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Biblical Warnings to 'the Rich' and the Challenge of Contemporary Affluence

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This article discusses whether affluent people in the modern capitalist economy qualify as the rich in biblical terminology. If this were the case, biblical teaching relating to the rich might apply to the majority of populations in the advanced market economy. Jesus' teachings on wealth, outlined in the second section, often contained warnings to the rich. Because affluence has increased so enormously in capitalist economies over the last few centuries, a related question is whether Jesus' teachings relating to the poor can be taken to apply today in those economies. This article argues that Jesus' admonitions were directed to whom they were stated—the rich—not to the middle-class affluent today. Second, Jesus' instruction is still relevant to identify the materially poor today and to assist them out of poverty.

Introduction

This article assesses, first, whether affluent people in the modern capitalist economy qualify as "the rich" in biblical terminology. If these people do signify the biblical rich, biblical teaching on the rich applies to the middle-class affluent today. As will be shown in the second section, biblical teaching often contains warnings to the rich. This article, however, argues against the view that affluent middle-class people in the modern economy qualify as the rich of biblical times, to whom Jesus' warnings on riches were often directed. This is because the biblical rich had levels of wealth vastly greater than the rest of the population, who, by and large, were impoverished. A well-off middle class did not exist. Where a "middle class" did exist, such as self-employed trades people, Jesus did not direct his warnings concerning the rich to them.

This article also discusses whether the rich exist in modern capitalist economies and evaluates how they relate to biblical criteria. As in biblical times, today's rich also have levels of wealth much higher than the majority of the population. This majority is not impoverished, however. Because the advanced capitalist countries have generated levels of wealth that enable most people to lift themselves out of poverty an affluent middle class has been created. Unlike biblical times, affluence is not confined to the rich. Nevertheless, the enhanced wealth has been spread around more so than in biblical times. As in those times, however, the rich are still far ahead of the rest of the population, including the comfortable middle class. Data in the third section of this article substantiates the relatively small number categorized as the rich with their extremely high wealth holdings today in the advanced capitalist economy. The Bible's warnings to the rich apply to the rich today.

A further aim of this article is to compare how the poor in biblical times relate to the poor in the developed economies of today. This article's argument is that normative biblical teaching on, and concepts of, rich and poor in the Bible can be applied qualitatively to modern developed societies. This is so even though everybody in today's advanced economies enjoys levels of affluence immeasurably higher than in biblical times. However, issues of rich and poor are still relevant, having been considered for millennia in Judeo-Christian thought. The article suggests that the gap between rich and poor assailed by God retains the same qualitative significance in modern capitalist societies as it had in ancient Israel and first-century Palestine, despite the greater wealth of modern societies. All these matters are discussed in the third section. The triune God's requirements can still be accommodated within a capitalist framework, however. If it is God's aim for all people in history to enjoy affluence, it is likely that he would provide sufficient scriptural information to indicate how this might be achieved and how affluence is to be managed in any society. All aspects of the nature and management of affluence in modern capitalism do not conform to God's desires, and comment is made on this in the fourth section.

Affluence is taken here to mean abounding in the provision of goods and services beyond those necessary to maintain a basic standard of living. This standard can be determined only in relation to the society of the time. Affluence in advanced capitalist countries is quite different from that in developing economies and from biblical times. It is closely connected to material prosperity but is not identical to riches, which are more akin to opulence. The benefits of the affluence of capitalism and who its recipients are as they exist currently continue to be debated within Christian circles, but no consensus is emerging. The Christian spectrum remains divided on the question. In just the last twelve years Christians, such as Schneider,[1] Stevens,[2] Claar and Klay,[3] Harper and Gregg,[4] and Hill and Rae,[5] take a positive stance toward the present affluent characteristics of capitalism, particularly as it manifests in the United States. Contrarily, Gushee,[6] Sider,[7] and McDaniel,[8] take a lesser view of the nature and incidence of affluence in modern capitalism. Rather than attempting to take all this literature into account in this article, one contemporary reference point from the selection is chosen against which to discuss issues of affluence, of the middle class, and of the rich and poor. This is Schneider's book *The Good of Affluence*—a well-known and well-argued analysis of biblical teaching relating to modern-day capitalism.[9] Part of Schneider's case was directed against Ronald Sider's *Rich Christians*, but Sider does not appear to have responded to the criticism, nor does this article rehearse those arguments.[10]

The next section examines selected teachings of Jesus on wealth, the rich, and the poor. Comparison is made with some of Schneider's interpretations of them. The third section discusses the meaning and measurement of *rich*, *middle class*, *poor*, and *affluence* in modern economies and how it relates to the biblical teachings of section 2. This discussion accepts that prosperity is a God-required goal for humankind, but it precludes numerous dimensions of the affluence characteristic of contemporary capitalism as discussed in section 4. God advocates affluence and how it should be managed in all societies past and present, with eternal principles provided and required by God in relation to affluence, its production, and its distribution. God's design can be contained within capitalism, but it would be a capitalism different from the present.

Jesus on the Rich and the Poor

The existence of wide gaps between rich and poor is anathema to God's designs, even though he intends prosperity to occur for all people. According to Schneider, this was God's aim in the Garden of Eden.[11] The delight of the Garden was to be shared equally between the man and the woman, working in cooperation with God. Neither gained more or less than the other. It is this sharing with God and each other that would generate enjoyment of the fruits of God's garden and that distinguishes it from "hedonism, covetousness, or the greed of *pleonexia*."[12] Right relationships before God and among people are prerequisites for both the correct generation of affluence and its equitable allotment. This normative principle of God-guided fair sharing persists throughout Scripture.

