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Author(s): Elizabeth Hinson-Hasty

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THE PROBLEM OF WEALTH¹

Elizabeth Hinson-Hasty

People of faith are facing the most pressing theological and moral problem of our time as we confront the problem of wealth. I am not referring to the problem of discerning how best to distribute wealth once we make it. Rather, I am referring to our current dominant forms of wealth creation which are accelerating the wealth gap in the U.S. and between nations around the globe.

In the U.S. alone, there are 46.5 million people living in poverty; the highest number since poverty estimates have been published.² One billion of the world's people live in extreme poverty. Half of the people in the world are living on less than \$2.50 a day. 80 percent of the world's people live on less than \$10 a day.³ The vast majority of people in the world, 80 percent, live in countries where the income gaps are widening.⁴ When we examine practices in our own country, U.S. consumption of energy, goods, and natural resources is seriously out of balance with the needs of other people around the world and threatens the survival of our planet. Many people of faith express the sense of cognitive dissonance and moral incoherence that they experience as they try to maintain commitments to values of equality, justice, love, reciprocity, shared partnership, and community in a society where money and the creation of wealth have become such dominant goods that they are determining that which we value most.

Some people of faith, including religious leaders, respond to the "problem of wealth" by accommodating their beliefs to the culture in which we are living. The language of capitalism begins to sound a lot like the language of faith as markets are trusted to determine social realities

and promise “to save us.” Christian ministry begins to sound a lot like business as “work plans” are established to bring ministries into conformity with targeted goals for mission; denominations and congregations create their own unique brands and logos to attract more consumers; and new faith communities are defined as “entrepreneurial ministries.” With the decline in denominational membership and other issues that churches are facing, religious leaders often look to economic and business models to address their problems. What about the distinctiveness of witness of faith? What distinctive witness do faith traditions offer in response to the increasing wealth divide and chronic instability created for people living in poverty?

Howard Thurman, the first African American dean of a white theological school and co-founder of the Church for the Fellowship of All Peoples, described living in U.S. society as living “under siege.” He sought a way in which he could be “sustained despite the ravages inflicted upon him by society.”⁵ He wanted to locate resources that were uniquely his from the colorful variety and depth of wisdom offered by traditions of faith. Thurman formed, founded, and fashioned communities and institutions with “a living, pulsing core which guarantee[d] not only flexibility but also a continuous unfolding in an increasing dimension of creativity.”⁶ In other words, they enabled people to envision alternative realities for themselves and the communities of which they were a part.

In this essay, I will lift up our culture’s market idolatry and examine its reflection in a mirror created by the depth of wisdom offered by theology. I will call attention to the fact that the way in which we create wealth matters not only for peoples’ well-being, but for the well-being of God and the planet earth, our home. I will go beyond naming the problems to emphasize the importance of progressive theology for reframing the public debate over wealth inequalities, poverty, and the misuse of our natural environment for the sake of human wealth creation. Reframing the public debate over the wealth divide from a progressive theological perspective invites an alternative social logic informed by a much richer picture of human beings and our limits as we live in symbiotic relationship with larger delicate web of life. Religious leaders and progressive faith communities have a distinctive opportunity for mission today to create a space that will invoke the theological imagination of the church for our time. Invoking the churches’ theological imagination will enable new

concepts and visions for the well-being of the whole community to emerge. What religious leaders have to do is to accept the challenge before us.

An invitation to name the problem

Philosopher Michael Sandel has written that “[o]ver the past three decades, markets—and market values—have come to govern our lives as never before.”⁷ Sandel points out that money can buy things for corporations like life insurance policies that promise a return on their “investments” or employees when they die, prison cell upgrades for wealthier inmates, and cheaper access for infertile couples in the heavily industrialized countries of the Global North to the bodies of surrogate mothers in the Global South. He argues that it appears as if we have allowed the market to determine a value for things like quality of life, death, birth, and human freedom without “any deliberate choice. It is almost as if it came upon us.”⁸

There is, however, no mysterious origin to the greater role that markets have come to play in our lives. Market values have come to play more of a role in social life in the last thirty years because of a political-economic project⁹ and moral philosophy that has informed public policy as well as countless individual consumer choices. Today, the public discussion of wealth and the economy in the U.S. is dominated by the anthropological assumptions, visions of community, and economic theories that inform the neoliberal approach to wealth creation.¹⁰

