

Homo Economicus Versus Homo Imago Dei

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Globalization is bringing Western, market-based economies to the rest of the world, resulting in unprecedented economic growth and reductions in poverty. Nevertheless, there is reason to be concerned about the current form of global capitalism that is encompassing the world. Drawing on biblical anthropology, theological insights from virtue ethicists, and empirical evidence, this article argues that mainstream economics has a tendency to transform image-bearers of the triune God into self-interested, materialistic creatures, who are not flourishing despite market-induced increases in their material well-being. In order to offset this deforming process, the article suggests formative practices for the church and the marketplace and calls for a research agenda that explores true human flourishing in an era of expanding global markets.

Introduction¹

One of the primary features of globalization is the expansion of market-based economies from the West to the rest, creating a world that is gradually converging on a fairly common set of economic narratives, institutions, policies, and practices. As a result, many countries are now reaping the same benefits from economic growth that the West has enjoyed since the industrial revolution, not the least of which is a massive reduction in poverty.² Indeed, since 1990 the number of people living on less than \$1.90 per day—the World Bank’s poverty line—has declined by more than half, falling from 1.95 billion in 1990 to 896 million in 2012.³ Furthermore, many global leaders believe that, should such

growth continue, it may be possible to lift the entire world above the \$1.90 poverty line by the year 2030.⁴

While the spread of economic growth and the unprecedented reduction in poverty are remarkable accomplishments, a growing number of observers are raising concerns about the form of Western capitalism that is increasingly encompassing the globe.⁵ Consider that while real income per capita tripled in the United States between 1946 and 2014, the self-reported happiness of the average American actually stayed the same or declined slightly over the same period.⁶ Similar results have been found for a wide range of wealthy, poor, and transitional economies,⁷ resulting in what some economists are calling the “paradox of unhappy growth.”⁸

In addition, a number of more objective measures of physical, social, and psychological health are also on the decline in the United States.⁹ For example, from the late 1930s to the present, a period of rapid economic growth in the United States, there has been a marked increase in mental illness among America’s youth.¹⁰ To cite just one statistic, the rate of suicide for people under the age of twenty-four increased by 137 percent from 1950 to 1999.¹¹ Seeking to uncover the root causes of the rising rates of mental illness in America’s youth, an expert team gathered at Dartmouth Medical School to examine the leading empirical evidence, mostly from the field of neuroscience, and concluded:

[T]he human child is “hardwired to connect.” We are hardwired for other people and for moral meaning and openness to the transcendent. Meeting these basic needs for connection is essential to health and human flourishing. Because in recent decades we as a society have not been doing a good job of meeting these essential needs, large and growing numbers of our children are failing to flourish.¹²

Although there is no single cause for these disturbing trends, there are strong theological reasons to believe that the current form of global market capitalism is partly to blame. In particular, if left unchecked, the narratives, institutions, policies, and practices of mainstream economics that are at the heart of globalization tend to transform *homo imago Dei*—an inherently relational being created in the image of a relational God—into *homo economicus*—an autonomous, individualistic, purely self-interested, materialistic creature. Because human flourishing consists of people being what they are created to be, this transformation of *homo imago Dei* into *homo economicus* is necessarily contrary to human flourishing and casts a shadow over the rightly lauded benefits of the global economy. This article presents a theological case for this assertion and summarizes some supporting empirical evidence.

It is crucial to note that we are not arguing for a wholesale rejection of market-based economies in favor of high degrees of government control of economic life. Indeed, the track record of the latter is far from stellar. History has shown that markets are generally superior to government bureaucracies at processing information and at coordinating economic activity. More importantly, economic exchange is essential for human flourishing, enabling humans to specialize according to their individual gifts and callings in order to jointly steward God's creation. However, this article is an attempt to raise some major concerns about the fundamental nature of the approach to economic life that flows out of the current form of mainstream Western economics that is being exported to the world.

Of course, this raises a question: What is the alternative to the current global economic order? The Bible does not give a detailed blueprint for constructing an economy in the twenty-first century. However, the Bible does call Christians to improvise on the narrative, principles, and practices of the kingdom of God—a kingdom bursting forth into the here and now because of the resurrection of our king—in all aspects of our lives, including the economic (Matt. 6:19–34; Luke 4:16–21; Eph. 1:18–23). Such improvisation requires God's people to resist being transformed into *homo economicus* and to be transformed into the image of Christ, who is the exact representation of God's being, the ultimate *homo imago Dei* (2 Cor. 3:18; Col. 1:15; 3:10; Heb. 1:3). Such improvisation requires Christians to seek new models of economic life that are more consistent with the economics of the kingdom. Toward that end, this article suggests formative practices and calls for additional research that the church can pursue to promote true human flourishing in an era of expanding global capitalism.

We begin by exploring the unique creature *homo imago Dei*.

Homo Imago Dei: Nature, Flourishing, and Identity

The Bible does not provide a systematic description of the nature of the human being, but numerous theologians have found it consistent with the text to describe human beings as having both substantive and relational dimensions.¹³

The substantive dimension refers to the components of the human being: a mind, heart, will, and body that are integrally connected to form an “embodied psychosomatic creature.”¹⁴ As philosopher James K. A. Smith has emphasized, the heart—the center of human beings' deepest loves, affections, and commitments—is the driving force behind the rest of the creature; hence, although human beings have rational capacities, we are primarily lovers.¹⁵ It is for this reason that the Scriptures command us to pay special attention to the direction of our hearts: “Above all else, guard your heart, for it is the well spring of life” (Prov. 4:23).

The relational dimension of humans is reflective of the fact that the triune God is inherently a relational being. From all eternity, the Father, Son, and Holy Ghost exist in loving, intimate relationship with one another, a love that overflows when the triune God creates and cares for both human beings and for the creation in general.¹⁶ As those who bear the image of this relational God, human beings are created to express love and to enjoy communion in four fundamental relationships as well: relationships with God, self, others, and creation (Deut. 6:4–6; Gen. 1:26–28).¹⁷ This is human flourishing. Note that it is God who has designed these relationships to operate in a certain way. He is the one who defines human flourishing, not the autonomous individual represented by *homo economicus*.

