A Faithful Presence in a Broken Economy

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Abstract: Start-ups and other small businesses have a role to play in addressing the economy’s significant systemic and structural challenges. We briefly outline six frequent critiques of our current economy: income and wealth inequality, the decline in dignified work, the adverse impact of business on the environment, the short-term focus of business, the financialization of the economy, and the corrupting power of business. We then explore an application of James Davison Hunter’s “faithful presence” strategy for cultural change to businesses and identify four perspectives that a Christian leader in a start-up or small venture should adopt as an antidote to these economic challenges. These perspectives include focusing on God’s general and particular calling for each business, viewing all employees as God’s image bearers, approaching government as a partner rather than as an adversary, and grounding the business in a local community. By adopting these perspectives, small businesses can redress, at least in part, the previously identified shortcomings of business and contribute to the creation of a more humane economy.

There is a widespread belief that our economy is broken and that the American version of capitalism is not working as it should. Headlines and book titles abound, raising the alarm and identifying the problems of 21st-century capitalism. While a comprehensive answer to these challenges is beyond the scope of this article, we propose one approach whereby start-up enterprises and small businesses in particular can begin to address the economy’s significant systemic and structural challenges at a local level.

We outline six critiques of our current economy and provide four perspectives that a Christian business leader in a start-up or small venture should engage with as an antidote to these challenges. Small businesses can be a “faithful presence” in their communities and, in doing so, will create the foundation for a more humane economy.
Six Critiques of the Economy

We believe that most critiques of our current economy can be grouped in one of six categories: income and wealth inequality, the decline in dignified work, the adverse impact of business on the environment, the short-term focus of business, the financialization of the economy, and the corrupting power of business.

Income and wealth inequality
Many argue our economy fosters an unfair disparity in income and wealth. While some level of inequality is typically viewed as acceptable — and indeed necessary for capitalism to function — the gap between the haves and have-nots is widening so much and so fast that many fear we have two economies at play: one for the super-rich and one for everyone else. According to sociologist Matthew Desmond, the richest 1 percent in the US owns 40 percent of the country’s wealth, and among countries belonging to the Organization for Economic Co-operation and Development, the US has the highest rate of poverty among working-age adults.2

These high levels of income inequality accompany a decline in social mobility. If a child born into a lower-income family could become a high earner, greater levels of income equality might be acceptable. But, Horatio Alger notwithstanding, absolute income mobility has declined in the US over the past 80 years. A child born in 1940 had a 90 percent chance of out-earning his or her parents, whereas a child born in 1980 had only a 50 percent chance of earning more than his or her parents did. And this decline is likely to continue.3 If you are born into a poor family, there is a high likelihood you will die in a poor family.

A decline in “dignified work”
As creatures made in the image of a creating God, humans are designed, at least in part, for work. However, not all work confers dignity commensurate with being God’s image bearers. Pope Francis said: “Work is fundamental to the dignity of the person. Work, to use an image, ‘anoints’ with dignity, fills us with dignity, makes us similar to God who has worked and still works, who always acts.”4

But many argue that our economy is serving up less and less dignified work. While there are competing definitions of this concept (and the related concept advanced by the International Labour Organization of
“decent work”), the critiques typically focus on work with inadequate pay or excessive and unpredictable time demands and the dehumanizing character of some work.

**Adverse impact on the environment**
Others contend the economy offers firms financial rewards for externalizing costs. Firms therefore inflict substantial and unsustainable harm on the natural environment—and by extension on all who depend on a healthy environment to sustain their lives. This is no small problem. Commissioned by the Economics of Ecosystem and Biodiversity, Trucost published a research report estimating that business manufacturing creates environmental externalities of $7.3 trillion each year — primarily due to greenhouse gas emissions, land and water use, and pollution.5 Additionally, losses to ecosystem services due to changes in land use range from $4.3 to $20.2 trillion per year.6

**Short-term focus of business**
Focusing on short-term profits at the expense of long-term investments is another frequent critique. It can help explain environmental damage, but it also explains leveraged buyouts and junk bonds. It can explain the recent phenomenon of corporations using excess funds to buy back shares rather than invest further in their communities. And it explains the reluctance of many corporate leaders to assume responsibility for the health of the communities in which they operate and their corresponding willingness to “pick up and leave” when better economic opportunities are available elsewhere, regardless of the impact on the community they leave.

