

Dancing to a different drum: Economic justice, shalom and the financial crisis

Rob Saner-Haigh

Rev Rob Saner-Haigh is the Bishop of Carlisle's domestic chaplain and Diocesan Director of Ordinands..

WE LIVE IN A CULTURE THAT HAS BEEN SEDUCED BY A VISION OF GREAT RICHES, AND WHICH HAS NOW FOUND THIS VISION SERIOUSLY UNDERMINED.

The past year has seen acres of newsprint and airtime devoted to financial calamity. Already the history has been written and blame apportioned, yet we will live with the consequences for many years. Of even greater significance than the debt mountain is the huge toll on people, relationships and families that the financial crisis has inflicted. The stress of managing personal debt, the loss of job security and the ensuing issues of self-esteem will have incalculable effects on our society for many years to come. Yet still this vision of riches, and its seductive promises of significance, satisfaction and fulfilment, is held in front of us as the answer to our problems – the only real way forward into a difficult, but (this time) golden future. It is still the drumbeat that dictates the march of our economic life.

Yet this drumbeat has faltered sufficiently to shake a significant majority of people. A recent study by Christian Research found that as much as 70 per cent of respondents were questioning their beliefs, seeking something different, because of the credit crunch.¹ Self-worth and happiness, based on nice homes, nice holidays and the latest 'stuff' has been found wanting. For many, serious questions have been raised.

To some extent, Christians and churches have been warning about this for some time, raising concerns about the increasing levels of debt, and ministering to the early casualties. But how much have we become used to basing our self-worth, comfort and success on the acquisition of possessions? How much have we allowed ourselves to be led by the drumbeat of the surrounding culture? If we are calling people to another mindset, we need to allow our own minds to be renewed. We have to live out a life that dances to a different drum, and show in our words and actions a vision of riches that is deeply enticing and theologically rooted.

We have seen our economy grow hugely in recent decades. Partly the result of increased trade, there has also been a huge increase in profits made on financial transactions – on the buying and selling of debt in increasingly convoluted ways. The economy has seen a huge increase in the sale of services, the rise of the call centre and the decline of the skilled manual worker. More people than ever before have bought their own homes and we have been encouraged to fill them with the latest furniture and decoration. Many people have changed their kitchen as often as they have changed their car. Foreign holidays and leisure have become the necessary reward for hard work, and the antidote to the stress that was gained from the hard work needed to pay for the holiday. To keep up with all this, and the leisure lifestyle, we have needed new and better gadgets. In case we aren't already busy enough keeping up with each other, we are no longer allowed to 'make do and mend'. We have to dress to impress, and we feel good if we look good. And because 'we're worth it', we need a whole range of exotic smelling lotions, potions and treatments.

Shops, telly and lifestyle magazines all keep this beautiful vision before our eyes. For significant numbers of people, all this has been fuelled by increasing levels of personal debt. Some people became adept at trading off credit cards, as banks saw profits in selling debt 'products'. And it all worked fine, but only as long as people could service the debt, and the banks had confidence.

Until last year, house prices also increased sharply. Property programmes (so-called 'property porn') sold the idyll. Many people took to property development or became amateur tycoons, borrowing hugely to buy up flats on the assumption that house values and rental incomes were safe and growing. Again, it worked, but only as long as people could service the debt, and the banks had confidence.

Confidence disappeared. The debts on the banks' books, exacerbated by similar problems elsewhere, suddenly became toxic. The economy suffered a heart attack, credit dried up, debts were called in, businesses suddenly went under and jobs were lost. Government had to shore up the crumbling edifice with eye-wateringly large guarantees and sums of money.

There are many complicated reasons why this has happened. Yet it seems that the economy grew because people were sold dreams, and were financed to have those things immediately. The economy needed people to buy now and pay later, because the resultant GDP made everything look healthy and buoyant.

Of course, there is tremendous allure in all this. People have found their significance in having things. There has been plenty of good in it all – fun with friends and stimulating experiences to name but two. Not only was the dream enticing, but there are genuine and good reasons why we were pulled in.

