

**Integrating Christian Faith and Business: Is This Better Fostered in Christian or
Secular Cultures?**

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Introduction

There is a reciprocal relationship between the structure of a society and its people. The way one thinks and behaves is profoundly influenced by the place where one lives. At the same time, social and economic policies are shaped by the environment in which they are enacted. They are often presumed to be the result of a consensus in the society that chooses them and thought to best reflect the priorities of the majority. Yet, as this paper will discuss, a country's policies, and their implications, may not always coincide with the professed beliefs of the majority. For example, the social and economic policies of the United States, the country most associated with Christianity in the developed world, may not necessarily be nurturing of certain essential Biblical precepts. Paradoxically, Christian principles, such as providing for the poor, treating all equally, living a modest life, and having inner peace, may be more easily achieved in some societies that are more secular.

I. Government Intervention, Christianity, and Rhetoric

'No one claimed that any of his possessions was his own, but they shared everything they had....There were no needy persons among them.' Acts 4:32-34

On the continuum of economic systems between unbridled capitalism and pure socialism, all developed countries are some blend of free enterprise with government intervention. What differentiates countries on this dimension is the extent to which the state intervenes, redistributing wealth via welfare and social programs. On one side of the spectrum are the *social democracies*, such as the Scandinavian countries, which intervene the most with high taxes but a generous safety net. Interfering the least are the *liberals* (in the European sense of the word), which are predominately English-speaking countries, with lower taxes, but fewer social programs. In the middle are the *corporatists*, which include most countries of continental Europe.

The United States, with minimal government intervention, social programs, and wealth redistribution, is very liberal. Government regulation, taxation, and welfare programs are commonly viewed as stifling and inhibiting to business and the entrepreneurial spirit. The core of this belief is that the rewards of capitalism, when allowed to function unencumbered, are great, not only for business but for society as a whole. Taken to the extreme, some imply a divine element to free enterprise, alluding to an association between Adam Smith's notion of an *invisible hand of capitalism* with an *invisible hand of God*.

The idea that capitalism is pure, just, and sacred is not held by all. To Joseph Stiglitz, former World Bank economist and the 2001 Noble prize recipient for economics, the hand of capitalism is not only invisible but nonexistent. Stiglitz contends that markets are not self regulating and that they further the gap between rich and poor. Although the United States has done less so, most developed countries have incorporated, at varying degrees, an economic and social system that reflects skepticism of unfettered

capitalism and its negative consequences. The underpinning thought for many first world policies is that the market economy, left to its own devices, disintegrates into a system of greed and corruption that benefits a few and has devastating effects on societal health and cohesion. Accordingly, to lessen the risk of harmful consequences from business sans limits, government intervention is viewed as necessary. Also, a tax system that funds social programs and redistributes wealth is perceived as a vital process that assures a decent standard of living for everyone, a better cohesion within that society, and, in the end, benefits all, rich, poor, and middle class.

Relative to most developed countries, the United States is more *laissez faire* regarding government intervention, but it is more intentional to correlate religion, most often Christianity, with its economic and social policies. While separation of Church and State exist, God is regularly invoked in political discourse on both sides of the political aisle, suggesting kindred between the United States and God. In a recent public speech, a former president linked the economy, human intervention, and material abundance all to the book of Genesis. This type of rhetoric is not atypical. Most other developed countries, largely because of the unhealthy relationship between Church and State in the past centuries, are less inclined to invoke God (what God of which religion?) in discourse pertaining to economic and social policies.

Americans are unequaled in their profession of Christian principles and nationalistic fervor. Sixty percent of Americans say that their religious faith is involved in every aspect of their lives.ⁱ Fifty-eight percent of Americans say the strength of American society is “predicated on the religious faith of its people.” Forty-eight percent of Americans believe the United States has special protection from God.ⁱⁱ Sixty percent of Americans believe that that their culture is superior to others, in contrast with 40 percent of Germans, 37 percent of British, and 33 percent of French who think that their culture is superior.ⁱⁱⁱ This finding raises the question: what, then, should be the organization of a society so infused with Christian principles? Our original paper provided a response to this question.

Given the United States’ historical ties to Christianity and its prevalent Christian population (according to a 2003 Harris poll, 79 percent of Americans said they believe in God and over a third said they attended a religious service at least once a month), one might conjecture that the economic and social policies of the United States are inspired by the teaching of Christ and fashion a society where it is easier to develop Christian qualities. Conversely, given the affirmed secularity of other developed countries, such as those of Western Europe, one could infer that the social and economic policies of these countries encourage lives that are contrary to Biblical principles. Naturally, reality is not so simple. All systems have positive and negative consequences, and there is little correlation between a country’s religious zeal and its policies cultivating Christian tendencies.

