equal human dignity. We can do the same today. Who knows what new victories for justice our children and grandchildren might be in a position to achieve if we are faithful now?



PRODUCTIVITY AND OPPORTUNITY

Households, businesses, communities, and nations should support themselves by producing more than they consume.



What are the biggest problems of the poor today? Believe it or not, money isn't one of them. The poor among us have dire problems that urgently call for help, and faithfulness demands a response. But in general they also have food, clothing, shelter, cars, televisions, phones, and computers. If money could solve their biggest problems, it would have done so by now.

The most important challenges facing those in need are a lack of dignity and right relationships (especially relationships of family and work). Restoration will involve the Christian virtue of *productivity* – being a net contributor, producing more than you consume. We are all made in the dignity of the image of God to be creators and contributors (see Element 3). Likewise, right relationship requires us to be serving those around us rather than solely being served by them. To return to the words of Dallas Willard, “well-being cannot be handed to people.”

The virtue of productivity is essential at every level. At all levels of social organization – from the individual and the household to the business and the local or national community – we must strive to produce more than we consume. This is why it is good for a business to turn an honest profit. Christians should be just as pleased

to see ethical businesses making profits as they are displeased to see unethical businesses making profits. This imperative to productivity is also why ethical economic growth at the local and national level is good and should be encouraged.

Those who are dependent are viewed as objects over whom the rest of us have stewardship, not fellow stewards made to be creators and contributors alongside us.

However, we most urgently require a recovery of this virtue among those in need. In our personal behavior, our church programs, and our public programs we have become far too comfortable seeing our neighbors living in economic dependency. The message we send is, “You have nothing to contribute; we expect nothing from you.” Obviously those who cannot work must rely on those who can. But with all others, we can respect our neighbors’ dignity and help them restore right relationships by encouraging and reminding them that they are called to be productive.

It is out of love that the Bible commands all who can support themselves to do so (II Thessalonians 3:10; I Timothy 5:8). And it is also out of justice, because dependency among those at the bottom goes hand-in-hand with a merciless pride and privilege among those at the top. Those who are dependent are viewed as objects over whom the rest of us have stewardship, not fellow stewards made to be creators and contributors alongside us.

The church can and must take action to help those in need return to dignity and right relationship, in large part by helping them become productive. And we can and must bear witness against the emergence of a two-tier society, with stewards at the top and dependents at the bottom. Our culture has a long and deep history, informed powerfully by the Bible, of affirming the virtue of productivity as a standard for all. The church can help renew this tradition and restore love, hope, dignity, and flourishing.

PRODUCTIVITY AND OPPORTUNITY

A productive economy lifts people out of poverty and generally helps people flourish.



Christian thought leaders have been growing increasingly suspicious of economic growth. Some have openly denounced economic growth as intrinsically hostile to the Gospel and moral character. Most have not taken things quite that far, because it takes a very special kind of dedication to preach that we should love our neighbors while hoping our neighbors lose their jobs. However, too many Christian educators distance themselves from the virtue of productivity. This has had a pervasive impact on the training of Christian leaders.

Many Christian intellectuals today fail to recognize that respect for human dignity is actually the basis of the equality of rights and open access to choices that characterize the entrepreneurial economy. What they see is a civilization increasingly fragmented and losing cultural integrity – “integrity” in the literal sense of fitting together. They are observing a real problem, but they mistake the cause and overlook the most promising solution. Work actually creates community among people of diverse backgrounds and beliefs. That same diversity – especially in the form of religious freedom – can make it challenging for society to enforce moral standards in the public square. But the only hope for overcoming this fragmentation is to create community, and nothing does that more effectively than work and entrepreneurship.

It takes a very special kind of dedication to preach that we should love our neighbors while hoping our neighbors lose their jobs.

