

---

# Pro Rege

---

---

Volume 33 | Number 3

Article 1

---

March 2005

## Can Christianity Engage Consumer Capitalism?

John R. Schneider

Follow this and additional works at: [https://digitalcollections.dordt.edu/pro\\_rege](https://digitalcollections.dordt.edu/pro_rege)



Part of the [Christianity Commons](#)

---

### Recommended Citation

Schneider, John R. (2005) "Can Christianity Engage Consumer Capitalism?," *Pro Rege*: Vol. 33: No. 3, 1 - 14.

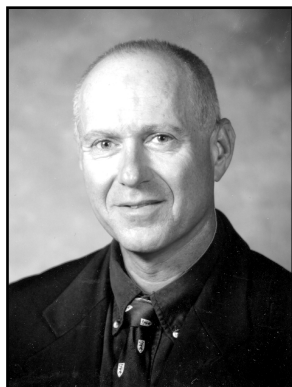
Available at: [https://digitalcollections.dordt.edu/pro\\_rege/vol33/iss3/1](https://digitalcollections.dordt.edu/pro_rege/vol33/iss3/1)

This Feature Article is brought to you for free and open access by the University Publications at Digital Collections @ Dordt. It has been accepted for inclusion in Pro Rege by an authorized administrator of Digital Collections @ Dordt. For more information, please contact [ingrid.mulder@dordt.edu](mailto:ingrid.mulder@dordt.edu).

**Editor's Note:** Dr. Schneider developed this paper from a pair of lectures delivered on March 8, 2004, at the Dordt College Science and Technology Center.

## Can Christianity *Engage* Consumer Capitalism?

---



by John R. Schneider

### The “New Things” of Capitalism

The problem of relating the Christian faith to the world of economic life is not new. As H. Richard Niebuhr wrote in his classic work *Christ and Culture*, the problem of “God and mammon” is as old as Christianity itself. It is one of those “perennial” problems that every generation of Christians must face (Niebuhr, 1951). However, the ancient species of the ancient problem has changed.

In 1891, Pope Leo XIII published his monumental encyclical, *Rerum Novarum*, “Of New Things.” He used the phrase in reference to dra-

matic changes that many of the “perennial” Christian questions had undergone during the great revolutions of modernity. Changes in the political, intellectual, and economic orders of society had thrown the church into crisis. Not since the first centuries of Christianity had so many new “wineskins” been needed all at once to contain the “new wine” of the larger culture (Leo XIII, 1991[1891]).

It is fair to say that Christianity has done well in catching up with the “new things” brought forth by the orders of democracy and science. While debates still rage over one issue or another, we have rethought our inherited traditions on government and science, and we have (more or less) made the difficult transition into the new age of Jefferson and Darwin.

However, we have not done quite so well at keeping pace with change in the economic order. We have made some progress, to be sure. In his encyclical, Leo was prescient enough to understand that the economic order of state socialism, which many church theologians had begun to embrace, was in its essence contrary to both nature and basic Christian principles, such as the dignity of the individual and the goodness of property. Likewise, he also understood that the new order of capitalism, despite the new social evils that came with it, was in *principle* redeemable and, with the help of Christianity, could become an imperfect means of grace to both church and world.

In the century and more since he wrote the encyclical, still “newer things” came forth from capitalism amid the Great Depression and the two World Wars, and we now seem unsure what to do with capitalism. It seems that we face a dilemma.

On the one hand, as Francis Fukuyama has written in his book *The End of History*, advocates

---

Dr. John R. Schneider is Professor of Religion and Theology at Calvin College. He has authored three books on the topic of Christianity and wealth, including his most recent, *The Good of Affluence: Seeing God in a Culture of Wealth*.

of democratic capitalism have prevailed in the long and bitter war of ideology with defenders of state socialism (Fukuyama, 1992). The war was won less on paper than in the trenches of real economic life. For state socialism failed almost everywhere it was tried. In contrast, in the last fifty years free-market systems have displayed astonishing success—at least in many places. In twenty nations or more, literal poverty is all but eliminated, and average people live better than kings did not very long ago. In consequence, moral discourse now includes an extraordinary “new thing.” It includes serious hope that the poor might not always be with us, that the evils of poverty might one day be banished from the earth.

On the other hand, however, when we look more deeply, and with distinctly Christian eyes, we see that the triumph of capitalism has also created a “new” danger. Agreement is now widespread among Christian intellectuals that capitalism is our best hope for helping the world’s poor. As a result, there is growing support for accepting capitalism as an economic *system* (Gay, 1991, pp. 22-63). However, the great majority of Christian theologians, philosophers, and social theorists are very reluctant to embrace capitalism as a human *culture*. For capitalism is no mere wealth-churning “system.” In Michael Novak’s phrase, it is a “way of life” (Novak, 1982, p. 29).

Many and various reasons exist for this ambivalence toward capitalism, in spite of its success. One of them is the damage that societies of capitalism have done to nature. I have given my theologian’s perspective on this problem elsewhere, and (important as it is) I choose to ignore it here (Schneider, 2002, pp. 49-56). In this essay, my focus is rather on the problem that we have come to know as “materialism,” as it is manifest in so-called “consumerism.” The problem is not unique to Christianity, but it is particularly intense and vexing for Christians who are serious about their faith. This intensity and vexation are rooted in two sources: (1) the nature of our historic tradition, and (2) the nature of the economic culture as it has evolved in recent decades.

As for our historic tradition, the vast majority of the Church Fathers judged that the deliberate acquisition and enjoyment of material wealth, beyond what was necessary for one’s proper

function in the world, was morally perverse and rebellious against God. This critique consists of two elements, which tend to go together. On the one hand, the Church Fathers judged that because such economic habits were indications of bad *personal* character, they were considered vicious in any circumstances. Consider the argument of St. Augustine. Augustine (354-430) made a sharp philosophical distinction between the “use” (*usus*) and the “enjoyment” (*fruitio*) of finite goods: It is in the nature of finite goods that we ought to *value* them, but only as *instruments* that are supposed to serve the greater infinite goods of God. It is simply in their nature that we should not “enjoy” them. Fascinating debates exist among experts over exactly what Augustine meant by this distinction (Mathewes, 2004, pp. 201-216). Nevertheless, the larger idea seems clear enough. We are to value things like food mainly for sustenance, sex for procreation, clothing and shelter for protection, and so forth. The mandate is not ascetic, but it is *temperate*. As I understand Augustine, the mandate is for properly tempered *degrees* of passion, and the prohibition is strongly against intemperance, flights of passion into excess, and *extravagance* (p. 208).

