

Capitalism and Its Discontents: A Response to the Voices of Theological and Moral *Animus*

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ABSTRACT:

In this essay, I will critique the animus of theologians towards Capitalism and the market economy, in which much of the theological literature on the market economy and consumerism link profit, greed and excess to poverty, using poverty as a moral “gotcha” to kill off any debate as to whether the market economy is morally defensible. I offer this essay as a call to engage realistically.

Even in a recession, Capitalism and its consumerism still screams out at us in magazine articles and on television. In these recessionary times, there may be less focus on “retail therapy” and no new West End plays like “Shopping and F**king,” but Capitalism still seemingly promises to buy you all the happiness you need. It is this promise of happiness, sold to us by the Madmen of advertising, that leads critics of the modern market economy and its consumerism to conclude that the new post-modern Cartesian formula is “I consume, therefore I am,” and the search for profits and the prevalence of greed are ultimately making us as individuals and as a society unhappy. Interestingly, critics tend to refer to “consumerism” rather than consumption, and at the outset we ought to draw some distinctions. While the rise of consumerism is spiritually concerning, consumption is an essential component of the market economy mechanism. After all, we are all consumers of some stripe, and it may be on the one side we nod our heads wisely at the wrong of it all, but on the other as learned persons we consume books or as churchgoers we go on ‘Holy Land

Tours.’ Does the object of our spending make us better or superior consumers?

In this essay, I offer a viewpoint, a tempered apologia for Capitalism as what it is and not as we might like, in other words from a realist perspective rather than wishful thinking. I realize many will be offended by such an approach at the outset, so let me offend further. I suggest there is a fundamental *animus* towards this economic arrangement, which may tell us more about middle class guilt than it does moral theology.

I: CAPITALISM AND THE MORAL MIDWIFE

The “Rich/Poor” divide is inevitably used as the trump card in many a heated discussion about the Capitalist economy today. The concern is where and how we draw the line in our rich society between being economic consumers, in the sense in which we talk about consumption in the economy, and being caught up in a selfish and individualistic consumer frenzy that is detrimental to the well-being of all. It is here we find the source of middle-class guilt, because in

approaching the problem we have the issue of defining what we mean by the consumer and our relationship with wealth. To put the situation in context we can observe how few people actually admit that they are rich; certainly few theologians! The rich always seem to be other people, but the majority of people in Western societies are very wealthy when compared with certain sections of the populations in developing countries, or even wealthy economies. There is also a great deal of wealth in developing nations. Africa is so often portrayed as the poster child for inequality, yet has tremendous wealth and resources, lacking more in technical capabilities and suffering from political corruption than simply systemic poverty caused by Capitalism.

The material question becomes one of relative wealth, and how need is satisfied in the economy. In approaching the question theologically we need to bear in mind our own status as consumers. In poignant advice directed at pastors, but applies to us all, Thomas Oden warns:

In seeking to understand pastoral responsibility to the poor, pastors do well to begin with serious self-examination of their own attitudes, class interests, biases, potentially idolatrous relation to personal wealth, and temptations to exaggerate the importance of possessions for genuine happiness.¹

Given this discomfort, and the fact that we are largely born into a certain status and an attendant lifestyle, we have to assess how we live with our wealth. We are rich if we can buy our own books for a private library, rather than going to the public or university library. We are rich if we drive our own car, rather than using public transport. We are rich if we can take holidays abroad, rather than taking our

holidays in our own back yard, if indeed we are rich enough to have a garden. We are rich if we can pay the premium on Fairtrade food, rather than Sainsbury's "basic" brand. We are also rich if we are suffering in this economy having spent beyond our means, trading our own personal futures market in much the same way as the investment bankers who have been largely blamed for sparking the 2008 recession in the first place.