Neoliberalism is not a term likely to be used by economists in the U.S. However, there is a growing consensus among Christian ethicists, theologians, and many religious leaders in ecumenical and inter-faith movements that neoliberalism is the root cause of wealth inequalities and the patterns of consumption that are leading to the ecological destruction we are experiencing today. Social ethicist Rebecca Todd Peters in her book *In Search of the Good Life* marks the beginning of the shift toward neoliberal economic theory and public policies with the leadership of British Prime Minister Margaret Thatcher and U.S. President Ronald Reagan. Neoliberalism is informed by the belief that human beings are atomistic individuals possessing the absolute freedom to act rationally for their own benefit. Within this framework of thought, “the free market is the most rational and democratic system of choice [and

therefore] every domain of human life should be open to the forces of the marketplace.”¹¹

For the last thirty years, neoliberalism has been the primary ideological fuel for changes in economic policies, the shaping of public perceptions and ideas, the reshaping of social and political institutions, the commodification of our culture, and the “spiritualization” of the “free” market economy. U.S. economic and public policies have favored deregulation, market efficiency, privatization of goods and services, dismantling of social programs, opening of economies across national borders, and incentives, such as tax breaks, under the guise that these policies will encourage the wealthy owners of industries to increase employment. Policies driven by these goals are making a striking impact on the U.S. and around the world.

A brief survey of statistics underscoring the impact of neoliberalism

Today, the U.S. is ranked 41st in terms of the distribution of family income (the 2007 CIA estimate of the U.S. Gini index was 45).¹² Countries with comparable levels of inequalities in the distribution of family income include Cameroon, Madagascar, Rwanda, Uganda, and Ecuador.

In the U.S., over the last thirty years, the lowest paid workers have faced reductions in income and wage stagnation, whereas the highest paid workers have experienced a dramatic increase in income. Recent studies show that “countries with high income inequality have low social mobility.”¹³ According to a 2013 Brookings Institution report linking social mobility to income and education, “a child’s family income plays a dominant role in determining his or her future income, and those who start poor are likely to remain poor.”¹⁴

The top 5 percent of families in the U.S., as a whole, have seen their real incomes increase 81 percent between 1979 and 2005. Over the same period, the lowest-income fifth experienced a decline in their real income of 1 percent.¹⁵ According to statistics from 2007, “the chief executive officers of the top fifteen U.S. companies received wages 520 greater than that of the average worker.”¹⁶

At the same time, the Organization for Economic Cooperation and Development reports that the U.S. has the highest number of workers in low wage jobs of all the OECD members. One in four of all U.S. jobholders are employed in low-wage jobs. Forty percent of U.S. single parents

are in low-wage employment—that is an exceptionally high compared with other groups of workers in the nation. The vast majority of those single parents are mothers—about 80 percent. The high percentage of single-mother families is directly linked to the increase of child poverty in the U.S. A larger proportion of women and people of color are paid low wages, poverty-level wages, or minimum wage. While two-thirds of people working in low-wage jobs are white, African American and Hispanic people are overrepresented among persons working such jobs.

Unemployment and underemployment among youth is an additional problem in the U.S. and worldwide. In 2012, the Associated Press reported that in the U.S. “[a]bout 1.5 million, or 53.6 percent, of bachelor’s degree-holders under the age of 25 last year were jobless or underemployed.”¹⁷ Worldwide, 35 percent of all unemployed young people have been out of a job for six months or longer in the world’s highly industrialized economies.

Disparities in income are not the only measure of economic inequality. Studies conducted by the Economic Policy Institute show that wealth within the U.S. has shifted dramatically since the 1960s. It is estimated that the net worth of the richest 1 percent of U.S. citizens is 225 times the average or median household; they own about 50 percent of all wealth.¹⁸

These statistics don’t adequately convey the impact of wealth disparities and the chronic instability created in the lives of people who are poorest. Even more distressing is to place them in the context of global wealth inequalities. Credit Suisse’s 2012 report on Global Wealth showed that the richest 10 percent owns 85 percent of global wealth, with the top 1 percent accounting for 46 percent of global assets. The bottom half of the world’s population possesses barely 1 percent of total global wealth.¹⁹ To set that statistic in context, consider the fact that in order for a person to be considered in the top 10 percent of global wealth holders (those owning 80 percent of global wealth) one needs assets of about \$75,000.

Capitalism as the ground of all being

There is no doubt that neoliberal economic policies generate money and wealth. Fifty-one of one hundred of the largest economies in the world are corporations.²⁰ However, two essential questions must be raised: Has the creation of wealth increased the well-being of the whole community, the whole entangled web of life? Do the current dominant approaches to

wealth creation falsely encourage the belief that individualism can ultimately lead to the common good?