Economic growth brought nice baubles and some degree of self-worth, but it also meant that more people than ever before had an opportunity to enjoy the benefits of greater wealth. Whereas there had once been an elite few who had enjoyed great riches, now these benefits seemed to be more widely shared. There was also more money in the system for benefits and social programmes. For all the problems, there were plenty of benefits from all the apparent economic growth. Our culture has been seduced by a very powerful and alluring drumbeat. It has provided many wonderful things, but it has left a tremendous hole too.

Yet rather than knock the system and criticise others for being sucked in, the Church must set before people a greater vision of riches than they have currently. Commentators and theologians have spent centuries saying, without much benefit, that society is going to pot. Yet it is surely better for those around us, and for the building of God's kingdom, if we seek to beat our drum more loudly to a different beat? To help our culture hear a different, more profound and pleasing rhythm. A rhythm that speaks of true human meaning, flourishing and community – a Christian vision of economic justice rooted in God's peace and wholeness.

There are a huge variety of Christian visions of economic justice – of how we organise our society and its economic activity in such a way as to honour our calling and commitment as Christians. One strand lays particular claim to be a truly Christian vision. This is to be found in the writings within Catholic Social Teaching, particularly as expressed in the Papal Encyclicals beginning with *Rerum Novarum*.² They have the authority of being the official teaching of the Roman Catholic Church and are rooted deeply and

firmly in Scripture and in Christian thinking and tradition. No other vision of Christian economic justice possesses such a pedigree, or has such an appeal across the Church.

This vision finds its root in the concept of human dignity and seeks human flourishing. Since all are made in the image of God, each individual has equal worth. Yet this total commitment to the worth of the individual is not a divine sanction for individuality. As God is triune, so each person created in his image can only find their full human flourishing, the full expression of their dignity, in community with others. 'Humanity can only be fully expressed and nourished within community. Consequently, how we organise ourselves ... economically ... affects whether human development is nurtured or retarded.'³ Economic activity is checked, therefore, by community, the idea of the common good, which Pope John XXIII described as, 'the sum total of conditions of social living, whereby persons are enabled more fully and readily to achieve their own perfection'.⁴

To this commitment is added the idea of solidarity, which is 'a firm and persevering determination to commit oneself to the common good ... to the good of all and of each individual, because we are really responsible for all'.⁵ A Christian vision demands that economics works for the good of all people within the society, not simply the many or the few. If some are left behind, then the human dignity of all is lessened.

Although human dignity and flourishing forms the root of the tradition, there is a clear understanding that development can be overblown or underdone. Economic activity serves human dignity by providing a means for shelter, food, clothing, employment, health care and education. If economic activity is underdone, then people will lack one or more of these things. However, if it is overdone, there are the dangers of overwork, the neglect of family and friends and the over use of natural resources. Since God has provided resources for everyone, it is quite possible for a few to use too much – to steal it, not only from those living, but from future generations. By doing so, we prevent others flourishing as human beings in that they are not able to benefit from the resources they have equal rights to. By doing so, we prevent our own flourishing. 'There are some people, the few who possess much, who do not really succeed in "being" because, through a reversal of the hierarchy of values, they are hindered by the cult of "having"; and there are others – the many who have little or nothing – who do not succeed in realising their basic human vocation because they are deprived of essential goods.'⁶

This is an integrated vision of human development. We need each other, and we need certain basic things, and we need spiritual welfare – a relationship with our creator. 'True development cannot consist in the simple accumulation of goods and services, if this is gained at the expense of the development of the masses, and without due consideration for the social, cultural and spiritual dimensions of the human being.'⁷

In this integrated vision, we see how the teaching is ultimately shaped by the biblical concept of shalom. Shalom speaks of a wholeness of peace, not simply a period between two wars. The kingdom of God is a place where there is shalom, and all people have what they need to be truly human. In this vision, economic justice is based primarily on need rather than merit. The needs of all should be met, and our responsibilities upheld towards each other, before further resources are distributed. Economic activity is therefore held in check so that people have what they need, not simply what they deserve.

