



# To Possess Is Human? Not in the Economy of Salvation!

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**L**ook around the room in which you now sit. What do you see there? Maybe a couch, armchairs, pillows, carpet, tables, books, coasters, toys, wastebasket, computer, wires, printer, speakers, stereo, bookshelves, tchotchkes, pictures in picture frames, television, remote control, candles, shoes, magazines, lamps, curtains. The list of “stuff” can go on and on. When I look around my house, I am struck and a little embarrassed at how true it is that I define myself—at least on some level—by what I own. My possessions do not determine my life, but they certainly are important citizens in my middle-class world.

Economists, for all their often unfathomable models of macro- and micro-economies, get this one basic fact right: the human being has seemingly unlimited wants in a world of limited resources, and we work toward providing these by building up social networks through the patterns of exchange, gift, and possession. Economists understand this side of the human surprisingly well. They understand that only when individuals can make a living from their natural and social environments do they flourish. Thus, the bedrock of modern economic theory is the study of how humans can maximize wealth and efficiency. We regularly make choices between alternatives of limited means. We devise a myriad of ways to maximize goods and wealth with limited resources. In short, the *homo economicus* is constantly seeking to produce abundance out of scarcity. This daily activity becomes a giant part of how we see ourselves in the world.

*A meaningful conversation about faith and economics requires the participants to know the fundamentals of each discipline. Here, Professor Marga offers an introduction to basic principles in the Christian “economy of salvation.”*

It is precisely at this point where knowledge of Christian theology is the most crucial for discussion of faith and economics. For the human being is not simply a *homo economicus* but a *homo religiosus* as well. We are a creature with a primal need to live in the grace and mercy of almighty God. This need to live in God's mercy and grace is a need to be defined as a creature *outside* the ever-deeper-reaching bounds of free-market economies. We are not what we possess. We are not what we can trade, buy, exchange, exploit, earn, or own. We are creatures of infinite worth who benefit from the ultimate exchange—the exchange of death for life. We can only *truly* flourish when we can live from and enjoy God's good creation, not as a commodity to consume but as one part of the luscious, humming arena of planet Earth that God calls God's own. In short, we are only seen for whom we truly are when we are seen through the parameters of the economy of salvation.

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The principles and logic of the economy of salvation must come to bear on any and every other view of the human, not because people of faith need a tip of the hat to their beliefs, but because the human being cannot exist outside of a relationship with God, even though we try to do so at every turn. What God gives as the gifts of life, creation, time, and hope, no economic model or free market of exchange and possession has the right to co-opt.

There are three principles of the economy of salvation that every market economist must know. They are, first, that God's blessed giving of gifts explodes the human concepts of exchange and possession; second, that human individuals and personalities have infinite worth because they have been united to Christ; and, finally, that the earth, wind, water, air, animals, and human beings are not commodities to be traded, collected, hoarded, or exploited. They have inherent value as God's creatures.

#### GOD'S GIVING OF GIFTS

Let us begin with the first principle, namely, that God's giving of gifts is a giving like no other. God's giving of gifts explodes the dimension of social status. Typically in Western, capitalist economies the giving of gifts involves social status. The giver seeks to give something that will show appreciation but that will also show the ability of the giver to give. Likewise, the recipient of gifts may often wonder how such gifting can eventually be reciprocated. Gift giving and receiving quickly becomes a sign of social status, financial capacity, and, ultimately, power. The exchange of gifts can escalate over time so that the more generous the gift, the greater the show of power. In this way, human gift giving frequently serves to solidify existing social structures and systems of power.

Were God's giving of gifts—the gift of grace, of forgiveness, of life, breath,

love, creation, air, water, greenery, animals, and everything we call our own—to be seen as affirming social status, then God would be, as Kathryn Tanner puts it, “the biggest of ‘big men.’”<sup>1</sup> Instead, however, the divine giving of gifts turns social locations upside down. Such a giving occurs in the most unlikely of places and ways. The Samaritan woman, an outsider at the well, becomes an authority on the good news to her people. A prostitute, one living in shame, gives Jesus a precious gift of foot washing with fine oil. The greatest gift—God’s own self in Jesus Christ—is given in the humblest of forms, wrapped in swaddling clothes, in a barn, to an unmarried woman and a man either too naïve or too unclever to have left her behind for a more reputable wife. The gift of eternal life and forgiveness comes through a rebel on a cross, a God who refused to save himself in a moment of greatest humiliation and agony. Were God to affirm God’s social status as the biggest of big men, it would not come through such perplexing, indeed scandalous, means as this. The giving of gifts in the economy of salvation does nothing to show off social status or power.