Thomas Aquinas (1225-1274), following Aristotle, praised moderation as a rule for *all* virtue. Using this rule, he judged that we might indeed use material goods for ourselves—even enjoy some pleasures “for health’s sake”—but only to meet our true “needs.” Aquinas understood “needs” to be “everything we must have in order to survive decently.” To the degree that immoderation rules, we are no different from the beasts (Aquinas, 1998, p. 427 [II.141.7]).

In Christian history, one is hard pressed to find any major theologian who takes issue with the general counsel of temperance and moderation, so understood in terms of true “need.” Right or wrong, this understanding of the Christian economic life creates nearly insuperable difficulties for Christians who wish to accept capitalism for its utility and take part in its culture (Gordon, 1989). For with capitalism, the economic culture has changed in ways that make it almost completely incompatible with this historic mandate of temperance.

A century ago this year, social historian Max Weber first adumbrated the problem in his monu-

mental work, *The Protestant Ethic and the Spirit of Capitalism* (1904). This work is most famous for its explanation of the origins of capitalism. Weber believed that the “worldly asceticism” of American Puritanism produced the new economic order. Few scholars today accept this theory without criticism. However, in this great work, Weber also offered a second judgment that still stands almost uncontested. The human *culture* that inevitably (so he believed) grew from capitalism became for these Christians a *stahlhartes Gehäuse*: The standard translation is “iron cage,” but a better rendering probably is “shell, as hard as steel.” This concept continues the thought of Richard Baxter’s metaphor. As Weber notes, Baxter urged his flock to wear the material life of capitalism as if it were a “light cloak” (Weber, 1965 [1904], p.188). Instead, it became an impenetrable enclosure, letting the spirit of the true faith neither in nor out.

In our day, with the emergence of *consumer* capitalism, the problem only seems worse. Its very nature as a working economic system is to be a veritable *culture* of acquisition and enjoyment of innumerable goods beyond the pale of “necessity,” even if we define necessity with the nuances that Aquinas gave the term. The culture of consumer capitalism is just (among other things) a culture of passions for excess and extravagance of the sort that Christianity has typically condemned. Unless we forge a theology and ethics for *affirming* these passions and habits, we have no basis for participating in the culture, no matter how great its utility as an economic system. In the last part of this essay, I will propose a broad framework for such a theology and ethics, and will extend certain arguments that I gave in my book *The Good of Affluence* (Schneider, 2002).

First, however, I wish to spend some time dealing with yet another vexing moral problem that has come with consumer capitalism. Beside the new challenges to *personal* virtue as traditionally understood, the new economic order poses very great challenges to our understanding of the *social* virtue of *justice*.

In historic tradition, nearly all the Christian authorities in history have condemned the enjoyment of goods, past necessity, as being intemperate and morally weak. They have condemned

such enjoyment even more severely when it occurs amid the poverty of others. Christian theologians have been nearly unanimous in judging enjoyment in those circumstances to be a very grave form of injustice against one’s neighbor, akin to robbery and murder (Augustine, 1834, p. 42).

Aquinas went so far as to propose that in circumstances of dire need, everything becomes “common property” if none will help. Not only do the prosperous people have an obligation to give, but the poor person “is [also] entitled to take what he needs from others” (p. 363 [II. 32. 7]). Once again, it is hard to find any serious disagreement in Christian moral teaching with the principles of social justice in these works (Gonzalez, 1990).

However, our economic culture has brought forth the “new thing” that we call “globalization.” Globalization is a new order of connections between the nations of the world. Within this new order, we are made more aware than ever of the great disparity between the wealth of some nations and the poverty of other nations. The new question is this: what are the moral obligations of people in affluent societies to the millions of human beings worldwide who live in poverty? In the light of the historic Christian tradition, it seems that the common lifestyle of consumer capitalism does grave injustice to our neighbors, now understood globally. If so, that injustice is very serious to our general Christian assessment of participation in the culture. For as Stanley Hauerwas has written, “Capitalism’s ability to produce great wealth is irrelevant as rebuttal to the essential injustice of capitalism” (Hauerwas, 1998, p. 219). One might as well defend the Mafia for its ability to create wealth, as it does, and on that basis encourage a life in organized crime as a Christian vocation.

We desperately need clear Christian principles for handling this global question and the others. As Christine Hinze observes, we have taken some steps in the right direction, such as in the encyclical, *Centennimus Annus*, by John Paul II (1991). Still, there is a great deal more work to do in forging a theology and ethics with which to engage the world of consumer capitalism as a realm of proper Christian vocation (Hinze, 2004, p.174). I have come to believe that our vexation is in part due to

our historic tradition. I have come to believe that a theology and ethic cannot very well be adapted to the new realities of capitalism without considerable rethinking and revision. And on the whole, that is what Christian theorists have been trying to do. Perhaps the most impressive philosophical work on consumerism is that of Catholic writer, John Ryan. Before World War II, Ryan made a systematic effort to apply the Thomistic counsel of temperance to our ethics of modern economic life (Hinze, 2004). Others seek to adapt Augustine's doctrine of "use" to modern capitalism (Mathewes, 2004). These works are well worth reading and considering. However, I do not think that any of them show quite clearly enough just how embedded in modern economic cultures the experience of *excess* is. If we think about it, *intemperance* (as classically defined) is inherent in these cultures—it is part of what makes them work. Since it is, I believe we require new hermeneutical "wineskins," much as we did in order to handle the "new wine" of modern science.

Before making my own proposals, I wish to give some space to recent attempts to put modern Christian economic life in terms of "simpler living." I think it is important to see that such a strategy is inadequate for providing the Christian norms we need in order to take part, to *engage*, in consumer capitalism with integrity. Unfortunately (so I argue), the arguments for "simpler living" lead logically to a mandate of *disengagement*; thus, they create a distressing moral impasse for Christians who sincerely wonder what they ought to do.

### **Peter Singer: Routine Consumption is Murder**

Moral philosopher Peter Singer has formulated the social problem of modern consumerism as forcefully as anyone else. Singer is not a Christian. His metaphysics are those of philosophical naturalism, and his ethics are those of material utilitarianism, which I will define in just a moment.

In an interview with the *New York Times*, Singer relates a story from a documentary film about a poor woman from Brazil named Dora (Singer, 1999, pp. 60-63). Dora hears that some people in her city are giving a thousand dollars to anyone who brings an orphan to them, so that they can give the orphan housing and care. She

knows a homeless boy, whom she takes to the stipulated address; there, she receives her thousand dollars—more money than she ever dreamed of having. Immediately she buys a television and begins enjoying her new luxury. To her horror, however, as she happily scans the channels, a bulletin comes out warning that a crime ring is operating in the city. They are abducting children, taking their organs, and selling them on the black market. Dora instantly springs into action. She takes the television back, gets a refund, and then hastens to the address to redeem the little boy.