In this rich middle class economy, we all have certain expectations of what the economy should give us, which is not often reflected in what the economy is in fact. We all want a standard of living, and believe that economic equality is laudable, though naturally it should be a rise to our standard for the poor and a fall for the rich to our level. This is not surprising, because the economic debate is essentially a middle class one and the 2008 recession is notable for its impact on the middle class, with its exposure of the middle class elbows in the economic pursuit. In their expectations of what the economy should do, theologians side with the poor, the marginalized and unhappy in society not the middle classes. However, the outcome of their theologizing of economics is all too often wishful thinking rather than economic realism. Perhaps this is what theologians are supposed to be, but I'm not convinced that futility trumps results in the economy. No doubt my approach will be unpalatable for many, and perhaps I am guilty of moral failure.

The point is that there is a sense of discontent with wealth and consumption, which is nothing new. Humanity has struggled with wealth and inequality since the dawn of the ages, but interestingly what Capitalism does is put a number, a measurement, on this struggle. If we are willing to pay £50 or \$100 for a concert ticket or a few hundreds or thousands on a holiday,

¹ T. C. Oden, *Pastoral Theology: Essentials of Ministry* (New York: HarperCollins, 1983), p. 271.

but only put £10 or \$20 in the collection plate of our church, then I suggest this puts a number on our interest; or, to put it crassly, we are putting our money where our mouth is.

Since the beginning, wealth and commerce have been very much scorned by the custodians of morals; the church, theologians and their secular counterparts. On the eve of Capitalism and the Industrial revolution, in common with the modern moralists set against the economic world, Capitalism stood condemned by church and secular moralists at birth, like an unwanted child. Up to the fall of Communism, and recognition that there was not a competing system, theologians to a man (most were men) who wrote on faith and economics had an inbuilt *animus* towards Capitalism. Curiously, the first economist of Capitalism Adam Smith held the Chair of Moral Philosophy at Glasgow University. Even at the birth, the midwife was a moralist, and Capitalism and morality have been at loggerheads ever since. Many a midwife has delivered a resentful child, who says "I didn't ask to be born!" In this essay, I will critique moral resentment towards Capitalism (I didn't ask to be a Capitalist!), specifically the *animus* of theologians towards Capitalism and the market economy.

II: THEOLOGIANS AND THE ECONOMIC ANIMUS

The late Harvard philosopher Robert Nozick² said intellectuals (both on the Left and Right) morally oppose Capitalism out of a fundamental *animus* because they are not rewarded in the market economy, having grown up in a middle class intellectual economy of reward at school and university (progressively earning Mars bars,

² Robert Nozick in 'Why Do Intellectuals Oppose Capitalism?' in *Socratic Puzzles* (Cambridge: Harvard University Press, 1999).

A grades and finally doctorates). They have won the intellectual competition as they grew up, but once in the economy they find they are not so competitive, so their sense of entitlement to the share of success is frustrated by business people and other successes in the market economy who seem to be over-compensated, especially since they are not "as clever" as intellectuals. Nozick suggests this *animus*, which we can detect in the theological intellectuals discussed below, leads them to oppose the market even when arguments are raised that demonstrate the validity of the market (they simply move the goalposts and argue a new point, he observes).

Theologians tend to approach the market economy seeking not to ask what really happens in the economy but to ask how matters can be better arranged. In this quest economic realism is passed over in favour of a prevalent suspicion towards commerce and the economy with an implicit moral objection, which I will like Nozick call *animus*, drawn by theological and ethical critics of the market economy. One typical example is a condemnation by Duncan Forrester:

If we hearken not to the politicians, the intellectuals and the wealthy but to the hungry and the weak and the poor, the homeless and the wretched we hear a cry of protest against the injustice of the outcomes of the market.³

The difficulty here is surely that such a "cry" can be heard against a command (planned), as much as a market (unplanned) economy. In this case, Forrester assumes that the market economy can only produce certain outcomes and these are necessarily wrong. There is also an inherent sense that to help the poor and create a just society requires a restriction on

³ Robert Benne, *The Two Cities of God* (eds. Carl E. Braaten & Robert W. Jenson; Grand Rapids: Eerdmans, 1997), p. 157.