It is crucial to note that these four relationships are highly integrated with a person's substance, so that the human being is a mind-heart-will-body-relational sort of creature. As a result, changes in one of these relationships impacts a person's entire being in both its substantive and relational dimensions. In this light, unemployment is not just a loss of income, for it entails a broken relationship with creation that impacts the person as a whole—the person's other relationships (poor self-image, stress in marriage, and so on) and substance (depression, health issues, and so on).¹⁸ Most importantly, while Western civilization has often operated out of a body-soul dualism in which one's relationship with God can be compartmentalized from the rest of the human being and from life as a whole, a biblical anthropology insists that one's relationship with God impacts the other three relationships and even one's mind, heart, will, and body.¹⁹

As theologian Richard Lints notes, this mind-heart-will-body-relational creature has both constant and malleable qualities.²⁰ On the one hand, God has hardwired humans in a certain way so that we can see enormous commonality in people across the ages and in many different cultures. At the same time, because humans' relational and substantive dimensions are integrated, people are deeply impacted by the social setting in which they live. For example, there is empirical evidence that systemic racism in a sense “rewires the brains” of those being victimized, the result being that the oppressed internalize the lies of their oppressors and start to automatically think, feel, and act in ways that are consistent with the lie that they are an inferior race.²¹ Human beings shape culture, and culture shapes human beings.²²

There is considerable empirical support for this theological anthropology. Research in the natural and social sciences supports the substantive characterization of mind-heart-will-body.²³ And research in the fields of business, economics, education, neuroscience, positive psychology, and sociology are all lending empirical support to the notion that the human person is intrinsically wired for loving relationships with God, self, others, and creation.²⁴

In addition to shedding light on the nature of human beings, the Bible has much to say about human identity. Humans are called to be image bearers, acting as mirrors that reflect God's being to the rest of the creation.²⁵ This reflective activity is possible because the human being is actually transformed into the image of whatever god it worships (Ps. 115:8; 2 Cor. 3:18).²⁶ Indeed, as mentioned earlier, a person's relationship with God impacts all aspects of their being, including their mind, heart, will, body, and other relationships. And as human beings take on the qualities of the god they are worshipping, they then create culture in that same image.²⁷ In this light, in order to analyze where human beings and culture are heading in any particular setting, the first step is to ask what god(s) the human beings in that culture are worshipping. Once this question is answered, theologians and philosophers provide resources, at least in part, for understanding how human beings and the cultures they create unfold based on their worship and allegiance.

The Process of Human and Cultural Formation

In particular, virtue ethics provides some insights into the process of human and cultural formation, a process for which there is some empirical support.²⁸ The stories a community tells shape the community's understanding of the good life. This metanarrative directs the community toward a common goal, a *telos* that shapes the community's understanding of membership and provides its members with heroes to emulate.²⁹ Such metanarratives include an account of the gods the community serves and the ends toward which those gods are directing human worshippers.

The community's story is embodied through formative practices, the behaviors in which the community engages in order to achieve its goals. These practices result in the community's narrative being embodied in the community's institutions and policies, which order the community, norm its decisions and practices, define its membership, and carry out its tasks.³⁰

The community's narratives, institutions, and formative practices create a daily rhythm that shapes individuals in line with the community's *telos* such that the community both pursues its *telos* and shapes the character of its members.³¹ Like an athlete training for a competition, the person's repeated exercise of these story-shaped practices develops the individual's character so that they achieve greater virtue—the disposition to think, act, feel, and see in ways that are consistent with the community's goals.³²

Integrating this framework into the earlier discussion about human nature, we can say that the repeated exercise of a community's story-shaped practices

transforms a person’s mind, heart, will, and body so that they are better able to relate to God, self, others, and creation according to the community’s standards of what those relationships should entail. Figure 1 below shows how these elements create a “formative feedback loop.” A web of mutually reinforcing narratives, institutions and policies, understanding of character, and formative practices make particular communities what they are and shape individual members, equipping them to participate in the community’s story-shaped projects.

Given this framework, we can now ask: How do the narratives, institutions and policies, practices, and understandings of character at the heart of the globalizing economy shape the human creature? The first step in answering this question is to determine the god who is being worshipped in the narrative of mainstream Western economics.

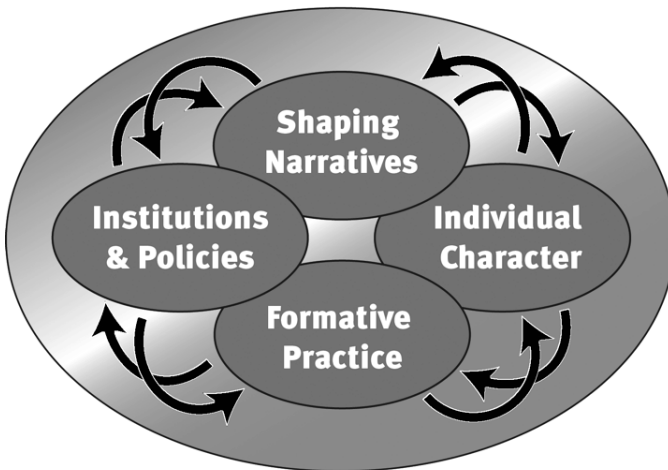


Figure 1

***Homo Economicus*, the God of the Global Economy³³**

Although there are a number of perspectives and schools of thought that are used to understand and evaluate the global economy, there is a particular economic orthodoxy that has come to dominate Western academia, public policy, and business.³⁴ And through the process of globalization, this economic orthodoxy is the primary shaper of the narratives, institutions, policies, practices, and understandings of character at the heart of the global economy. Because this economic orthodoxy is so dominant, it is the primary focus of this article.

It is crucial to note that, despite its claims of moral neutrality, there is a very distinct ideology and ethics at the heart of this economic orthodoxy.

The first chapter of nearly every economics textbook in the orthodox tradition makes a distinction between positive statements and normative statements.³⁵ Positive statements are said to be statements of fact that simply describe the way the world really is without making any value judgements. In contrast, normative statements are said to be statements that describe the way the world *should be*. As such, normative statements necessarily involve value judgments that depend on some ultimate notion of good and bad. Normative statements, the reader is told, are beyond the scope of orthodox economics. As a “science,” orthodox economics says it leaves the value judgments inherent to normative statements to others.³⁶

Despite the fact that theologians and philosophers have nearly universally rejected the Enlightenment epistemology that underlies the positive-normative distinction, orthodox economists press on with their methodology, even though it leads them regularly into contradictions. Indeed, orthodox economists make normative statements under cover of positive “science” all the time. For example, one of the most famous textbooks in international economics includes the following in the introduction to one of its chapters: “What *should* a nation’s trade policy be? For example, *should* the United States use a tariff or an import quota to protect its automobile industry against competition from Japan and South Korea?”³⁷ The book then goes on to answer these very normative questions, explaining why in most cases free trade is “good” and tariffs and import quotas are “bad.”

This is not an isolated case. Indeed, in every matter—whether it be monopoly, minimum wages, taxation, finance, trade, unemployment, inflation, insurance, pollution, intellectual property, or long-run growth—orthodox economists make statements about what *should* be done in order to achieve the “best” outcome possible. And in so doing, orthodox economists are necessarily making normative statements, implicitly applying an ideology and an associated set of ethics.

As economist Bob Goudzwaard has argued, the fact that orthodox economics claims to be value-free, a mere description of the way the world really is, makes it a very dangerous school of thought. Like the rest of modernity, this methodological approach lulls people to sleep through the illusion that the current global economic system—including all of its exchanges, prices, and allocations—is something like gravity: a law of nature that simply must be followed and for which no human being is morally responsible. Competitively pursuing one’s material self-interest as the central goal of one’s economic activity is not a moral choice; it is simply the way things are, and there is no alternative. Goudzwaard pleads with Western civilization to wake up from its hypnosis so that it can understand

the false ideology embedded in orthodox economics and deliberately choose a pathway that is more consistent with biblical notions of human flourishing.³⁸

Toward that end, consider the ultimate good—the *telos*, in the language of virtue ethics—that is implicit in the orthodox framework. Orthodox economists use the principle of “Pareto efficiency” to evaluate the relative merits of various policy options. Policy A is considered to be more “efficient” than Policy B if Policy A allows for more “mutually beneficial trades” to take place than Policy B does.³⁹ Note that orthodox economists take it as a given that a more efficient policy is better than a less efficient policy. For example, one popular textbook states: “A *principle* is a self-evident truth that most people readily understand and accept” and then describes Pareto efficiency as one of those principles.⁴⁰ Pareto efficiency is the unquestioned—and supposedly obvious—ethical standard of the field.