The fall dislocated the human pursuit of God's aim, but it was still the case that the Mosaic Law aimed to produce high levels of prosperity in Israel, relative to the property and technology of the time.[13] Simultaneously, the Law aimed to spread this affluence around fairly widely by a set of voluntary impositions on the well-off to help the poor.[14] Not everybody in Israelite society would gain equally from these imposts, but the poor and disadvantaged in Israelite society were the particular target for them.[15] As Schneider puts it, "this concern for the poor and the powerless … is indeed the very soul of the law."[16] While God aimed to bring his people "quite deliberately into conditions of material prosperity and power *in the extreme*," there were to be no extreme recipients within the settled Israelite society of this enormous economic strength.[17] It was to be spread around extensively (with some exceptions that God in Ezekiel 47:14 aimed to correct) so that poverty would be eliminated.

Jesus continued this orientation. Time and again, he extols the wealthy to help the poor via voluntary redistribution (e.g., Matt. 25:31–46; Luke 14:12–14; Luke 18:22). Jesus provides no definition of the rich or poor anymore than did the Mosaic Law. Nevertheless, it can be inferred from his commonsense use of the terms that Jesus saw the poor as those suffering from a relative lack of possessions in the society of his time and the rich as those possessing things beyond their needs. Lunn put it that the rich in biblical times were large landowners, royal families and their functionaries, and some merchants who, by and large, were "exploiters."[18]

Jesus did not restrict his meaning of "the poor" to those suffering material want. The term was also extended to those who were spiritually and morally poor, even if they did not suffer material want.[19] As Hoppe points out, "'the poor' embraces not merely the economic but also the social and political orders."[20] However, "the Biblical view of the poor … centers on their economic deprivation but it embraces much more."[21] On this basis, "any disregard and devaluation of material poverty and concomitant concentration on 'spiritual poverty' are contrary to Biblical tradition."[22]

Consistent with this view, Pilgrim, who Schneider is prone to quote favorably, interprets Luke's "extensive discussion of wealth and poverty [as] addressed primarily to the rich."[23] However, Pilgrim's conclusions from his Lukan analysis are different from Schneider's, because Schneider does not stress the need for the rich to assist the poor as a recurring theme in Jesus' teaching. Pilgrim deduces that rich Christians today should be ready "to share substantively of their possessions with the poor and needy"—that can only mean the materially poor.[24] Whether half of their wealth is the criterion, like Zacchaeus, and how this sharing should be done can be debated. Nevertheless, rich Christians must relinquish part of their "abundance for the sake of the poor and work toward greater economic equality in God's world."[25] Affluence is to be shared evenhandedly by way of the complete or partial "disinvestment of wealth," which Schneider rejects as a message of Luke.[26] None of Pilgrim's conclusions on these matters is reported by Schneider, nor are the similar deductions by Stegemann.[27] Hoppe confirms these directions that also imply that Jesus advocated a reduction in inequalities of the distribution of wealth that would exist without the effect of his admonitions.[28]

Further examples of this orientation are Jesus' exhorting the rich ruler in Luke 18:18–29 to "sell all that you own and distribute the money to the poor" as a precondition for inheriting eternal life. Schneider notes that Jesus' grammar "proves that the problem was … with 'any' person of wealth,"[29] but Schneider does not emphasize that this action would be a step toward "liberating the poor from their poverty."[30] In the same way, Jesus enjoined his disciples in Luke 12:33 to "sell your possessions, and give alms" (also in Luke 14:33). Once again, the poor would be assisted, but this act does not consign the disciples to "almost complete poverty" (contra Schneider)[31] because Jesus had said a few verses earlier that God knows they need food and so forth, "and these things will be given to you as well" (Luke 12:31). God would look after their material provision. He is not wealth-negative. Jesus and his disciples experienced this fullness and material delight periodically, leading a "celebrative life."[32] Schneider correctly observes that poverty is not proposed "as an ideal or a higher virtue."[33] Starving disciples who depended on charity or begging were not what Jesus and God the Father had in mind, for if this were the case, they would not be able to pursue their mission effectively.

Zacchaeus (Luke 19:1–10) is another example of voluntary, partial disinvestment by the rich to help the poor. Schneider extrapolates from this story to the well-off today but goes no further than suggesting that "we can find creative ways to shape our institutions … into instruments of redemptive power."[34] While this conclusion is valid, it does not go far enough. It runs the risk "of losing the simple obligation upon the rich to share with the poor."[35] Schneider does not explore who the poor are today and how they might be helped in the context of rich capitalist economies. That Zacchaeus donated half of his possessions to the poor, plus four times his frauds, encouraged Pilgrim to advocate a similar and even higher standard for the rich today.[36]

Four "parables of affluence," as Schneider calls them, are examined in his chapter 7. They might just as well be called parables of riches and redistribution, for Jesus rarely talks about wealth without advocating its (partial or complete) distribution to the poor. The parable of the rich fool (Luke 12:13–21) is "pretty obviously an ominous warning about the foolishness of covetousness or its twin, greed."[37] The opposite of covetousness and greed are generosity and openhandedness that can only come from people who seek to live closely with God. Right relationships with God generate right relationships among people. How do biblical exegetes interpret these right relationships among people? Johnson, who Schneider is also prone to quote, suggests that “rich toward God” in Luke 12:21 means first, “the response of faith,” and second, “the disposition of possessions in accordance with faith, which means to share them with others rather than accumulating them for one’s self.”[38] “Rich toward God” for Nolland implies that “wealth is accumulated primarily by, in obedience to God, making use of one’s material needs to meet the needs of the poor.”[39] Similar interpretations are in Bock[40] and Just Jr.[41] Little of this emphasis emerges from Schneider’s analysis of the parable. It stops short at advocating that “we must be very sure that our quest for solvency is animated by creative and redemptive love.”[42]