What if she had done otherwise? Singer observes that North American audiences would have been sickened by Dora's immorality had she simply ignored the bulletin and gone on enjoying her programs, for she would have put her new T.V. ahead of the boy's life and thereby contributed to his death. She would have committed a grotesque kind of murder. The irony is, so argues Singer, that North American consumers are doing that very same thing. They routinely enjoy luxuries when they could very well use their resources to save the lives of people elsewhere in the world. In these actions and inactions, they are unwittingly responsible for the deaths of those innocent people.

By what moral reckoning or rule does such consumption count as murderous? For Singer, it is a rule of strict material utility. Stated in general terms, the rule is that one's first moral obligation is to meet whatever true material needs it is within one's power to meet—first one's own and then the needs of others. Note these three provisions: (1) material needs take precedence over other kinds of need, such as the need for advanced knowledge or conditions of aesthetic beauty; (2) all obligations between people have equal moral strength; i.e., my children or relatives or next-door neighbors have in *principle* no greater hold on my moral life than do people whom I have not met, who are strangers to me; and (3) "globalization" has brought it within the power of people in modern societies to meet the basic material needs of poor people almost everywhere on earth. Hence, Singer judges that the rule of material utility is now to be globally understood, and he condemns routine consumption as murder on a global scale.

### The Moral Impasse of “Simpler Living”

Is the rule of strict material utility in keeping with biblically Christian theology and ethics? Does it provide the standards we need for Christian engagement of consumer capitalism? The most able and influential advocates of “simpler living” seem to think so. First, we will consider the moral argument of Arthur Simon, founder and President Emeritus of Bread for the World and author of the book *How Much is Enough?* (2003). Then, we will look at the somewhat more detailed proposals of Ronald Sider, whose book, *Rich Christians in an Age of Hunger*, is in its fourth edition (1997) and has sold over 350,000 copies worldwide. In my view, there are three compelling reasons that Christians must resist adoption of this “simpler living” rule. First, it leads logically to the repudiation of certain essential Christian doctrines and, perforce, to denunciation of the life of Christ. Second, attempts to modify the rule, so as to avoid this supreme absurdity, only prove that this rule cannot regulate a distinctly Christian ethics of consumer capitalism. Third, the attempts both to assert and to modify the rule lead logically to a dreadful moral impasse that requires the disengagement of Christians from the culture of modern capitalism.

In his crucial chapter on the ethics of lifestyle, “Living More Simply Than Others May Live,” Simon makes direct appeal to Peter Singer and his lesson from the story of Dora. Without criticism, Simon approves Singer’s condemnation of consumption as murderous. Going for the new car, enjoying the cruise, redecorating the house, buying the new suit—all these actions are morally indecent, as Singer contends. Quoting Singer, to live a “morally decent life...put the life of a boy ahead of going to fancy restaurants” (Simon, 2003, p.132). Simon continues the appeal: “Singer’s words are upsetting because they tell the truth” (p.132). For we know that five hundred dollars could save one life; a pack of gum equates to fifty pounds of seed corn somewhere or a month’s supply of food for an orphaned child. One small TV equals the price of several llamas, and money for a typical family vacation could build three adobe homes for hurricane victims in Central America (p. 33).

Here Simon’s argument takes an abrupt turn.

Having just endorsed Singer’s moral judgment—consumption of non-necessities causes deaths and is no different from murder—he then wishes, in what seems a very bad case of special pleading, to *affirm* the enjoyment of non-necessities by *Christians*. “Now that I have spoiled your fun,” he writes of his presentation of Singer, “let me add that *God* wants us to enjoy life, to have good times, and to spread the table well on special occasions” (p.133, my italics). What is Simon’s warrant for this seemingly misplaced assertion? It is that *Jesus* enjoyed such things, even permitting a woman to pour priceless perfume on his head (p.133).

However, we cannot have Singer’s cake and let Jesus eat it, too. If we think Singer’s moral judgment on the enjoyment of non-necessities is *true*, as Simon does, then we are forced to conclude (assuming perfect goodness) that God wants us to do no such thing as “spread the table” and so forth (or that the “God” who does so, is really not God at all). Furthermore, if Singer’s words are true, then, by allowing the woman to pour the perfume on his head—pure nard, worth a year’s wages—Jesus did something terribly wicked, for the very reasons that Judas Iscariot gave: “this ointment could have been sold for more than three hundred denarii, and the money given to the poor” (Mk. 14: 5). It follows from Singer’s rule that we must repudiate the entire Judeo-Christian teaching on the goodness and blessedness of enjoyment and, perforce, that we must join Judas in denouncing the behavior of Christ. Such a necessary response would be no great consequence to Singer, we suppose, since he is an atheist, but for Christians, it ought to inspire a searching critique of the rule, not its casual deployment in Christian service.

Instead, leaving the rule in place, Simon seeks to temper its prohibitive severity. He does so by referring readers to the counsel of writer Marva Dawn, who gives us her permission to engage in enjoyments, otherwise prohibited, on unique *occasions*, such as the Sabbath or “special celebrations” (133). However, this advice is unsatisfactory for at least three reasons.

First, the core assumption of Singer’s rule, now generally accepted, is that one’s enjoyment is the efficient cause of human death. Normally, then, such enjoyment counts as murder. If so, then any *exemption* for that judgment would have to take

this form: one's enjoyment—eating at a nice restaurant on the “special occasion” of my son's graduation—is of greater value than the lives that it terminates. In Christian terms, obviously, this reasoning is entirely perverse. Its inevitability, however, on Singer's rule so modified, proves that this rule cannot regulate a distinctly *Christian* ethic of consumer capitalism. It can regulate Singer's *naturalistic* global ethic for this simple reason: the elimination of consumer capitalism altogether would cause more human suffering and death than does keeping it in place. In terms of utility, capitalism, despite the deaths it causes, is, on the whole, worth that cost, in the same way that Singer's endorsed policies of euthanasia and infanticide are worth the cost—for the greater good to the most people. However, I trust it is obvious that this avenue of justification for capitalism is not open to the Christian.