There are many reasons to be alarmed by this brief survey of statistics and to respond with a sense of moral indignation to the growing divide in wealth in the U.S. and around the world. One cause for concern is peace. Max Fisher, a former editor for the *Atlantic Monthly*, observes that our levels of income inequality in the U.S. are “on par with some of the world’s most troubled countries and perpetual conflict zones of Latin America and Sub-Saharan Africa.”²¹

Another cause for concern is privilege. Money *can* buy privilege, which means that life is much more difficult for those with limited economic means. Statistics never adequately convey what it is like to experience living in circumstances where you don’t have enough, and with continual reductions in social service programs, people are being placed at risk. Consider the story of Dierdre, an African American woman and a single mother of four. She worked extremely hard to graduate from college so that she could be employed in the medical field only to find out that her job would pay her just a little more than minimum wage. Unable to save money on such low wages, she found herself in an urgent situation when she was laid off. Dierdre was forced to turn to donating plasma and selling scrap metal to make ends meet for her family of five. Even when she was able to find employment after graduating from college, her new job did not pay enough to send her son, Jalean, on a school trip. The \$500 fee that she had to pay promised to break the bank for Dierdre. She realizes that there is no way she will ever get ahead.²²

Today, the middle class is also vulnerable. When the federal government shutdown in October, the *New York Times* interviewed a woman named Tamika Cole, a fulltime employee of the Social Security Administration. Cole said, “I can’t afford to be without a paycheck—ever. I have a child that I pay tuition for who goes to a Catholic School. I’ve got a mortgage to pay every month. The fact that I’m coming to work every day and don’t know if I am going to get paid – that’s a lot of pressure.”²³

From a theological perspective, there is another significant cause for concern. A distinctive feature of neoliberalism and the economy that it has shaped in the U.S. is that the market itself is understood to transcend human control, tied to a conservative sense of religious faith and moral-

ity, and expresses the will of the divine. Lawrence Grossberg, a professor at University of North Carolina at Chapel Hill, observes that neoliberal economic doctrine is informed by its own “metaphysics” or understanding of that which is the ground of all being. Grossberg cites arguments made by George Gilder, one of the architects of Ronald Reagan’s supply-side economics and a Senior Fellow of the Discovery Institute. Gilder claims that capitalism is a moral good and argues that “the truly productive element in the means of production is ‘the metaphysical component ... human creativity in conditions of freedom.’”²⁴ Capitalism is “altruistic ... the capitalists’ true goal is ‘to foster opportunities for classes below them in the continuing drama of the creation of wealth and progress ... Wages and salaries are philanthropy, trickled down from above.’”²⁵ Gilder has been quoted as saying entrepreneurs most closely “embody ... the Sermon on the Mount.”

It is quite striking to hear in Gilder’s statements the way in which capitalism is associated with altruism and charity and equated with Christian ideals, even the Sermon on the Mount, a text that is central to Christian social ethics. There is no recognition in Gilder’s conflation of capitalism with Christianity of the value of workers, and the fact that even those dependent upon wages to sustain their livelihoods are in themselves creative beings and contribute their own imagination and labors to production. I wonder what Gilder would do with gospel stories such as the Parable of the Workers in the Vineyard? Grossberg observes neoliberalism has created “a new economy” in which the moral and economic status of workers is no longer valued.

Gilder is not the only one to equate capitalism with Christian ideals and apply theological concepts to businesses, industry, and the free market. Laurie Beth Jones, author of *Jesus CEO* a book first published in the mid-1990s during an economic boom, applied what she called Jesus’ divine leadership style to corporate management in an effort to turn the tide of leadership problems she identified in U.S. corporations. Among those problems she sought to address, she aimed to help “homeless” employees within the corporation find ways for their own leadership and intelligence to be “tapped” and “utilized” for the common corporate good. Jones observed that Jesus was a master at working with his “board” of twelve disciples. Jesus exemplified, incarnated, the true model for contemporary corporate motivational leadership.