The parable of the rich man and Lazarus (Luke 16:19–31) shows even more pointedly that the rich are to assist the poor. Once again, Johnson, who Schneider quotes, puts his finger on the parable’s essence. The rich man’s “wealth had made him insensitive to the demands of the Law and Prophets alike that the covenant demands sharing goods with the poor.”[43] Schneider agrees that “this understanding of the broad moral principle in the parable seems exactly right.”[44] He then becomes worried about how this might relate to affluent people in modern capitalist economies and their concern to alleviate global poverty.[45] Because they could not, even if they beggared themselves, Schneider takes a different tack to the need for affluent Christians “to get their eating and drinking right,” and to be guided by the “‘moral proximity’ of the ones in need.”[46] However, the parable underlines that the poor are to be helped by the rich today as a requirement of God’s teaching. The principle of moral proximity, elastic enough to extend from family to nation, still requires identifying the poor wherever they are.[47] Within the context of the triune God’s teachings as a whole, it has to be determined how the poor are to be helped, something Christians can debate.

Again, for the parable of the dishonest manager (Luke 16:1–9), Schneider approvingly quotes Pilgrim, saying that the parable “demonstrates in a striking way Luke’s concern for right use of possessions.”[48] What Schneider does not go on to mention is Pilgrim’s deduction that “the steward gained friends by sharing his profit and helping out poor debtors.”[49] Pilgrim suggests that this is in line with “many other characteristic Lukan passages [that] show that those who have possessions are encouraged and invited and even warned to share their possessions with the poor and needy.” Many exegetes interpret the parable in this way, exemplified by Ireland in his book-length analysis, “to use worldly wealth for the benefit of others in need.”[50] Finally, most exegetes do not interpret the parable of the pounds (Luke 19:11–27) as being focused on economic activity (against Schneider).[51] Rather, its message is to forewarn disciples to be faithful in their use of the talents God gives them, where the “business” the slaves performed is a metaphor for stewardship.[52] Johnson notes "that the possessions motif is here a subsidiary one," the parable being about the "successful establishment of a kingdom."[53] The monetary return each of the slaves makes is not intended to provide guidance for economic life. Even if it were, all the wealth belongs to God, and he emphasizes time and again throughout Scripture that it is to be shared with the poor to spread affluence around. To suggest that the parable warns against erosion of "the strong, aggressive, competitive spirit of behavior (particularly economic behavior) among Christians" is not a tenable deduction, particularly as Jesus never advocated aggression or competition.[54]

In Zacchaeus and the first three parables above, Jesus seeks to liberate the poor from their poverty by exhorting the rich to share their wealth with the poor, consistent with the Mosaic Law and the Prophets. This emphasis does not emerge in Schneider's treatment of these teachings. The generation of riches is a worthy activity before God, but following God's plan from Genesis 1, wealth is to be allocated equitably. There is no contradiction between this and Jesus' blessing "the poor in precisely the condition of their poverty."[55] On the one hand, Jesus wants the rich and even the less well-off (the disciples) to redistribute their possessions to the poor, thereby pursuing the provisions of the Mosaic Law to eliminate poverty, recognizing that this will not be achieved fully until the Second Coming.[56] On the other hand, Jesus blesses those poor who are responsive to him (as with anybody), even while they remain in their condition of poverty. However, nowhere did Jesus bless poverty itself as a desirable state. Prosperity is such a good thing that God wants everybody to have a fair share.

As Jesus emphasized repeatedly, to be rich can be an impediment to following him. Schneider concedes "the truth that there is a way—an all too common way—to be rich that is evil in God's sight. That truth is as clear as can be in the Law, the Prophets, and in the teachings of Jesus."[57] The truth of these sections of Scripture is that the rich are constantly encouraged to share their wealth with the poor. Prosperity is to be distributed widely. This principle is clear in Scripture, and it applies equally to modern capitalist societies, and to every society we know. What the rich have to do in any society is decide on the basis of biblical principle *how* they will help the poor. These are not "new cultural questions," for they have been posed by Christian teaching throughout the millennia.[58] At each stage of human development, the rich, Christian and otherwise, have the awesome responsibility of working out how to assist the poor. Nowhere did Jesus say that assistance was to be confined to "rich and poor persons who are related by means of faith in the true God, and now in Jesus Christ."[59] The biblical requirement for the rich to help the poor within every sort of society, including the advanced capitalist, does not feature strongly in Schneider.

As the above biblical material illustrates, Scripture often provides warnings to the rich if they do not share their wealth with the poor. This, however, begs the question of who are the rich and the poor today, especially considering the modern economic miracle and how the developed capitalist world has raised most people to levels of affluence never before witnessed in history. This majority is sometimes labeled the middle class. In the next section, we explore how rich, middle class, and poor might be identified today.