Second, supposing there could be such exemptions—“teleological suspensions of the ethical,” so to speak—we would require very clear norms for knowing when such occasions exist and thus for discerning between them and the normal circumstances in which enjoyment is an evil. If God “wants us to spread the table on occasion,” we must be able to know what sorts of occasion. Moreover, since human lives are at stake, we can ill afford to be mistaken. Before we take part in some pleasurable experience or other, our footing must be very sure indeed. Otherwise, we play a morally vicious game of Russian roulette with the lives of others. I see no available way of achieving that proportionate epistemic clarity, however. And if the rule of utility holds *some* of the time, or perhaps *most* of the time, so that in *those* cases our enjoyments are murderous, then I believe we reach a moral impasse. Since we cannot know with appropriate certainty when they are *not* murderous, the better part of virtue is to play safe and to live as if the rule holds *all* the time. That approach, of course, suggests a counsel of withdrawal and disengagement from the culture of consumer capitalism.

There is a third reason that the appeal to special exemptions from Singer's rule fails. As already noted, in consumer capitalism the enjoyment of non-necessities is simply inherent in the culture, part of its “way of life.” There really is no way around this existential fact. Anyone who is

involved in this culture at any level—even college students and professors—simply must take part in the enjoyment of its affluence. To understand that the enjoyment of affluence is part of our existential human condition in advanced societies has important implications for our moral discourse. One such implication is that we see ourselves more clearly: when we write, preach, and issue judgments about “the rich,” we are writing, preaching, and making judgments about *ourselves*. This self-knowledge is the beginning of humility that is too often lacking in such discourse. Another implication, however, is that the appeal to special exemption renders the limitation to “special” occasions useless as long as we participate actively in cultures of capitalism. College students and professors, for instance, simply by taking part in the culture in these ways, enjoy a cornucopia of gratuitous things. We enjoy a campus with its many facilities, offerings of technology, knowledge, skills, and aesthetic pleasures (such as sporting, music, and theater events). The list goes on. That we may take all these things for granted does not change the fact that we are immersed in excess by any meaningful standard. To go around in such circumstances preaching the evil of enjoyment except on *occasion* is as senseless as condemning one's fellow swimmers for being wet.

The serious problem of forging Christian norms in the context of a general rule of material utility is manifest in the widely read proposals of Ronald Sider. Sider clearly understands “simpler living” as a moral *mandate* of social justice for all affluent Christians: “It is not because food, clothes, wealth, and property are evil that Christians today *must lower their standard of living*. It is because others are starving” (Sider, 1997, p.101 [my italics]). In his extensive section on the biblical prophets, Sider amplifies this point, issuing this eye-catching judgment: many rich so-called “Christians” have already reached the point, in their lifestyles, where their neglect of the poor is past divine forgiveness (62). Sider measures this point by their paltry level of charitable giving—about one percent of income.

Later in the book, Sider reaffirms this hellish threat by citing the words of John Wesley: “Any ‘Christian’ who takes for himself *anything more than the plain necessities of life*, lives in open,

habitual denial of the Lord.” Such a “Christian,” declared Wesley, “has gained riches and hell fire” (p.190, my italics). The quote from Wesley makes clear that he, Wesley, adopted a rule of strict material utility and that Sider generally approves of that rule. But like Simon, Sider realizes that unequivocal endorsement of this rule is incompatible with biblical teaching on the goodness and blessedness of enjoying creation. In a preceding section, Sider notes that the tithing of Deuteronomy 14 and the eating and drinking of Jesus represent an important biblical tradition: “God wants his people to celebrate the glorious goodness of his creation,” he writes (p.100).

Like Simon’s moral use of Singer, Sider equivocates on Wesley: “We need not agree with [Wesley’s] every word to see that he was struggling to follow the biblical summons to share with the needy” (p.190). Unfortunately, Sider does not develop a critique or provide a systematic elaboration of what we ought to affirm in Wesley, besides the obvious point about his struggles (we are all struggling but not in the same terms). As a result, we are left to piece together the critique and modifications that Sider seems tacitly to be making in his use of Wesley’s rule.

Sider’s style of organization makes it difficult to identify and follow the argument, but there do seem to be the elements of one. When does our acquisition and enjoyment count as mortal evil, cursed and condemned forever by God, and when is it, on the contrary, a great moral good, blessed and approved by God? In one place, Sider appeals to a norm of “sufficiency”: “As John V. Taylor has pointed out so beautifully, the biblical norm for material possessions is ‘sufficiency’” (102). The reference is the famous prayer of Proverbs 30: 8-9—for “neither wealth nor poverty.”

However, what does Sider mean by “sufficiency”? Is the meaning “sufficient” for providing the “plain necessities of life,” as in Wesley sense, or “sufficient” in some other sense, for some other end? It seems that Sider has this second meaning in mind. After citing Wesley, he writes, “we should give until our lives truly reflect the principles of Leviticus 25 and 2 Corinthians 8” (p.190). When we page back to his discussion of Leviticus 25, we do find some elaboration of the norms that we are searching for in the argument.

In explaining the distribution of land after the

exodus, Sider writes that the principle was not one of strict equality. The divine purpose rather was that each family had the means they needed for “a decent life” (p.68). God thereby empowered them to supply “life’s necessities” (p.68). Here we must take very careful note. Sider explains: by “necessities” (he puts the term in quotes), we should not mean “the minimum necessary to keep from starving” (p.69). In Sider’s terms, the term *necessities*, rather, means having the “resources to earn a living that would have been *reasonable and acceptable, not embarrassingly minimal*” (p.69, my italics). Sider thus envisions God’s purpose as providing resources “necessary and “sufficient” for being “respected participants in the community” and for acquiring the “necessities for a decent life” (p.69, my italics). Unfortunately, the explanation breaks off at this point, and we are again left to wonder about key nuances. As noted above, Aquinas, for instance, developed a similar notion of “necessity” and elaborated it in terms of what we need in order to support our station in life, where “stations” can have a great many different forms, each with its own norms and requirements. Sider leaves the impression that his norms for what is “reasonable,” “acceptable,” and “not embarrassingly minimal” for taking part in “one’s community” are more or less the same for everyone in economically advanced societies, hence his sweeping judgments about an entire population and its “lifestyle” rather than a carefully worked out theory of vocation and the variety of norms that apply to one sort of calling or another. Instead of such a theory and a variety of norms, he applies the single norm of charitable giving, understood generally in terms of the material utilitarian rule for global ethics.

However, Sider’s norm of relative “sufficiency” cannot work very well under the pressure of a global utilitarian rule. Consider a man who has 60,000 dollars set aside for purchasing a car. Having just read Sider’s section on “necessity,” he is moved to give, say, 10,000 dollars to charities, and with the rest he buys a Lexus (instead of the Mercedes Benz he had been eyeing.) In doing so, he believes he has met Sider’s requirement for virtue and that he has embarked upon a life of “simpler living.” Indeed, so he reasons, he has given a considerable sum to the poor and denied



himself the Mercedes, but he has deemed the Lexus (or some comparable car) to be fitting and in a sense necessary for credible participation in his “community,” which is that of investment bankers. Has this man in fact achieved the moral end of “simpler living”?