As we saw in Element 1, human beings and their communities are made to do creative work that contributes to the common good and helps the world flourish for God’s glory. This is the central purpose of human life in the biblical narrative, literally from Genesis 1 (“fill the earth and subdue it”) to Revelation 22 (“they will reign forever and ever”). Of course we should never idolize economic growth as if it were an unconditional good, and the danger of cultural fragmentation is real

and serious. But that is not the question that faces us today. The question is whether it is the church's job to sit on the cultural sidelines, sneering at our neighbors' concern for growth, or to join with our neighbors in working for the flourishing of the world.

In fact, it is only by entering into the economy to help it grow that the church can point people away from "the deceitfulness of riches" and back to the true purpose of work and economic exchange. Only when we join our neighbors in working for economic growth can we help them rediscover what that growth really consists of. Economies do not ultimately grow in terms of money but in terms of value. Money would have no basis without value (see Element 4). Any civilization that prioritizes money-making over value creation will quickly reach economic collapse. Late medieval Spain and mercantilist Britain learned this lesson the

hard way, and our own civilization is in the process of learning it again. We can help it find the better path.

Above all, the church cannot serve those in the most need without embracing economic growth. At home and around the world, measurable economic outcomes for the poor tend to go up or down at about the same rate as the economy at large. And the church can and should act intentionally to encourage entrepreneurship and growth in the most distressed neighborhoods. It will be no good helping our neighbors rediscover the virtue of productive work (see Elements 3 and 7) if there are no businesses in their neighborhoods. John Perkins, founder of the Christian Community Development Association, has said that "people need two things: Jesus and a job." How can we love our neighbors if we help them find one but not the other?

PRODUCTIVITY AND OPPORTUNITY

The most effective way to turn around poverty, economic distress, and injustice is by expanding opportunity for people to develop and deploy their God-given productive potential in communities of exchange, especially through entrepreneurship.



What can be done to help communities where poverty persists in spite of all our efforts? This is a question Christians must confront when they embrace the biblical command to care for those in need (Leviticus 25:35; Proverbs 14:21; Isaiah 58:10; Galatians 2:10; James 1:27). We cannot be Christians if we don't care about the poor. But after nearly a century of dramatically expanded church and public programs, we see little progress. What can be done?

We have said above that the biggest problem of the poor today is not a lack of money but a lack of dignity and right relationships, and the solution must involve a restoration of productivity (see Elements 3, 7, and 8). If that is true, our efforts to help the poor – in our personal lives, and through church and public programs – need a dramatic reformation. These efforts are mostly aimed at distributing money, not restoring dignity or repairing relationships.

Our efforts must shift from asking, “How can we hand well-being to our neighbors?” to “How can we help create opportunity for our neighbors to build their own well-being with God?”

This does not imply that we are off the hook when it comes to helping the poor. We are urgently called to help. Indeed, we are called to a form of help that is much more costly than just giving money, and perhaps this helps explain why the reforms we need are so difficult to achieve. Writing a check or paying higher taxes is easy compared to humbling our pride – silencing the inner voice that tells us we belong to a superior class, that our poorer neighbors were not made for fruitful work and the dignity of supporting a household as we are – and investing our time in building relationships with impoverished people for whom Christ died.

Our efforts must shift from asking, “How can we hand well-being to our neighbors?” to “How can we help create *opportunity* for our neighbors to build their own well-

being with God?” People in impoverished neighborhoods bear God’s image and are made to create and contribute. Only they, with God, can create the well-being they need. But we can do our part to honor the dignity God gave them and help repair relationships. We can join with them in mutual learning, growing with them as they grow with us in virtue and wisdom. And we can help remove artificial obstacles that they may not be in a position to remove by themselves.

The opposite of dependency is an entrepreneurial life and mindset. All of us should strive to be “entrepreneurs of life,” as Os Guinness has put it in a book by that title. Pioneering organizations like

FCS Ministries, HOPE International, and the members of the PovertyCure network are proving that entrepreneurial virtue and opportunity can break the bonds of dependency in even the most challenging places.

