God and Mammon: The Economic Context of Religious Education

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Most theologians and religious educators now agree that the valid sources of theological expression have moved beyond the classical loci of scripture and tradition to include a third *locus theologicus,* current human experience (Bevans 2004). The data of this third locus recognizes the sacramental and revelatory nature of experience. It also adds to the task of a religious education promoting an authentic Christian self-understanding the necessity of unpacking the “sacredness” of the expressions of human experience found in culture, history and contemporary forms of thinking. The inclusion of human experience in the loci of theology has birthed many contextual theologies: such as African-American theology, Filipino theology, and feminist theology, and has brought a freshness and vigor to the theological and religious education enterprises.

But, one context remains perennially problematic for Christianity – the economic context, especially in Western capitalistic nations. Most people miss the fact that the three major Western religions, Judaism, Christianity and Islam were founded by business people. Abraham was a shepherd, Jesus a carpenter, and Mohammed a successful merchant. Despite the commercial origins of the founders, it is significant that what Alfred Marshall (1930) once called the two great forming agencies of the world’s history – the religious and the economic -- are engaged increasingly in a global impasse. This is especially true for Christianity (See Wienen 1999).

As theologians and religious educators decry the devastating spiritual consequences for the world as it drifts into the embrace of the new “religion” of economic growth and development, business and commerce continue to grow into a cultural leviathan, gobbling up local customs and dismantling ancient systems of “meaning making.” Globalization is homogenizing societies and economics is becoming the driving force of human existence.

In the summer of 2002, *Religious Education* addressed this issue indirectly in an issue devoted to globalization. All of the articles addressed the negative consequences of international economic forces on the societies and cultures of developing nations, as well as the role of Western nations, particularly the United States, in promoting a global capitalistic economy. This article will continue the 2002 discussion by elaborating on an insight from one article written by a former attorney for a multinational corporation who noted that religious educators must regard business as a subculture in need of inculturation (Daily Summer, 2002).

This article is motivated by the belief that religious educators we must do more than shout at the rain when it comes to the economic forces swallowing up the world. We must integrate into our theological education the profound “text” of the economic context, forces of daily living that seem inimical to the religious faith. Although most religious educators are reticent to recognize or admit it, this context is becoming the most critical of all the contexts. As David Korten has contended, “economic systems are (now) the dominant systems for organizing behavior in modern societies” (Korten, p. 9). Because the United States is the driving economic force in the world, this article will focus primarily on unpacking the economic context of that nation. However, the research referenced has relevance to all nations operating within a capitalistic system.

Understanding the History of the Context

In a thesis once called “the academic Thirty Years War (White 1969, 197),” Max Weber (1930, 2002) attempted to describe the “religious economic text” of late 19th century capitalistic nations. He articulated a controversial theory on the nature of a conceptual connection between Christianity and capitalism. Theologians, historians, sociologists, psychologists, economists and philosophers have used Weber as a benchmark for understanding this connection and have argued whether his insights were accurate (Fischoff 1944). Weber’s primary interest was a rather modest inquiry into “the spirit of modern capitalism,” and Christianity’s connection and implication in this “spirit,” especially through the notion of a “worldly asceticism” promoted by later Calvinism. Although Weber did not give this asceticism a sole causal influence on the development of the “spirit” of capitalism, he did see it as a necessary component in most nations in which the economic system was taking root (Viner 1978). Despite its weaknesses, Weber’s work remains an important reference in any effort to understand the original “arrangement” between the Christian message and the emerging cultural force of capitalism. As religious educators wrestle with the consequences of the globalization of capitalistic forces, it is important to note that many of Weber’s insights are still assumed to be true in many areas of the world. For instance, in the early 1990s, many Chinese sociologists took note of a correlation between the rise of Christianity in the coastal city of Wenzhou, south of Shanghai, and the surge in successful retailers in the same city. The Weberian thesis has been accepted by many Chinese scholars and supported by many political leaders, although the nation’s policy of anti-Christian persecution would often suggest otherwise (Aikman 2003,16; Goodman and Segal 1997).

Christian thinking about economics and social justice began to mature in the late 19th century, through the Social Gospel Movement in Protestantism and papal social teaching in Catholicism, but it has failed to keep up with the evolving dynamics of commerce. As Michael Novak (1982) has noted, “in no major sphere of life have the traditions of theology fallen further behind (18).”

