

# A biblical response to working poverty

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# Introduction

For many people today, work does not pay: they work hard but they and their families still have an unacceptably low standard of life.

Individuals, families and groups in the population can be said to be in poverty when they lack resources to obtain the type of diet, participate in the activities and have the living conditions and amenities which are customary, or at least widely encouraged and approved, in the societies in which they belong.<sup>1</sup>

According to Institute for Public Policy Research, 17 per cent of those in working households in the UK currently live in poverty – nearly five million people – and the current cost of living crisis is making the situation worse. As well as longer term economic and political trends, there are several immediate reasons, all now well evidenced, for this highest recorded level of working poverty for a generation.

Firstly, despite recent increases to the government's minimum wage (the 'National Living Wage'), many workers continue to earn low hourly wages. About one in five jobs in the UK pay below the 'real Living Wage' – an independently calculated hourly wage designed to be high enough to lift a full-time worker out of poverty.<sup>2</sup>

Nearly a third of workers earning less than the real Living Wage say they regularly skip meals 'for financial reasons'. One in four parents on low pay say it impacts on their relationships with their children.<sup>3</sup> For some, their income is so low it leads to hunger; one in six of the 700,000 people using a foodbank in 2019/20 were actually working.<sup>4</sup>

Low pay is compounded by surprisingly large numbers of employers flouting employment laws and paying below the legally required minimum wage – affecting 400,000 workers at the last estimate.<sup>5</sup> We also currently have one of the highest rates of inflation for 40 years, undermining wage rates at all levels.

Secondly, for many people, their working income has become somewhat unpredictable and precarious. Many low-paid workers are on zero-hours contracts and often rely on shift work which can be changed at short notice, leading to unpredictable incomes from week to week.<sup>6</sup>

This precarity is further exacerbated by the inadequacy of sick pay. The UK's statutory floor for sick pay is one of the lowest in Europe, with Statutory

### NOTES

- 1. Taken from Peter Townsend's definition at https:// cpag.org.uk/childpoverty/whatpoverty, accessed 23.8.22.
- 2. The statistic is drawn from N Cominetti. C McCurdy & H Slaughter, Low pay Britain 2021 (Resolution Foundation, 2021). Low pay is defined here as 'less than two-thirds of median hourly pay'. The Living Wage is calculated each year by the Resolution Foundation on behalf of the Living Wage Foundation, which is an independent national charity, and full details are available from them as to the methodology used. The minimum wage is less than the 'real Living Wage' for many people, strikingly so in London and also for younger workers under 23 years of age for whom the minimum wage is set at a lower level.
- 3. J Richardson, *Life on low pay* 2022 (Living Wage Foundation, 2022).
- 4. Trussell Trust, State of hunger: Building the evidence on poverty, destitution and food insecurity in the UK (2021).
- 5. Data for 2018 drawn from L Judge & A Stansbury, Under the wage floor (Resolution Foundation, 2020).
- 6. A recent study found that 50 per cent of low-paid workers had less than seven days' notice of their shift

Sick Pay not applying at all to those on the lowest pay and only providing a small income from the fourth day for most others.

Thirdly, many workers are underemployed. They may be in work but not working sufficient hours each week to maintain a viable income. This is a key problem for many.

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Research shows how low pay leads to stress, negative impacts on health and wellbeing and how it undermines family life. More broadly, we can also see how the welfare state picks up the bill for supporting low incomes through Universal Credit and other benefits – costing the taxpayer a lot of money, whilst still often failing to provide enough resources to take people out of poverty. Whilst a strong case can be made for a decent level of benefits, don't employers also have responsibility to pay decent wages to their employees? Where does the balance of responsibilities lie between employer and government?

Much of the commentary on poverty emphasises the role of the state in addressing our nation's social problems. It clearly does have a key role to play, as do other actors (including workers themselves). However, our focus here is on the often neglected role of the employer, particularly in the private sector, as we seek to provide a clear biblical perspective on work, wages and employment in a way which is helpful for setting an agenda for action.

# Shaping a biblical vision

The centre of Scripture is the person of Jesus Christ, revealed in the gospel message as the centre of all things (Colossians 1.15–20). From this central message of creation, sin, redemption and new creation in Christ, Christians have the basic co-ordinates of God's purposes. Ethically speaking, the heart of these purposes is love – a God of love who loves creation and redeems people from mutual hostility to an eternal life of love (cf. John 3.16 and the multiple repetitions of the command to love, e.g. Matthew 22.34–40; John 13.34; James 2.8).