Note that it is the parties who could potentially make a particular trade who determine whether or not the trade is good. Since each party is assumed to be rational, purely self-interested, and perfectly knowledgeable about what makes them happy, if each party believes that the trade will make them better off, then the trade must necessarily do so. Hence, the trade *should* happen. “Who could argue with that?” says the orthodox economist. One simply needs to consider the voluntary exchange of pornography to see the ethical problems with this standard from a Christian point of view.

Whenever an ethical standard violates the moral law of God, it must be the case that this ethical standard has been decreed by a false god. So exactly who is the false god at the center of orthodox ideology? As we have seen, orthodox economics makes autonomous individuals the ultimate standard. They are the ones who determine if a trade is good or not, and their determination must be followed. The autonomous individual is the god of orthodox economics.

And what exactly is this god like? As mentioned earlier, the orthodox god is the autonomous individual—*homo economicus*—an individualistic, purely self-interested, materialistic creature who rationally allocates its income in order to maximize its happiness by increasing its consumption while doing as little work as possible.⁴¹ Although it is recognized that the marginal increase in *homo economicus*’ happiness from each unit of consumption or leisure eventually diminishes, more consumption and leisure are always better than less for *homo economicus*. Hence, the key to increased levels of happiness is never-ending increases in income per person through the removal of any inefficiencies and the accumulation of more capital and better technology.⁴² Toward that end, the pathway to human flourishing is for the world to adopt the institutions, policies, and practices that have promoted both economic efficiency and long-run growth in the West.⁴³

Numerous challenges have been made to the concept of human beings as *homo economicus*, but for the purposes of this article, three will be highlighted. First, describing the human being as an autonomous, individualistic, rational materialist contradicts the biblical description of a mind-heart-will-body-relational creature. As summarized in table 1, this anthropological difference results in *homo economicus* and *homo imago Dei* relating in radically different ways to God, self, others, and creation. Second, *homo economicus* is impervious to outside forces, implying that it cannot be shaped by the narratives, institutions, policies, and practices of the culture in which it lives; this contradicts what is known about the process of human formation, described above. Third, as mentioned above, in many countries in which material consumption has increased dramatically, self-reported average happiness has not increased and psychological well-being has declined, casting serious doubt on the view of human flourishing embodied in *homo economicus*. Indeed, as described in the next section, embedding *homo imago Dei* in a global economic system whose narratives, institutions, policies, and practices have been created to serve *homo economicus* can be profoundly deforming and contrary to true human flourishing.

Table 1

Relationship	<i>Homo economicus</i> views ...	<i>Homo imago Dei</i> views ...
God	... God as irrelevant to happiness.	... God as the ultimate source of happiness, which is achieved through intimate communion with him.
Self	... self as the ultimate god whose happiness is dependent upon greater consumption and leisure.	... self as a creature designed to glorify God by faithfully fulfilling a variety of God-ordained callings.
Others	... others as potential rivals or competitors for resources and opportunities to consume.	... others as fellow image bearers with whom one cooperates so that all can fulfil their respective callings.
Rest of Creation	... creation as something to be exploited for personal gain and work as something to be avoided as much as possible.	... creation as something to be stewarded on behalf of the Creator and work as a gift from God.

Mainstream Economics and Human Deformation

Competing Narratives, Policies, and Practices

As discussed earlier, human beings are transformed into the image of whatever god they are worshipping and then create culture in that same image. Using the process pictured in figure 1, let us examine how the narratives, institutions and policies, formative practices, and understandings of character of the global economy may be transforming people into the image of its god, *homo economicus*.

Narrative: As discussed in the previous section, implicit in the narrative of orthodox economics is that *homo economicus* is the god who is to be served. Furthermore, this narrative states that it is normal for human beings to actually be *homo economicus*, pursuing their material self-interests in the marketplace and in all aspects of their lives, including their marriages, child-rearing, and even religion.⁴⁴ As the process depicted in figure 1 describes, repeatedly exposing people to this narrative will have the tendency to actually make them more like *homo economicus*. In fact, there is at least some empirical evidence suggesting that this is indeed the case: university students who study orthodox economics tend to become more self-interested and hedonistic.⁴⁵

Institutions and policies: The primary shapers of the institutions and policies that structure the economies of the globalizing world have all been immersed in the narrative of orthodox economics. This includes all of the following:

- International bodies such as the International Monetary Fund, the World Bank, and the World Trade Organization, each of which is devoted to promoting institutions and policies that promote efficiency and long-run growth in order to serve *homo economicus*;
- National and local governments, whose economic policies are shaped by the narrative of efficiency and growth in order to serve *homo economicus*;
- Multinational and national corporations, which are legally bound to maximize shareholders' profits so that they can flourish as *homo economicus*;
- Mass media—Internet, television, radio, and social media—all of which promote the pursuit of *homo economicus*' self-interested materialism through advertising, music, images, and plot lines;⁴⁶
- Non-economic organizations that are increasingly being shaped by adherence to the narrative and demands of *homo economicus*, including nonprofits, prisons, healthcare, libraries, schools, churches, and families.⁴⁷

Formative practices: Finally, the daily rhythm of life in the globalized world involves formative practices that engage the mind-heart-body-will-relational creature in repeated behaviors that are both narrated by and are consistent with serving—and indeed creating—*homo economicus* in the arenas of work, consumption, and increasingly in all of life.

How *Telos* Affects Policy and Practice

Let us consider the fictional and somewhat stylized example of “Erin,” who works in the human resource department of a US corporation, an institution that is legally required to pursue profit maximization for its shareholders. Because the *telos* of this corporation is profit-maximization, its narratives, policies, practices, and notions of “good character” are shaped by that *telos*.⁴⁸ For example, the board and CEO of Erin’s corporation are lauded as heroes when profits go up, and their self-interested behavior may even be praised as “altruistic” service to humanity.⁴⁹ Moreover, what the corporation hails as good character in its employees includes “honesty” and “integrity”—because they are good for business—as well as the “courage” and “creativity” to pursue higher profits by all legal means necessary.⁵⁰ Moreover, this entire narrative is reinforced through financial rewards to the shareholders, managers, and employees who exhibit these “virtuous” character traits.

Consistent with this narrative and incentives, Erin spends much of her time seeking to “control labor costs” by fostering competition amongst workers, using compensation systems that are heavily incentive-based, and reducing hiring, compensation, and benefits as much as possible without undermining employee productivity.⁵¹ Calling these practices “controlling labor costs” obscures the fact that her company’s workers—image bearers of the triune God—are valued only to the extent that they increase the profits accruing to *homo economicus*, as incarnated in the firm’s shareholders.