Although religion and economics have always been strange bedfellows, they have not always been as estranged as they are now. The religious and economic contexts once had a unique and supportive relationship. In past centuries, God language and metaphysics provided a framework for society to discuss valid needs as opposed to destructive ones (Meeks 1989,158), and a religious apprenticeship used to prepare one for ethical decisions, including business choices (Wuthnow 1994). Conversely, religions learned to thrive in American society, in large part, by borrowing ideas from entrepreneurs and applying marketing techniques and technological innovation to their religious missions (Moore 1994).

Mainstream Christianity and business began a gradual process of estrangement toward the end of the 19th and beginning of the 20th century. From the perspective of economics, Robert Nelson has attempted to chronicle this separation as the Progressive era co-opted Protestantism's Social Gospel agenda and a new "priesthood" of economists following a gospel of progress and "scientific management of society" supplanted traditional religious leadership and a more eschatological vision (Nelson 1991). Meanwhile, as economics was establishing itself as a new "religious entity," mainstream faith traditions began taking greater issue through the decades of the early 20th century with fundamental assumptions of a market economy, and charged increasingly that basic structures of capitalism were immoral. Picking up the mantle of the voiceless, disenfranchised and marginalized, religious leaders became more aware of issues of contextualization and began to call with zeal for economic justice and economic equality as an essential thread in the fabric of a society claiming for itself the title of a liberal state. (See *Economic Justice for All: A Pastoral Letter on Catholic Social Teaching and the U.S. Economy* for a history and example of this concern.)

As theologians and educators became more attune to the contexts of the marginalized, and tried to offer them a new voice, large numbers of American Christians in mainstream religions moved from a poorer socio-economic status into the middle class. In their new management duties, these middle class Christians discovered their faith tradition no longer did not offer an engaging interpretation of the economic context, nor did it provide the guidance needed to face the complex ethical and spiritual issues of the modern work world. A body of research on this estrangement of middle class believers is growing and is referenced below, but it was summarized at a conference on the spirituality of business ethics conducted at Loyola University New Orleans in the spring of 1989, by a Catholic CEO serious about his faith and his business.

"I have found when I'm trying to make a difficult decision about, say, inventory volume," he said at a session, "many traditional Christian principles that I hear from the pulpit are not helpful. If I have to decide between the 'good' of a well stocked factory to meet the needs of my customers, against other 'goods,' such as increasing salaries, hiring more employees, or giving donations to meet community needs, I need practical guidance. Quoting to me Jesus' statement to give one of your coats away if you have two and another person has none, is not going to help me. I'm just going to get confused."

The Disconnect Between Christian Traditions and the Economic Context

This CEO is not the only Christian business person lost in confusion. Basic assumptions between Christianity and capitalism now collide, and many believers are caught in the middle. As religious institutions call for "economic justice," economic journals will also condemn poverty and praise compassion for the poor while simultaneously dismissing a call for economic justice as a deficient concept – "an almost wholly counterproductive … analytic mindset (*The Economist*, 13)." On these and many other issues, Christianity and American business are two ships passing in the night. The degree of the separation has inspired Harvey Cox (March 1999) to call for a "rebirth of polemics," just to inspire a new level of conversational engagement (23).

In the early 1990s, Robert Wuthnow conducted an in-depth study of the conceptual connection between religion and economics, discovering a high level of ambiguity between most people's understanding of religious teaching on economics and their experience of the economic context (Wuthnow 1994). Here are a few of Wuthnow's findings:

Despite the reality that church attendees are more likely to place a higher value on their family and look at work as a way to contribute to their families, they work just as many hours as those who are not religiously devote (60). Although there is evidence of a rosier attitude toward life, people with a strong religiosity are just as vulnerable to the ethical, psychological, interpersonal and emotional problems arising in the workplace (64-65). Even though people with a religious commitment are more admiring of the caring professions, their faith orientation seems to have little influence in their choosing such careers, mostly because other concerns, like making a sufficient living for their families, take precedence (47). While 86% of weekly church goers consider greed a sin, only 16% say they were taught that wanting a lot of money is wrong and 79% said they wished they had more funds, which is about the same for those in the general labor force, 84% (126). Stewardship sermons are common in nearly all churches, and yet only 25% claim to have heard them (40% in church members, 57% for weekly attendees), and less than half of the weekly attendees actually can define the word (141).