economic liberty, with an assumption that such an outcome is best generated by a non-market and governmental or state organisation of the economy. However, what is at issue here is what positive and negative links may exist between the market economy and its outcomes. This flies in the face of many church pronouncements that merely assume a negative link in their argument, to the extent that theologians become advocates of particular prevailing secular policy ideas rather than the proclaimer of the Gospel. Again, Forrester articulates a view commonly held in theological circles:

What is happening widely today is that market criteria which have their place in economic activity are invading other spheres of life, often destroying values and structures which are necessary for the long-term health of the economy and the market, to say nothing of the flourishing of society as a whole.⁴

In this view, our market consciousness is dictating our values and being used to form the basis of all our major decisions. In other words, everything we survey has its price and we ignore the true value. However, it seems that Forrester, like many theologians, is being fussy about which economic criteria he wants to invade other spheres of life. We know that we need to make economic decisions about education, health care and other issues of this ilk, and supporters of the market economy would want to say that this is necessary but also involves taking unpopular economic decisions because we are working under conditions ultimately of scarce and conflicting resources. Thus, at issue are the criteria by which we make such economic decisions. We may decide using differing criteria of justice, love, power or some 'pure' economic science to achieve a shared

goal, such as poverty reduction.

A strong theological critic of the market economy in all its forms is Timothy Gorringer, who in his study "Capital and the Kingdom" illustrates well that he is another theologian of suspicion when it comes to economic matters, seeing economics as an issue of wealth, power and domination. In this respect, he ought to be referred back to a comment made by Max Weber that the economy may be a place to exhibit such behaviour but it has to be disputed that it causes people to dominate and exercise power over others. However, any notion that the market is a neutral mechanism is one quickly attacked by Gorringer when he argues:

The market leaves us free to choose, but at the same time market forces are irresistible and those responsible for externalities take refuge behind the impersonality of the market. Masked behind this impersonality and supposed inevitability is the domination which Dussel defines as the essence of sin. It is the destruction of face-to-face relationship, which is infinite respect for another's otherness and thus the destruction of morality.⁵

One could question as to whether "face-to-face relationship" is inherently moral and that only such relating should form meaningful economic intercourse. Indeed it seems that beyond a simple self-sufficient village economic community there necessarily has to be a fair amount of indirect relationships and impersonality, the effect of which cannot always be controlled or planned for. In arguing for the ethical connection between economics and justice, Gorringer suggests we need "...to reintegrate ethics and economics, to recover the notion of distributive justice, and beyond that of the justice which is grace, which opposes every

4 Ibid, p.160.

5 Timothy J. Gorringer, *Capital and the Kingdom* (New York: Orbis/SPCK, 1994), p. 41.

form of meritocracy.”⁶ To which one can retort, how do we define what is justice and what is simply the exercise of power in another guise?

A greater sense of economic realism has been demonstrated recently in the work of John Atherton and Ronald Preston, with both supporting a fuller engagement with economic life. They both seek a way between radical liberation theology and a conservative defence of Capitalism, and both are critical of much theological reflection on economic issues believing that they have successfully struck a necessary balance. Both Atherton in “Christianity and the Market” and Preston in “Religion and the Ambiguities of Capitalism” signalled this change when their books were published in the same period of 1991-2, after the fall of the iron curtain. This sobering event seemed to shock both into a new sense of economic realism, or perhaps it was really a new twist in the tale of making theology relevant to a changing situation; suffice to say it was a secular economic sea change they were reacting to not a theological one.

Atherton explains his economic realism:

Given the need for modern economies and economics, the choice is not between interest or a usury-free society. It is about coming to terms with the economic realities of life and seeking to modify them in the light of human purposes; it is not about seeking utopian alternatives.⁷

Instead, Atherton hopes to establish a position whereby:

. . . the Church as institution has an essential role to play in nourishing those values that both resource and restrain the performance of market economies. It confirms the identifying of the cultural-

moral realm as an order of creation, and as an indispensable institution, an intimate correlate of the market economy.”⁸

Preston distinguishes his method with reference to the “ambiguities” of Capitalism in the light of the downfall of the Soviet Union. He argues that the market cannot cope by itself, nor is the primary role of individualism acceptable, for we then make idols of both. In the epilogue to his book, he candidly admits that he is writing for the “First World”, since the “Third World” is in such disarray that he does not know where to start. Preston does spell out what economists can do, namely:

1. Demonstrate the secondary consequences of economic policies, particularly the opportunity cost of one policy over another;
2. Combat mercantilist fallacies which provide escape routes for governments to blame other countries for domestic economic ills;
3. Show which policies are compatible and incompatible.⁹

What economists cannot do, suggests Preston, is:

1. Provide a specific and assured policy, nor overcome the complexity of human behaviour in all this;
2. Predict future behaviour or its economic outcome.¹⁰

In terms of what faith demands in the context of economic life, Preston argues that the churches and Christians:

⁸ Ibid, p. 69.

⁹ Ronald H. Preston, *Religion and the Ambiguities of Capitalism* (London: SCM Press, 1991), pp. 30-31.

¹⁰ Ibid, pp. 32-33.

⁶ Ibid, pp. 41-42.

⁷ John Atherton, *Christianity and the Market* (London: SPCK, 1992) p. 61.

. . . have a duty to search for as much common ground as possible with adherents of other faiths. God has put us in his creation cheek by jowl in a world of structures of work, politics and culture, not by virtue of our Christian faith but as human beings. We are bound up with others in the bundle of humanity not by our choice but by God's creative purpose. His will is for human flourishing for others in these structures as much as for us. We must seek out and work with whoever will work to further that flourishing, wherever they are to be found. It is dangerous always to be wanting to say or stand for something that is so distinctively Christian that no one else is likely to see the force of it.¹¹

It seems an unintended consequence of the Capitalist economy is an ecumenical call to arms.

III: CHRISTIAN ECONOMISTS' DEFENCE OF THE MARKET

One way to approach this search for common ground is for Christians who are economists to aid us, and two notable examples are Donald Hay, an Oxford economist, and Brian Griffiths, a chief advisor to then Prime Minister Margaret Thatcher. Hay explores the area as an economist and as a Christian, specifically working out the themes of creation, fall and judgement, and the people of God. Hay works out his themes using biblical evidence, but notes:

The exposition of these biblical theological themes leaves unresolved how we are to make the move to universal principles which may be applied generally to economic life...the exercise is possible, but needs considerable care, and [that] the results can at best be provisional

¹¹ Ibid, p. 108.

judgements.¹²

The focus of Hay's analysis is the idea of stewardship, entailing care of the resources God has given to humanity as vice-regent in the creative order. The significance of the fall and God's judgement, Hay contends, is:

It is a warning to us to be suspicious of political and economic programmes that claim they can bring solutions to problems of human need. It is also a warning concerning the dangers of concentrations of political and economic power.¹³

Hay explains that most of the teachings of Jesus on wealth and possessions are found in the Gospel of Luke, and covers the spiritual danger of wealth, the freedom found in giving, the obligation of the rich to help the poor, and the pursuit of wealth as idolatrous. The poor are blessed, Hay argues, because they do not have the stumbling block of mammon to hazard their response to the kingdom. These themes are found in the Old Testament, but Jesus has radically reinvested their meaning and authority.

Hay, however, does seem eventually to fall towards a view that is closest to the 'Third Way' economic argument, dismissing libertarian and communist thinking. He takes the view that libertarian thinking:

. . . whatever its merits as a secular analysis of the emergence of the market economy, its prescriptive claims have no basis in Christian ethics and are indeed incompatible with them in substantive respects.¹⁴

Instead, he concludes:

¹² Donald Hay, *Economics Today: A Christian Critique* (Leicester: Apollos, 1989), p. 16.

¹³ Ibid, p. 25.

¹⁴ Ibid, p. 166.