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God’s blessed giving of gifts also explodes all human concepts of exchange and possession. God is a most unusual giver of gifts because God gives without need. This is probably the deepest mystery about divine grace, simply because the human cannot fathom such free giving. In human economies, giving often entails an expectation of reciprocation. Although gifts exchanged between individuals are frequently given with no expectation of some kind of return, nonetheless, such expectations are built up in this way. The recipient can often feel like some return, someday, will be necessary or at least welcomed and desired. After all, it is a good thing to respond to generosity in some kind of way. Recipients of gifts and favors do not remain recipients very long if they fail to become active givers themselves.<sup>2</sup>

In the economy of salvation, however, where the divine giving of gifts dominates, the principle of exchange does not work toward reciprocation and return. God gives without need. Therefore, the exchange that takes place in the economy of salvation is the ultimate exchange of grace and sin, acceptance and shame, humiliation and glory. A life is exchanged for death, bliss for sin and death, innocence for guilt. While something is “exchanged,” there is no requirement of “paying back.” In fact, there must not be a payback. This kind of giving is at the heart of Jesus’ words in Mark 10:15: “Truly I tell you, whoever does not receive the kingdom of God as a little child will never enter it.” We receive from God, not *as* little chil-

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<sup>1</sup>Kathryn Tanner, “Economies of Grace,” in *Having: Property and Possession in Religious and Social Life*, ed. William Schweiker and Charles Mathewes (Grand Rapids: Eerdmans, 2004) 369.

<sup>2</sup>For a more complete analysis of gift giving and receiving, see Kathryn Tanner, “Economies of Grace,” 353–382.

dren, but *like* them, who take freely, joyfully, and run with what they receive. This is no normal routine of exchange.

Such a peculiar exchange takes place in the life, death, and resurrection of Jesus Christ. Jesus Christ is not simply God's sign to humanity that our sins are forgiven and death is overcome. The exchange runs profoundly deeper. The life, death, and resurrection of Jesus Christ constitute an event where an actual and real exchange takes place. God comes into the world and receives the sin, weakness, frailty, guilt, and shame that the world possesses. Through his life, death, and resurrection, the world, in exchange, receives life, love, light, acceptance, and hope—even glory and honor. Jesus Christ, as prophet, priest, and king, takes on the sin of the world and, in exchange, lifts up humanity; Jesus Christ shows humanity what it means to be truly human. He takes on the guilt and shame of our broken condition and, in return, accepts us into the arms and family of God.

Martin Luther provides us with a lasting image for this exchange. This is the Lutheran “blessed” or joyous exchange. The soul becomes united

with Christ as a bride is united with her bridegroom....And if they are one flesh and there is between them a true marriage...it follows that everything they have they hold in common, the good as well as the evil. Accordingly the believing soul can boast of and glory in whatever Christ has as though it were its own, and whatever the soul has Christ claims as his own....By the wedding ring of faith he shares in the sins, death, and pains of hell which are his bride's. As a matter of fact, he makes them his own and acts as if they were his own and as if he himself had sinned; he suffered, died, and descended into hell that he might overcome them all. Now since it was such a one who did all this, and death and hell could not swallow him up, these were necessarily swallowed up by him in a mighty duel; for his righteousness is greater than the sins of all men, his life stronger than death, his salvation more invincible than hell. Thus the believing soul by means of the pledge of its faith is free in Christ, its bridegroom, free from all sins, secure against death and hell, and is endowed with the eternal righteousness, life, and salvation of Christ its bridegroom. So he takes to himself a glorious bride, “without spot or wrinkle, cleansing her by the washing of water with the word” [Cf. Eph. 5:26–27] of life....<sup>3</sup>

In the blessed exchange, we do not simply come to the trading floor empty-handed. We bring something much worse: our heavy burden of sin. And God not only takes on this negative value willingly, God also bestows upon us the greatest gifts: life, love, and unending grace. This is an exchange like no other. It is a transaction that defies all definition in terms of a free-market economy. In this way, the blessed exchange is truly joyful. It provides the human individual with a dimension to their existence that also resists being judged by the principles of free-market economies.

<sup>3</sup>Martin Luther, *The Freedom of a Christian* (1520), in *Luther's Works*, vol. 31, ed. Harold J. Grimm (Philadelphia: Muhlenberg, 1957) 351–352.

## THE INFINITE WORTH OF HUMAN BEINGS

The second principle of the economy of salvation is that it trades in human lives. This is its one and only “commodity.”<sup>4</sup> Christian theology is concerned with human lives because we are united to Christ in his death and resurrection. That is, *all* humanity, sinful humanity, is yoked to Christ through Christ’s action on our behalf. The humanity of Jesus Christ is a human life lived in perfect obedience to God. Through his actions, Christ heals and sanctifies all life. His life and love demonstrate and define what it means to be truly human. Our lives take on infinite worth when we are united with Jesus Christ, this most pure of humans. For this reason alone, human life has infinite value and becomes the single most precious good in the economy of salvation.