II. Wealth and Income Disparity

'I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me.' **Matthew 25:40**

Wealth disparity is endemic globally, both among countries and within countries. In the developed world, the situation is particularly acute within the United States where the top 1% of Americans control about 40% of all wealth, and the bottom two-thirds have relatively no savings. According to the Luxembourg Income Study, the United States has the smallest percentage of middle class, the largest percentage of poor, and the largest percentage of wealthy. It also possesses the largest percentage of low-wage workers. Among first world countries, the United Kingdom and Australia, also liberal countries, closely follow the United States, displaying a similar lopsidedness.

One might argue that income disparity is not a problem and that, though inequality exists, all benefit. Commonly known as the theory of *trickle down economics*, the arguments are as follow: *Even though the rich have more, so do the poor*, or *More equality and excessive welfare create greater unemployment and laziness*, and *There is greater opportunity and socioeconomic mobility in countries such as the United States*. These claims are often based on hearsay or refutable evidence. Little data exist to substantiate the idea that low wages create work for vulnerable members of the workforce, such as women and youth. In Western Europe, there is no correlation between wage level and unemployment rate. The Netherlands, for example, has a relatively low unemployment rate, yet has high wages and a generous welfare system. Mobility across generations is greater in Sweden, a social democracy, than in the United States. Countries intervening least with market incomes realize higher poverty rates with child poverty being greatest in liberal countries.

Wealth and income disparity should be of concern to Christians. Apart from the kingdom of God, Jesus spoke more about money and wealth than any other topic. True, there are varying interpretations of the Biblical message concerning material wealth and poverty. Some, like John Schneider, author of *Godly Materialism*, claim that possessing riches, while others are in need, is not contradictory to Christianity. Others, however, are uncomfortable with this interpretation of Scripture. Will Willimon, dean of the chapel and professor of Christian ministry at Duke University, contends that "affluence is a spiritually debilitating and morally dangerous condition." This position is based on Jesus' repeated warnings about the difficulty of combining riches with Christian principles: "One cannot serve both God and Money" (Matthew 6:24); "I tell you the truth, it is hard for a rich man to enter the kingdom of heaven" (Matthew 19:23); "How hard it is for the rich to enter the kingdom of God!" (Mark 10:23); "Blessed are you who are poor for yours is the kingdom of God" (Luke 6:20); "Do not store up for yourselves treasures on earth" (Matthew 6:19). Other examples where Jesus cautions against wealth abound, but possibly the most unsettling is the story of the rich man and Lazarus (Luke 16:19-31). Interestingly, material possessions, not faith, are the sole reason explaining why the rich man is sent to Hell while Lazarus goes with Abraham.

Other New Testament writers echo Jesus' stern counsel and explicitly instruct that those with wealth should give to the poor: "For the love of money is a root of all kinds of

evil... But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness.” (1 Timothy 6:10-11). “If anyone has material possessions and sees his brother in need but has not pity on him, how can the love of God be in him?” (1 John 3:17). James is particularly harsh in his reprimand: “Now listen you rich people, weep and wail because of the misery that is coming upon you... Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days... You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter.” (James 5:1-5).

Not only is wealth itself suspicious, but wealth disparity can erode Christ-like qualities. It is known that happiness is influenced by one’s material position relative to others. When surrounded by those of greater economic means and possessions, there is a higher propensity for dissatisfaction and jealousy. The Bible characterizes envy as a sinful act which is starkly in contrast with the fruits of the Spirit and the love of God. Coveting is so concerning to God that it is included among the forbidden acts of the Ten Commandments (Exodus 20:17 and Deuteronomy 5:21). Paul, in his epistles to the Romans and the Galatians lists envy among such sins as murder, deceit, debauchery, idolatry, hatred, witchcraft, and orgies (Romans 1:29 and Galatians 5:19-21). In this same passage from Galatians, Paul warns that those who are envious will not inherit the kingdom of God. James correlates envy with selfish ambition and deems the two as earthly, unspiritual, and demonic, adding that “...where you have envy and selfish ambition, there you find disorder and every evil practice.” (James 3:14-16).