**The financialization of the economy**
Many have raised concerns about the growing “financialization” of our economy. Put simply, “it boils down to the financial sector — such as banks, credit card businesses, and insurance companies — becoming an increasingly larger part of the overall economy.”7

This shifting emphasis has two problems. First, since the financial sector produces no products that can be consumed, such as food, clothing, or medicine, it “transforms productive economic activities to the business of a casino, using real resources but producing no tangible output.”8
Second, through the creation of various investment vehicles, ownership is increasingly distant from actual production. Masked by layers of opaque ownership through managed funds, private equity, securitizations, and the like, individuals know less and less about what the companies they own are doing or even where they are doing it. This makes it easier to pay attention to a single measure amid the complexity (i.e., profitability) at the expense of all other values and stakeholders.

The corrupting power of business
Finally, there is substantial evidence that business plays an outsized role in shaping and directing government. Businesses were never expected to function effectively in a vacuum. They were expected to compete and generate returns in a bounded environment where values poorly captured by the marketplace would be protected and preserved by laws and regulations enacted by governments. These rules would reduce corporate profits but would serve other interests that likewise needed protecting.

But strong legal constraints are difficult to secure in light of business’s political power. When business can treat government as just another arena in which to invest and compete, it effectively removes the constraints and actually enlists government power in service of business ends. Some have argued that the fox is not only in the henhouse but running the henhouse and specifying how it should be constructed to allow foxes easier access.9

A Faithful Presence Perspective
We recognize that the solution to these challenges cannot come from any one sector of the economy. Our economy functions across a landscape of businesses, governments, nonprofit organizations, social enterprises, unions, civic institutions, and other voluntary associations. Fixing one dimension of this ecosystem without addressing the others is unlikely to yield the results we are looking for.10

But to insist on the need for an ecosystem solution is not to denigrate the need for each “species” to do its part. In the remainder of this article, we focus on one such species, one slice of the economy. We focus on start-ups and other small businesses and address how Christians who operate in this niche can contribute to developing a more humane economy, an economy that redresses the shortcomings identified above.
There is reason to think that start-ups and small businesses should have a significant role in cultivating a humane economy. According to the US Small Business Administration, small businesses create two-thirds of net new jobs and account for almost half of US economic activity. Additionally, the leaders in such enterprises often have more flexibility and autonomy to create changes in their businesses and surrounding communities than do those in the managerial ranks of large corporations.

A start-up or small business venture is not likely to change existing economic structures by itself. However, it is likely to affect the people who work for it, provide benefits to its customers and clients, and positively influence the community in which it operates. Such a business may function as a “faithful presence,” demonstrating in a small and focused way what God’s intentions for the larger economy might be.

James Davison Hunter describes faithful presence as using the resources at your disposal, including those in the marketplace, for the good of those around you:

The practice of faithful presence . . . generates relationships and institutions that are fundamentally covenantal in character, the ends of which are the fostering of meaning, purpose, truth, beauty, belonging, and fairness — not just for Christians but for everyone.

He argues that such a paradigm for engaging with the world is both more in line with traditional Christian practice and more likely to be deeply transformational than more overt (and often political) attempts to change society.

This model of faithful presence may provide a way forward in changing our broken economic system. Just as Christians might engage in faithful presence in their personal lives, the business of a Christian entrepreneur or small-venture practitioner could function as a presence faithful to the call of God in its own sphere of influence.