Kenneth Lay, former CEO of Enron, made some equally noteworthy comparisons between Christianity and capitalism when he conflated his understanding of the free market with freedom known in God and found in Christ. Lay confessed, “I believe in God and I believe in free markets. Certainly Jesus attempted to take care for the people around him, attempted to make their lives better, [but] he was also a freedom lover. The freer the country in terms of its market and political system, the higher the standard of living.”²⁶ Steven Forbes attributed salvific force to the market in the wake of the Great Recession of 2008 as he claimed that “Free market capitalism will save us—if we let it.”²⁷

Neoliberalism becomes in this worldview not only a vision for the nation’s economy, corporations, organizations, and institutions, but also an eschatological vision for the new earth. Time is fulfilled through the creation of wealth, unlimited growth, and technological progress. When problems arise, such as the persistence of poverty, the inability to find family sustaining employment, or the inefficiency of people who have the burden of caregiving responsibilities for their family and people with disabilities who are unable to work, they are often explained as the result of personal moral failure. Sometimes, poverty is associated with moral failure or sin. Robert Rector and Rachel Sheffield, two researchers commenting on the causes of poverty for the Heritage Foundation, suggest that “[a]mong families with children, the collapse of marriage and erosion of the work ethic are the principal long-term causes of poverty.”²⁸

Sulak Sivaraksa, the famous Buddhist social critic, observes that “capitalism alienates humans from their communities, families, and ultimately their spiritual selves for attributing worth solely in terms of economic value.”²⁹ We are deceived into thinking that we are atomistic individuals living in the conditions of freedom in which our decisions and choices have little or no bearing upon others. What then is the chief end of humanity? “I Shop Therefore I Am.” The ritual of society becomes what Sivaraksa calls the “sacrament of consumerism” where the favor of God or the gods is made visible in how much we have as opposed to our understanding of the depth of our being.

His observations make a haunting commentary on market fundamentalism. In the U.S., people “spend three to four times as many hours shopping as those in European countries.”³⁰ Today, there are more shopping malls than high schools.³¹ U.S. consumers are not only buying more

goods but we are also eating greater amounts and larger portions of food.³² 42 percent of U.S. greenhouse emissions result from the production, consumption, and disposal of food. People in the U.S. use about 159 gallons of water per day whereas most of the people in the world survive on just 25 gallons.

You may be wondering at this point whether or not growth and our ability to consume is a good thing. Don't we all want a high standard of living? Isn't that the ultimate goal? Not when our patterns of overconsumption come at such a great cost to the overall well-being of individuals, communities, and the planet. We don't always see the direct impact of the countless individual consumer choices that we make in our own neighborhoods or even in our own nation. Our current dominant forms of wealth creation and patterns of overconsumption have so greatly diminished our concept of "commons" or the "common good" that we have difficulty identifying our neighbor, much less loving them.

Reframing the debate from a progressive theological perspective

Earlier, I mentioned that faith communities have a distinctive opportunity to reframe the debate over wealth inequalities, poverty, and ecological devastation—that is, *if* we are willing to take it. You may be aware that the Brookings Institution published late last summer a report from a survey they conducted on "Economic Values." While most U.S. Americans still believed that capitalism is working, there were significant differences in perception regarding the fairness of our economic system. The majority of those surveyed agreed "that hard work and determination are no guarantee of success for most people."³³ 44 percent of those surveyed saw capitalism at odds with "Christian values." What was most intriguing about the findings in the survey was that "religiously *unaffiliated* Americans are more likely than any other religious group to say that the gap between the rich and poor is America's most serious economic issue."³⁴ There were significant variations when considering income level and race of those surveyed. For example, black Protestants were much more likely to view the wealth divide as the most significant problem that we are facing as a nation. Something has gone seriously awry when white Christian communities fail to speak to the most significant theological and moral problem of our time.

There is a distinctive opportunity to reframe conversations about wealth inequalities from a theological perspective, an opportunity that should not be missed. Theology is the poetry of the Christian community of faith as it invites us toward the magnification of our communal well-being and to tap into the divine energy of love throughout the whole creation. Theologically informed conversations about economy and wealth inequalities proceed from the radically transforming presence of God rather than market-driven values. Theologically rich and historically informed conversations about the wealth divide frame the problem as the problem of wealth not the problem of poverty. The key role that religious leaders can play today is to invoke and inspire the deep theological imagination of communities of faith and create a space to envision new realities and for alternatives to emerge out of every social circumstance.

Introducing an alternative social logic and visions for communal well-being

Economics has always been central to theology, not in the sense of neo-classical or neoliberal economics, but in the sense of managing right relationships in God's household. Sacred stories, ancient traditions, and confessions of faith teach us that conversations about wealth creation, poverty, and the use of the earth for the sake of human gain should begin by centering on the radically transforming presence of God throughout the whole creation.