The Rich, the Middle Class, and the Poor in the Modern Developed Economy

Using the same terms (*rich*, *poor*, *affluent*) to compare the present with the past does not make their content clear. Most of the goods and services that make people rich or poor today did not exist in past history. Therefore, adjusting incomes over time by an index of prices does not capture the changing composition of the goods and services people purchase. On the one hand, somebody who was rich in the past might not be regarded as noticeably rich today. As Townsend puts it, "societies are passing through such rapid change that any standard devised at some historical date in the past is difficult to justify in new conditions."[60] Most people in the advanced capitalist world *are* rich compared with their own societies a hundred years ago, as well as with most of the inhabitants of the rest of the world. They enjoy a far greater range of goods and services and of health and social benefits. On the other hand, the rich in the past history in the United States are poor by today's standards. According to current, official US poverty standards, "almost the entire US population in 1880 would have been recorded as living below the poverty line."[61]

A common understanding of the rich in capitalist societies today refers to those in the upper echelon of income and wealth holdings who have to be identified in relation to some subjective standard of income/wealth level. Thus Lunn defined a household as rich "if it can receive the median American level of income indefinitely without working and without receiving payment from the government, insurance or retirement funds."[62] These households required $400,000 worth of wealth to achieve this income. By looking at other assessments of wealth, he estimated that between 5–10 percent of US households were rich.[63] Another exercise in measuring who the rich are is found in Wolff who uses the Federal Reserve Board's Survey of Consumer Finances.[64] He found that the top 20 percent of households owned 92.5 percent of nonhome wealth in 2004, up from 91.3 percent in 1983.[65] Another way of putting this is that "of the total growth in nonhome wealth between 1983 and 2004 … 94 percent [accrued] to the top quintile, while the bottom 80 percent collectively accounted for only 6 percent."[66] Even if middle-class Americans are well-off, a minority of Americans are exceedingly rich. There is a wide gap between the highest wealth holding households and the rest.

Estimates of the nature and size of the middle class vary. According to one standard source, Gilbert defines the middle class as lower managers, foremen, semiprofessionals (teachers and social workers, for example), and nonretail sales people.[67] They are to be distinguished from the working class, because of their higher skill or knowledge level and independence required on the job. Gilbert also postulates an upper middle class, consisting of well-paid university trained managers and professionals. For Gilbert, around 45 percent of men defined themselves in each of the working and middle class.[68] Of the middle class, 22.8 percent own their own business, compared with 72 percent of the very rich. The middle class enjoys comfortable levels of affluence, pronounced on a world scale, as having the largest homes and the greatest number of appliances and cars. Greider points to the benefits possessed by the rich and middle class.[69] According to him they have a "plentitude of goods, [an] exhausting variety of choices … everyone gets to shop." In contrast, Wolff points to an "enormous increase of household debt of the middle class" (defined as the three middle-wealth quintiles) from 1983–2004.[70]

Consistent with these assessments, most Christian writers do not identify the affluent with the rich in the modern developed economy. This seems to be because of the large gap between the rich and the middle class. Lunn's investigations "support the claim that the typical American household, whether Christian or not, is not wealthy, at least as defined in this paper."[71] Schneider also does not want the term *rich* to apply to the "vast majority of people living and working under capitalism in the developed societies of our day."[72] Klay interprets Schneider to mean that it is mistaken "to think that ordinary people in the First World are very much like the rich people of Biblical times."[73]

Nevertheless, the rich might be distinguished from the middle class in the contemporary developed society, even though both are affluent. What of the poor? Schneider agrees "that the God of Scripture has a peculiar interest in setting the poor free from poverty," but dismisses material poverty as a problem in capitalist economies today.[74] He claims that the richest twenty-five capitalist nations "have done nothing less than eliminate real material poverty as a significant problem in their societies."[75] Against this claim is an estimate of 39 million Americans living below an officially defined poverty line, plus 57 million living in near-poverty, with 22 percent of American children being in poverty.[76] Rational arguments can be made about why these figures might be too high or low, but they still involve tens of millions of people either way. Be that as it may, Schneider's view and those of the US government, as well as of Wolff and others, vary because they use different definitions of poverty. As with the rich, no objective definition of poverty exists.

One view is that poverty is not a problem in the United States because a household of four could get along adequately on the official poverty-income line of $15,000 in 2002.[77] This is all the more so because 50 percent of the officially defined poor not only have air-conditioning but also a range of other appliances. Sider introduces an alternative way of assessing the adequacy of the poverty-line income. He estimated what a four-person household could not afford on the 2005 poverty line of $19,806 per year.[78] They could not afford private health insurance, visits to the doctor or dentist, child care, replacement of household appliances and toiletries, donations to church, travel outside their city, private music lessons, sports equipment for their children, vacations, recreation, pets and veterinary care, or getting by in the event of accident or illness to the breadwinner(s). Schiller suggests that the 2005 poverty-line budget allowed only $4.56 per person for food each day, which he estimated as parsimonious.[79] Therefore, every day, the poor family "must choose between an adequate diet of the most economic sort and some other necessity because there is never enough money to have both." Further ways in which affluence is denied to the poor is their suffering greater ill-health, lower educational attainment, higher levels of unemployment, and higher incarceration rates. To the extent that the officially defined poor own their homes, they are more likely than the rest of society to live in run-down neighborhoods with poor schooling and community facilities and widespread crime. Those who rent face a propensity to eviction notices and utility disconnection.

These conditions hardly look like a symptom of society-wide "relative" affluence, even though few might actually go hungry regularly or have insufficient clothing. To suggest that the conditions indicate that "every member of society eventually becomes affluent to some comparative degree," as in the United States where "capitalism really works," is overstretching the meaning of "comparative degree."[80] Admittedly, government assistance (food stamps, Medicaid, and so on) changes people's purchasing patterns, lifting around six million people over the poverty line.[81] As Wolff notes, "the inclusion of noncash benefits in family income does not appear to alter the *trends* in the poverty rate," even though they lower its magnitude by a few percentage points.[82] Also, some poor understate their incomes, and thereby gain government assistance.[83] Whether this is more serious than the rich understating their incomes is not known.