We suggest that for a small or start-up business to embody a faithful presence, those in charge of the enterprise must take on a set of faithful perspectives. We commend four such perspectives, which, if adopted, could orient businesses toward a faithful expression of God’s perspectives on business.
God’s Purpose for Business

First, to bear faithful witness, businesses operated by Christians must keep a clear focus on God’s purposes for their endeavors. But how should this purpose be defined?

One way might be to draw on the notion of “calling” as applied to an individual. This is a frequent subject of Christian discipleship, particularly in times of transition. For example, as college students graduate and head into the job market, they are often reminded that God has a purpose for their lives. They are challenged to listen — to find their vocation, their calling.

Much has been written on calling, and we cannot cover the concept in depth. It found deep expression in Puritan theology and has been popularized by many books since then. While using slightly different nomenclature, these various sources affirm that Christians receive a general call applicable to all Christians (e.g., to live as a child of God and to live in God’s salvation and redemption) and a particular call unique to each individual. We argue there is likewise a general call and a particular call for each business.

The general calling of a business

In identifying the general call for business, we find ourselves in the first chapters of Genesis. Here we find that God creates Adam and Eve in God’s image, and we learn God is a worker who loves variety, creativity, and order. We see that God is a relational being. God specifically calls human beings to be fruitful, to multiply, to fill and subdue the earth, and to rule over and protect creation.

This call to exercise dominion — reflecting God’s character in activities that increase order and create flourishing in the world — is known as the cultural mandate, and it has formed the foundation for many endeavors of culture building around the world. This mandate was given to human beings as a community and intended to find expression across all dimensions of their lives. Thus, we should expect to find the cultural mandate applicable to not only the work of individuals but also the activities of various institutions or spheres of modern life.

For example, in the context of the family, the call to be fruitful and multiply includes procreation and the growth and development of children. In education, it calls for an increase in knowledge and cultivation of wisdom that allows society to develop and grow. Fruitfulness
for governments should not be considered in terms of multiplying the size or reach of government, but rather in terms of advancing justice and growing the opportunities for flourishing.

But what about business? How does business give expression to the fulfillment of the cultural mandate? How does business further the call to be fruitful, to multiply, to exercise dominion over, and to care for, the world? We believe this can be answered, at least in part, by identifying two first-order general purposes that are true for every business. These reflect the general calling we believe Christians in any business should pursue.

The institution of business is how humanity can be “fruitful and multiply” in an economic sense. In fact, business is the only institution that creates new economic value. Only business can add 2 and 2 and get 5. All other institutions depend on, and draw from, the material wealth that business creates. Government depends on taxes. Academies depend on tuition. Churches depend on tithes. Business generates this wealth through its operations. Therefore, we identify the following as a first-order goal of all businesses: to create goods and services that enable a community to flourish.

The Genesis passage also highlights the central feature of our identity as human beings: We are made in the image of God. As such, we were designed, at least in part, to work for and alongside God and, as God does in Genesis, engage in creative and meaningful work. Of course, many institutions provide opportunities for creative expression, but business is particularly well suited to nourish this aspect of work. We propose, therefore, that the second aspect of business’s general calling is to provide opportunities for individuals to express aspects of their God-given identities in creative and meaningful work.

These two commitments comprise God’s general calling — the goal or purpose — for any business. A business should provide goods and services that will enable its community to flourish and opportunities for its employees to engage in creative and meaningful work.

*The particular calling of a business*

Returning to the analogy of individuals finding their vocation, correctly identifying the general calling does not end the inquiry. Within the broad parameters of the general call, individuals are then encouraged to identify their particular callings or missions. According to the
vocation literature, their discernment is to be guided by three things: their gifts and opportunities, their interests and passion, and the worlds’ needs. Their particular calling is at the intersection of these three aspects of their work. As Fredrick Buechner famously put it: “The place God calls you to is the place where your deep gladness and the world’s deep hunger meet.”\(^{15}\) Of course, this will be different for each of us.

How might we translate this for a business? As a business decides what products and services to produce, what markets to pursue, the jurisdictions to locate in, how much capital to raise, and what financing to accept, it typically seeks direction by asking questions such as which options will maximize return on investment, which options will enable the company to break even fastest, and which option will get the business to market quickest. Given the life stage of many businesses (particularly start-ups), these may be essential questions to ask and answer.