More subtly, the very design of the work itself in Erin’s corporation can be dehumanizing, transforming image bearers into robot-like creatures a *la homo economicus*. The never-ending drive for more profits pushes firms toward an ever-increasing division of labor and standardization of the production process. As a result, work often consists of highly repetitive tasks performed in isolation, thereby separating mind and heart from hands and removing the human relationships that are essential for *homo imago Dei* to flourish.⁵²

An important caveat to this stylized description of Erin’s corporation is that in reality there are often competing narratives and practices operating within the same workplace. As a result, corporations often behave in ways that are

less damaging to human flourishing than would be the case if serving *homo economicus* were the only shaping narrative.

However, this caveat does not negate the fact that placing *homo imago Dei*—a mind-heart-will-body-relational creature—in the context of a formative environment that is often dominated by the individualistic, self-interested, materialistic *homo economicus* is potentially deforming. Indeed, some psychologists are finding that the model of the American corporation that is at the heart of the globalization process is in basic conflict with the factors that are known to contribute to psychological well-being.⁵³ Consistent with this, a recent study found that the number of Americans who report being satisfied with their jobs declined from 61.1 to 47.7 percent between 1987–2013, the respondents listing “interest at work” and “people at work” as the most important factors in job happiness.⁵⁴

It is important to emphasize that profits are necessary for businesses, and we are not suggesting that it is wrong to consider the cost of compensating workers.⁵⁵ What we are suggesting is that making profit maximization the ultimate *telos* of the business enterprise potentially transforms *homo imago Dei* into *homo economicus*.⁵⁶ This raises concerns about some current theological and philosophical accounts suggesting that profit maximization should be the ultimate *telos* of a corporation because it creates the most good for the most people and is thus the “right” thing to do.⁵⁷

***Homo Economicus* and Consumption**

Homo economicus also dominates the consumption side of Erin’s life, where the media bombards her with programming and advertising whose narratives and images are intentionally designed to create dissatisfaction.⁵⁸ And it works. Empirical research demonstrates that exposure to such media increases people’s materialistic attitudes and behaviors.⁵⁹

Unfortunately, consuming more never seems to satisfy Erin—creating instead a consume-earn-consume-earn treadmill in an exhausting quest for happiness. Researchers have discerned two related factors behind this dynamic. First, people quickly adapt to new levels of consumption. The initial burst of happiness that comes from consuming at a higher level quickly dissipates, requiring an even higher level of consumption to restore the fleeting happiness. Second, people are more concerned about their consumption relative to others than their absolute level of consumption. Hence, as some people prosper, it creates anxieties for others, pushing them to earn more so that they can consume more in a never-ending competition.⁶⁰

Although economists and policy makers often rely on increased consumer expenditures to stimulate economic growth, it is important to remember that consumerist practices form habitual characteristics that classical Christianity calls vices. They deform *homo imago Dei*, foster materialism, inappropriate discontentment, and ingratitude.⁶¹

Unfortunately, the self-interested pursuit of materialism does not confine its impacts to the marketplace. The consume-earn-consume-earn treadmill is time consuming, reducing Erin's and her husband's availability for family and other relationships. Furthermore, Erin's corporation may ask her to quickly relocate to another city, a move that would require her to put income generation above relationships to family, church, and neighborhood. And as these relationships break down, there is evidence that Erin is likely to become more materialistic, seeking to fill the relational void with more material things.⁶² The treadmill turns faster and faster, causing *homo imago Dei* to increasingly look more and more like *homo economicus*.

Of course, no human being is purely *homo economicus*, because there are other narratives and influences in our lives than mainstream economics. However, we believe the picture we are painting captures the deforming power of *homo economicus*, absent other forces, and makes it clear that true economic flourishing in the current global economy depends on virtues that *homo economicus* not only cannot create but also actually undermines.

A Counter Argument: The Market Produces Virtue

Both Adam Smith and orthodox economics argue that the invisible hand of the market can harness individual self-interest for the social good. In contrast, numerous scholars have argued that the market is actually a moral training ground in which participants develop such character traits as honesty; fairness; creativity; prudence; hard work; thrift; self-control; courage; service; altruism; initiative; justice; and even faith, hope, and love.⁶³ Although it seems very likely that the market fosters some of these virtues, particularly hard work, initiative, prudence, and creativity, we have three concerns about these scholars' thinking.

First, if a community's narrative, institutions, policies, and practices are all centered on the *telos* of serving *homo economicus*, it is not possible for that community to produce individuals whose character is antithetical to *homo economicus*. Indeed, the process of character formation summarized in figure 1 makes it impossible for a global economic system committed to the *telos* of self-interested materialism to produce character that is consistent with that of *homo imago Dei*, a being who sacrificially loves God and others. Hence, scholars

arguing that the market is a moral training ground need to demonstrate that a *telos* other than serving *homo economicus* is the dominant shaper of the narratives, institutions, policies, and practices of the global economy and that this alternative *telos* is consistent with forming virtue in the character of *homo imago Dei*.

Second, the fact that market actors exhibit behaviors that appear to be virtuous does not prove that the market is fostering virtuous character in these actors. Indeed, such behaviors are consistent with the standard view that the invisible hand harnesses individual self-interest for the common good. Moreover, such behaviors could actually be consistent with the view that the marketplace is deforming of character. For example, the market may incentivize a dishonest car dealer to speak truthfully to his customers so that he can maintain his reputation and stay in business just to serve *homo economicus*. Unfortunately, repeatedly faking concern for the customer by telling the truth only when it is profitable to do so is very likely to be deforming of the car dealer's character, cultivating insincerity and cynicism that will become evident in situations when telling the truth is not profitable.

Third, the very few empirical studies that are used to support these claims are extremely weak, relying on artificial, experimental games and on correlations that do not demonstrate causation.⁶⁴ For example, finding a positive correlation between countries' degrees of trust and their use of markets does not demonstrate that markets form higher degrees of trust. Rather, the causation could be in the reverse direction: countries that already have high degrees of trust are able to use markets more than otherwise. It could even be the case that neither of these variables causes the other. Correlation does not equal causation.

Empirical Evidence of Transformation into *Homo Economicus*

While there is no conclusive test of the theological case we have made, there is a body of empirical evidence that—taken together—provides strong support for our claim that global market capitalism is partially transforming people from *homo imago Dei* into *homo economicus*. As a result, contrary to the expectations of mainstream economics, growth decreases self-reported happiness and other, more objective measures of well-being.