His son, who also has read Sider, thinks not. In an ethics course at college, he has carefully studied the sections on lifestyle, and he is quite sure that none of the people whom Sider presents as exemplifying true “simpler living” drive a Lexus. In the light of Sider’s extensive sections on global poverty, and in view of Sider’s approving use of Wesley, the son is very sure that Sider would not approve the father’s actions. Of course Sider would approve the father’s giving money to the poor, but as the son sees it, his father has not gone nearly far enough in reducing his lifestyle. In fact, his father seems the very sort of person Sider is engaging and is challenging in the book to repent and move “from affluence to generosity,” as the subtitle puts it. In the son’s judgment, his father could have gotten by very well with a cheaper car—a Toyota Camry, for instance. At this point, however, the son’s girlfriend breaks in (they have driven home for the weekend in the son’s Ford Escort). In her strong opinion, even the Camry cannot be justified in a context of global poverty (I leave ecological issues to the side). She suggests that the father (who by now is trying very hard to be civil) consider buying a Chevy Malibu instead, and she goes into great detail on why she thinks so.

What are we to make of this imaginary conversation? At the very least, it shows how weak a position the son and his girlfriend are in for making the strong moral judgments they wish to make on the basis of Sider’s norms. As stated by Sider, the rule of global material utility does not clarify our standards for living in advanced cultures. On the contrary, it reduces them to the relativity of differing perspectives, preferences, and opinions, and it thereby encourages “judgmentalism,” as distinct from keen moral judgment. Moreover, for participants in consumer capitalism and its existential *condition* of affluence in a hungry world, it encourages a most worrisome kind of self-righteousness. For the son and his girlfriend might just as well be chastised by someone for attending a private college and driving an unnecessarily

expensive car—or for attending college or driving any car at all. It is not at all clear in the example that any of the three is in the moral clear, and Jesus’ words to the Pharisees come to mind: “Physician, heal thyself!” Instead of issuing confident judgments, they ought to worry about themselves—in the way that Sider professes to have worried over the purchase of a new suit, once, and in the way that Simon professes to have worried over whether or not to buy floor rugs for his family’s home.

These worries, pious as they are, merely confirm the moral impasse that strategies of “simpler living” create for people with a sense of vocation *within* cultures of consumer capitalism. A theology of “worry” will hardly sustain our ethics of vocation and lifestyle under consumer capitalism, and we shall not find rest in a doctrine of “justification by faith through guilt.” The worry and fear are legitimate, but they are merely indications of our pressing need for some alternative formulation of Christian principles.

### **Metaphysics of Materiality and Extravagance**

It should be clear by now that, in my view, a theology for the engagement of consumer capitalism must achieve two very difficult things at once. First, resisting immense peer pressure, generated by both Christian tradition and contemporary moral philosophy, it must find a way to affirm participation in existential conditions of affluence and the enjoyment of material goods in the excess (pace Weber). Second, it must do so in a manner that somehow protects people in these affluent conditions from the negative force of arguments based on a rule of global material utility (pace Singer).

In spite of the pressures and difficulties involved, I have come to believe that sacred Scripture does provide the fundamental resources for hammering out just this sort of economic theology. It so happens that moral theorists have generally neglected the texts that contain this latent promise. These texts are mainly narratives of creation and redemption in the Old Testament, and I suspect that their general neglect by Christian interpreters has something to do with the influence of Platonic metaphysics on the ancient and medieval teaching of the church on matters having to do with physical aesthetics. Our

theology and ethic of economic life are, in their metaphysics and existential vision of life, more Greek than they are Hebrew. In this space I will confine my comments mainly to the narratives of creation in the book of Genesis and to the narratives and teachings that are linked to the events of the exodus.

My argument is that these texts enshrine a very strong, normative metaphysics of materiality and the goodness of extravagance, enjoyed in the right way. In fact, the vision of human existence as it should be is not that of temperance, as classically understood. It is that of *delight* in divinely given excess, an eschatology that is sometimes realized in this life by means of calling into the “scandalous particularity” of divine redemptive actions.

To begin with Genesis, we find in this account that the creator does not bring forth just a material order, or *cosmos*. He creates a material order of remarkable intricacy, variety, interest, and aesthetic delights that are quite superfluous to its mere cosmic function. In her diary, *Pilgrim at Tinker Creek*, Annie Dillard eloquently captures this metaphysics of extravagance in her own observations of nature: “After one extravagant gesture of creation in the first place, the universe has continued to deal exclusively in extravagances, flinging intricacies and colossi down aeons of emptiness, heaping profusions on profligacies with ever fresh vigor” (Dillard, 1998 [1974]). In both its poetic form and language, Genesis 1 conveys this powerful sense of the extravagance of God the creator.

This religious metaphysics of the *goodness* of creation in its materiality and cosmic extravagance extends throughout the Old Testament and also into the New. Perhaps its most visible and theologically fundamental appearance is in the narrative of God creating human beings in the divine image and likeness. In Genesis 2, as we have learned from recent scholarship, the phrase “image of God” is an idiom for one who possesses divinely conferred royal status (Middleton, 1994, pp.11-12). Unlike the gods of other ancient cultures of the Near East, the God of the Hebrews gave this status of dignity and dominion not to just *one* person—the ruling monarch—but to *all* human beings, both male and female. This was a “democratic” revolution in the religious meta-

physics of the Near East (and the world). More directly related to our inquiry, God, in doing so, did not merely create human beings and give them a job to do; rather, he *blessed* human beings by placing them in conditions of extraordinary material extravagance, designed to make possible for them an existence of supreme delight. God placed them in a royal Garden, ordered them to “till” and to “keep” it, to be sure, but also gave them loving permission to eat freely of its fruits—all save one, of course. If there is any single place in sacred Scripture where we have the divine vision of human existence as it should be, it is in this narrative of Eden (and not, say, in the petition of Proverbs 30: 8-9.) It is a vision of unashamed material extravagance put in the existential form of delight. (We shall deal with rebellion and the “fall” in just a moment.)