A collection of facts is posed by Schneider to bolster his case that affluence is being enjoyed by an increasing proportion of the American population and that the poor are no longer a problem. For instance, "in the last twenty years the percentage of Americans owning stock has risen from ten to fifty percent."[84] As Wolff shows, however, stock ownership remains highly concentrated among the rich. In 2004, the richest 20 percent of households owned over 90 percent of all stocks, including direct and indirect ownership through mutual funds, trusts, IRAs, and other retirement accounts.[85] Low-wealth groups own very few stocks. Certainly, the number of billionaires has increased, as has the number of American households earning seven figures yearly, while the number "of plain old millionaire families" has "rocketed,"[86] but so has the proportion of income and wealth earned/owned by the richest households. This data implies an increasing gap between the rich and the rest. As shown by Wolff, the changing distribution of income and wealth confirm this supposition. If rich and poor are defined relative to some average or median standard of living in the United States, then the chances are that the poor still suffer from some material problems. Indeed, Schneider does admit that there are "real problems caused by poverty in America today," but he does not explore them.[87]

Schneider poses no more precise definition of poverty. The idea of raising the US official poverty line from $15,000 for a family of four in 2002, to $19,500 in 2005 (as above) is not accepted as legitimate for this would "immediately plunge another ten million people into 'poverty.'"[88] According to Schneider, these official poverty lines rest on a "non-literal definition of poverty," for poverty is the "absence of food, clothing and shelter," but this "is no longer a significant problem in America."[89] However, "absence" has to be defined relative to a "sufficient" level of food, clothing, and shelter, as well as of other things. If poverty also includes sufficient medical and dental care, as well as the other things enumerated above, then perhaps neither $15,000 nor $19,500 will purchase them. Schneider's definition of poverty is open-ended and insufficiently clarified to identify poverty hardship.

Various measures of poverty exist, but consider just those based on hardship indicators. These are not common, but they do reveal the material difficulties faced by low-income people. Short examined this problem, using the 1996 panel of the US Survey of Income and Program Participation (SIPP).[90] Her measure of material hardship was that the poor "experienced difficulty paying rent, difficulty paying utilities, did not see a doctor or a dentist when needed, did not have enough food to eat, expressed dissatisfaction with conditions of housing, reported at least two housing-related problems, or reported having no health insurance. A family is classified as experiencing material hardship if they report two or more of the above-listed items." Further indicators were whether the family in the previous twelve months did not meet all of their essential expenses and the level of debt-to-income ratio (where debt was greater than twice current income). Material hardship occurred for 8.4 percent of the sample population, 15 percent had difficulty meeting expenses, and high debt existed for 16.5 percent. These figures compared with 12.1 percent of the sample as officially defined poor.[91] Thus aspects of material poverty still appear to be a problem in the United States.

Rector and others' analysis of the SIPP and other data also found dimensions of material hardship among the officially defined poor.[92] Nine percent of poor households, double the rate of total households, reported suffering from "moderate physical problems," including poor upkeep of their dwelling, lack of a full kitchen, and use of unvented heating.[93] Ten-and-a-half percent of poor households had suffered "moderate hunger," and 3.6 percent "severe hunger."[94] The inability to obtain medical and dental services—"unmet medical need"—was experienced by 27 percent of the poor. Thirty-six percent of the poor failed to meet essential expenses at some point throughout the year, and 28 percent at some point failed to pay their utility bills. Forty-two percent of the poor stated they had experienced at least one material hardship as defined by SIPP; the rate suffering "moderate material problems" being four times higher than the nonpoor, and six times higher for "substantial material problems."[95] As they defined it, Rector et al. calculated that in 1992, 8.7 million people or 26 percent of the official poverty population suffered from overall material hardship.[96]

All attempts to formulate poverty standards are imprecise, and "any claim to scientific precision, even in the generic specifications of a poverty standard, is pretentious and misplaced,"[97] according to Schiller. However, the measures of poverty mentioned above are more exact than Schneider's definition of poverty as the absence of food, clothing, and shelter because they all give some attention to the socioeconomic context in which poverty is identified. Notwithstanding problems of definition, since 1975, the US official poverty rate has remained more or less constant at 12.6 percent of the population, although when taxes and government transfers are included, the figure drops to 8.9 percent or 27 million people.[98] Schiller, however, thinks that when in-kind income to the better-off is taken into account, "the poor might actually appear relatively worse off than their money incomes imply."[99]

In dismissing official approaches to estimating poverty in developed economies, Schneider approvingly quotes D'Souza that since poverty is no longer an issue in capitalist economies, "what remains is relative inequality and the question becomes, does that continue to matter?"[100] Schneider thinks not. In an example from D'Souza, he sees "nothing clearly immoral at all in the extreme wealth and enjoyment of the one person over and against the relative affluence of the other."[101] Assumed here is that relative affluence is enjoyed by most people, including the poor. As above, relative affluence of the poor may not occur in relation to average or median US living standards and may be undermined by the hardship indicators above. Nevertheless, Schneider accepts that the rich are getting richer but concedes that the rest are not becoming richer "at the same pace."[102] Nevertheless, widening gaps or "growth of extremes between the haves and the have-nots" are not a problem because everyone is becoming richer. Thus the rich can enjoy luxury cars that might represent a price differential of 100:1 compared with the vehicles that the poor drive.[103] This line of reasoning seems to "involve tacit acceptance of whatever degree of inequality is generated by the economic system."[104] Contra Schneider,[105] it is still the case that relative standards are required to distinguish between the evil of "extreme indulgence" and the joy of "enjoying prosperity in the extreme."[106]