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The worth of this precious good, human life, is not based on its usefulness, monetary value, or how it calibrates against other things that can be exchanged for it. In free-market economies, “worth” often refers to how useful a thing is, how much it costs, or how much one will get in exchange for it. Often the commodities we exchange in market economies have no worth unless they can bring us something in exchange, whether that is money, power, status, friends, or the like. Worth tells us what something can *do* for us, how useful it is for our material well-being. This is not so when it comes to human lives in the economy of salvation. No circumstance in life increases or decreases the worth of human individuals, despite how “high” or “low” functioning they appear to be. People are not like new cars whose worth is slashed the minute a new car is driven off a lot. The most precious good in the economy of salvation has a worth that remains steadily high—infinite high—throughout the course of a lifetime. Neither dire poverty or illiteracy, nor illnesses such as dementia, depression, or cancer change the worth of a human life.

Moreover, no amount of money—or money given away from one’s personal fortune—adds to the worth of an individual human life. The lives of Bill Gates and Warren Buffett, those titans of fortune and charity, are not worth more than the life of anyone else. No one’s life is worth more based on what they possess or can give away from their possessions. Indeed, we can all play the parlor game of utilitarian ethics: “Whom would you throw out of a sinking boat? A criminal, your father, or Mother Theresa?” The logic here is that the individual who may potentially “contribute the most” to society has a life that is worth the most. But Christian theology refuses to make such judgments. Jesus Christ told the *guilty* thief next to him on the cross, “Today you will be with me in paradise” (Luke 23:43). At the foot of

<sup>4</sup>I put this word in quotes because, in fact, human life cannot be commoditized.

the cross, we are all guilty. Likewise, at the foot of the cross, we are all worthy. Economists must understand this central commitment to human life in Christian theology. When we speak of human life, it is never a means to some material end—of wealth, of networks, of fame, of career, of sexual pleasure, of power. Human life is an end unto itself.

All transactions in the divine-human relationship work toward and support this precious good of human life. Luther suggests this when he speaks of believers becoming “little Christs” to their neighbor. By being little Christs, Christians affirm that all human life is a precious good, and it is up to humans to live in and work in this economy of God’s grace. It is these relationships of neighbor to neighbor, person to person, upon which the economy of salvation especially comes to bear. As Joerg Rieger points out, within Western-style free-market capitalism, “wealth and power are often produced on the backs of others.”<sup>5</sup> Christian theology does not view the human being as something from which a profit can be made. The neighbor is not someone we ignore, envy, or cheat. The neighbor is not someone from whom we seek to extract something for our own benefit. Nor can we possess the neighbor. The neighbor is another life lived in the light of the humanity of Jesus Christ—whether they live out this truth or not.

The economy of salvation provides humanity with an entirely different set of values than free-market economies. But do the divine values of salvation, forgiveness, and redemption stand in an antithetical relation to the material well-being of humans? By no means. The Christian doctrine of creation provides us with a robust vision of human flourishing on Earth. There are significant scriptural visions of life and new life that are characterized in terms that include human and earthly well-being. From the Genesis account of the garden of Eden, teeming with life, to Isaiah’s eschatological vision of the new Jerusalem, filled with healthy people, places to live, and food to eat, the Scriptures are full of concern for human material well-being.

### CREATION IS NOT FOR SALE

But material well-being does not have to come only through market economies. Nor ought we narrow the worth of material things to their value on the free-market economy. Just as human life cannot be commoditized, creation and all that contributes to material well-being must also not be commoditized. This is the third principle in the economy of salvation. Creation is not for sale. Neither can it be possessed. To borrow an expression from Niall Ferguson, “Planet Finance” must not take over Planet Earth.<sup>6</sup> Christian theology vehemently denies the selling and buying of Earth’s great bounty. Water, for instance, is not for sale. It is a gift to all

<sup>5</sup>Joerg Rieger, *No Rising Tide: Theology, Economics and the Future* (Minneapolis: Fortress, 2009) 20.

<sup>6</sup>See Niall Ferguson, *The Ascent of Money: A Financial History of the World* (New York: Penguin, 2008) 4. Ferguson uses this expression in a discussion of market capitalization and the world’s stock markets, not environmental issues.

life from God. Air, warmth, shelter, clothes, food—all these elements that are necessary for human survival, and ultimately happiness—are not to be subject to the dynamics and forces of human market economies.