'Love' means many different things to many different people, but that does not make it subjective or vague; it is epitomised in Jesus' death on the cross (1 John 3.16). Through Jesus' other actions in the Gospels as well as the various practical injunctions in the Epistles, it becomes clear that love involves holistic concern for others, treating them as kin. Within an understanding of kinship, it is pretty clear what loving others involves.

In the Torah especially, love for God and others is worked out through the social, economic and political relations of Israel. However, as is graphically illustrated by the economic critique of the New Testament, and ultimately the cross itself, this way of life occurs against a hostile backdrop. Biblical love runs against the dominant pattern of society, including in the marketplace.

### A social vision

Across Scripture as a whole, to love is to give oneself for other people's flourishing. What it means to 'flourish' is spelled out in Genesis 1–2: it is about living in right relationship to God, other people and non-human creation, thus participating in all the goodness of divine life. This complex relational view of flourishing boils down to a simple idea: home. Whether in the Garden of Eden, the social vision of Israel or the Early Church, people flourish when all have a home within an interconnected community of homes (cf. Revelation 21.3 where the new creation is portrayed as God's home).

This idea of home is deeply theological and reveals something of the nature of God. This biblical social vision of home also shapes employer—worker relations. When the goal of work is building home, it is not a burden or an imposition but an expression of freedom.

The Bible gives us a social vision that is inseparable from the gospel message of Jesus, though it is spelled out in the Old Testament. Each family or household has a home in an interconnected network of homes that undergird the political structure of local community, nation and international society. Generally, therefore, the employer–worker relationship should tend towards this vision. The result of the work for those employed should be their own flourishing through enabling them to cultivate home.

There are five key biblical principles at play here, which will help bring out the importance of what is at stake in the employer-worker relationship.

### 1. Human dignity: people are people, not units

All are created in the image of God (Genesis 1.26–27) and Jesus died for the sins of the whole world (1 John 2.1–2). Human dignity demands that a person is treated as one created for the range of relationships and experiences that constitute flourishing. They cannot be objectified as a unit whose only function is to provide the means for others to flourish.

### 2. Agency: flourishing within work and outside it

The importance of agency comes out clearest in the contrast between the life of Israel in Egypt and the life given to them in the promised land. They went from being prescribed repetitive, monotonous tasks for no personal benefit to being given land on which to creatively develop their own resources as households and communities (Deuteronomy 8.6-9). All workers should have conditions that allow them to enjoy sufficient independence to cultivate home. Developing the capacity of workers through training, skills and experience should be part of reasonable work and not an optional extra. It costs, but the benefit is a happier, more capable, and ultimately more productive team who bring these benefits into society.

### 3. You reap what you sow

The principle of reaping what you sow exists alongside the New Testament's message of justification by faith, even if the apparent tension between the two is theologically challenging. Right from the beginning, the logic of cause and effect is written into the natural processes of creation (Genesis 2.5–6). In line with the agricultural origins of all work, Scripture always assumes that work is appropriately rewarded. Thus talk about reaping and sowing (cf. 2 Timothy 2.6) is not just an abstract ideal. There is no exact formula dictating the relationship between work and reward. Yet the relationship should be appropriate, so that hard work yields a decent living. This connection between someone's labour and what they receive in return is generally affirmed in the New Testament (Matthew 25.21; Romans 2.6; Galatians 6.9) and specifically applied to work by Paul (2 Thessalonians 3.6–13).

### 4. Beyond contract to covenant

The usual basis for relating to each other in economic life is contractual: you agree to do something for me, I agree to do something for you, and we record the agreement formally. There is nothing unreasonable about mutual expectation, and formalising such expectations is vital for the security of all parties concerned. But if business interactions remain at the

level of 'contract', it implies that there is no deeper relationship between two parties, who remain essentially separate individuals. What 'relationship' there is only goes as far as the delivery of specific goods or services.

From a biblical perspective, human identity is irreducibly relational; one is who one is in relation to family, local community, nation and universal humanity. To be 'human' means to belong to a collective and ultimately the body of Christ to which all are called (Colossians 1.15–20). Economic relationships

a biblical approach to poverty yields principles and behaviours that are readily translatable to contemporary employment practice

are embedded in these overlapping networks; they cannot happen outside them and the 'market' is not a sealed off system of its own. Because of this, business relationships involve a bond that is covenantal. In fact, there are no mere 'contracts' in the Bible; even political or economic dealings are sealed with a 'covenant', implying a more fundamental relational commitment. Of course, even covenantal relationships can become distorted, but the starting point should be a commitment by an employer to a worker that goes beyond the minimum legal obligations.