Consider the following:

- There is considerable evidence that materialistic messages in one's environment—including the modeling and messages from family members, peers, television, celebrities, and advertising—make one more individualistic and materialistic.⁶⁵

- There is very strong evidence that throughout the postwar era—an age that has combined rapidly expanding markets with an increase in materialistic modeling and messaging—Americans have become more individualistic and materialistic in their values and behaviors.⁶⁶
- There is overwhelming evidence that individualism and materialism result in lower self-reported happiness, poorer interpersonal relationships, higher levels of anxiety and depression, greater antisocial behavior, and lower health.⁶⁷
- There is evidence that globalization is spreading this deformation to other countries.⁶⁸ For example, self-reported happiness actually declined in China from 1990–2007, a period of rapid growth through expanding markets.⁶⁹

Alternative Formative Practices for the People of God

What then should the church do in light of our current economic culture? As illustrated in figure 2, in other deforming economic contexts, God gave his people strategies for resisting economic deformation and embracing economic discipleship. The outer ring represents the world as it is, created by God and under the ever-encroaching reign of King Jesus. We encounter this world in the Scripture’s narratives, institutions and policies, formative practices, and accounts of character. The middle ring represents any given culture within God’s world, which has its own narratives, institutions and policies, formative practices, and accounts of character. But the inner circle represents the community of faith, whose stories, practices, character, and institutions *may either be coopted by the culture or provide resources for resisting the deforming effects of one’s culture and contributing to the common good within it.*⁷⁰

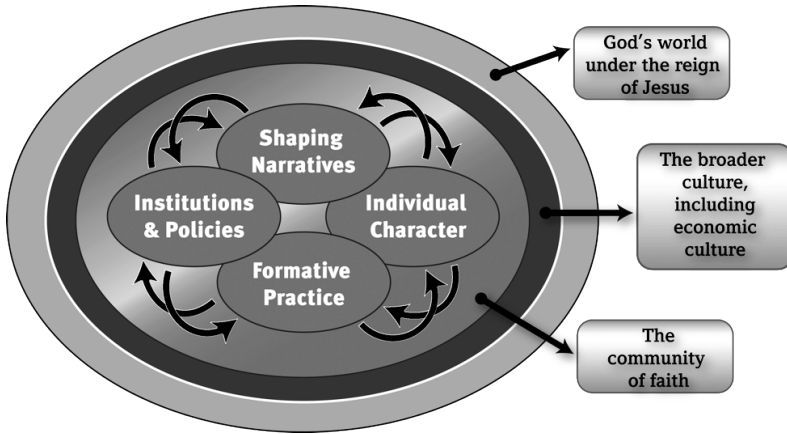


Figure 2

What the church must do, then, is embody narratives, institutions and policies, formative practices, and character that “go with the grain of the universe,” that is, the kingdom of God, making God’s world (the outer circle) “habitable” within a hostile economic culture (the middle circle).⁷¹ To do so requires nothing short of the free grace of God who radically transforms our hearts so that we forsake all other gods and seek to worship him alone. Indeed, by being miraculously united to Christ and in-dwelt by the Holy Spirit, Christians become new creatures whose mind, hearts, wills, bodies, and relationships are all transformed and are still being transformed more and more into the image of Christ.

Because the local church is the primary institution that God has ordained to foster this transformation, its narratives, policies, and formative practices become “habitations of the Spirit”⁷² for those who are in Christ. Hence, it is imperative that all of these be more intentionally designed to shape believers to combat *homo economicus* and to seek first the kingdom of God in our economic lives. Some possible improvements could include:

- More sermons and teaching about the dangers of materialism and the radical economics of the kingdom;
- Greater emphasis on how the sacraments undermine economic division by uniting people across class lines;
- Offering prayers for strength to resist the deforming impacts of the global economy;

- Encouraging attendees to deeply commit to a particular church and neighborhood in order to foster relationships and combat individualism;
- Frequently eating meals together across class lines in order to deepen relationships;
- Practicing Sabbath rest in order to militate against the consume-earn-consume-earn treadmill;
- Encouraging greater sharing of resources to foster cooperation and care rather than unrestrained competition and pursuit of material self-interest.

All of these and more can and do shape us into people less likely to be deformed into *homo economicus*.

In addition, Christians in the marketplace can also embrace formative economic practices by bending their lives in the marketplace toward those on the margins. In fact, a growing number of Christians around the country are exploring ways to do this. For example, Prime Trailer Leasing in Colorado partners with a halfway house for single mothers to intentionally create work opportunities that pay above-market wages and assists these women in making the difficult transition into the workplace.⁷³ Prime Trailer treats these workers as image bearers capable of contributing rather than as “labor costs” to be “controlled.” “I look at our entire payroll as profit,” founder Wes Gardner says. “I look at payroll and think, look how much money we’ve made.”⁷⁴

Other similar formative practices on the production side of the marketplace include:

- Profit sharing with employees;
- Choosing to pay lower-skilled workers above-market wages, often by limiting differences in compensation between lower and higher level employees;
- Intentionally hiring former offenders, people with disabilities, and so forth.

The economic narrative embedded in such practices places image bearers and the kingdom as the *telos* rather than serving *homo economicus* through profit-maximization. As such, they form those who practice them more toward *homo imago Dei*.

On the consumption side, Christians can practice gratitude, contentment, and generosity.⁷⁵ Ron Sider’s graduated tithe, which advocates giving a higher

percentage of one's income with each pay increase, can build all of these into one's consumption patterns.⁷⁶ In addition, "political consumption" that pursues social ends through patterns of consumption and market-based transactions—for example, paying higher prices to companies that pay higher wages—is a powerful way to resist endless desire because such practices embed our pursuit of consumption within a larger concern for all of God's people and creation.⁷⁷

Conclusion

Some of the practices just suggested may sound strange to some ears. Indeed, some of them may even seem impossible, like trying to defy gravity. Clearly, utopian solutions that fail to recognize the impacts of the Fall on human nature and on the economy are doomed to fail. At the same time, approaches to economic life that do not lean into the present and future reality of the kingdom of God will also ultimately fail, for they go against the very "grain of the universe."

In this light, we believe our proposals are actually far too limited, reflecting the imprint of *homo economicus* on our imaginations and our lack of faith in the power of Christ's death and resurrection. Thus, we invite readers to join us in repenting of *homo economicus* by engaging in formative practices that reshape our characters and by embarking on a research agenda that seeks additional ways of producing, consuming, and trading in order to promote greater human flourishing for *homo imago Dei*.

Notes

Scripture quotations are taken from the New International Version (NIV) 1984.

1. The authors are very grateful to Justin Lonas of the Chalmers Center for Economic Development at Covenant College (www.chalmers.org) for the excellent research assistance he provided for this article. The authors would also like to thank the following for providing helpful comments on earlier versions: William C. Davis, Jeff Dryden, Greg Forster, John Rush, Lance Wescher, and the participants at the “Theological Ethics and Economics” session of the 68th annual meetings of the Evangelical Theological Society, San Antonio, Texas, November 16, 2016.
2. For example, see Richard Bluhm, Denis de Crombrughe, and Adam Szirmai, *Poor Trends: The Pace of Poverty Reduction after the Millenium Development Agenda*, UNU-MERIT working paper series, IPD WP19, February 2014; Donald Kraay, “When Is Growth Pro-Poor? Evidence from a Panel of Countries,” *Journal of Development Economics* 80, no. 1 (June 2006): 198–227.
3. See United Nations, *The Millenium Development Goals Report 2015* (New York: United Nations, 2015), 4.
4. See United Nations, *Sustainable Development Goals* (New York: United Nations, 2015), <http://www.un.org/sustainabledevelopment/poverty/>.
5. For example, see the articles in the theme issue on “Exploring Mutuality” *The Brewery Journal* 1 (2014), https://www.freuds.com/sites/default/files/brewery-journal-three_0.pdf; Daniel Cohen, *Homo Economicus: The (Lost) Prophet of Modern Times* (Malden, MA: Polity Press, 2014); F. S. Michaels, *Monoculture: How One Story Is Changing Everything* (Canada: Red Clover Press, 2011); Michael W. Goheen and Erin Glanville, ed., *The Gospel and Globalization: Exploring the Religious Roots of a Globalized World* (Vancouver, BC: Regent College Publishing, 2009); Bob Goudzwaard, Mark Vander Vennen, and David Van Heemst, *Hope in Troubled Times: A New Vision for Confronting Global Crisis* (Grand Rapids: Baker Academic 2007).
6. See Richard A. Easterlin, “Paradox Lost?” IZA discussion paper series no. 9676 (January 2016): 5.
7. See Easterlin, “Paradox Lost?” 7; See also William Tov and Evelyn W. M. Au, “Comparing Well-Being Across Nations: Conceptual and Empirical Issues,” chap. 35 in *The Oxford Handbook of Happiness*, ed. Susan A. David, Ilona Boniwell, and Amanda Conley Ayers (Oxford, UK: Oxford University Press, 2013), 448–64; Bruno S. Frey, *Happiness: A Revolution in Economics* (Cambridge, MA: MIT Press, 2010); Carol Graham, *Happiness Around the World: The Paradox of Happy Peasants and Miserable Millionaires* (New York: Oxford University Press, 2009).
8. Graham, *Happiness*, 146.