But these are not likely to lead to a clear sense of calling. These are tactical questions, not purpose questions. Rather, we believe businesses should begin by asking: Given the assets under our control (gifts) and our organization’s core competencies (passion), how can we best deploy our resources to meet the world’s deep hunger (need)? Carefully considering some of the world’s bigger needs will often lead to exploring certain otherwise overlooked possibilities.

Employees as God’s Image Bearers

Scripture tells us that human beings were made in the image of God. What an extraordinary conferral of dignity and worth! How would it look to see employees in this light?

For one, God’s image bearers deserve the dignity of a fair wage. Some argue that, at a minimum, dignified work must yield a livable wage. If a job uses all a worker’s productive capacity, it must pay the worker enough to meet his or her family’s basic needs. A livable wage typically incorporates the cost of a family’s likely minimum food, child-care, health insurance, housing, transportation, and other basic needs. To pay less than this threatens the worker’s self-sufficiency and renders the work undignified.

Unfortunately, in our economy, the legally mandated minimum wage is almost always less than a livable wage. While states and municipalities have sometimes set higher rates, at the federal level, the minimum wage has remained set at $7.25 per hour (unadjusted for cost of
living increases) since 2009. And this falls well short of a livable wage: “A single-mother with two children earning the federal minimum wage of $7.25 per hour needs to work 138 hours per week, nearly the equivalent of working 24 hours per day for six days, to earn a living wage.” Fair and sustainable pay is one aspect of respecting the dignity of image-bearing employees.

Good work also respects an employee’s work-life balance. Work that requires workers to be constantly on call or to work in changing shifts that are announced with minimal notice is similarly lacking in dignity because it interferes with the worker’s ability to plan for and engage in spiritual, communal, and family life outside work. As Pope Benedict wrote:

What is meant by the word “decent” in regard to work? It means work that expresses the essential dignity of every man and woman in the context of their particular society . . . [including] work that leaves enough room for rediscovering one’s roots at a personal, familial and spiritual level.

And of course, the very character of work can render the work unfit for God’s image bearers. Obvious examples include those working in the sex trafficking industry or for drug cartels. But less obvious cases abound. As noted above, all businesses are called to provide employees with opportunities to engage in meaningful and creative work. As Pope John Paul said:

Workers not only want fair pay, they also want to share in the responsibility and creativity of the very work process. They want to feel that they are working for themselves — an awareness that is smothered in a bureaucratic system where they only feel themselves to be “cogs” in a huge machine moved from above.

While work inevitably includes some routine drudgery, it is a rare job that with concerted effort could not be tweaked to provide a greater sense of meaning and opportunities for more creativity.

**Government as a Partner**

Business and government are often cast as adversaries. From the government’s standpoint, without extensive oversight and regulation, businesses will collude to raise prices, externalize costs, produce dangerous
products, mislead consumers, damage the environment, stifle union activities, engage in “creative accounting” to avoid taxes, and cheat investors (and so on and so on), all in service of a seemingly insatiable desire to increase their profits.

Businesses, in turn, see government as regularly intervening in clumsy ways that distort markets, discourage the formation of new businesses, and limit the social good that a more unfettered economy would deliver. Business regulations are often poorly drawn, but even the best-written regulations are inherently over- or under-inclusive. Even a perfectly drawn regulation often brings burdensome reporting requirements that add unnecessary costs to the expense side of the business ledger.¹⁹

In short, government often sees businesses as dangerous — always trying to get away with something — and businesses often see government as intrusive, expensive, and not adding value. It is not surprising that business-government cooperation is often in short supply.

From God’s perspective, however, both institutions have been ordained to facilitate humanity’s work in fulfilling the cultural mandate. Each has a role to play, and neither can be fruitful, exercise dominion, and protect creation without the other. Rather than view each other through the lens of suspicion and competition, it would be closer to God’s vision if each viewed the other as a partner in the broader goal of promoting human flourishing.

