

## *What Does the Lord Require: How American Christians Think About Economic Justice*

by Stephen Hart

New York, NY: Oxford University Press, 1992. ISBN: 0-19-506762-2, \$24.95.

## *Do Justice: Linking Christian Faith and Modern Economic Life*

by Rebecca M. Blank

Cleveland, OH: United Church Press, 1992. ISBN: 0-8298-0929-5, \$13.95.

*What does the Lord require of you but  
to do justice, and to love kindness,  
and to walk humbly with your God?  
· Micah 6:8*

**T**he books by Stephen Hart and Rebecca Blank draw their titles from the same, oft-quoted passage from the book of Micah, but the books differ greatly in their aims and methods. Hart relies primarily on in-depth interviews of "ordinary" Christians to understand how they use religious faith to help them think and talk about economic issues. The book is aimed at a broad audience of social activists, members of religious communities, scholars, and students. Blank's book is designed to provide an expanded discussion of the links between Christian faith and economic life expressed in *A Pronouncement on Christian Faith: Economic Life and Justice*, adopted by the United Church of Christ in 1989. This book is written for individual church members and adult study groups. Although different in scope and content, both books stimulate and inform, and make worthwhile reading for all persons interested in the relationship between Christianity and economics.

Hart interviewed forty-seven Christians with a wide variety of religious affiliations and political perspectives—Catholics, evangelicals, and main-

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line Protestants; self-described political conservatives, liberals, and radicals—about their religious faith, their views on how economic life should be ordered, and the connections between them. Hart finds that Christians draw varying conclusions for economic life from authentic strands of Christian tradition. In his most striking statement, Hart concludes that, contrary to prevailing stereotypes, there is no relationship between theological conservatism and conservatism on economic issues. The key question posed by Hart is how and why Christians come to their varying social interpretations of faith.

In relating their faith to economic issues, Hart found that people used over and over again five basic tendencies within Christianity, tendencies which Hart terms voluntarism, universalism, love, thisworldliness, and otherworldliness. These tendencies, or themes, are thought to be held in some degree by all Christians, but the relative emphasis and political interpretations of these themes vary widely.

*Voluntarism* is the strand within Christian tradition that focuses on the direct relationship between God and each person, the latter seen as a freely acting individual. Voluntarism emphasizes that being in a right relationship with God (or being saved) is a problem that faces everyone individually. *Universalism* is a fundamental Christian principle captured in the scriptural passage, "there is no longer Jew or Greek, there is no longer slave or free, there is no longer male or female; for all of you are one in Christ Jesus" (Galatians 3:28). Every human being is a child of God, and God loves and cares for us equally. The possibility of being a Christian and of being saved from death is universal, not limited by any line of human division such as nationality, ethnicity, gender, kinship, or social class. "Love is the central principle of Christian ethics. We are to love one another as God loves us: blindly, unconditionally, selflessly, and passionately." We are to show mercy and not merely to do justice, and to return good for evil.

*Thisworldliness* reflects the belief that tangible action is a part of a good relationship with God. Some accept the premise of thisworldliness on the basis that the world is God's creation, and that we should love and care for creation, and mold it into a shape more pleasing to God. Other Christians, however, place a low value on worldly life, which is seen as being evil, and put their hope in life after death or after Christ's return to earth. Even in this view, we are to be active in this world, engaging in religious activity such as worship and evangelism even if the world's well-being is not a religiously significant goal.

In its classical form, *otherworldliness* rejects the world. The world and "the flesh" are contrasted with heaven and the spirit. To attain the rewards of the heavenly and spiritual sphere, one must reject the rewards, temptations, and standards of earthly material existence. In some contemporary views, *otherworldliness* renounces the evil powers of this world, but there is less distrust of our bodies and less equating of bodies with evil. There is also more acknowledgment of how "non-fleshy" many sinful desires are. With this view of *otherworldliness*, Christians try to maintain the independent and transcendent character of Christian values and churches, and to avoid being controlled by the desire for "worldly" things such as wealth. Christians try to live "in but not of" the world.

Hart suggests that there is a little of each of these themes in every Christian, but the relative weight given to each varies from person to person. Other Christian beliefs, such as sin and Providence, can be linked to economic opinions, but such themes are used much less often than the five described here. Each of the themes has the potential to be applied to the social world in quite varied ways.