Biblical faith, in both the Hebrew and Christian traditions, didn't focus just on individual human needs or see human beings as the center of God's creation. People living in agrarian, pre-industrial societies saw themselves as part of the whole creation and understood their own limitations as co-creators with God. In their book *Voices of Hope in the Struggle to Save the Planet*, Marjorie Hope and James Young observe that more prevalent in the Jewish than the Christian ethos is "[t]he underlying assumption . . . that unbridled individualism must give way to the well-being of the community. The community extends into the future, for the sins of the fathers [and mothers] can be carried into the third and fourth generation (and much further)."³⁵

Justice in the Hebrew bible is relational. What is so unique about the legal codes of the Hebrew Bible is that in their context they emphasized the violation of people and the land as problematic precisely because they were part of God's creation, as opposed to considering the violation of people or land as the property of another human being. Ultimately,

the whole creation is God's and intended to sustain all that lives therein. In Leviticus, the land itself is to have rest. In Deuteronomy, the land produces enough to care for the widow, the orphan, and the alien, in other words, the most vulnerable in the community³⁶.

Beginning conversations about wealth creation, poverty, and the use of the earth by tapping into the divine energy of love throughout the whole creation is a theme that emerges in the writings of Dalit theologian Samuel Rayan. Rayan himself lives in an inter-faith ashram in Kerala, India. At the ashram, he listens for common human experiences, common faith, common belief, and to the trees. He argues that the earth should be understood as its own theological category. "The earth is a symbol that sums up all the gifts of life and love which God shares with humankind and all living beings. It is not so much a thing or object as a relational reality, vibrant and alive, dynamically mediating life and love from heart to heart."³⁷ Once this reality becomes real to us "the earth may not be slighted, abused, wasted, conquered, plundered, privatized, destroyed. It deserves to be treated with reverence and tenderness."³⁸

Lutheran theologian Joseph Sittler points out that Protestant theologies have a particularly constrained understanding of God's presence within and throughout the whole creation. Sittler became interested in nature simply because it was something that he enjoyed. He points out that one of the problems today is the "loss of a vision of the natural world itself as the theater of God's grace." Despoiling and polluting the earth is "biologically disastrous, aesthetically offensive, equally obviously economically self-destructive and socially reductive of the quality of human life." It is also "Christianly blasphemous. A proper doctrine of creation and redemption would make it perfectly clear that from a Christian point of view the ecological crisis presents us not simply with moral tasks but requires of us a freshly innovative and fundamental theology of [creation and redemption]."³⁹ Redemption is not just limited to and for human beings, but includes the vast, delicate web of life of which we human land animals are but one small part.

Restoring a concept of the "commons" is central to all of these perspectives. As German theologians Ulrich Duchrow and Franz Hinkelammert put it: "Commons are the very basis of life, theologically a gift of God to all creatures. All economic activities, therefore, [must] have commons as reference point."⁴⁰ We are living in a time when we need to uproot

anthropocentric theologies focusing only on human need and then to plant creation-centered theologies that will enable the whole community of living organisms to flourish. From this rich theological humus, alternative sustainable models for wealth creation can receive the nutrients needed to take root and grow, and the creation itself can be calculated in the ecological cost of production.

Arthur Waskow, a Reconstructionist rabbi and director of the Shalom Center, offers an example of how one can apply these principles to the contemporary problem of wealth inequalities. Waskow imagines three major structural reforms, including (1) wealth-recycling so that massive amounts of investment and capital could shift from the control of giant corporations and toward local businesses, (2) taking a sabbatical from research and development every seven years to allow time to reflect on the environmental and social impact of production and technology, and (3) empowering neighborhoods to encourage economic renewal and cooperative business ventures.⁴¹

In early Christian communities the problem was wealth, not poverty

Sacred stories, ancient traditions, and confessions of faith emphasize that when it comes to the wealth divide and poverty, the problem is wealth, not poverty. In the ancient Greco-Roman world, Christianity shaped itself and became influential largely because of what it offered in contrast to Imperial Rome. About 95 percent of the residents of Rome lived at or below poverty. The neighborhoods in which people in poverty lived were “cramped, squalid, and dangerous. Instead of single-family dwellings (domus), the urban poor lived in high-rise (3–5 story) apartment buildings (insula), which were, at best, equipped with communal latrines and water-fountains.”⁴² Historians estimate that “apartment buildings in Rome outnumbered single-family dwellings by a ratio of 26:1.”⁴³

Even in the midst of such poverty, the Roman elite didn’t develop any kind of comprehensive or systematic approach to help the lower classes and people who were impoverished. The Romans relied upon slave labor. Roman laws afforded parents the right to sell their children into slavery to pay off their own debts. There was very little mobility for the lower classes to increase their status in Roman society.