It is not easy to draw general conclusions, not least because of the diversity within socialism. This diversity is most significant in respect in respect of the role of the political authorities. In the communist system, the state is seen as the instrument for achieving ideals of social justice in the future, exercising its power through the planning mechanism. In social democratic systems on the other hand, the authorities see their role as creating a framework within which independent firms and other economic institutions can act responsibly, as providing a focus for communal endeavour which would otherwise fail for lack of organisation or participation, and as reacting to perceived injustices that the system may throw up. We may conclude that a communist system is definitely incompatible with biblical criteria, but that a social democratic need not be.¹⁵

Hay argues that we can examine economics from a biblical base and offers eight principles to that effect:

1. Man must use the resources of creation to provide for his existence, but must not waste or destroy the created order;
2. Every person has a calling to exercise stewardship of resources and talents;
3. Stewardship implies responsibility to determine the disposition of resources. Each person is accountable to God for his stewardship;
4. Man has a right and obligation to work;
5. Work is the means of exercising stewardship. In his work man should have access to resources and control over them;
6. Work is a social activity in which men co-operate as stewards of their

¹⁵ Ibid, p. 218.

individual talents, and as joint stewards of resources;

7. Every person has a right to share in God's provision for mankind for their basic needs of food, clothing and shelter. These needs are to be met primarily by productive work;

8. Personal stewardship of resources does not imply the right to consume the entire product of those resources. The rich have an obligation to help the poor who cannot provide for themselves by work.¹⁶

Hay has provided us with guiding principles, referred to above, which go a long way towards offering a Christian critique of economic action without dictating policies that will fulfil these principles or being a party political manifesto for change. As Hay points out:

A full implementation of the principles is out of the question. There can be no hope of a fully Christian economy, or of a kingdom of heaven on earth. Rather, a Christian's concern for justice in the economic sphere will be a persistent identification of areas of disorder or disproportion in the economy, whether capitalist, socialist or 'mixed', and then the attempt to get things right in so far as the hardness of men's hearts will allow.¹⁷

It does seem, however, that Hay has still predicated his theological economics on a particular reading of justice and what this implies for the economy, which sends him automatically down the social democratic road to economic salvation, and the view that the

"Third Way"¹⁸ economic view creates conditions

¹⁶ Ibid, p. 72-6.

¹⁷ Ibid, p. 79.

¹⁸ The "Third Way" view was advanced primarily by British sociologist Anthony Giddens, and embraced in the 1990s by Tony Blair in Britain and Bill Clinton in America,

more conducive to a Christian ethic and for a fairer economy.

In his defence of Capitalism against much of the theological grain, Griffiths argues against the idea that self-interest equates with selfishness. He suggests that since self-interest is a characteristic of the highest as well as the lowest kind of human behaviour, it in fact implies having a proper regard for our own welfare. He cites the four points made by Bernard of Clairvaux:

- love of self for self's sake
- love of God for self's sake
- love of God for God's sake
- love of self for God's sake¹⁹

From this, Griffiths writes:

From a Christian point of view therefore self-interest is a characteristic of man created in the image of God, possessed of a will and a mind, able to make decisions and accountable for them. It is not a consequence of the fall. Selfishness is the consequence of the fall and it is a distortion of self-interest when the chief end of our lives is not the service of God but the fulfilment of our own ego.²⁰

Thus, to have self-love is not the problem; rather it becomes problematic for us when it becomes self-seeking and detrimental to others.

The thrust of Griffiths' argument lies in the notion that the market is morally neutral, since it provides a free mechanism by which economic interests can be adjudicated, and at heart preserves our dignity and freedom. It is individuals and organisations that do wrong and

deny others, not the market or its mechanism. Socialism, on the other hand, attempts to enforce a certain secular moral agenda on society through economic control, which can never work because it is not morally neutral in the way it attempts to dictate outcomes. Griffiths concludes:

The basic argument for a market economy in moral terms is that with all its weaknesses it is a system which pays respect to human dignity because it allows human freedom. It permits individuals the freedom to buy and sell, save and invest, choose their preferred form of employment, and develop the skills which they feel appropriate. It allows minorities exactly these same rights too. Socialism does not. It pays scant respect to human dignity because it denies human freedom. It for ever restricts economic freedoms. Both systems have been put to the test and we can examine the record.²¹

IV: THE THEOLOGICAL *ANIMUS MANENDI*

It may be argued that freedom of choice is not a central Christian value, but it is certainly one that appeals to a pluralist society where one might support choice to live as one sees fit. The economic problem of the Capitalist economy is essentially one of inequality, this is the resentment which appears to lie at the base of the theological objections stated above. People may be free to exchange, as Adam Smith argued, but one could counter this by saying that some are freer than others. Economic policy is loaded in favour of the wealthy in society, is the charge we hear. As Gorringer puts it: "Defenders of the market system, like Friedman²² and Griffiths,

though there are earlier iterations, including British Prime Minister Harold MacMillan's "Middle Way."