Schneider relies on D'Souza's argument that "the rich are getting richer because they have created new wealth that didn't exist before."[107] It could just as well be claimed that workforces create new wealth. Few rich have ever created new wealth on their own. Without workers in firms and industries, the rich would not make wealth. If this is the case, there seems no reason why the rich should disproportionately enjoy the wealth from the labor they employ. Entrepreneurs deserve their reward (as long as their innovations conform to God's preferences), but it is not clear that rich entrepreneurs ought to take the lion's share of new wealth created. As for rich investors, distinct from entrepreneurs, they are even more reliant on the workforces of the firms in which they invest. To the extent that they do no more than clip their share of coupons and exercise no further responsibility in their firms, there seems even less reason why wealth should disproportionately flow to them (as Wolff shows it does).[108]

Once again, the triune God's teachings on the gap between rich and poor are the arbiter. As discussed above, Jesus consistently advocates assistance to the poor that could only generate a more equal distribution of wealth. Jesus' aim is not absolute equality but reduction in inequality. His advocacy does not depend on assuming that the accumulation of wealth is a zero-sum game. God leaves the definition of *high inequality* to us, as per the distinction above between extreme indulgence and enjoying extreme prosperity. Contemporary Christians echo this requirement, including its applicability to capitalist society. For instance, Pope Benedict XVI is critical that while "*the world's wealth is growing in absolute terms ... inequalities are on the increase*" and that "'the scandal of glaring inequalities' continues."[109]

Neither God in the Mosaic Law who sought to foster "what was supposed to be a relatively egalitarian society,"[110] nor Jesus in any of his teachings, nor Pope Benedict XVI were guided by "base resentment" at the wealth of the rich.[111] Inequality generates its own social problems. Pope Benedict XVI points to some of them:

> Through the systematic increase of social inequality, both within a single country and between the populations of different countries (i.e., the massive increase in relative poverty), not only does social cohesion suffer, thereby placing democracy at risk, but so too does the economy, through the progressive erosion of "social capital": the network of relationships of trust, dependability, and respect for rules, all of which are indispensable for any form of civil coexistence.

Indeed, "today it is this trust which has ceased to exist."[112]

Higher rather than lower levels of inequality in capitalist societies have been documented to generate higher levels of social ill-health. Contra Schneider, this social distortion does seem to be "clearly immoral."[113] Wilkinson and Pickett estimated income inequality levels among twenty-three developed capitalist economies (plus the fifty US states)—the United States was second highest only to Singapore in the measure of income inequality. They related the income inequality measure to seventeen indicators of social health, such as life expectancy, infant mortality, teenage births, children's educational performance, and homicides. Consistently, they found a strong association between inequality levels and each of the indicators, such that "problems are anything from three times to ten times as common in the more unequal societies."[114] For example, teenage birth rates were ten times higher in the United States than in low inequality Sweden.[115] Inequality within affluent capitalist countries seems to generate its own problems. In contradistinction to D'Souza and Schneider, inequality does matter.

From examining the nature of the rich, affluence, the middle class; the poor in the advanced capitalist economy; and comparing them with biblical terminology, the following conclusions can be drawn. First, the rich in the capitalist economy equate to the rich in biblical times, the greater importance of human capital nowadays notwithstanding. Jesus' teachings on the rich apply to both eras. Second, aside from the rich in biblical times, affluence did not exist for the majority of the population. Widespread affluence is a qualitatively new phenomenon, uniquely confined to the advanced capitalist economy. This does not make Jesus' teaching on the rich apply to all the affluent because the contemporary rich are still far ahead of the rest of the population. God wants prosperity to extend to all people. His teaching would be contradictory in simultaneously requiring the middle class to maintain their prosperity and in asking that they divest themselves of their affluence. What he does want, however, is to bring the poor up to prevailing levels of affluence. Jesus' teaching related to the poor still applies today because a substratum of population does exist that falls behind middle-class levels of affluence. These are usually called the poor, for whom no hard and fast definition exists. Ideas of the rich divesting themselves of some of their riches to help this poor, say, by way of higher taxation, are less relevant in this task than providing jobs for them. The implication in the above must be scrutinized that affluence as it exists in the advanced capitalist economy is the suitable yardstick against which Jesus' admonitions apply to the rich and poor, and, by inference, to the middle class today.

What Type of Affluence Does God Require?

The proposition that "it is a fundamental Biblical theme that material prosperity (rightly understood) is a condition that God envisions for all human beings,"[116] would probably have widespread Christian assent. A key to accepting its veracity is clarification of the meaning of "rightly understood" prosperity that Schneider expresses as "properly understood," and "wealthy in the right way."[117] Moreover, this affluence "describes the condition that God (circumstances being right) desires for human beings now."[118] It is "affluence of the right kind"[119] where material things are to be enjoyed "in the right way."[120] Whether the affluence of developed capitalist countries is God's rightly understood and properly understood types and reflects right circumstances with wealth used in the right way is debatable, given the fallen nature of humankind. In any case, Schneider does not explore what his preconditions mean, although he does give some homely examples of enjoying affluence innocently.[121]