For Christians in businesses, this change in attitude would check what for many are reflexive instincts to oppose all new regulations. Some regulations may be desirable, especially if they would impose on all businesses higher standards that Christians might feel God is calling them to observe with or without the regulation. For example, if Christian managers believed God was calling them to pay their employees a living wage, they would be at a competitive disadvantage if other businesses did not share their compunction. A higher minimum wage could help level the playing field.

Christians in business should also seek to assist government by ensuring it has access to the needed information to govern wisely. And businesses should take care not to “invade” the realm of government through excessive lobbying and high levels of political contributions in a manner that leads the relevant governing body to enact regulations that seek the good of the business at the expense of the common good.²⁰
At the same time, business can and should appropriately remind government of the costs of complying with regulations and encourage policymakers to include the expense of compliance in their cost-benefit analyses as they consider new legislation.

**Grounded in Local Community**

The final faithful perspective of the Christian engaged in small enterprise recognizes the local community as the soil from which the business grows and as a constituency that the business should be committed to serving. Small businesses are perhaps more able than their national and multinational counterparts to recognize and know their neighbors—those who contribute to the success of their enterprise, including suppliers, employees, and customers. Knowing others and being known can encourage investing in, and assuming responsibility for, the health of the community.

A neighborly approach to business is consistent with the ethic that Jesus articulated as the second greatest commandment — to love one’s neighbor as one’s self. It provides a particular expression of the biblical image of the fruitful tree planted by streams of water. This approach postures the business as an “owner” with equity in the community as opposed to a “renter” who sticks around only so long as cheaper rent is not available elsewhere. Such an approach hedges against a short-term focus on profit and connects the business with multiple stakeholders in the community. Ownership is not ignored in such a context, but an owner’s goal of increasing profits does not become business’s singular goal.

**Conclusion**

These four faithful perspectives may feel out of reach to the entrepreneur or business owner who is simply trying to make ends meet. Effectively managing the various aspects of the business — staffing, developing a supply chain, cultivating customers, managing cash flow, and so on — could occlude a higher-level perspective on the role of one’s business in the community and larger economy. But ignoring these perspectives amid the persistent and ongoing challenges of running a business would be a mistake. It is in the daily and often mundane decisions that God’s kingdom breaks into our world. It is in these practices that Christians in
business not only influence the economy for good but also shape their own character.

Hunter wrote about the value of faithful presence for the individual Christian. His words could easily be adapted for the practice of business as well:

The call of faithful presence gives priority to what is right in front of us—the community, the neighborhood, and the city, and the people of which these are constituted . . . It is here, through the joys, sufferings, hopes, disappointments, concerns, desires, and worries of the people with whom we are in long-term and close relations . . . where we learn forgiveness and humility, practice kindness, hospitality, and charity, grow in patience and wisdom, and become clothed in compassion, gentleness, and joy. This is the crucible within which Christian holiness is forged. This is the context in which shalom is enacted.24

No one segment of the economy can heal all of what is broken on its own. The “fix” requires an ecosystem approach, and business, let alone the subset of businesses represented by start-ups and small enterprises, cannot effect all the necessary changes. But Christians operating in small businesses can contribute to the needed healing by serving as a faithful presence, reflecting in small ways glimpses of what God intends for the economy as a whole. In this way, business can be “an expression of a desire to honor the creator of all goodness, beauty, and truth, a manifestation of our loving obedience to God, and fulfillment of God’s command to love our neighbor.”25

The four faithful perspectives identified above respond to the six critiques of our economy noted at the outset. By focusing on God’s purpose for business, the small entrepreneur starts to address the prevalent short-term and myopic focus on profits. Focusing on purpose also contributes to the dignity of workers by engaging them in meaningful work. Similarly, focusing on employees as bearing the image of God helps address questions of inequality by paying a sustainable wage. It also speaks directly to issues of dignity by respecting employees’ work-life balance and providing opportunities to engage in creative work.