# 5. Power comes with responsibility

A lot of public life, especially in business, operates on the assumption that if you can legally do something, then there is no reason why you should not. Higher ranking economic actors have far more power than lower ranking ones and they are encouraged by 'the rules of the game' to use this power to their advantage. However, biblical power does not work like this. The great leaders of God's people stand out for the level of responsibility they take over those whom they lead. Specifically in relation to business dealings, figures like Job, Boaz and Nehemiah use their economic power for the benefit of the weak, whilst the ideal woman of Proverbs uses business to provide for others (31.10–31). Jesus is the supreme example of this; he had the power of an invincible angel army at his disposal (Matthew 26.53), but instead of

patterns, often requiring shortnotice changes to travel or childcare plans which can even add to their costs. Insecure work has grown significantly in the last 20 years. Statistics drawn from (in order) J Richardson, Living hours index (Living Wage Foundation. 2021); R Florisson, The insecure work index: Two decades of insecurity (Work Foundation; Lancaster University, 2022).

- 7. In terms of the work itself, we are assuming for the sake of argument that the products or services of a given business contribute beneficially to society as a whole (although this can sometimes be a question in itself).
- 8. This idea has a long history in Catholic Social Teaching (the quotation is from the papal encyclical *Quadragesimo* Anno, section 83). See also Mills, 'The Divine Economy', in After capitalism (Jubilee Centre, 2012), p. 97.
- 9. This is the rationale behind the Living Wage Campaign, which has strong Christian heritage through Catholic thought. This goes back at least as far as the 1891 papal encyclical Rerum Novarum (see sections 43-46). See also the 2004 Compendium of the social doctrine of the Church (sections 250, 302).
- 10. The All-Party
  Parliamentary
  Group on Poverty
  makes the same

recommendation about the living wage in its report on in-work poverty (http://www. appgpoverty.org.uk/business/in-work-poverty/, accessed 23.8.22).

11. My thanks to Dr Erica Mongé-Greer for this point, who also pointed out a lived example of such commitment: https://www. inc.com/ magazine/201511/ paul-keegan/doesmore-pay-meanmore-growth.html (accessed 23.8.22). 'winning the game' and defeating his opponents, he chose to serve those under him by accepting (short-term) defeat. Because of Jesus' death, all can experience home in relationship to God; Jesus took power as the responsibility for others' wellbeing.

# Two ethical fundamentals

A whole-Bible understanding of the gospel together with these five principles yield serious implications for employer—worker relations. These can be summed up in two ethical fundamentals.

Firstly, love does justice in the face of injustice - we have to understand love holistically; to love others means to help them experience home. Nobody would dispute this in the context of private family life, but every relationship should be judged by the extent to which it tends towards this social vision, including employer-worker relationships. This might come as a surprise to those who put public life in a separate box with its own rules. However, the Bible never suggests that Christian love is restricted to private or social relationships. It works out in the economic and political sphere of which business is a key part. The whole biblical basis given here is well summed up in 1 John 3.16–17).

Secondly, there can be no 'free market' for labour. The second idea is a structural implication of 'love your neighbour': human labour is not just another commodity. The biblical perspective is that free markets are for goods and services, but not for the factors of production (land, labour and capital). The value of labour is bound to human dignity; there must be 'protection of the waged labourer' who is not a mere commodity.<sup>8</sup>

# Behaviours to tackling working poverty

To move towards a biblical social vision, principles and fundamentals must yield concrete behaviours (cf. 1 John 3.18). The basic practice is that workers should be given what they need to build their homes. All the biblical material that we have examined so far points to the necessity of workers receiving payment that is sufficient for the standard of life deemed as acceptable within a given society. A 'living wage' should apply equally across the board to everyone, regardless of gender, age or any other social characteristic and obviously does not preclude higher pay for certain roles.

Change begins with hearts and minds. The case we have put forward puts love at the centre. Love, as biblically understood, is a powerful force that has concrete implications for employer-worker responsibilities. These include the following behaviours:

1. Paying a genuine living wage

The dependence of the worker on their employer entails a responsibility to pay properly and it must be sufficient to live on. Labour deserves payment that is appropriate to needs, specifically shelter and food (cf. Luke 10.7) for a household and not just an isolated individual. Earning a decent living is a matter of dignity, a means to social participation and not just material subsistence (1 Timothy 5.17).