### Redemption as “Realized Eschatology”

The vision of material extravagance, formed existentially into delight, is at the core of biblical *eschatology* and the vision of sacred Scripture for the end of human history after the Day of Judgment. Very briefly, in later, advanced Old Testament tradition, the promise is that God will remake heaven and earth, so that human identity and society will continue, only in perfected form—as a divinely ordered kingdom (Isaiah 65: 17; 66: 22-23). This will be a realm in which evil things will be recalled no more, a place of rejoicing and gladness for both people and God (Isaiah 65: 17-19). Furthermore the quality of experience will be that of material delight, unashamed—fine houses, vineyards, enjoyment of fruitful work, harmony between creatures of the wild, no more pain, and no more death (Isaiah 65: 20-25). This is a vision of material extravagance formed into joy and delight on all levels. Perhaps the most vivid expression for individuals is that of Micah, which holds forth God’s promise to the faithful that one day, after the nations have beaten their swords into plowshares, “they shall all sit under their own vines and under their own fig trees” (Micah 4: 3-4; also Zech. 3: 10).

This eschatological vision carries over directly into that of the New Testament, in which Jesus describes the kingdom as a Messianic Feast (what Richard Mouw recently called, in a speech at Calvin College, “a great cholesterol-free binge.”)

And it reaches its height in the book of Revelation, which depicts the life to come as a city brimming with wealth—a city of jasper, gold, sapphires, emerald, onyx, and so forth (Rev. 20-21). In both testaments, the imagery is no doubt symbolic and difficult to interpret in detail. However, the general affirmations of materiality formed in extravagance for delight are clear enough—there is very little Greek ontology of moderation or temperance here.

These visions of the beginning and the end are crucial to understanding biblical narratives of *redemption*. For in biblical thought, redemption in its complete form always is the making actual of the divine purpose in creation, and thus it is what C. H. Dodd, in a different context (Christology), labeled “realized eschatology.” In Scripture, divine acts of redemption “realize,” at least dimly, the same quality of existence that is in store for history’s end. The account of the exodus is a narrative of eschatology thus “realized” by acts of God. He does not merely redeem the Hebrews from oppression but also creates for them a place of unimagined material extravagance and delight. Just as in the “eating and drinking” of Jesus in the New Testament, which enacted in space and time the great Messianic Feast that is to come, the Promised Land is a miraculous incarnation of the world’s future. In addition to its other implications for theology, this understanding of redemption is very important to our theology of economic life.

### **Called into Affluence and “Virtue Ethic”**

One implication that has gone almost completely unnoticed in the literature is the notion of *calling* that emerges in the narrative and in the other texts linked with the exodus. In this narrative, as in Eden, God *calls* his people to represent him in blessed conditions of material extravagance. The idea that God is free *sometimes* to “realize” his purpose in this way is firmly secured in Old Testament religion. We notice that God is not *bound* to do so—not in a broken world, anyway. As Doug Schuurmann has so very well observed in his recent book on vocation, divine callings have many social and economic shapes and sizes, contingent on the wisdom and will of God (Schuurman, 2004). My point simply is that these texts (and there are many others, too) prove

that God *sometimes* has called people into circumstances of considerable affluence, and that he has done so with very deep creative and redemptive purposes. At once, the people of the exodus are supposed to enjoy, reveal, and bring forth a quality of life that is good, even in a fallen world. In all those senses they are supposed to be a light to a darkened earth.

But how are they supposed to go about this “paradigmatic” sort of existence? How are they supposed to embrace their calling into affluence so as to make of it a good and to prevent it from becoming evil? The texts of the exodus give answers to this question—they give extensive, connected teaching for people called into conditions of abundance. Since they do, it seems reasonable to think that these texts may be quite indispensable to people in our own day and age, as I believe they are. For if it is true that God has *called* many North Americans to represent him in and through circumstances of material abundance (not in spite of them), then the teachings linked with these narratives of the exodus are as relevant to our question as they could be.

The clearest, condensed summary of such instruction is nested in the speeches of Moses in the book of Deuteronomy, particularly in chapter eight. In this finely stylized speech, “Moses” relates their recent experience in Edenic terms. The hard, meager years in the wilderness were not the norm but rather a test and a means of teaching God’s people both faith and fear of the Lord. Now, however, God has brought them into a rich land, where they will “multiply” and which they will “fill” (Deut. 8: 1). It is a “good” land, “a land with flowing streams, with springs and underground waters welling up in valleys and hills.” Like Eden, it is fruitful, “a land of wheat and barley, of vines and fig trees and pomegranates, a land of olive trees and honey” (Deut. 8: 7-8). In this land they will “lack nothing,” including precious elements of iron and copper (Deut. 8: 9). In this land, “you shall eat your fill and bless the Lord your God for the good land that he has given you” (Deut. 8: 10).

However, with these words, the speaker has not finished (as proponents of the “prosperity Gospel” lead one to think). The speaker has just begun. Like Eden, the Promised Land—both brought forth directly by God—is as dangerous as

it is blessed and good. It is a deep mystery: the creation of human freedom in circumstances of material extravagance comes inevitably with great, deadly risk. Nevertheless, as with Eden, the Promised Land is a real ontological good. But to enjoy this good properly, the people must deliberately cultivate virtue, both personal and social. If they fail as Adam and Eve failed in Eden, they will inevitably fall into vice. They will pervert what is good into evil, and they will do so to their own destruction.

What are the virtues? What sort of covenant with God exists? What norms are supposed to regulate their economic life in these privileged circumstances? It is notable that the initial stress, however, is not on the social virtue of justice nor on the personal virtue of temperance. Both Genesis 2-3 and Deuteronomy 8 *initially* stress the virtue of *memory*. And right *memory*, they suggest, is the source of twin virtues that are fundamental to the lives of people seeking God amid abundance. The virtues are *gratitude* and *humility*. There is no space to comment extensively on the idiom of Genesis 2-3, “to be like God, knowing good and evil.” Suffice it to say that the idea is more or less the same as it is in the (to us) clearer language of Deuteronomy: “Take care that you do not *forget* the Lord your God” (Deut. 8: 11, my italics).

What are they supposed to remember, and how? The text makes clear that *forgetting* refers to right memory of the acts of God, “who brought you up out of Egypt, out of the house of slavery” (Deut. 8: 14). These gracious redemptive actions narrate the identity of God in all his grace and power. Moreover, they narrate the true identity of his people in all their undeserving weakness. To forget these redemptive actions thus leads inevitably to fundamental vice for the affluent: “When you have eaten your fill and have built fine houses and live in them, and when your herds and flocks have multiplied, and your silver and gold is multiplied, and all that you have is multiplied, *then do not exalt yourself*” (Deut. 8: 12-13, my italics). They dare not even *whisper* to themselves, ““My power and the might of my own hand have gotten me this wealth”” (Deut. 8: 17). For when they do so, they will inevitably turn to other gods—the quintessence of self-worship. And so corrupted, they will perish from the earth:

“Like the nations that the Lord is destroying before you, so shall you perish, because you would not obey the voice of the Lord your God” (Deut. 8: 20).