Hart identifies four ways of connecting Christian themes and economic issues that emerge repeatedly among the respondents. One way he calls *corporatism*, a communal approach to economic life grounded in the principle of love. This way of thinking and speaking has both

liberal and conservative components (along a continuum, economic liberals are defined as those who favor greater equality and who tolerate government restrictions on private enterprise; economic conservatives are characterized as thinking that most inequalities are justified and as favoring free enterprise). Corporatism is based on the image of society as a body (*corpus* in Latin). This viewpoint is more concerned with the material outcomes of the economic system than with economic freedoms, but tolerates inequalities associated with abilities and position, and emphasizes the importance of work.

A second way of connecting faith and economic issues is termed *caring*, which like corporatism is grounded in the ethic of love. This point of view, however, is consistently more liberal than corporatism. There is a great concern for the wellbeing of others, and profit maximization and competition are viewed with suspicion. Christians have an obligation to help the needy, and public and private efforts are needed to carry out the mandate of the love ethic.

The two other frequently mentioned ways of relating faith and economic life use themes from the Christian tradition in addition to or instead of the ethic of love. One of these is called *equality and economic rights*. This approach adds to the language of caring the universalistic themes of equality and economic rights. This is the most radically liberal of the four approaches, and combines communal and individualistic components. The other framework is called *economic freedom*, and is the most economically conservative of the four. It is the only approach that relies primarily on voluntaristic strands of Christian thought, although the individualistic side of universalism is also present. Freedom of choice is the primary value in both religious and economic matters. Equality of opportunity is a right, but there is no concern for equality of outcomes. Individuals are responsible for themselves, and our responsibility to care for others should be fulfilled voluntarily. This point of view supports free enterprise

and private charity without government intervention in economic life.

Having explored how Christian faith can provide support for both liberal and conservative perspectives on economic life, Hart takes up questions related to the implementation of these values and visions of a good economic order. The first set of questions concerns goals, questions such as "Should the goals be transcendent, even utopian, or should they be practically achievable fairly soon?" or "Do the goals involve changing public policies or institutions, or are they concerned only with personal behavior?" The other set of questions concerns means, including "What means are likely to be successful in achieving our ends," and "What means are ethically permissible?" As with the tendencies in the Christian tradition implementation issues are independent of what image of a good economic order people hold. Economic liberals have a reputation of being open to action and change, but Hart finds that economic radicals can be inert politically, and that economic conservatives can be very concerned about, and involved in, political issues. The positions Christians take on implementation issues depend on how they negotiate the competing demands of otherworldliness and thisworldliness—what might be called the spiritual-material polarity—and of the other three building blocks (voluntarism, universalism, and love) which constitute the individual-social polarity.

Hart concludes the book by discussing the implications of the study for social philosophy, liberal and radical politics, and churches. This brief discussion is interesting and informative, but as someone who has not studied these issues in depth, I found it raised questions in my mind rather than providing convincing arguments for Hart's position on these issues.

The strength of Hart's book is the finding that there is no clear link between religious traditionalism and economic conservatism. The evidence presented is convincing, and the treatment of implementation issues illuminates additional

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difficulties in connecting Christian faith and economic life. Many Christians will find among the people interviewed someone with similar views on faith and the economic order, and others whose views may remind them of people they know. Economists may see an illustration of a result from the theory of optimal decision-making that when there are multiple objectives, changing the weight given to each objective typically will alter the decision reached. It is also interesting to note that two aspects of the Christian tradition with counterparts in many economic models were given little emphasis by the respondents: sin (selfishness) and finite knowledge (limited information). These considerations can have important implications in the formation of economic policy and institutions. Perhaps this is an area where economists can contribute to discussions among Christians about their faith and economic life.

If an economist has been considering writing a book on the connections between Christian faith and contemporary economic life in the United States, he or she might decide to save himself or herself the trouble after reading *Do Justice* by Rebecca Blank. This is one of the more thoughtful, thorough, and qualified treatments of the subject available.

Blank's book is organized into three major sections. The first develops a faith-based perspective on economics and economic justice. The second looks at how the modern United States and world economies operate. The final section considers the implications of the connections between religious life and economic life for individuals, the institutional church, and public policy.

The word economics is derived from the Greek word, *oikonomos*, which means the law or management of the household. For Christians, Blank defines economics as the management of God's household so that all may have life. Abundant life has a spiritual context, but there also are physical necessities of life and the need for community where people can find human love and concern.