9. See Jean M. Twenge et al., “Birth Cohort Increases in Psychopathology Among Young Americans, 1938–2007: A Cross-Temporal Meta-Analysis of the MMPI,” *Clinical Psychology Review* 30 (2010): 145–54; Richard Eckersley, “Is Modern Western Culture a Health Hazard?” *International Journal of Epidemiology* 35 (2006): 252–58; Robert Putnam, *Bowling Alone: The Collapse and Revival of American Community* (New York: Simon & Schuster, 2000).
10. Twenge et al., “Birth Cohort Increases in Psychopathology.”
11. Commission on Children at Risk, *Hardwired to Connect: The New Scientific Case for Authoritative Communities* (New York: Institute for American Values, 2003), 68.
12. Commission on Children at Risk, *Hardwired to Connect*, 6.
13. See Kelly M. Kapic, “Anthropology,” chap. 8 in *Christian Dogmatics: Reformed Theology for the Catholic Church*, ed. Michael Allen and Scott R. Swain (Grand Rapids: Baker Academic, 2016), 165–93; Richard Lints, *Identity and Idolatry: The Image of God and Its Inversion* (Downers Grove: IVP Academic, 2015).
14. Kapic, “Anthropology,” 178; see also idem, *Communion with God: The Divine and the Human in the Theology of John Owen* (Grand Rapids: Baker Academic, 2007), 35–66; Fred Sanders, *The Deep Things of God: How the Trinity Changes Everything* (Wheaton, IL: Crossway, 2010), 112–17; Anthony A. Hoekema, *Created in God’s Image* (Grand Rapids: Eerdmans, 1986), 68–73.
15. See James K. A. Smith, *Desiring the Kingdom: Worship, Worldview, and Cultural Formation*, vol. 1, *Cultural Liturgies* (Grand Rapids: Baker Academic, 2009).
16. See Michael Reeves, *Delighting in the Trinity: An Introduction to the Christian Faith* (Downers Grove: IVP Academic, 2012).
17. For a further discussion of these relationships, see Steve Corbett and Brian Fikkert, *When Helping Hurts: How to Alleviate Poverty without Hurting the Poor ... and Yourself*, 2nd ed. (Chicago: Moody Publishers, 2012), 54–57; Hoekema, *Created in God’s Image*, 75–111.
18. See Mark Gornik’s discussion, drawing on Pierre Bourdieu and William Julius Wilson, of how work, or the lack thereof, dramatically shapes peoples’ identity, daily life, and relationship to their families and broader culture in Mark Gornik, *To Live in Peace: Biblical Faith and the Changing Inner City* (Grand Rapids: Eerdmans, 2002), 44–47.
19. For an elaboration of this concept, see Brian Fikkert and Russell Mask, *From Dependence to Dignity: How to Alleviate Poverty Through Church-Centered Microfinance* (Grand Rapids: Zondervan, 2015), 75–150.
20. Lints, *Identity and Idolatry*, 18–19.

21. E. J. R. David, *Brown Skin, White Minds: Filipino-/American Postcolonial Psychology* (Charlotte, NC: Information Age Publishing, 2013); see also E. J. R. David, ed., *Internalized Oppression: The Psychology of Marginalized Groups* (New York: Springer Publishing, 2013).
22. Such empirical, neuroscientific research confirms in part anthropologist Pierre Bourdieu's sense that the objective structures of society tend to create "*habitus*, systems of durable, transposable *dispositions*." Such habituated dispositions guiding social interactions depend on the "objective structures of which they are the product," and at the same time *reproduce* and ensure the ongoing perpetuation of those same objective structures. See Pierre Bourdieu, *Outline of a Theory of Practice*, trans. Richard Nice (Cambridge, UK: Cambridge University Press, 1993), 72–79.
23. See Malcolm Jeeves, *Minds, Brains, Souls, and Gods: A Conversation on Faith, Psychology, and Neuroscience* (Downers Grove: IVP Academic, 2013); Timothy R. Jennings, *The God-Shaped Brain: How Changing Your View of God Transforms Your Life* (Downers Grove: InterVarsity Press, 2013); *From Brain to Mind: Using Neuroscience to Guide Change in Education* (Sterling, VA: Stylus Publishing, 2011); James E. Zull, *The Art of Changing the Brain: Enriching the Practice of Teaching by Exploring the Biology of Learning* (Sterling, VA: Stylus Publishing, 2002); Smith, *Desiring the Kingdom*; Dennis P. Hollinger, *Head, Heart & Hands: Bringing Together Christian Thought, Passion and Action* (Downers Grove: InterVarsity Press, 2005).
24. See Susan A. David, Ilona Boniwell, and Amanda Conley Ayers, eds., *The Oxford Handbook of Happiness* (Oxford, UK: Oxford University Press, 2013); Jonathan Haidt, *The Happiness Hypothesis: Finding Modern Truth in Ancient Wisdom* (New York: Basic Books, 2006); Commission on Children at Risk, *Hardwired to Connect*.
25. See Lints, *Identity and Idolatry*; see also J. Richard Middleton, "The Liberating Image? Interpreting the Imago Dei in Context," *Christian Scholar's Review* 24, no. 1 (1994): 8–25.
26. See Lints, *Identity and Idolatry*, 29; Andy Crouch, *Playing God: Redeeming the Gift of Power* (Downers Grove: InterVarsity Press, 2013).
27. See Bob Goudzwaard, *Aid for the Overdeveloped West* (Toronto: Wedge Publishing Foundation, 1975), 14–15.
28. See Jonathan Haidt and Craig Joseph, "Intuitive Ethics: How Innately Prepared Intuitions Generate Culturally Variable Virtues," *Dædalus* (Fall 2014): 55–67.
29. See Alasdair C. MacIntyre, *After Virtue: A Study in Moral Theory*, 3rd ed. (Notre Dame: University of Notre Dame Press, 1981).
30. See John Howard Yoder, *Body Politics: Five Practices of the Christian Community before the Watching World* (Nashville: Discipleship Resources, 1992), ix.