19 Brian Griffiths, *The Creation of Wealth* (London: Hodder and Stoughton, 1984), p. 68.

20 Ibid, p. 69.

21 Ibid, p. 89.

22 Milton Friedman, Chicago economist and advocate of Monetarism in the 1980s.

trade in abstractions about human nature, as if the starting position of people in the race were equal.”²³ In particular, Gorringer condemns Griffiths’ argument, which he states as:

The idea that the value and merit of individuals should be related to their income or wealth is wholly repugnant to a Christian view of the world. As a result, it is impossible to derive egalitarianism in the Marxist sense from a Biblical foundation. Equality before the law it is certainly possible to deduce: equality of opportunity it may be possible to deduce; but an egalitarianism implying equality of material reward is both logically and exegetically impossible to deduce.²⁴

It is interesting to note that this criticism is in a chapter on ‘human equality’ where the defence mounted is largely on the basis of Marx and Weber, with little theological input. This leads one to ponder on what basis the argument is formed, faith or politics? The concern lies in defining the point at which we can draw the line. The theologians and faithful who make such attacks live well enough, yet they do not give up all they have. This is the conundrum. We are all consumers, so we may question on what basis we may say that one form of consumption is more moral than that of another. Gorringer is arguing that meritocracy is wrong because income and wealth are being related to the value of an individual, but is he not wanting the same except to say that we should all merit the same income and wealth? It seems that both meritocracy and Gorringer’s equitableness are taken as defining the value of a life.

Those defending the Capitalist economy will answer that the market leaves one free to choose within a certain range and the market provides a neutral mechanism for one to exercise one’s

choice, however limited that might be for some. There may be little comeback on this point by the theologians quoted above, given that attempts to plan the economy have proven more difficult than the free economy. Friedrich von Hayek uses the image of a moving column of people, whereby some are at the front and others at the rear, but at least they are all moving. It seems hard to deny that many more have access to material well-being and opportunity than has historically the case, and this has been generated under Capitalism. The point being that we must continually strive to widen access.

However for critics, even if it is true that we all move on, this leaves us with the spiritual problem that the market and consumerism alienate us from relationship with others in society in general, and in particular we are alienated from relationship with God. Oden suggests that wealth and money are temptations capable of leading us in the wrong direction, and they are singled out as problematic in Scripture for good reason:

Because of these temptations and dangers into which wealth so often falls, the rich are more frequently denounced as a class in scripture than the poor, who have often been seen as the object of special mercy and promised blessing of God. Poverty is much more likely to form the seedbed of strong faith, whereas riches may be more likely to deaden faith.²⁵

For Oden, this threat of “deadening” of faith results in persons looking at their situation as malcontents in a consumer world where people are invited to live their life through consuming, which is unattainable if one cannot afford the price of admission. However, this is not just a poverty issue, it is also a problem when the person in pursuit of the next level of attainment falters and then fails to reach the next level;

23 Ibid, p. 39.

24 Ibid, p. 53.

25 Ibid, p. 289.

they too can feel excluded. The outcome of this ennui and sheer boredom, which can be experienced by both the rich and the poor, is to live life as “having” or “not having” rather than “being”, so much so that we become deadened and alienated as persons.