In Christian communities, the Bible is the primary source of knowledge and wisdom about how to live a godly and righteous life. Blank observes that we often choose not to follow literal messages in the Bible that seem irrelevant to our society, such as the prohibitions on eating pork. There are, however, general themes that recur throughout the Bible. Blank highlights three of them: (1) a God concerned with economics, (2) God's covenant with the human household, and (3) God's special concern for the poor. Some implications of these themes are that Christians are called to be concerned about their neighbors, to recognize the interconnectedness of worship and just action, to listen to the voices of the poor, and to seek reform and redress for injustices. This means acting justly not only in our personal behavior, but also through the institutions and structures we create and maintain.

In order to "do justice," we must have standards to judge what is just and right action. The United Church of Christ *Pronouncement* developed ten such standards, which they called the "Marks of a Just Economy." These range from giving all persons access to the material necessities of life to requiring and promoting international peace. The ten standards provide a "purposefully utopian vision of justice" against which we can judge our current economic communities and a sense of the direction in which we want to move.

The presentation of the faith perspective on economic life by Blank is balanced and reflective, as indicated by the following selected statements: "The poor and the rich are both at risk of becoming spiritually impoverished...;" "Not all losses are preventable and not all economic pain is the result of injustice...;" "Economic institutions that encourage personal choice, reward persistence, and stimulate creativity allow each person a chance to contribute most effectively to the economy...;" "It is never easy to translate general principles into specific criteria for action..."

The difficulty in moving from general principles to specific actions is nowhere

more apparent than in the discussion of how a mixed market economy such as the United States' operates. The advantages of a market economy listed by Blank include free choice, incentives for efficient production, competitive prices bid to their lowest possible level, and no need for bureaucratic oversight. There are, however, many problems with a market economy that might lead to inefficiencies, including lack of information by consumers, excess market power, externalities such as pollution, public goods, and discrimination. A market system is also blind to the well-being of individuals, such as children and the elderly, who may have little to sell in a market.

In light of these problems in a market economy, government interventions are common and widely accepted. But fundamental questions remain to be answered: When should government rules override market outcomes? What type of government intervention should occur? Furthermore, just as market outcomes are often unsatisfactory, government programs can also be ineffective. Some problems faced in implementing government programs are unequal access to government decision making, lack of information by government bureaucracies, and weak incentives for efficiency and for bureaucracies to pursue the well-being of their clients rather than their own goals.

Blank admits that a commitment to justice implies no easy answers as to how such justice is to be achieved. Unrestricted markets provide some unacceptable outcomes. Governments can address some of these problems, but with questionable effectiveness. In spite of these acknowledged difficulties, Blank believes that greater government involvement in economic decision-making is required to redistribute economic resources and more fully include the poor and the disadvantaged in the economic system. The challenge as she sees it is to insure that government expansion leads to improvements rather than to a different set of problems. It would have been interesting if Blank had explained how she arrived at her position

instead of an alternative position of greater reliance on private institutions and individual action. Was it due to a particular understanding of history? Information and administration costs? The need to coerce sinful people to act justly even if they are not disposed to do so? Perhaps the nature of the book precluded a lengthy discussion, but the proper role of the government in the economy is such a fundamental and pressing issue that a more complete explanation of her point of view might have been illuminating.

In discussing the global economy, Blank reported recent estimates that 1.1 billion people in developing countries are so poor as to have income of \$1.00 per day, and that 630 million people face daily problems of disease, malnutrition, and contaminated water. These grim statistics pose the following ethical question: How can a middle-income American live a faithful and moral life in a world with extreme differentials in income and wealth? No answer is provided to this question, but some directions for thought and action are suggested. To foster thinking, Blank reviewed five theories about the causes of economic growth and development: (1) resource differences, (2) market development theory, (3) dependency theory, (4) domestic political theory, and (5) social/cultural background. This useful survey evaluated how well each theory explains the observed patterns of development. Blank also emphasizes that the concept of economic development should include more than growth in a nation's aggregate income. It should also include considerations of the distribution of income, measures of well-being beyond income (e.g. infant mortality rates, literacy, malnutrition, and disease), and the responsible use of environmental resources.

One of the strengths of *Do Justice* is the last section, which discusses how faith and economic concerns come together in personal lives, church communities, and the public realm. For individuals, Blank identifies some spiritual disciplines designed to integrate religion into the whole of our lives. These disciplines

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include prayer, study and learning, giving money, personal consumer choices, and voluntary involvement in service organizations. If one feels overwhelmed and wonders where to begin, Blank suggests taking three steps: (1) Pick one lifestyle change; (2) Pick one community, national, or global issue that you want to understand more about and become involved in; (3) Actively seek support for your efforts through prayer and other people. Blank reminds us that we do not transform our lives through our own power, rather, our lives are transformed by the power of the Holy Spirit.