31. See the “cultural liturgies” in Smith, *Desiring the Kingdom*.
32. See MacIntyre, *After Virtue*, 151; James K. A. Smith, *Imagining the Kingdom: How Worship Works*, vol. 2, *Cultural Liturgies* (Grand Rapids: Baker Academic, 2013), 51.
33. This section borrows heavily from Brian Fikkert, “How Do We Flourish? The Image of God and *Homo Economicus*,” in *Made in the Image of God: The Importance of the Imago Dei for Issues in International Development*, ed. Hannah Swinthinbank (London, UK: Tearfund, 2016), 46–58.
34. The orthodox view of mainstream Western economics comes primarily from the neo-classical school of thought, which dominates most of the subfields of the discipline: microeconomics, labor economics, public finance, international trade, industrial organization, health, et al. Keynesian economics has challenged the neoclassical framework within the subfield of macroeconomics, resulting in a neoclassical-Keynesian synthesis in that one subfield. In this synthesis, Keynesian assumptions are used to describe the short-run, and neoclassical assumptions are used to describe the long-run.
35. For example, see Arthur O’Sullivan, Steven Sheffrin, and Stephen Perez, *Macroeconomics: Principles, Applications, and Tools*, 8th ed. (Prentice Hall, 2013), 3–4.
36. For a helpful review of the history of how the positive-normative distinction became central to the methodology of Western economics, see Eric Schliesser, “The Separation of Economics from Virtue: A Historical-Conceptual Introduction,” chap. 7 in *Economics and the Virtues: Building a New Moral Foundation*, ed. Jennifer A. Baker and Mark D. White (Oxford, UK: Oxford University Press, 2016), 141–64.
37. Paul R. Krugman, Maurice Obstfeld, and Marc Melitz, *International Economics: Theory and Policy*, 10th ed. (New York: Addison and Wesley, 2014), 192, emphasis added.
38. Bob Goudzwaard, “Globalization, Economics, and the Modern Worldview,” in *The Gospel and Globalization: Exploring the Religious Roots of a Globalized World*, ed. Michael W. Goheen and Erin Glanville (Vancouver, BC: Regent College Publishing, 2009), 111–24; Bob Goudzwaard, *Globalization and the Kingdom of God* (Grand Rapids: Baker Books, 2001).
39. Stated differently, a policy is considered to be “Pareto efficient” if it is impossible to make one person better off without making at least one other person worse off.
40. O’Sullivan et al., *Macroeconomics*, 29, 37, 59–61, emphasis original.
41. For an extensive elaboration of *homo economicus* and the ideology of mainstream economics, see Daniel M. Bell, Jr., *The Economy of Desire: Christianity and Capitalism in a Postmodern World* (Grand Rapids: Baker Academic, 2012), 93–122.

42. For an elaboration of this point, see Fikkert, *How Do We Flourish?*
43. For example, see Daron Acemoglu and James A. Robinson, *Why Nations Fail: The Origins of Power, Prosperity, and Poverty* (New York: Crown Business, 2012).
44. See Laurence R. Iannaccone, "Introduction to the Economics of Religion," *Journal of Economic Literature* 36, no. 3 (1998): 1465–95; Gary S. Becker, *A Treatise on the Family* (Cambridge, MA: Harvard University Press, 1981).
45. See Girts Racko, "On the Normative Consequences of Economic Rationality: A Case Study of a Swedish Economics School in Latvia," *European Sociological Review* 27 (2011): 772–89; Robert H. Frank, Thomas Gilovich, and Dennis T. Regan, "Do Economists Make Bad Citizens?" *Journal of Economic Perspectives* 10, no. 1 (Winter 1996): 187–92; Robert H. Frank, Thomas Gilovich, and Dennis T. Regan, "Does Studying Economics Inhibit Cooperation?" *Journal of Economic Perspectives* 7, no. 2 (Spring 1993): 159–71.
46. See Cohen, *Homo Economicus*.
47. See Cohen, *Homo Economicus*; Michael Sandel, *What Money Can't Buy: The Moral Limits of Markets* (New York: Farrar, Strauss, and Giroux, 2012); Michaels, *Monoculture*; Stephen A. Marglin, *The Dismal Science: How Thinking Like an Economist Undermines Community* (Cambridge: Harvard University Press, 2008).
48. On this see D. Stephen Long and Nancy Ruth Fox with Tripp York, *Calculated Futures: Theology, Ethics, and Economics* (Waco: Baylor University Press, 2007), 132–39; Charles Clark, "Economic Life in Catholic Social Thought and Economic Theory" in *Catholic Social Thought: American Reflections on the Compendium*, ed. Donald Paull Sullins and Anthony J. Blasi (Lanham: Lexington Books, 2009), 89–94.
49. For example, see George Gilder, *Wealth & Poverty* (San Francisco: ICS Press, 1993), 21, 24. The recent use of the term *altruism* to describe the behavior of business leaders is contrary to the idea that the market's "invisible hand" harnesses self-interested behavior on behalf of society as a whole. Hence, although it is possible for business leaders to act out of altruism, for them to do so is contrary to the assumptions of mainstream economics from the time of Adam Smith to the present orthodox tradition. Perhaps the usage of the term *altruism* in some settings reflects the recognition that there is indeed something wrong with business leaders simply pursuing their own self-interests.
50. Alasdair MacIntyre, "A Partial Response to My Critics," in *After MacIntyre*, ed. John Horton and Susan Mendus (Cambridge, UK: Cambridge University Press, 1994), 285.
51. Cohen, *Homo Economicus*, 22.

52. Even Adam Smith bemoaned this process: “The man whose whole life is spent in performing a few simple operations ... has no occasion to exert his understanding, or to exercise his invention.... He naturally loses, therefore, the habit of such exertion, and generally becomes as stupid and ignorant as it is possible for a human creature to become.” See Adam Smith, *The Wealth of Nations* (New York: Bantam Books, 2003), 987.
53. For a helpful review of the conflict between this self-interested culture and the more relational qualities that are conducive to human flourishing, see Tim Kasser et al., “Some Costs of American Corporate Capitalism: A Psychological Exploration of Value and Goal Conflicts,” *Psychological Inquiry* 17, no. 1 (2007): 1–22.
54. Ben Cheng et al., *Job Satisfaction: 2014 Edition* (New York: The Conference Board, 2014), as reported in Susan Adams, “Most Americans Are Unhappy at Work,” *Forbes*, June 20, 2014.
55. See Bell, *Economy of Desire*, 191; Clark, “Economic Life,” 90, 92; MacIntyre, “Partial Response,” 288.
56. Seeking a balance between the pursuit of profit and the pursuit of other goods, such as care for employees, is undermined by at least some versions of the economic narrative because, in the eyes of neoclassical economists like Milton Friedman, the “only one social responsibility of business [is] ... to increase its profits.” Milton Friedman, “The Social Responsibility of Business Is to Increase Its Profits” *The New York Times Magazine*, September 13, 1970, <http://www.colorado.edu/studentgroups/libertarians/issues/friedman-soc-resp-business.html>. They can suggest this without worrying about the potential damage to workers not only because to do so at the expense of profits is “pure and unadulterated socialism,” but because the narrative tells us that the pursuit of personal profits enables most people to most successfully pursue *homo economicus* by increasing overall Gross Domestic Product. Arguments in favor of similar views and that draw heavily on the work of Michael Novak include Edward W. Younkins, “Morality and Character Development: The Roles of Capitalism, Commerce, and the Corporation,” *Journal of Markets & Morality* 4, no. 1 (2001): 94–111; Edward W. Younkins, “Michael Novak’s Portrait of Democratic Capitalism,” *Journal of Markets & Morality* 2, no. 1 (1999): 8–34.
57. See “Morality and Character Development,” 102–6; Younkins, “Michael Novak’s Portrait,” 31; Friedman, “Social Responsibility of Business.”
58. See William T. Cavanaugh, *Being Consumed: Economics and Christian Desire* (Grand Rapids: Eerdmans, 2008), 46.
59. See Helen I. Duh, “Antecedents and Consequences of Materialism: An Integrated Theoretical Framework,” *Journal of Economics and Behavioral Studies* 7, no. 1 (February 2015): 20–35; Mark D. Harmon, “Affluenza: Television Use and Cultivation of Materialism,” *Mass Communication and Society* 4, no. 1 (2001): 405–18;