This kind of change is long and hard in coming. It is complex. It will not always work; even when it does work, success will be imperfect and incremental. The church today is just at the start of what will be a long process of figuring out how to help the poor more effectively in the 21st century than we did in the 20th. Let us embrace this challenge as entrepreneurs, and discover what the Lord has in store for us!



RESPONSIBLE ACTION

Programs aimed at economic problems need a fully rounded understanding of how people flourish.



We have no shortage today of efforts to take action against economic problems. Our society has created countless thousands of programs to alleviate poverty, stimulate growth, and address other ills. They include programs run by churches, non-profits, corporations, government, and more. They arise from an admirable desire to improve the world, and many of them do so.

Unfortunately, while we have plenty of action, we don't have enough responsible action. Too many of our programs do more harm to our neighbors than good. The church must take action to help people, but it must do so with a profound sense of responsibility for the results. Mobilizing to "help" others is not virtuous if we don't care whether our actions actually help people, or even hurt them.

The shift (described in Element 9) from "How can we hand well-being to our neighbors?" to "How can we help create opportunity for our neighbors to build their own well-being with God?" implies that programs are not the most important issue. If we do not view our neighbors as creators and contributors, made for agency and responsibility, the programs we enact for their sake will demean them. If we are not building relationships and helping others build relationships, our programs will only help us reduce one another to objects.

Nonetheless, the programs still matter. Good programs cannot make up for a failure to put human dignity and relationships first. Our efforts to assist those in need and help our world flourish can start with the right mindset and still be defeated by poorly designed programs. In some cases a particular program may need to be abolished because there is no way to continue it while upholding dignity and building relationships. More often, however, what is urgently needed is reform, not revolution.

If we do not view our neighbors as creators and contributors, made for agency and responsibility, the programs we enact for their sake will demean them.

And yet, let us make no mistake about the urgency of reform. Where the destructive idea that a program can hand well-being

to people takes hold, the result is always injustice. Cronyism, paternalism, debt, and dependency are the natural results.

On the other hand, a well-designed program that helps create opportunity can do a world of good for people who desperately need that opportunity. Consider the national system of material and relational assistance for the poor operated by the Mormons, which works so well that virtually no Mormons ever use government welfare systems – or remain on assistance for long periods when they could be working. In the civil domain, consider the Earned Income Tax Credit, which ties public assistance directly to work. Such programs, and many others, serve as a standing rebuke to the injustice of other programs that treat people as objects of pity to be manipulated rather than stewards with the potential to work alongside us.

RESPONSIBLE ACTION

Economic thinking must account for long-term effects and unintended consequences.



An important root cause of many of our economic problems, and of the inadequate responses to our problems, is the desire for a quick fix. We want our problems to go away right now. And we want the solutions to be simple and easily understood, preferably tying the blame for our troubles to an unpopular scapegoat. That way the solutions will be politically attractive and easily marketable to a mass audience.

If we seek “a fully rounded understanding of how people flourish” (see Element 10), we will soon discover that there is almost never a quick fix. What seems like a good idea in the short term – often the very short term – can turn out to be unsustainable or even harmful in the long run (Luke 14:28-33). We have to discipline ourselves to think about long-term effects.

This is doubly true if, as we saw in Element 1, we have an economic responsibility to future generations. It’s actually easy to find solutions to our problems that will make all of today’s adults happy. All we have to do is not care whether we leave our children trillions of dollars of debt, and economic institutions that don’t know or care how to create value for others.

Our programs to help the poor are a perfect example of the need to consider long-term effects and unintended consequences.

Another thing we will quickly discover if we seek “a fully rounded understanding of how people flourish” is that the world is complex. Simplistic solutions produce unintended consequences that can do a lot of damage. Billions of people are interconnected through economic relationships, each person making countless decisions every day that affect others. If they were all robots, maybe someone could take control of all that activity and impose simple solutions. But that is not possible if they are all made to be stewards, with their own agency and responsibility.