We can get a sharper sense of the right thing to do from looking at what was wrong. A common temptation is to abuse positions of power and ignore workers' needs. This was the problem in Egypt, where Israel were treated as slaves, apparently being paid nothing (Exodus 5). God's people were warned that if they adopted a monarchy, a centralisation of power like the Egyptian model, the temptations of power would be too great and workers' needs would be ignored (Deuteronomy 17; 1 Samuel 8).

As Jeremiah makes explicit (22.13–17), greed comes with carelessness about others. This must say something to companies whose highest earners live in luxury whilst those at the bottom of the ladder struggle for a living.

Paying a living wage is part of how an employer loves his or her neighbour (in this case his or her worker). If this involves a reduction in the wages of higher-ranking positions or a smaller profit for shareholders, then such love becomes courageous and sacrificial but not foolish (2 Corinthians 8.7–15). If paying a living wage is still difficult to achieve, then creative ways of compensating workers can still be pursued (such as reduced hours for the same pay).

2. Paying wages according to the agreed amount and time schedule

There are several biblical passages that condemn the practice of delayed wages (Leviticus 19.13; Deuteronomy 24.15). The concept of a living wage already includes a time dimension; it is a wage that is sufficient for a household's needs for a certain period. So, the natural assumption is that a worker must be paid the right amount at the right frequency for them to be able to maintain their livelihood, i.e. paid the correct amount, on time. Another way to put this is that cashflow is an aspect of sufficiency.

3. Providing regular and sufficient hours of work where possible

If the biblical principle is that conditions of employment should correspond to the needs of a worker's wellbeing, sufficient hours would be part of the requirement. In practice, much working poverty comes from low hours rather than just low hourly pay.

Sufficient hours must be consistent to be effective. There must be some guarantee that the number of hours will not fluctuate in a way that leaves a worker in a precarious situation. Even if zero-hours contract arrangements sometimes seem to be enough for a worker, precarity is a constant threat for those on low incomes. Such contracts are diametrically opposed to the principle of covenantal relationship that lies at the heart of a biblical employer–worker relationship. Offering workers the security of regular, sufficient hours is part of the same broad principle of a living wage.

4. Providing work which is reasonable in scope and has fair boundaries

It is little good paying a worker well if their job comes with unrealistic expectations that force people to quit, cause health problems or damage relationships at home, all of which exacerbate the problem of poverty. The required tasks and the breaks between them must be appropriate to what a worker can reasonably manage.

One of the behaviours that God's people were to avoid was overworking as it goes against the principle of Sabbath and festival days, where rest was built into a sustainable rhythm that kept God at the centre and prevented work (or bosses) from having god-like authority.

5. Giving workers sufficient agency for their work to contribute to their development

The end-goal of employment is the common good, of employer, worker and society at large. Increasing workers' agency goes back to the biblical narrative that runs from slavery to freedom. Employers had to offer release to bonded labourers (e.g. Deuteronomy 15.12–18; cf. Exodus 12.45, Leviticus 22.10) and send them off to cultivate their own homes again, with sufficient resources to do so (Leviticus 25.39–43).

6. Paying a fair amount when workers are sick, bereaved or have pressing childcare responsibilities

A worker's place in society needs to be maintained, not only for their own good but for that of the employer too. Once a person comes into employment, the worker can expect that the job provides their reasonable needs in times of sickness, bereavement or maternity. Of course, other bodies (such as family and state) also have a role to play in these situations. But where the primary source of income is a business, that business bears a key responsibility for financial provision, even when a worker is unable to work.

# Conclusion

Working poverty is an urgent issue to which Christians must respond. Taking a biblical approach to it yields principles and behaviours that are readily translatable to contemporary employment practice.

The perspective we have offered here gives biblical grounding to a broad agenda which, if pursued, would not only address in-work poverty but also help many employers take up their rightful responsibilities as powerful agents of social change.

The Church can and should lead the way in promoting these behaviours to combat working poverty. It should do so first of all by example, modelling the employer–worker relationships that it wants society to develop. However, the Church also has a special role in listening to the voices of those who are often unheard (including workers) and bringing them to the same table as those who hold more economic power. This way change can be worked out and pursued together rather through repeated cycles of conflict where the strongest win. This is where transformative power lies (Philippians 4.2–3).