Perhaps the most disturbing findings deal with issues of ethics. Those who base their ethical decision-making on a theistic moralism are less likely to bend the rules, bend the truth, or cover for someone else in the organization. However, they are only slightly less likely to cheat on their timesheet or fudge on reimbursement expenses charged to the firm (105). Like the rest of the workforce, the religiously involved are just as likely to reduce their understanding and application of ethics to personal honesty, which results in an ethical perspective with fewer guidelines for specific behaviors (82-86). The only exception, Wuthnow found, concerned situations constituting blatantly immoral actions, such as embezzlement or falsification of documents. The finely shaded issues, which make up the majority of the ethical dilemmas in daily work situations and the ones most in need of a sophisticated guidance system, are ignored.

Wuthnow's study preceded the 1990s explosion in a "business and spirituality" movement. This movement created a cottage industry of books, audiotapes and workshops on the connection between economics and spiritual belief and practice. In the latter 1990s, Laura Nash and Scotty McLennan (2001) built on Wuthnow's research by conducting a further study into the ambiguity of God and mammon. Their specific interest was studying the perception Christian leaders have of the business enterprise, and conversely, the perception business leaders have of the ethical guidance faith traditions and church leaders can offer the practical challenges of the economic context. The authors found the perspectives of most religious leaders made it impossible for them to bring their religious tradition to bear on the traditional roles and functions of corporate responsibilities (95-117). Nash and McLennan found clergy efforts at applying the Christian tradition to economics tended to focus narrowly on the message of "caring" or "not caring" for the needy. Church leaders also tended to conceptualize business as a "monolithic profit machine (102), with most assuming that those engaged in business compromised their Christian values as a requirement for success. In addition, most religious leaders considered the Christian value system and a capitalist economic system mutually exclusive (Hay 1989).[1] Overall, Nash and McLennan found religious leaders held to an identity of businesspeople that was a "set of caricatures … (acting) like moral menials or moral genials, doing the necessary evils or taking on the role of Santa Claus." (258).

Meanwhile, most business people tended to think of religious leaders as "fuzzy thinkers" when it came to matters of economics. Those in business leadership also found the simplistic rendering of complex economic realities both insulting to their many ethical decisions (product safety, employee management, etc.), as well as ignorant of the more weighty need to weigh "short-term pains against long term gains (131)." Nash and McLennan found that most business leaders consider religious perspectives on economics of little value in maneuvering the complex issues and decisions of a corporation.

The Four Models of Engaging the Economic Context

In the midst of this ambiguity it is important to search for some patterns in the relationship between religion and economics. Patrick Welch and J.J. Mueller (June, 2001) have surfaced four approaches to maneuvering the terrain between economics and business: economics separate from religion, economics in service to religion, religion in service to economics, and religion in union with economics. All four models exist in both economic and theological literature.

The first three models are somewhat self-explanatory. The *economics separate from religion* model sees no points of convergence between these two forces of society. Radical Christianity and Marxism share this view. *Economics in service to religion* regards the fulfillment of certain economic conditions a prerequisite for accomplishing faith-based objectives. This is the position of the missionary, who knows that the poor must have food, housing and clothing before they can embrace the gospel. But, there are more secular versions of this model as well. John Maynard Keynes, the architect of America's Great Society, also held this perspective, believing that economic prosperity would eventually allow humans to focus on the more profound issues of human relationships and the ultimate concerns of the religious search. *Religion in service of economics* deals with the positive effects religiously-motivated behaviors have on a vibrant economy. For instance, people of faith tend to be more trusting and trustworthy and this lowers society's transaction costs by reducing cheating and the incidences of those not following through on their promises. Those using Scripture passages to justify certain legislative agendas follow this model. The fourth model, *Religion and economics in union,* offers the greatest possibilities for both forces to remain true to

[1] An economist by trade, Donald Hay believes in this incompatibility and irreconcilability between Christian values and a free-market system, but he makes the careful distinction that the conceptual chasm is really with the free-market Chicago school. Some in the Chicago school have tried to apply the notion of self interest to every aspect of life, including marriage, and their concepts, according to Hay, collide in Christian conceptions of creation, providence in history and revelation of God's will to humanity.

their natures, but also work together to improve the human condition. Welch and Mueller note that this perspective gives economics and its structural dynamics their due, but assigns to religion "the distinctly human dimensions of economics." This gives religion the right and requirement to question and challenge an economy's practice of:

> commutative justice in market activities, the charging of interest on loans of money, distributive justice and responsibilities to the poor, and the principles of subsidiarity and retributive justice as applied to governance (198).