Instead, Christ instructs His followers to seek contentment and not be concerned about lacking. In Matthew 6:31-33, Jesus promises that the future will be provided for.

So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well.

Paul, in both his letter to the Philippians and Timothy, also emphasizes peace as a Christian quality. Philippians 4:6-7 encourages Christians not to be “...anxious about anything, but in everything, by prayer and petition, with thanksgiving... And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus.” In his letter to Timothy, Paul writes “But godliness with contentment is great gain... if we have food and clothing, we will be content with that” (1 Timothy 6:6-8). This peace that Paul is referring to is an inner tranquility that transpires from having entered into a harmony with God.

Reinhold Niebuhr, in *The Interpretation of Christian Ethics*, distinguishes between the force of piety (gratitude for the goodness of life) and the force of spirituality (contrition for its evil), and warns about using one at the expense of the other. He writes: “Whenever the prophetic faith that all things have their source in God is not balanced by the other article of prophetic faith, that all things have their fulfillment in God, ethical

tension is destroyed and the result is similar to a pantheistic religious acceptance of life as it is." Policies thus become for Niebuhr the "walls" with which to build Christianity. They are fashioned, he adds, "by the application of religion's ultimate insights to all specific situations." In the end, we will be judged by the expression of our piety, that is, by how we interact with God's creation in all its forms and dimensions.

Economic and social policies can help advance a society where tranquility, rather than envy and strife, is more likely. Such provisions are consistent with Christ's mandate to provide for the poor and help maintain a respectable standard of living for all. In communally oriented countries, there is less reason to worry, knowing that one's basic needs will be met, whereas in countries that are less inclined to redistribute wealth, many want, while others have excess. A country's economic and social policies have the potential to either reduce, or increase, one's anxiety. When the State addresses and assures humane and adequate family leave, child care, and vacation time, it assists individuals while benefiting society as a whole. Among social issues, however, affordable access to health care is one of the most manifest inequalities suffered by the vulnerable members of a society. Therefore, access to quality health care, given with dignity, is critical if one is to envision a society that fosters Christ-like qualities.

III. A Case in Point: Health Care

'Therefore do not worry about tomorrow, for tomorrow will worry about itself' (Mathew 6:34)

Most countries in the developed world consider access to health care a basic right and have implemented some form of universal health care. In such societies, one can more easily trust that the State (or God through the government) will care for one's tomorrows. In the United States, the only first world country without a universal health program, the quality and extent of the care received varies greatly. It is often tied to medical insurance, which in turn is linked to having gainful employment. Insurance, and health care, may differ significantly depending on one's employment. At one extreme, some individuals (through employer provided insurance) receive extensive health care benefits covering medical, dental, vision, hearing, and prescription medication while at the other end, many (typically those at the low-end of the job market) receive no health care benefits. It is estimated that 18 percent, almost one in five people, in the United States does not have health benefits. Based on allocation of resources and overall coverage, The World Health Organization has ranked the United States 37th, down 22 points from its position in 1970. In comparison, France, ranked first by The World Health Organization, has universal health care and it is estimated that 99 percent of the French population has health benefits. On average, prescription drugs are 50% less expensive in France than in the United States, and the cost of most medications prescribed by a doctor is reimbursed.

The ramifications can be significant for someone living in one society rather than the other. An accident or illness is difficult enough without the added anxiety of not

having medical coverage. Even a routine situation may cause great concern and financial difficulties. For one in this situation, it is understandable that the biblical concepts of *God's peace* and a *carefree disposition* may prove elusive. In contrast, knowing that medical treatment is available at no or little cost can significantly alleviate fears. It is equally important for all members of a society to know that, regardless of one's income or wealth, all will receive equal treatment. Health care that excessively favors those with insurance or the means to pay is clearly preferential treatment that discriminates against society's most vulnerable.

As Christians, we should be deeply disturbed that a basic need, such as health care, is frequently partial, favoring those that are wealthy and often neglecting those of lesser resources. The book of James sternly reproves discrimination of this sort: "My brothers, as believers in our glorious Lord Jesus Christ, don't show favoritism. Suppose a man comes into your meeting wearing a gold ring and fine clothes, and a poor man in shabby clothes also comes in. If you show special attention to the man wearing fine clothes and say, "Here's a good seat for you," but say to the poor man, "You stand there" or "Sit on the floor by my feet," have you not discriminated among yourselves and become judges with evil thoughts?" (James 2:1-4).