Instead, "the condition of affluence in advanced societies," "properly understood," "is good in the same way that conditions in Eden, the Promised Land, and the Messianic Banquet are said to be good."[122] Ignoring what *properly understood* means, this claim is hardly tenable. Conditions in Eden were meant to be sinless. God required absolute obedience in the Promised Land. Only the redeemed are welcome at the Messianic Banquet. None of these qualities characterizes advanced societies as we know them. Nor could they because they are made up of fallen creatures who have deviated from God's demands on them. However we understand capitalist societies, properly or not, their qualities fall well short of God's preferences. Even Schneider speaks of "capitalism (for all its problems)," although these problems are not explored.[123] Certainly, God's common grace may be reflected in aspects of affluence in advanced capitalist countries. Evil can never overcome “the integrity of God’s good creation,”[124] but numerous dimensions of affluence do not accord with God’s desires. What these might be for the modern capitalist economy are not explored strongly in Schneider. Instead, he seems to prefer letting capitalist economies proceed as they are because their present affluence is “good in the potential they have for human flourishing and, through it, the flourishing of the cosmos as God wills it to be.”[125]

Evaluations by Christians vary on the severity of problems in advanced capitalist countries. One estimate of the financial industry by two Christian economists committed to capitalism is that its “morality … can scarcely be mentioned without contempt.”[126] A more critical Christian economist thinks that “the human race has fallen into total depravity.”[127] Again, the Christian economist Garvey, sympathetic to capitalism, believes that “in the modern American world of business” shareholders’ returns are maximized “only by imposing unacceptable costs on employees, consumers, and society generally.”[128] Novak castigates “advertisers *in the name of business* [who] promote assaults on traditional virtues”;[129] he charges film and TV stars, as well as popular music elites with helping to generate moral confusion.[130] These examples could be multiplied; it is not difficult to enumerate capitalism’s distortions of God’s plans (Schneider’s “problems”).

Additional problems include large industries devoted to nefarious activity, such as legalized gambling, prostitution, and pornography. These industries also encompass the mass entertainment industry, which question Christian values. Instead, they advocate for premarital sex, the legitimacy of infidelity, serial monogamy, and violence. To these might be added in less-developed countries, legal/illegal timber production and mining, where they have generated adverse external effects on local populations but have enabled cheap timber, paper, and metallic ores to bolster the affluence of the developed world. Other exploitative industries in the less-developed world (cheap footwear, clothing, household and computer items) have also boosted affluence, including in the less-developed world, but the social costs of these practices are legion.

There are also problems in the advanced capitalist economy that are both less recognized and perhaps more idiosyncratic to advanced capitalism. Suppose the critics are right that the United States has become characterized by “fast capitalism,” speeding up in the sense of compressing time, quickening everyday life, and blurring the distinction between home and work life.[131] If this is the case, it is not surprising that sleep deprivation has been growing.[132] It might also be characteristic of this economy that people spend less time on food preparation at home, relying more on bought-in and junk food that has been associated with the growth in obesity and type 2 diabetes.[133] A litany of similar problems prevails in advanced capitalist economies, although whether their incidence is increasing is less clear, including the breakdown of marriage, drug and alcohol addiction, stress, depression and associated mental disorders, violence, and financial fraud.[134]

Further, it does not seem to be a sign of a healthy capitalist economy that twenty million Americans escape the officially defined poverty level only by depending on "government *cash* transfers (Social Security, unemployment benefits, and so on) and another six million stay above poverty thresholds with the help of government *non*cash transfers (food stamps, housing subsidies, and so on)."[135] Even Schneider notes the problem in the United States that "thirty million people still lack health insurance."[136] There is also the more general issue of whether the values (and prices) that society attaches to goods and services conform to those God prefers. Mass entertainment and sports people attract much higher incomes than do teachers and health workers. What does this say about worth? In part, these judgments reflect people's nearness or remoteness from God and are manipulated by the advertising industry and governments that encourage mass spectacles at major events that involve high-paid performers. Some of these examples have bolstered affluence and are part of "the very cultural spirit and habits of acquisition and enjoyment that make capitalism work."[137] One cannot believe that they conform to the triune God's designs. All these problems are not confined to capitalism; they have also been prevalent in other socioeconomic systems, such as communism. In the main, they are all led by greed.

There are also things God wants people to do, but they do not. The practice of God's requirements would help mitigate the problems above. For example, it is arguable that the biblical mandate favors people who consciously work in cooperation with God to generate wealth, including cooperation between firms rather than competition between them. Further, more workers should own and be decision makers in firms (as per Pope John Paul II),[138] while extremes in the inequality of income and wealth should be mitigated (as per Pope Benedict XVI).[139] Markets should be oriented more toward the local, regional, and national than the international (implications of the principles of subsidiarity and of moral proximity). If these assertions depict normative biblical teaching (assumed but not substantiated here), their practice is not widespread.

Thus numerous aspects of how affluence as we know it is produced and the type of prosperity it generates in advanced capitalist economies do not accord with God's teaching. Simultaneously, as both cause and effect, humankind (in the main) does not practice things God prefers. The creation of various dimensions of affluence still proceeds absent God's preferences. God's common grace ensures that some of these dimensions encompass socioeconomic improvement. For instance, Schneider rightly notes that only capitalist countries have been able to offer health insurance to most of their populations, to which might be added a range of benefits, such as near universal availability of reticulated clean drinking water.[140] While it can be agreed that capitalism has been the only system in human history to generate abundance, this does not mean it "has brought us closer to recreating" the condition of Eden if the litany of capitalism's problems above means anything.[141]

Capitalism's problems occur because most people do not strive to live closely with God. The remedy for the problems requires changes in people themselves. Yet it is also arguable that God has hard-wired certain tendencies in humans that influence their behavior. For instance, altruism is commonly displayed in people who rescue others from dire situations. In all probability, God wants this quality extended to wider fields of decision making. The discussion above of what is wrong with capitalist economies from God's point of view suggests that Christians have ample opportunity to move the capitalist economy more to God's orientation, say, in demonstrating greater altruism in business behavior. Society can still remain capitalistic but in a different, nonmonolithic way. After all, the twenty-five advanced capitalist nations are not monolithic—witness, for example, the differences between the United States and Sweden in welfare and health care provisions.