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The noncommoditization of the Earth's bounty commits Christian theology to take an ethical stance against the idea that individuals or corporations have the "right" to buy ecosystems or large swaths of nature and do what they like with them. It is actually rather absurd to "own," say, a fish swimming in the ocean, or "air space" and all that flies through it. However, free-market economies often encourage such possession of the natural arena. The doctrine of creation prohibits Christians from condoning the free-market logic that would allow an individual or corporation to "buy" one's right to pollute parts of the ecosystem. The oft-rehearsed example here is the case of the contamination of a river full of fish that flows through individually-held private property. If a company is making a product that appears to be "worth" more than the ecosystem it is harming, the corporation may have the ability to buy its "right" to continue to harm. After all, if its product is worth more than the land, water, or animal inhabitants of a particular swath of land, sea, or air, it is the mightier of the two. As Ronald Coase puts it, economists ask: "Is the value of the fish lost greater or less than the value of the product which the contamination of the stream makes possible?"<sup>7</sup> If the product is more valuable than the fish in the river, the interests of the company producing the product—and the pollution—would receive more protection. If they can pay a compensation for the value of the lost fish and polluted river, there is nothing to stop them in the principles of a modern free-market economy.

Economists must know that this logic is condemned by the Christian doctrine of creation. Does a corporation's "valuable" product truly serve humanity, if its production harms or even destroys an entire ecosystem in the meantime? Here, again, the definition of "worth" within the economy of salvation comes to bear. Within Christian theology, the protection of all parts of the created order—be it fish or the spotted owl—is mandated by a commitment to the *inherent* value of all things creaturely, not merely their economic value. Further, Christian theology prevents the logic that encourages the possession of entire ecosystems or large parts in them.

<sup>7</sup>See Robert Coase, "The Problem of Social Cost," in *Economics of the Environment: Selected Readings*, ed. Robert N. Stavins (New York: W. W. Norton, 2000) 24. Coase gives credit to George J. Stigler for this example. See George Stigler, *The Theory of Price* (New York: Macmillan, 1952) 105.

This commitment to the noneconomic value of creation does not grow out of a simplistically idealistic worldview. It is actually the profound realization that if we care for creation, and treat what dwells in it with the respect all living things deserve, human life will be *better*. Christian theology understands—in a way that free-market economic models cannot—that the cool of a river; the rustle of green leaves; the shade of a tree; the life of a bee, which pollinates plants that are necessary for human survival; the life of an owl, which can hunt mice carrying Lyme disease and, therefore, help prevent the spread of parasitical illnesses; the quiet of an untouched swath of land are all *necessary* for the flourishing of human life. These things are not luxuries to be possessed by those who can afford them. They can never be bought, sold, or exchanged. Their worth, too, is infinite when measured against the worth of things traded on the free market.

Does Christian theology, then, reject human-built market economies? By no means. When they function properly, worldly economies work together with governments to provide the vital necessities to human communities. In fact, the Christian religion helped further modern economic practices and resided hand in hand with the development of a fair, free-market economy in medieval and Renaissance Europe.<sup>8</sup> The fair exchange of goods and services is the bedrock of a stable, livable society. In those places of the world where there is a high level of corruption or where there is little industry and agriculture, communities struggle to keep their members alive and safe. But in those parts of the world where there is an ethic of fair and regulated exchange of goods and services (as fair as a sinful human system can be), human communities and individuals thrive and make scientific and technological advances, bettering human existence on earth.

Market economies and the exchange of goods and services are indeed helpful for human flourishing. We see their worth in projects in microlending, like the famous Grameen Bank.<sup>9</sup> And recent studies show that when poor women are given access to a fair and noncorrupt market economy, not only they, but their children and extended families, flourish.<sup>10</sup> If there is a task for Christian theology in the service of human-built economies, it is to support and promote the use of money and goods to help all peoples of the world make a living from their environment and society.

If Christian theology is to be truly understood by economists, then the principles of the economy of salvation—exchange and gift without expectation of return, the inherent value of every human individual, and the respect for nonhuman life on earth—must be taken seriously. Christians witness in society that neither pos-

<sup>8</sup>See Rodney Stark, *The Victory of Reason: How Christianity Led to Freedom, Capitalism, and Western Success* (New York: Random House, 2005) 56ff.

<sup>9</sup>See David Bornstein, *The Price of a Dream: The Story of the Grameen Bank and the Idea That Is Helping the Poor to Change Their Lives* (New York: Simon & Schuster, 1996). See also <http://www.grameeninfo.org> (accessed 1 February 2010).

<sup>10</sup>See Nicholas D. Kristof and Sheryl WuDunn, “The Women’s Crusade,” *New York Times Magazine*, 23 August 2009.



session nor our ability to live within a nexus of a myriad of exchanges defines what it means to *be* human.

Just as Christian theology denies that salvation can be “bought” (although Jesus Christ did pay the highest price), human material well-being is also not achieved simply through the exchange of goods and services. Nor will our “stuff” save us. When the principles of the economy of salvation become a part of the considerations of free-market, Western-style economies, human life may begin to flourish in ways that no one can predict. ⊕

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