Economics cannot be unfettered. Yet people have the right to initiative and the fruits of hard work. They need the opportunity to meet their needs through their own labour. This principle brings in ideas of just

wage (so that people can afford to meet their needs) and reasonable contracts. Money cannot allow some to exercise undue power over others.

The economy should be a servant of humanity, used for the common good and the nurturing of human development. This vision seeks safeguards to ensure that each person in the community receives the share of God's provision due to them because they are made in his image. Economics, 'cannot be restricted to economic growth alone. To be authentic, it must be well rounded; it must foster the development of each man and the whole man.'⁸ Economics is the servant, shalom the goal.

There is much, much more to this vision than outlined here, yet the point is perhaps simple – that God seeks all of his creation to blossom and flourish, and that this can only truly happen in communion with each other and with him. True stewardship of resources is required, so that economic activity provides people with their basic needs. The term 'basic needs' suggests poverty, yet this is only in relation to profligate consumption. Instead, basic needs is broader in scope, because it refers not only to enough food, to shelter and clothing, but also to health care, education, and meaningful work. This is, then, a vision of economic activity that values people as individuals in community rather than consumers in a herd. It is economics as if people mattered – seeking to provide an environment where people can grow. It is a vision with a holistic view of personhood, which does not ignore their spiritual need of relationship with God or their need for community.

Whilst our current economic system has been good at creating large numbers on balance sheets, and has brought some of the benefits of wealth to many, it has lacked substance. It has encouraged over-consumption, so that, despite grand words, no government dares to make the necessary changes to protect the environment and allow its precious resources to be shared more equitably, particularly with the poor. The drive for profits alone has meant that many people have been forced to do unsatisfying work, where there is little job security or fulfilment, but considerable stress. We have human resources – people serving the corporation – rather than staff. On top of this, people have been taught to find their value as people in having the right stuff, or looking like a celebrity. Beauty and possessions have become the hallmarks of significance. This significance can be bought at a price, and the economy will lend you the money to do it. The problem is that the debt enslaves and chokes the development and flourishing of the person. Although many communities remain strong, and there is a sense of responsibility for others, this has been eroded by an economy that primarily rewards individual merit rather than recognising interdependence and the common good. Many communities feel that they have missed out, and the gap between the rich and the poor, even within our own society, has widened. We have further lost our sense of the common good and the desire for profit has not only led us away from focussing on our real needs, and those of others, but enslaved us in debt and stress.

There are many ways, therefore, that the current economic system militates against a Christian vision of economic justice and shalom. The financial crisis has shockingly revealed the paucity of the current vision. However, despite this fragility, it continues to entice us. People fear being poor when they have this vision of riches. Yet a Christian vision is one where we have our true needs met. It is earthy and real. It speaks of food, shelter, friendship, health and growth, and includes our spiritual needs. Although seduced by alternative visions, people sense there is something better. We need to work out how to beat a drum with a different rhythm, loudly enough for it to be heard, so that people can catch the sound of other, deeper riches – and be set free to be more fully human, and fully alive.

Notes

1. Quoted in M McKay, 'Credit Crunch prompts three in four adults to search for 'meaning of life'', *Christian Today*, 13 May 2009.
2. The main documents are: *Rerum Novarum* (1891), *Quadragesimo Anno* (1931), *Mater et Magistra* (1961), *Pacem in Terris* (1963), *Gaudium et Spes* (1965), *Populorum Progressio* (1967), *Octagesimo Adveniens* (1971), *Iustitia in Mundo* (1971), *Synod of Bishops, Laborem Exercens* (1981), *Sollicitudo Rei Socialis* (1987), *Centesimus Annus* (1991), *Evangelium Vitae* (1995) and *Fides et Ratio* (1998).
3. RJ Saner-Haigh, 'Submitting to Justice? Christian and New Labour Visions of Global Economic Justice', *Anvil* 22.2 (2005), pp. 125–37.
4. *Mater et Magistra*, #65.
5. *Sollicitudo Rei Socialis*, #38.
6. *Sollicitudo Rei Socialis*, #28.
7. *Sollicitudo Rei Socialis*, #9.
8. *Populorum Progressio*, #14.

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