Church historian E. Glenn Hinson observes that in Roman society, the lower classes were deemed crooked, evil, immoral, and wicked.

Greeks and Romans dealt “with the problem of poverty by forced emigration, hiring out the poor as mercenary soldiers, or regulating births. Infant exposure was common among lower classes. Orphans of lower class citizens did not know the protections and solicitude enjoyed by those in the moneyed estate. There were no orphanages or hospitals in the true sense. The motto of classical humanism was not ‘give to the peniless,’ but give to those who are deserving.”⁴⁴ It makes sense in the context of a society where 95 percent of the people lived in poverty that followers of Jesus and early Christians defined the problem they were facing by looking socially upward.

Early Christians did not condemn wealth *per se*, but saw greed and indifference as “obstacles to salvation.” Take some time to read and reflect on John Chrysostom’s seven sermons on Lazarus and the rich man. Born in Antioch around 350 C.E., he lived during the time in which Christianity was established as the official religion of an Empire. He reflected in that context on the story of the rich man and Lazarus from the gospel of Luke.

There that rich man was, you see, feeding parasites and flatterers, making his house a theater, weakening everyone with wine, passing his time in great prosperity. There was another man, Lazarus, groaning with sores, sitting at the gate of the rich man, and desiring crumbs. He thirsted at the spring, he hungered in the midst of prosperity. And where was he lying? Not in the road, not in a street, not in an alley, not in the middle of the marketplace, but at the gate of the rich man, where he had to go in and out so that he could not say, ‘I did not see him, I passed by and my eyes did not see him.’ He lies at your entrance, the pearl in the mud, and do you not see him? . . . Do you feed parasites, and do you not feed the poor? This happened in the past, and it happens even now.⁴⁵

Early church leaders almost universally condemned usury. They resonated with the prevalent pagan belief that excessive wealth led to worry. In response, they developed a more distinctively Christian concept that in “giving to the poor, one lends to God.” Concerns about Gnosticism and the distinctiveness of Christian communities led to arguments among early Christian leaders that material things were not evil in themselves; rather it was the inordinate love of and unchecked desire to accu-

multate things that was evil. Writers in the early church urged that heavy restrictions and limitations be placed on private property because of their belief that all property belonged to God and was justifiable when used for sharing.⁴⁶

All of these ideas informed the emergence of monastic communities and the emphasis that Christian communities have always placed on the preferential option for the poor. In our contemporary world, alternative economies and communities continue to be shaped by these early Christian teachings. For example, the Mondragón Corporation in Spain offers an alternative to capitalist enterprises. The corporation is made up of cooperative enterprises in the areas of industry, finance, retail, and knowledge. Co-op members collectively own and direct each of the enterprises. Workers choose and employ a managing director, but “retain the power to make all the basic decisions of the enterprise (what, how and where to produce and what to do with the profits).”⁴⁷ Mondragón would not have been founded without innovative work done by a priest named José María Arizmendiarieta who sought to bring together humanist models of solidarity with Catholic social teaching and first began to create change by setting up a polytechnic school open to all people in the Basque region of Spain. Major advances have been made in human history through cooperation. There are other excellent examples of cooperatives, intentional communities (both secular and religious) such as ecovillages, cohousing opportunities, residential land trusts, and alternative banks. In the U.S., there is only one publicly owned bank, the Bank of North Dakota, but a much larger network of credit unions exist. There are 35 alternative banks in Europe that cooperate in the International Association of Social Finance Organisations (INAISE).⁴⁸ These ventures offer just a few examples but provide evidence that alternative cooperative frameworks are both possible and real.

Problematizing the problem of wealth and invoking theological imagination

Despite all of these wonderful examples and the long tradition of faith that envisions alternative communities which engender greater equality, justice, and fairness in the social and economic order, there is a lacuna in my argument that needs to be addressed.⁴⁹ Most readers of this essay along with the author are dependent upon the current system and dominant forms of wealth creation for our own security. Ethicist Mary Hob-

good observes her book *Dismantling Privilege* that the wealthy, those with the greatest privilege, also depend upon those within the “professional/managerial sector” to keep the system going. It is easy to skewer the rich and sanctify people living in poverty, but when considering the context of the global wealth divide, we still have difficulty fitting through the “eye of the needle” to enter into the biblical vision of the reign of God. How do we find our stories within the larger narrative on poverty and wealth inequalities?