That's before we start talking about the Fall. Even an unfallen world, where billions of sons and daughters of God lived as stewards in perfect harmony with the Father, would have been too complex for simple economic schemes. The fallen world as we actually know it, in which all individuals and social systems are broken and out of harmony with God and one another, chews up our simple solutions and spits them back in our faces.

Our programs to help the poor are a perfect example of the need to consider long-term effects and unintended consequences. The idea that we can cure poverty by giving people money is short-term thinking. It is so much an example of short-term thinking that it is actually the right thing to do whenever people have short-term problems,

such as a medical emergency or natural disaster. When applied as a long-term solution, it produces disastrous unintended consequences – dependency, disconnection from work, and family breakdown.

There is a call to humility here for each of us as we consider the limits of what we can accomplish (Psalm 27:13-14). But that does not mean we should lose hope and do nothing. We need what pastor and author Tom Nelson has called “hopeful realism” – to strive for what we can accomplish while letting go of what we can't. When we have the wisdom to know the difference, we can become truly effective.

RESPONSIBLE ACTION

In general, economies flourish when goodwill is universal and global, but control is local and personal knowledge guides decisions.



“Who is my neighbor?” is a familiar question to Christians. Jesus thinks it is a question of some importance (Luke 10:25-37). But the modern world forces us to ask it in new ways. One of the most important catalysts of the entrepreneurial economy was a gradual shift toward viewing cultural “others” as having equal dignity in God’s image. In a traditional economy, transactions were mostly limited to tiny, homogeneous groups – outsiders were not trusted.

Today, with the global expansion of markets and trade, we trust thousands of strangers around the world as co-workers and partners in exchange. The Christian virtue of *philoxenos* was central to this shift. That word may be translated “hospitality,” but our current sense of hospitality is insufficient to capture the high calling of *philoxenos*. It meant much more than having people over to your house and showing them a gracious and well-appointed time; it meant the wild adventure of *loving strangers*.

The idea of economics as a zero-sum game, in which the success of one person or nation must involve loss for others, pits people against one another.

Today, our culture badly needs a renewal of this virtue. The idea of economics as a zero-sum game, in which the success of one person or nation must involve loss for others, pits people against one another. People increasingly fear and resent the success of others. This fear and resentment manifest themselves as division and envy at home, and nationalistic rivalry on the world stage.

Christians can be front and center resisting these trends, calling our culture back to the love of strangers – the universal goodwill – that first made the modern economy possible. When our neighbors think China is a billion people out to steal their jobs, Christians can help them think of China as a billion customers we could be serving. When we love and serve, everybody wins.

At the same time, technological progress challenges us to ask “who is my neighbor?” in another sense. We can now reach around the world and have an impact on people anywhere. This has opened many opportunities for service, but it also has created new challenges. Can we help people effectively if we do not know them? How much real relationship is possible without proximity?

It is not always genuinely helpful for rich Westerners to helicopter into distant lands with crates of money and resources. One-way aid can break down local bonds of interdependence. It can crowd out local economic development, perpetuating dependency on aid. It creates a hierarchy between patron and client. It often feeds corruption and keeps unjust authorities in power.

We rightly feel a duty of goodwill toward those in need around the world. But universal goodwill must be integrated with

a serious consideration of the limitations of space and community. Otherwise it leads towards technocratic, paternalistic, centrally controlled systems that take away the space people need to be stewards of their own lives. All the people God brings into our lives are our neighbors. But notice that the Good Samaritan helped a man he found on the road; he didn't travel to every city in Judea with bags of cash.

It is harder to encourage genuine economic development than it is to hand out money, but in the end economic development is the only thing that will truly help. It is also the only way we can truly encounter people as equals and fellow stewards, rather than as clients and dependents. Where long-term, one-way aid reinforces existing power hierarchies, the Gospel upends such hierarchies, liberating all people to flourish and calling them all into authentic relationship as equals in love.