In the slippery business of “ranking the virtues,” as Aquinas rightly knew was needful, the virtue of right *memory* is the foundation for key moral qualities of *humility* before God, remembered for his redemptive acts, and the virtue of *gratitude* for what he has done. When this cluster of virtuous affections obtains, others must follow, as they do in various teachings of the Pentateuch, Wisdom literature, and the Prophets. Memory of this kind cannot help but produce the disposition of *love* for God and his gifts and also *compassion* and desire for *justice* in the lives of others, especially the poor and powerless, which is the constant theme of this literature.

So far, it seems very clear—at least in the Old Testament—that the enjoyment of material abundance can be a good, as long as one cultivates the core virtues of memory, humility, and gratitude before God. Love of God cannot help but give forth love of neighbor. Since this affirmation is anchored in the religious metaphysics of biblical religion and in the metaphysics of biblical eschatology, it would be very strange to think that a similar sort of divine calling is impossible for the New Testament Christian. Denial of this possibility would surely entail some form of Gnosticism. However, here rises a vexing question. In view of common intuitions about material utility, how can people enjoy abundance amid poverty and at the same time cultivate the virtue of social justice?

### **The “Scandal of Particularity” and Economic Life**

I believe that the narratives of Eden, the exodus, etc.—not least the narratives of the Incarnation of Christ in the New Testament—do give forth an answer that is relevant to Christian vocation in our day. It is linked (so I believe) with what Kierkegaard famously named (in reference to Christ’s Incarnation) the “scandal of particularity.” Christian theologians have for a long time understood its “scandalousness” and the momentous difficulties it creates for Christian doctrines of divine revelation and redemption—especially now in a global age. But I am not aware of anyone who has discussed its importance to our

ethics of vocation and lifestyle under capitalism.

To begin, in his book on vocation, Doug Schuurman endorses versions of Luther's, Calvin's, and Ian Ramsey's objection to Tolstoy's and John Yoder's sort of judgment that giving privileged treatment to oneself and to others, with whom one is in a special relationship (such as one's wife and children, or students, or employees), is morally wrong (Schuurman, 2004, pp. 90-101). Tolstoy and Yoder allow no such gradations of strength in obligation. In Schuurman's words, paraphrasing Ramsey, this judgment gives us our moral obligations for love and justice "in a constant, unordered... scattershot" (p. 93). This is Singer's view of course, and it was also Wesley's, and defenders of "simpler living" provide no explicit defense against its consequence: no enjoyment of abundance can be a moral good as long as poverty exists within our redemptive reach.

To adopt this view, however, requires a serious rewriting of Old Testament tradition and must also contend with the theme of Messianic celebration in the narratives of Christ. However, putting aside exegetical arguments that I have given elsewhere on the Gospels (Schneider, 2002), I find this rewriting implausible for two reasons. First, it requires reworking the metaphysics of materiality and extravagance threaded into the fabric of biblical doctrines of creation and redemption as "realized eschatology." This reworking is, of course, the sort of biblical criticism employed by the ancient Gnostics, who took anti-materialism all the way through to the incarnation and resurrection of Christ. Second, the Old Testament writers were well aware that their counsel of virtuous enjoyment was for people coexisting with victims of poverty. In fact, a part of virtue for wealthy people was moral sensitivity to this existential fact. The speaker of Deuteronomy, who has just described the virtues of delight, now explains the virtue of generosity: "Since there will never cease to be some in need on earth, I therefore command you, 'Open your hand to the poor and needy neighbor in your land'" (Deut. 15: 11). Obviously, the speaker believed that the first virtues were compatible with the second.

How so? How is it that we might resist the moral logic of Singer and others without a trans-

parently self-serving rationale? In other words, how might the biblical eschatology be "realized" in a fallen world, in which we always have the poor with us? I believe that the explanation lies in *how* God is supposed to have realized it and in how God may realize it in our day. In biblical narratives, God realizes his vision for human beings by means of an astonishing *particularity* of field in action.

Consider the key instances: Eden, Noah, Abraham, the Promised Land, the Incarnation of Christ in Israel, and the birth and growth of the Church. In each instance, God creates an intensely concentrated, limited *field* of redemptive action. He does not save the world in a utilitarian scattershot. He does so in the manner of an artist, one careful step at a time. Of course these actions are *universal*, aimed at the eventual realization of delight for the entire world. However, God achieves this universality by means of particularity.

God does not call people to universal fields of action—doing so would violate their nature as finite creatures. God calls them into particular fields of redemption to take their particular parts in God's redemptive work. One implication—"scandalous" though it may seem to the modern pragmatic mind—is that the particularity of one's *calling* brings forth an epistemic clarity of obligation, so that we may avoid the moral impasse of "simpler living," as just considered. Even a superficial reading of the laws shows that Israelites were primarily responsible for their moral treatment *inside* the land rather than outside it. The same is obviously true of Jesus, called first to the Jews and to the early Christians, whose first obligations were to fellow Christians.

John Ryan understood this biblical configuration of ethics in terms of the Catholic principle of *subsidiarity*, which states that our first obligations are to meet the challenges nearest by. To paraphrase former House Speaker "Tip" O'Neill, who made the famous comment that "all politics is local," we might say that for the biblical Christian, all ethics is essentially "local," too. Our first obligations are the ones most tightly linked with our particular fields of calling (Hinze, 2004, pp.169-70).

There is powerful support for this principle of "moral proximity" in historic Christian teaching.

Aquinas, for instance, wrote this: “Since you cannot do good to everybody, first care for those who by chance of place or time or any other circumstances are closest to you” (Aquinas, 1997 [II. 30. 3]). Jonathan Edwards wrote derisively of those “Pharisees” who undertake “great things” but neglect the people nearest them (Schuurman, 2004, p. 94). Edwards worked out a principle for ranking obligations very similar to the one I have called “moral proximity,” which simply means that social moral obligations are strongest in proportion to their nearness to our first calling, such as to be a good husband, wife, or parent (p. 95; Schneider, 2002, pp. 172-182). Likewise, commenting on the parable of the Good Samaritan, John Calvin wrote, “the more closely a man is linked to us, the more intimate obligation we have to assist him” (Schuurman, 2004, p. 95).

Like Aquinas, Calvin understood that this rule of obligation is inherent in human society itself: “It is common habit of mankind that the more close men are bound together by the ties of kinship, of acquaintanceship, or of neighborhood, the more responsibilities for one another they share” (p. 95). Annie Dillard understands it that way too. She suggests that the famous “scandal of particularity” in Christ’s incarnation is not really a scandal at all. “Well, ‘the scandal of particularity,’” she writes, “is the only world that I know. We’re all up to our necks in this particular scandal” (Dillard, 1974 [1998], p. 81). As Schuurman puts it, the principle of descending strength of obligation is essential to humility, for we are finite creatures, not gods (p. 96).