This postmodern ennui is developed further in a “Christ and consumerism” essay by Thorsten Moritz, who suggests we are living symbols of ourselves and “...our accumulation and use of possessions and commodities effectively become symbols of our worldview”.²⁶ In the same book, Craig Bartholomew notes that “It is worth noting why at the end of the twentieth century it is so easy to make consumerism - ‘the narrative of the free market economy’ - our story”. It is the lack of an alternative. Despite this lack of an alternative economic model for organizing society, Bartholomew goes on to warn us that “...the demise of communism should not obscure from us the crisis that capitalist modernity has got us into.” He stakes out three major outcomes of consumer culture:

1. The core values of the consumer culture derive from consumption rather than the other way round;
2. In consumerism, freedom is equated with individual life and private life; and,
3. Needs are unlimited and insatiable.²⁷

This all makes for a consumer perspective on life, rather than a kingdom perspective. From this perspective, the risk of consumerism is that our wealth, our consumer power, can so easily

²⁶ T. Moritz, *Christ and Consumerism*, (Colorado Springs: Paternoster, 2000), p. 66.

²⁷ C. Bartholomew, *Christ and Consumerism*, p. 3ff.

tempt us to block out both the poor and God. Care of the poor and dispossessed has always been a part of the mission of Christianity, and much is written in the Bible about money and possessions: has not God chosen those who are poor in the eyes of the world to be rich in faith, and to inherit the kingdom he has promised to those who love him? [Jas. 2:5] Likewise, “Children, how hard it is to enter the kingdom of God! It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.” (Mark. 10:24-25; Matt. 19:24, 25:31-40, 6:19-21; and, Luke. 18:25). The biblical texts taken literally can make all of us feel a little uncomfortable as consumers in wealthy societies, and it becomes a problem of resolving the dissonance between the comfort of faith and the discomfort of wealth. John K Cavanaugh argues how critical our allegiance to wealth can be:

Worship of wealth ensnares its followers with a dread of losing what has become most real and dear, so real and dear that it seems one might lose one’s very life to let go. Such is the nature of all idols.²⁸

In the same vein, M. Douglas Meeks poses the question as to whether we control our needs or our needs control us. His conclusion being that:

. . . the language of needs serves many functions in the modern market society, but it seldom serves the just distribution of access to life and life abundant in the public household. The language of needs in the market society is distorted, and, as a result, so is the language of rights... We do not know how to produce or distribute or consume if we do not know the shared meanings of social goods.²⁹

²⁸ J. Kavanaugh, “The World of Wealth and the Gods of Wealth” in *Concilium 187 Option for the Poor: Challenge to the rich Countries* (eds. L Boff & V Elizondo; London: SCM Press, 2010), p. 23.

²⁹ M.D. Meeks, *God the Economist: The Doctrine of God and the Political Economy* (Minneapolis: Fortress Press,

The comments by Meeks seem to be a series of stepping stones that he leaps from to clear the economic waters, where he cannot tread so firmly. Like much of the critique outlined in this essay, there is a leap from consumer excess to a charge of systemic failure in the market economy. Much of the theological literature on consumerism links this excess to poverty and uses it as a moral “gotcha” argument to kill off any debate as to whether the market economy is morally defensible. However, some economists would suggest that the link is perhaps more tenuous than theologians might at first think.

V: BATTLING FOR MARKET SHARE IN THE MORALITY MARKETPLACE

Whether Nozick has accurately located the issue or not, defenders of the Capitalist economy would contend the “bottom line” is that the market has lifted millions out of poverty in Europe and elsewhere, and provided greater access to the middle class and democracy through economic growth; they would not say this is comprehensive, but a better result than other economies can achieve. Many of the middle class rich in Britain today are the heirs of the poor and working class of 100 years ago. Major economies are further ahead of the curve than developing nations, but there is also increasing wealth in most developing nations. Economic advances extend the success of the market to others, creating conditions for the poor to help themselves, rather than being playthings for the comfortable middle classes of the developed economies.

The evidence may turn on whether one believes the Capitalist economy and

consumerism are the cause or the symptom of the spiritual problems we face. In an age when religion itself seems to be a marketable item, as the postmodern believer “mix’n’matches” religious traditions in the shape of their own wants and needs, we should tread carefully. The assumption in much theological reading posits a negative view of the Capitalist economy, and that consumerism is a cause rather than a symptom. However, we can see how the economy plays a more positive role by mediating the often conflicting wants and needs of many groups and individuals in society. The excesses of consumerism and the market can be challenged certainly, but complete opposition leads us all into contradictions, and also into failure to use well what we have to hand, i.e. the market.