Seeing government as a partner in advancing God’s kingdom will help respond to the concerns of environmental degradation and the outsized influence of business on government (which at times crosses
over into outright corruption). And putting down roots in the local community helps address the growing disconnect between owners and the localities where their businesses operate.

In short (and paraphrasing Hunter), through the practice of faithful presence, it is possible, just possible, that the Christian business owner will help make the world a little bit better and the economy a little bit more humane.26

Notes


10. This is one reason why we are somewhat skeptical about the efficacy of the Business Roundtable’s pronouncement last year. While we certainly applaud the public commitment to manage businesses for the sake of many stakeholders and the corresponding rejection of a myopic focus solely on shareholder returns, by itself we do not believe this will address the critiques listed above. (And sadly, early returns suggest the bold declaration has not translated into significant changed behavior.)


14. A quick word about profit as a purpose. While perhaps acknowledging these lofty goals, most businesspeople — and particularly those in start-ups and small businesses — would likely point out that day-to-day they must focus intently on revenue generation, cash flow, and profit. Is profit an appropriate focus of a business? Of course: “no market, no mission.” Without profit (at least eventually), there will be no business to make community-flourishing goods or provide employees with opportunities to engage in meaningful and creative work. So, of course, profit is an appropriate focus for a business manager’s work. But it is just not the ultimate end of the business. We appreciate the distinction once made by Bill Pollard as CEO of ServiceMaster. He identified the four objectives for his business. The first two were to “honor God in all we do” and “to help people develop.” The last two were “to pursue excellence” and “to grow profitably.” All four were identified as goals or objectives but he characterized the last two as “means goals.” C. William Pollard, *The Soul of the Firm* (Grand Rapids, MI: Harper Business, 1996). That is, they were goals worthy of pursuing because they served the first two goals — the so-called “end goals.” Pursuing excellence as an end in and of itself would not be particularly meaningful. It was valued because the pursuit of excellence allowed for the honoring of God and the development of people. The same was true of profit. It was meaningful as a means of facilitating the end goals. For these reasons, we reject the Milton Friedman school of thought: that the sole purpose of a business is to maximize profits for its shareholders.


20. As Robert B. Reich explains: “According to a study published in 2014 by Princeton professor Martin Gilens and Northwestern professor Benjamin Page, the preferences of the typical American have no influence at all on legislation emerging from Congress. . . . According to Gilens and Page, lawmakers mainly listen to the policy demands of big business and wealthy individuals — those with the most lobbying prowess and deepest pockets to bankroll campaigns and promote their views. . . . Large and growing donations to politicians do not stem from the oligarchy’s inherent generosity or its abiding public spiritedness. Corporations do not fork over hundreds of millions of dollars because they love America. These expenditures are investments, and the individuals and corporations that make them expect a good return on them.” Reich, *The System*: 44–45.

21. Describing highly successful companies that consciously rejected opportunities to grow and expand for the sake of becoming “great” at what they did and who they were, Bo Burlingham noted: “all the companies in this book had similarly symbiotic relationships with the communities in which they’d grown up, and the vitality of those connections was part of their mojo. The companies’ owners and employees had a strong sense of who they were, and where they belonged, and how they were making a difference to their neighbors, friends and others they touch.” Bo Burlingham, *Small


23. Psalms 1: 3. Additionally, St Euthymius the Great said: “A tree which is often transplanted does not bear fruit.” Cited by the Orthodox Church of America, https://www.oca.org/saints/lives/2016/01/20/100238-venerable-euthymius-the-great. St Anselm said: “Any young tree, if frequently transplanted or often disturbed by being torn up, after having recently been planted in a particular place will never be able to take root, will rapidly wither and bring no fruit to perfection” (Anselm of Canterbury, Epistle 37). Cited in Vultus Christi, https://vultuschristi.org/index.php/2020/02/to-set-down-roots-of-love-xix/