Universal health care is often criticized as unwieldy, costly, inefficient, and in direct contrast to the market system. These criticisms are not completely unfounded. However, health care systems that are not universal also suffer from many of the same negative consequences. In addition, a society capable of providing health care to all, but does not, suffers a great cost, both humanly and monetarily. It is true that, among countries, there are various universal health care systems, and that some are better than others. Yet, when considering cost and quality, it is difficult to criticize a system such as the one the French have created. Compared with France, the United States spends a greater proportion of its Gross National Product on health, yet it does not cover all of its citizens and is inferior on many measurements such as ratio of hospital beds to inhabitants.

Stephen Bezruchka, M.D, who teaches at the University of Washington's School of Public Health, raises concern over the low health ranking of the United States compared with other countries and links poor health results with wealth disparity. Data indicates that overall health is impacted by the hierarchical structure of a society; the wider the gap between rich and poor the lower the average life expectancy. When ranking countries by life expectancy or infant mortality, the United States is around 25th, behind most rich, and a few poor, countries. Further, wealth disparity, coupled with unequal access to quality health care, brings about other inequalities, such as lower birth weights, increased hypertension, and higher frequency of psychiatric disorders. It also is correlated with lower political participation, translating into less influence on the policies chosen by the country. Thus, social and economic policies that favor the affluent can self perpetuate.

For many, it seems that the choice is between humane social and economic policies and a growing economy. Even though the primary premise is biblical, not

economic, one could argue that, in the long run, social programs improve an economy. A national health care system that provides preventive care to everyone reduces the need for more expensive emergency treatment. Mandated vacation time (the minimum in Europe is four weeks) creates jobs (e.g., hotels, restaurants, recreation, and travel) and results in a rested and more productive workforce. Funded quality child-care and preschool programs, such as Head Start, are directly linked to higher rates of professional success and lower rates of incarceration among low socio-economic classes. These programs increase the likelihood of more educated and productive (i.e., taxpaying) workers that are not on *the dole* or incarcerated. Personally, we prefer that our taxes subsidize child care rather than the building of yet another prison facility in a country, the USA, which features the highest incarceration rate in the world.

However, that it is also possible that the social and economic policies espoused in this paper may negatively impact certain economic measures. For three reasons, we believe that the economic argument is dubious. First, not all economic activity is beneficial to society; for example, the production of missiles, bombs, and tanks all increase Gross Domestic Product (GDP). Second, economic measures provide an inconclusive sense of both a country's economic condition and its overall well being. Even Simon Kuznets, who invented the gross national product (GNP) measure, warned in 1934 that the welfare of a nation can "scarcely be inferred from a measure of national income" (*The Atlantic*, October 1995). There are many measures, such as the rates of divorce, infant mortality, life expectancy, incarceration, and teenage pregnancy, which are critical indications of a country's well being, yet are not necessarily measurable economically. Third, regardless of the economic consequences, providing for those of lesser means is proper, just, and biblical. Here we are glad to agree with Ray's own formulation. Life is interrelated and we are all God's creation. Dr. Martin Luther King forcefully declared, "As long as there is poverty in the world, I can never be rich... As long as diseases are rampant, I can never be healthy.... I can never be what I ought to be until you are what you ought to be."^{iv}

For some, economic growth is a logical litmus test for God's will. However, by conventional measures biblical principles do not always make sense economically: "Give to everyone who asks you, and if anyone takes what belongs to you, do not demand it back" (Luke 6:30). "Love your enemies...and lend to them without expecting to get anything back" (Luke 6:35). "Do not store up yourselves treasures on earth...but store up for yourselves treasures in heaven" (Matthew 6:19-20). Christians in particular should understand that God's ways are above our understanding and that we see unclearly (Isaiah 29:16, Isaiah 55-8-9, 1 Corinthians 13:12). It is wise to remember that, when Peter found Jesus to be *illogical*, Jesus responded, "You are a dangerous trap to me. You are seeing things merely from a human point of view, and not from God's" (Matthew 6:23).

Conclusion

Social systems and economies of the world are a creation of man, not God, and no system should be categorized as Christian. However, certain Christian attributes may be

better fostered in one country rather than another. Ironically, the United States, the first world country most associated with Christianity, may not always be the best society for cultivating the fundamentals of Christianity. Providing for the poor, sharing one's possessions, treating all equally, and having inner peace, are better nurtured, not through religious rhetoric but economic and social policies that reduce wealth and income inequalities and assure an adequate standard of living, such as offering quality health care to all.

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