It is not just theologians, but the popular culture and “Occupy Wall Street” crowd that flee to what they perceive as the moral high ground, which is prime real estate in the argument over morality and the market. The charge can be made that those who protest the market economy are what they protest, as they use globalisation to reach a mass viewing or reading audience, or buy cheap airline tickets online to attack World Bank and G8 meetings far from where they live. Naomi Klein’s anti-globalisation book “No Logo” has become a brand much like the brands she attacks, and no doubt wears herself. The anti-poverty marches organised by celebrities have turned poverty into a consumer event, as people buy a feel good factor, but achieve very little in reality. Celebrities themselves are idols, and many of them are the Chief Executive Officers of multibillion dollar businesses, like U2 or Madonna “Inc”. Adoption of children from poor countries by wealthy celebrities may be good public relations, running the risk of such children becoming the latest “designer

1989) p. 177.

accessory”, but certainly does not reach the causes of the poverty from which an individual child has been rescued. This suggests a horribly cynical interpretation of these events, but perhaps it reflects the modern idolatry of the “feel good factor”, and the cynicism lies with the middle classes who would camouflage themselves by thinking they are actually doing something about the problem when arguably they are not.³⁰ The market allows us to express our wants, whether it is designer handbags or anti-globalisation books, often ironically tied together in commercial deals between fashion houses and protesters.

The market shows us as we really are, what we really want. As former World Bank economist, now at New York University, William Easterly frames our dilemma: How come we can get the latest Harry Potter novel to stores throughout the land in time for a midnight opening, to satiate the desires of the middle classes, but we cannot get cheap medicine to children dying in developing nations? The way forward he contends lies in using market economy solutions to answer the economic problems, and that this inevitably means piecemeal and evolving solutions to long-term problems; in the same way that it took 100 years to lift so many people out of poverty in his own country and ours. He refutes the beliefs of what he identifies as “planners” that there is a systemic solution based on what planners think is the answer. After all, if it was so simple to solve, he ventures, why hasn’t it been solved before now? Easterly explains that he feels like a modern Scrooge by saying it, but wants to see real solutions rather than the real failures given birth by what he calls the modern “White Man’s Burden”.³¹

30 I explore this more fully in D. Cowan, *Economic Parables: The Monetary Teachings of Jesus Christ*, (Colorado Springs: Paternoster, 2007).

31 An excellent study on development economics is

With the failure of Communism, the lack of an overarching economic alternative system may just perhaps suggest the lack of a viable alternative. While there was Communism we could imagine there was an alternative possible economic world, even though somewhat belatedly many realised this was not such a desirable alternative. The market economy is what we have, and like much else in our world falls short of the ideal, but it does mediate different belief systems and different expressions of needs. In short, if the problem is about the excesses of consumerism as spiritual ennui, then I would want to qualify this heavily, both in terms of what we set up as our personal idols, and in terms of the implications for the market economy. If greed and selfishness is the basis of our behaviour, and this occurs in all economic varieties, or what we have as consumers is set before relationship with God, then we have created our own rival to God. For different people this will entail different idols: designer brands, celebrity status, protest, “street cred”, academic recognition et al. To project that onto the market economy is, for me, looking down the wrong end of the telescope and more questionable.

Since the fall of the Berlin Wall theologians have become a little more engaging in their approach to the market economy, but arguably only in the sense of the middle class looking down their noses at the hired chauffeur driving them to a wedding. Perhaps I am being a little unfair, but the point stands that the theological engagement with economic matters and the market remain lopsided, and we need a more realistic basis on which to conduct conversations or remain irrelevant to the discourse. The economic woes of our time are

offered in W. Easterly, *The White Man’s Burden* (Oxford: Oxford University Press, 2006).

many and complex, but wishful thinking does not help us to tackle the real problems of wealth and poverty in our modern world, and this essay is offered as a call to engage realistically.

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