Blank understands the primary role of the local church to be a place of common worship where people come to pray, to celebrate, and to learn about God. Through worship and education, local churches must support individuals who seek to mold together their economic and religious lives. The local church can also serve as a role model in how it treats its employees, purchases goods, supports outreach, and how it invests and uses its endowment.

The church is called to promote economic justice, to provide a voice for the poor and oppressed, and to speak for environmental preservation and peace. With regard to activities in the public realm, Blank offers some pragmatic advice for congregations. Blank suggests that a local church can validly speak in a public arena only when it has achieved broad internal consensus. On issues about which there is intense internal disagreement among the membership, it may not be possible for the church to speak institutionally. Even when the church speaks as an institution, it must be willing to admit voices of dissent and listen to those who would interpret the church's mission in other ways.

According to Blank, regional and national church bodies can support local churches in their educational efforts, and along with interfaith groups can coordinate and support national and international mission projects. Blank also makes a significant observation that the church is

one of the few institutions which can speak with a global perspective.

The public role of the church, Blank writes, should not be limited merely to denouncing and criticizing current injustices. Blank and the United Church of Christ propose an economic "bill of rights" which recognizes the rights of all persons to the basic necessities of food, shelter, education, health care, and employment. Blank adds that just as the political rights associated with citizenship come with responsibilities, so are there responsibilities attached to economic rights. For instance, those who attend public schools have a responsibility to obey the rules, attend classes, and meet performance standards. A person who is consistently absent from a job without good cause may forfeit the right to employment. Taxpayers have the responsibility to fund the education, health, and employment systems that assure access to everyone.

Rights and responsibilities, faith and study, individual and group action, the potential and limitations of markets and governments: these dualities are indications of the balance found in Blank's treatment of the connections between Christian faith and economic life. Yet Stephen Hart's study of the ways Christians link their faith and economics alerts us to the particular point of view being expressed by Blank and the United Church of Christ in its *Pronouncement*. In terms of Hart's four ways of connecting faith and economic issues, Blank's approach emphasizes *caring*, which is grounded in the ethic of love and which implies an obligation to help the needy. By advancing the UCC's economic bill of rights, Blank follows to some extent the approach Hart calls *equality and economic rights*. To a lesser extent, *corporatism*, with its emphasis on material outcomes and the importance of work and its tolerance of inequality, is reflected in Blank's discussion. There is relatively little emphasis on *economic freedom* as a way of connecting faith and economic life.

In commenting on President Clinton's economic proposals in 1993, Robert Solow

wrote that "God is in the details." Indeed God and the devil are likely to be in the details of how people connect Christian faith and economic life. But Rebecca Blank tells us that "the need for wisdom and the possibility of being wrong in our judgments does not excuse us from acting in the public realm to the best of our abilities. We have choice in deciding what issues to work on, what programs we support, and how we pursue economic justice in our

own lives. We have, however, no choice in whether or not we should care about these issues. That is a tenet of our faith." Many Christians would agree with this perspective. Moreover it is not through our private and public actions, necessary as they are, that our lives are renewed and fulfilled, rather it is through faith in Jesus Christ. In believing this there is great freedom to be and to act. ■

## *Out of Work: Unemployment and Government in Twentieth-Century America*

by Richard K. Vedder and Lowell E. Gallaway  
New York, NY: Holmes & Meier, 1993. ISBN: 0-8419-1324-2, \$34.95.

**T**his book presents an intriguing perspective on the causes of unemployment, one of the greatest social problems of the Twentieth Century. The authors' central premise is that unemployment is determined by the adjusted real wage, where the adjusted real wage is defined as the real wage divided by labor productivity. This was the viewpoint of the Austrian school of economics, but is a view that is seldom heard today. The book is thought-provoking, and it is written simply and clearly enough that an undergraduate student of economics will be able to follow its arguments without much difficulty. At the same time, an experienced economist can learn a great deal from this study.

The authors take two approaches in arguing that unemployment is determined largely by the adjusted real wage. First, they regress the unemployment rate on the adjusted real wage and a constant term, using annual data from 1900 to 1989. They find that the coefficient on the adjusted real wage is highly significant and that this simple regression is able to explain 83.6% of the variation in unemployment over this time period. An expanded model that includes the lagged value of the adjusted real wage and current and lagged values of the percentage changes in nominal wages, prices, and productivity (entered as separate variables) does an even better

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