60. See Frey, *Happiness*, 30–32.
61. See Bell, *Economy of Desire*, 103; Cavanaugh, *Being Consumed*, 35, 91; D. Stephen Long, *Divine Economy: Theology and the Market* (New York: Routledge 2000), 73–79.
62. See Mark D. Promislo et al., “Valuing Money More than People: The Effects of Materialism on Work-Family Conflict,” *Journal of Occupational and Organizational Psychology* 83 (2010): 935–53; Tim Kasser, *The High Price of Materialism* (Cambridge: MIT Press, 2002).
63. See Christian U. Becker, “Aristotelian Virtue Ethics and Economic Rationality,” chap. 1 in *Economics and the Virtues: Building a New Moral Foundation*, ed. Jennifer A. Baker and Mark D. White (Oxford, UK: Oxford University Press, 2016), 9–36; Jason Brennan, “Do Markets Corrupt?” chap. 12 in *Economics and the Virtues*, ed. Baker and White, 236–56; Seung (Ginny) Choi and Virgil Henry Storr, “Can Trust, Reciprocity, and Friendships Survive Contact with the Market?” chap. 11 in *Economics and the Virtues*, ed. Baker and White, 217–35; Luigino Bruni and Robert Sugden, “Reclaiming Virtue Ethics for Economics,” *Journal of Economic Perspectives* 27, no. 4 (Fall 2013): 141–64; Ryan Langrill and Virgil Henry Storr, “The Moral Meaning of Markets,” *Journal of Markets & Morality* 15, no. 2 (2012): 347–62; John Dobson, “Alasdair Macintyre’s Aristotelian Business Ethics: A Critique,” *Journal of Business Ethics* 86, no. 1 (April 2009): 43–50; Deirdre N. McCloskey, *The Bourgeois Virtues: Ethics for an Age of Commerce* (Chicago: University of Chicago Press, 2006); Younkins, “Morality and Character Development”; Younkins, “Michael Novak’s Portrait”; Ian Maitland, “Virtuous Markets: The Market as School of Virtues,” *Journal of Business Ethics*, 7 no. 1 (January 1997): 17–31.
64. Brennan, *Do Markets Corrupt?*
65. For a review of this literature, see Jia Wei Zhang, Ryan T. Howell, and Colleen J. Howell, “Living in Wealthy Neighborhoods Increases Material Desires and Maladaptive Consumption,” *Journal of Consumer Culture* 16, no. 1 (2016): 297–316; Tim Kasser et al., “Changes in Materialism, Changes in Psychological Well-Being: Evidence from Three Longitudinal Studies and an Intervention Experiment,” *Motivation and Emotion* 38 (2014): 1–22.
66. Twenge et al., “Birth Cohort Increases in Psychopathology”; Putnam, *Bowling Alone*.
67. For helpful reviews, see Zhang et al., “Living in Wealthy Neighborhoods”; Kasser et al., “Changes in Materialism”; Aaron Ahuvia and Elif Izberk-Bilgin, “Well-Being in Consumer Societies,” chap. 37 in *The Oxford Handbook of Happiness*, 482–97; Richard Eckersley, “Is Modern Western Culture a Health Hazard?” *International Journal of Epidemiology* 35 (2006): 252–58; Kasser, *The High Price of Materialism*.
68. See Graham, *Happiness*.

69. See Carol Graham, Shaojie Zhou, and Junyi Zhang, “Happiness and Health in China: The Paradox of Progress” (Washington, DC: Brookings Institution), working paper 89 (June 2015); Zhilin Tang, “They Are Richer, but Are They Happier? Subjective Well-Being of Chinese Citizens Across the Reform Era,” *Social Indicators Research* 117, no. 1 (2014): 145–64.
70. In a world of debt slavery and Pharaohs who owned and controlled all the factors of production, YHWH gave his people the Year of Jubilee (Lev. 25) as a practice that ensured every generation had equal access to an economic stake in the community and to remind Israel that they were all merely tenants in the fields of the Lord. In a culture where orphans, widows, and immigrants were particularly vulnerable, God gave his people the practice of the gleaning laws, which ensured that every person could provide for themselves through their own work (Deut. 24:19). In a world where economic security came from engaging in reciprocal giving and receiving with those in the best position to help you gain more social and economic standing, Jesus called his people to lend to those who could not repay (Luke 6:30). In a world where smart business practices might include keeping back your harvest abundance until food was scarcer and prices higher, Jesus told his friends to “store up treasures in heaven” (Luke 12), not only because doing so would provide for the poor, but because such practices move the hearts of those who practice them toward the kingdom of God.
71. Stanley Hauerwas, *With the Grain of the Universe: The Church’s Witness and Natural Theology* (Grand Rapids: Brazos Press, 2001), 214. The phrase appears to be Yoder’s, although our use of it comes by way of Hauerwas.
72. Craig Dykstra, *Growing in the Life of Faith: Education and Christian Practices*, 2nd ed. (Louisville: Westminster John Knox Press, 2005), 78.
73. See the video “Work Matters” (CityUnite), www.vimeo.com/115020023.
74. Wes Gardner, personal conversation with author, July 27, 2016.
75. The recent resurgence in practices around gratitude as well as *examen*, which invites God’s people to look over their day in gratitude just before bed, foster a spirit of contentment that resists marketers’ “organized creation of dissatisfaction.” Recent research suggests that this practice is effective in combating materialism. See Emily L. Polak and Michael E. McCullough, “Is Gratitude an Alternative to Materialism?” *Journal of Happiness Studies* 7 (2006): 343–60.
76. See Ronald J. Sider, *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity*, rev. ed. (Nashville: Thomas Nelson, 2005), 187–89.
77. Luke Bretherton, *Christianity & Contemporary Politics: The Conditions and Possibilities of Faithful Witness* (Malden, MA: Wiley-Blackwell, 2010), 175–84.