Yet Schneider suggests that the rich Christians in the United States are confused now about how to "cultivate the good of affluence," because the "economic world that they know … is too often dark and full of chaos."[142] This is evidenced by the high degree of entropy in the established paths for enhancing affluence. The global financial crisis, for example, was an indication of this disorder. One facet of this dislocation (compared with the affluence God requires) is the stagnating levels of happiness and satisfaction people in the First World report as their prosperity increases.[143] These are all signs of affluence being used wrongly, of being generated apart from God, of being worshiped for its own sake, and of not being valued for how it can help those who are less fortunate. As Schneider observes, "there is widespread agreement … that obsession with material wealth is rampant,"[144] that "we are vulnerable to giving mammon the throne of our lives, where God alone belongs."[145]

If the Christians who are rich have significant political and economic power in capitalist societies, they are well placed to help the economy more onto God's track. This is in keeping with biblical tradition that "assumes that the community of faith ought to take action on behalf of the poor."[146] Rich Christians could thus assist the poor into paid work, preferably self-owned and self-managed, following the suggestions Michael Novak gives,[147] the example of the Christian-led firm, ServiceMaster,[148] and of part-Christian funded New York's Cooperative Home Care Associates. Ancillary to job creation could be the provision of job training, entrepreneurial leadership, legal help, and child care. The poor lack capital to put into business, which is indicated by estimates of asset-poverty in the United States. Wolff calculated that 26.8 percent of households in 2001 (barely different from 1984) lacked access to wealth-type resources sufficient enough to enable them to meet their basic needs for three months.[149] Thus they need access to credit to operate businesses. These suggestions do not entail the wholesale restructuring of existing capitalist society to which Schneider objects, but feasible Christian initiatives should work within both the gambit of God's preferences and of capitalism.[150] Because 72 percent of the top 1 percent of US wealth holders own businesses it is a reasonable hypothesis that Christians among them would be well placed to help the poor into paid work.[151] This is all the more urgent given that the real "average wealth of the poorest 40 percent [of US households] declined by 59 percent between 1983 and 2004, and by 2004 had fallen to only $2,200."[152]

Schneider recommends that the capitalist rich should "have the right spirituality of affluence at the core of [their] material life."[153] He explores only briefly the content of this right spirituality in capitalist society (raised in the context of the Exodus). Wealthy people can certainly "bless God" (as should everybody), but as Schneider notes, this "has to grow into dispositions and actions of a moral kind toward fellow human beings." They have to "be affluent in the right way,"[154] to pursue "a right way to have and enjoy wealth."[155] What these dispositions and actions might be in capitalist countries are not pursued and neither is how they can be affluent in the right way. This is so even though Schneider does see that the rich have to become "mature" persons "with a vision from the Lord and a heart for people, especially the poor and powerless."[156] Only if one's heart is right can it comport with Jesus' advocacy that the rich should use their wealth to help the poor. As Schneider recognizes, this is because "human poverty is evil."[157]

Conclusion

Three conclusions relating to the affluence of modern capitalism have been argued here. First, the Bible's warnings to the rich do not apply to modern middle-class people. Second, the biblical concepts of the rich and the poor can be related to modern capitalism with the expectation that the rich will assist the poor. This is so even though the abundance of the poor today is much higher compared with ancient societies. Nonetheless, qualitatively, God's commands still hold. Third, specific characteristics of the affluence of contemporary capitalist economies require alteration because they deviate from God's requirements.

Rich Christians can play a vital role in moving the economy more toward God's designs. It may be that rich (US) Christians "have a deep spiritual sense of things about them." They may enjoy being rich "for the immense power it enables them to offer on behalf of others."[158] Clearly, this power should be used in cooperation with God and his principles. This means that rich Christians should give disproportionately to the poor, as Jesus' teachings ask them. The immense positive material benefits of capitalism cannot be denied but neither can the problems of capitalism be ignored. The argument here is that in seeking to abide more by the triune God's eternal principles, the benefits of capitalism can be enhanced and its limitations reduced, and the rich have a vital role to play. Capitalist society as we know it would be different, but it cannot be demonstrated that its efficiency would be diminished. Indeed, because God provides the guidelines, we can only expect that their greater practice would enhance both efficiency and equity.

Christian theology can accept the desirability of affluence but be critical of its manifestations wherever they occur. This does not involve replacing capitalism with some other system. Instead, theology can suggest its modification and transformation toward God's designs; these designs can still function within a capitalist framework. This is only possible if we regard capitalism as characterized by private ownership of the means of production with producers, consumers, and workers freely able to enter and leave markets; a legal system that protects voluntary and peaceful exchange; and some government intervention in the economy.[159] Beyond this, as Benne notes it is "almost impossible to agree on the description of what indeed capitalism is, let alone an analysis and evaluation of its effects."[160] God in Christ is the greatest liberating power. A dichotomy between anticapitalist Christian theology and proexisting-capitalism theology is not the only option for Christians. Different tendencies, depending on normative biblical principle, can be applied toward reforming capitalism in God's directions, while retaining its essence. In these ways, a "physical and material delightfulness (superfluity)" can be sought "that is needful for healthy well-being everywhere."[161]

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