However, if it is possible—on cultivation of right memory, love, and justice *primarily* within one’s field of calling—both to enjoy material abundance *and* to meet the demands of social virtue, what about the matter of *global* poverty? Let me finish the essay with these all too brief comments.

First, given the innumerable kinds of callings that I believe are possible for Christians in the world of modern capitalism, and the innumerable varied obligations of lifestyle proper to them, I do not think it is wise to prescribe formulas that are supposed to apply to every *rich Christian* living in an *age of hunger*. However, I do believe that globalization does generate obligations of some kind and of some strength for Christians in these

privileged societal circumstances. But what kind are they, and of what strength?

Instead of a mandate of material utility, I propose that we apply a mandate of *vocation* to this complex matter. I propose that we begin, not by quantifying amounts or formulating our question in terms of “how much is enough” and so forth, but that we begin by reflecting on *who* we are supposed to be. We will make a great deal more progress by focusing on *what* God is calling us to do and thus on what virtue means in respect to that particular calling. Our sense of *global* calling ought not be “scattershot” but should rather fit naturally into the fabric of our *primary* calling—to be a meatpacker in Sioux Center, Iowa, for instance, or an executive for a company that produces, markets, and distributes something as superfluous as cell phone service. We cannot know in advance what this global connection will be, for we must look to find it and to *see* what it might be. Whatever it is, it ought not disrupt or damage our ability to carry out our first calling. (Of course it is possible, as it was for the Apostles, that one’s first calling turns out to be a global mission; nevertheless, it will still be a *particular* mission, not to the “world” but to some *place* and to some particular *people* or other.) In other words, for most, the matter of global obligations is entirely contingent on our epistemology of divine calling. (I recommend Schuurman’s book on vocation for a good start towards wisdom in pursuit of such self-knowledge.)

### **Conclusion: Nothing Vain**

I conclude with brief comments on an intriguing but little-noticed proposal made by Miraslov Volf. In countering the judgment of Weber on capitalism as an “iron cage” (so translated), Volf proposed (and in intriguing contrast to Augustine and the majority of moral theologians, I think) that what confers goodness on enjoyments is their participation in eternity. In his words, “The realm of freedom is an eschatological vision of the good life. This vision is the broadest framework in which we ought to place the creation of wealth and the dynamic satisfaction of needs for external goods” (Volf, 1995, p. 189). This idea needs to be explored. While on one level it is true that our work in this world is passing vanity (so Ecclesiastes), in *God* nothing is vain. On the con-

trary, “when we turn to God, we find that same [otherwise lost] world sanctified and glorified in God. In God, in whom nothing worth preserving is lost, everything worth enjoying can be enjoyed” (p.191).

Right memory and a sense of calling will go a long way in helping us each of us know what things they are, what things they are not, and how to do our small part in the larger redemptive engagement of consumer capitalism. Let us not fear for Christianity’s capacity to do so.

### References

- St. Thomas Aquinas. (1988). *Summa theologica: a concise translation*. Editor, Timothy McDermott. London: Eyre and Spottiswoode.
- St. Augustine. (1997). *On Christian teaching*. Translator, R. P. H. Green. Oxford: Oxford University Press.
- \_\_\_\_\_. (1834). *In psalmos*. Edited by J. -P. Migne. Patrologiae Cursus Completus, Series Latina. Paris: Garnier.
- Dillard, Annie. (1998, 1974). *Pilgrim at Tinker Creek*. New York: Perennial Classics.
- Gay, C. M. (1991). *With liberty and justice for whom? The recent evangelical debate over capitalism*. Grand Rapids: Eerdmans.
- Fukuyama, F. (1992). *The end of history and the last man*. New York: Free Press.
- Gonzalez, J. L. (1990). *Faith and wealth: a history of early Christian ideas on the origin, significance, and use of money*. San Francisco: Harper & Row.
- Gordon, B. (1989). *The economic problem in biblical and patristic thought*. Leiden: Brill.
- Hauerwas, S. (1998). Christian schooling or making students dysfunctional? In *Sanctify them in the truth: holiness exemplified* (pp. 219-226). Nashville: Abingdon.
- Hinze, C.F. (2004). What is enough? Catholic social thought, consumption, and material sufficiency. In W. Schweiker and C. Mathewes (Eds), *Having: property and possession in religious and social life* (pp. 162-188). Grand Rapids: Eerdmans.
- Leo XIII. (1991, 1891). *Rerum novarum*. Vatican City: Democrazia Christiana, Direzione Nazionale, Dipartimento Formazione.
- Mathewes, Charles. (2004.) On using the world. In *Having: property and possession in religious and social life* (pp.189-221). Grand Rapids: Eerdmans.
- Middleton, J. Richard. (1994). The liberating image? Interpreting the imago Dei in context. In *The Christian Scholars Review* 24 (1), 18-25.
- Neuhaus, Richard. J. (1992). *Doing well and doing good: The challenge to the Christian capitalist*. New York: Doubleday.
- Niebuhr, H. Richard. (1951). *Christ and culture*. New York: Harper.
- Novak, Michael. (1982). *The spirit of democratic capitalism*. New York: Simon & Schuster.
- O’ Donovan, Oliver.(1982). *Usus and fruitio in Augustine, de doctrina Christiana I*. In *Journal of Theological Studies*, 33, 361-397.
- Schneider, John R. (2002). *The good of affluence: seeking God in a culture of wealth*. Grand Rapids: Eerdmans.
- Schuurman, Douglas J. (2004). *Vocation: discerning our callings in life*. Grand Rapids: Eerdmans.
- Sider, Ronald J. (1997). *Rich Christians in an age of hunger: from affluence to generosity*. Dallas: Word.
- Simon, Arthur. (2003). *How much is enough? Hungering for God in an affluent culture*. Grand Rapids: Baker.
- Singer, Peter. (1999). The Singer solution to world poverty. In *The New York Times Magazine*, 5 September, 50-53.
- Weber, Max. (1965 [1904]). *Die protestantische ethik München*, Hamburg: Siebenstern Taschenbuch Verlag.
- Volf Miraslov. (1995). In The cage of vanities: Christian faith and the dynamics of economic progress. In R. Wuthrow (Ed), *Rethinking materialism: perspectives on the spiritual dimension of economic behavior*. (pp. 169-191) Grand Rapids: Eerdmans.