One way is for those of us who find ourselves among the middle class is to become allies with social movements all over the world that are emerging to advocate for change. We have seen them in protests of garment workers in Bangladesh and Indonesia, in solidarity movements, women’s movements, LBGTQ movements and more. Those suffering most acutely are well aware of the precariousness of the situation in which we are living. Alliance building with these movements is the key to creating change.

Another way is find ourselves within the broader narrative. It is very difficult to find today’s economy in the stories from the ancient world. Capitalism didn’t exist at that time. Most important, for what I assume to be primarily middle class readers, there is no contemporary middle class represented in the biblical stories in the way that we live that reality today in the U.S. Drawing upon insights from Boston College sociologist Lisa Dodson in her study called *The Moral Underground: How Ordinary Americans Subvert an Unfair Economy*, I offer a parable intended to write the middle class into the broader public narrative of wealth inequalities and poverty and to invoke your theological imagination for the experiencing the reign of God in our time—The Parable of the Just Middle Manager and the Righteous Business Owner.

In the city of Detroit, there lived an office manager named Bea.⁵⁰ She took care of helping the people who worked in the office, making sure they were paid on time, sending them information about their benefits, and helping them understand their goals and manage their time. There were often times when office employees would come to her with their problems and most of the time she would keep it clean as she had been taught to do as a good manager.

But one day, Sarah, a single mother of three, went to Bea asking for a raise. Sarah was a good worker who had served the company well for years, and, after years of service, worked her way up from the mail room

to office employee. Her daughter needed braces, her other children needed schools supplies and uniforms. Before she found out about her daughter's need for braces, she was already just barely scraping by. She had been falling behind on her mortgage payments. Bea had always been taught that good managers keep it clean; keep a distance from those whom they manage. But when Sarah came to Bea she knew that she couldn't keep it clean. Bea knew that determining Sarah's wages was outside her job description as office, but she did have access to a small travel fund for her own professional development. She knew that Sarah really needed the help and decided to use that money to give Sarah a small bonus.

The next week, David, came to her. David had worked for the company for twenty years, but the position that he was in didn't allow for him to get any more raises. His wife had become ill and, even with the company insurance, the bills were piling up. He pleaded with Bea to raise his salary. Bea felt somewhat responsible even though she didn't have the power to change the way salaries were determine. Still, she just couldn't keep it clean. David really needed the help. From time to time, Bea received gifts from vendors wanting her to consider using their goods in her office. Rather than keeping them for herself she saved them all and gave them to David so that he would be able to feed his family.

A week later, Devon arrived on Bea's office doorstep. Devon was always late and had been written up several times for his inefficiency. He lived out in the suburbs of Detroit and the public transportation was never on time. Devon told Bea that he needed a raise so that he could buy a car and then would be able to be on time for work. But, Bea had used all of the resources available. Even though she knew that Devon too needed help she had to turn him away.

When Bea drove home that evening, she was unable to forget about Sarah, David, Devon, and all of the other people who worked in the office. Their stories stayed with her, but she was also aware that her own resources were limited. After a night of fitful sleep, Bea drove to work the next day and called a meeting of all the office employees. Together, they decided together to create an office emergency fund that each of them could use when they had a need. They began meeting together to determine other ways they could help each other.

Some time passed until one day Bea was called into the Owner's office. She could tell by the look on his face that he was outraged by her

insubordination. She listened to him for some time and feared that she would lose her job. When she was allowed to speak, she spoke out of the depths of her heart about the lives of Sarah, David, and Devon. “I know I was supposed to keep it clean. But when someone asks me for help they really *need* it.”

By this time, Sarah, David, Devon, and all the office employees had gathered outside the large glass window of the Business Owners’ office. As the Owner listened to Bea, he had never heard the stories of such hardship. Then he saw this cloud of witnesses through his office window. His face cooled. Without saying too much, he sat down in his chair and asked Bea to leave him alone for a while.

A few hours later, he left the office. Rather than taking his usual route home, he spent the evening riding the bus around the city. For so many years, he spent most of his time in his office, gathering around the table in the board room, and sitting with clients at restaurants downtown. On the bus, he saw the decay evident in the city, abandoned buildings and neighborhoods, desolate city landscapes. The Business Owner came in early the next day and gathered everyone in the company for a meeting. Seeing with new eyes the tremendous need around him, the Business Owner gave the company and all of its property to the employees of the company for the sake of the whole city.

Fact? Fantasy? Fiction? Possibility? The parable includes elements of all of the above. Today, I don’t think we have a choice, but to see the world with new eyes. The critical tasks for religious leaders are clear: to confront the theological and moral dilemma of our time with courage and imagination; to speak directly out of the economic cracks and crevices that divide us; to restore the concept of commons to our social narrative; and, to create space in our time for alternatives economies to emerge.

Notes

1. This article was originally given as the George and Jean Edwards Lecture on Peacemaking at Louisville Presbyterian Theological Seminary on November 14, 2014. I want to express my gratitude to Louisville Seminary for the opportunity to present my research during the Edwards-Presler Lecture Series on “Wealth Disparities: The Role of Religious Leadership” and to Auburn and Cross Currents for their support during the Summer Research Colloquium in July 2013. In addition, I want to thank other members of the research colloquium for their wisdom, creativity, and openness to dialogue.

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8. *Ibid.*
9. Grossberg, Lawrence, *Caught in the Crossfire: Kids, Politics, and America's Future* (Boulder: Paradigm, 2005), p. 112.
10. In this essay, I will focus my attention on neoliberalism. More attention can and should be given to the second dominant form of wealth creation, development, but a full exploration of the limitations of both of these approaches is beyond the scope of a single article. A good examination of the both neoliberal and development approaches to wealth creation can be found in Rebecca Todd Peters' book *In Search of the Good Life* (New York: Continuum, 2004), 35–100.
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24. Grossberg, p. 116.
25. Ibid.
26. Lay, Kenneth, "The Son of a Baptist Minister." *The San Diego Union Tribune* (February 2, 2001). Accessed online at <http://legacy.utsandiego.com/news/reports/power-to-the-people/power5.html>
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30. Grossberg, p. 124, "spend three to four times as many hours shopping as do Europeans."
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32. Between 1975 and 2000, total material consumption in the U.S. grew by 57 percent. U.S. food consumption increased 16 percent since 1970.
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34. Religiously unaffiliated Americans are three times more likely than white evangelical Protestants and Roman Catholics to view the wealth divide as the most significant moral

problem we are facing; two times more likely than white mainline Protestants, 5 percent more likely than black Protestants. “Do Americans Believe Capitalism and Government are Working?”

35. Hope, Marjorie and Young, James, *Voices of Hope in the Struggle to Save the Planet* (New York: Apex Press, 2000), p. 47.

36. When you reap your harvest in the field you shall not go back to get it; it shall be left for the alien, the orphan, and the widow, so that the Lord your God may bless you in all your undertakings. When you beat your olive trees, do not strip what is left; it shall be for the alien, the orphan, and the widow. When you gather the grapes of your vineyard, do not glean what is left; it shall be for the alien, the orphan, and the widow. Remember that you were a slave in Egypt (Deuteronomy 24: 19–22).

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38. Ibid.

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41. Additional examines include alternative economic models directly informed by Christian theological perspectives; ecotourism, farmers markets located in food swamps and food deserts of urban areas, and farming communes such as those created by Catholic Workers or Clarence and Florence Jordan at Koinonia Farms. Other models do not originate theological ideas but have great synergy with the theological perspectives underscored here, including the work of E. F. Schumacher in *Small is Beautiful* and more contemporary movements for Steady State economics.

42. Gigante, Linda, “Death and Disease in Ancient Rome.” Accessed online at <http://www.innominatesociety.com/Articles/Death%20and%20Disease%20in%20Ancient%20Rome.htm>

43. Ibid.

44. Hinson, E. Glenn, “Human Rights in Early Christian Perspective.” Accessed as unpublished paper, p. 3.

45. Chrysostom, St. John, *On Wealth and Poverty*, translated and introduced by Catharine P. Roth. (Crestwood: St. Vladimir’s Seminary Press, 1984), p. 106.

46. For a fuller discussion of early Christian views of economics see Justo González, *Faith and Wealth: A History of Early Christian Ideas on the Origin, Significance, and Use of Money*, San Francisco: Harper and Row, 1990.

47. Wolff, Richard, “Yes, There is an Alternative to Capitalism: Mondragon Shows the Way” *The Guardian* (June 2012). Accessed online at <http://www.theguardian.com/commentisfree/2012/jun/24/alternative-capitalism-mondragon>

48. Duchrow and Hinkelammert, 179.

49. I am indebted to Kathleen Talvacchia for pointing out in the Research Colloquium that the “problem of wealth” should be “problematized.”

50. This story was inspired by Lisa Dodson’s book *The Moral Underground: How Ordinary Americans Subvert an Unfair Economy*. New York: The New Press, 2009.