The fourth model is the approach taken by mainline religious organizations in the latter half of the 20th century. The most classic example of this model is the U.S. Catholic Bishops pastoral, "Catholic Teaching and the U.S. Economy (1984)." Unfortunately, this attempt to create a theoretical division of the spheres of influence in religion and economics has provided little help in lessening the ambiguity between the teachings of faith traditions and the economic context experienced by most people of faith. The U.S. bishops' effort has been criticized by most in business or ignored.

The Need for a New Understanding of the Economic Context

The problem with most efforts by religious educators and leaders to describe and engage the economic context is that those efforts often presume to understand the economic realities of daily living, as lived by Christian believers in the economic realm. Nash and McLennan found the exact opposite. Christian believers find that their faith tradition does not seem to have a clear understanding of the economic context in which believers' their living, nor clear and useful guidance in maneuvering through that context.

I believe one of the difficulties Christian theologians, religious educators and church leaders have with describing and engaging the economic context lies in their use of a particular model of contextualization, which emphasizes the need to remain faithful to an essential, unchanging deposit of faith and truth. Stephan Bevans describes this approach to contextualization a *translation model*. The model refers to metaphors of the "essential core," "husk" or "kernel" of Christianity, with the core constituting a "supracontextual" or "supracultural" message that the religious educator is charged with both protecting and faithfully translating. Theologians and educators might not follow the translations model in other areas of their theologizing, but in matters of economics the most challenging statements by Jesus are not so much correlated with the economic context of a capitalistic system as they are presented as supracontextual.

Bevans notes that most theologians ascribing to the translation model do not need to think in terms of "a mere word-for-word correspondence" of doctrinal language. The translation model, however, always carries a connotation that a Christian "something" needs insertion into a "cultural other."

> If … gospel values and cultural values come into conflict in the evangelization or contextualization process, there is no doubt that the

> content of the gospel message must be preserved, rather than the values and practices of the culture. (41).

The problem with this approach is that it does not create a true conversation between the tradition and the economic context. On the contrary, the tradition is seen as a corrective to the errors and excesses in the context rather than a true partner, which would allow both religion and economics to influence one another and come up with imaginative solutions to problems.

To engage the economic context, religious education needs a *praxis model* of contextualization, rather than a *translation* model. This is a faith seeking more than understanding. It is a faith seeking intelligent action, one that unifies "knowledge as activity" and "knowledge as content" (72). This model can engage the economic context because it is a pragmatic model that meets the orientation of the action-oriented business leader, who recognizes that "the highest level of knowing is intelligent and responsible doing (73)."

The praxis model is the "see, judge, act" principles of older Christian movements such as Young Christian Workers, Christian Family Movement, and the Young Christian Students. These kinds of movements through the 1930s to 1960s were foundational contexts for the energy giving birth to the Vatican II renewal in the Catholic Church, (77) as well as the impetus for the Social Gospel movement earlier in the century. In the praxis model the tradition lives with the realities of daily life, and those realities help to sharpen the contextualization of living and expressing Christian faith.

A major confusion in addressing the economic context is that a translation model can look like a praxis model. M. Douglas Meeks (1989) provides an excellent example. Meeks sees the correlation between God concepts and the economy as occurring in only three ways. A *Disclosive Correlation* emphasizes the way God concepts influence economics, in an attempt to surface the actual effect of God symbols in society, and the ways in which a particular culture rationalizes making religious symbols less potent and religious beliefs mere subjective attitudes. A *Critical Correlation* emphasizes how God concepts are produced by society, and emerge out of notions of property, work, and consumption in society. This emphasis "unmasks" God concepts as "deformed ideology," with the goal of liberating humans from a consequent "deformed transcendence." Note that both of these correlations conceptualize economics as a distorting influence and not a partner.

Meeks' last correlation is a *Transformative* one. It begins with a praxis that promotes conversion. The transformation occurs through the siding of people of faith with those not given access to the nation's wealth. It seeks to convert cultural modes of property, work, and consumption to a more Christian conception (41-45). Meeks provides a cogent argument, but because he uses a translation model, which sees a Christian worldview as a "corrective" to the imperfect capitalist system, few economists will be persuaded by his argumentation.

Creating a New Conversation Between Religion and Economics

The research of Wuthnow and Nash and McLennan demonstrates the desperate need for a new framework for describing the economic context and articulating its relationship with capitalism. Such a framework would only come about with what David Tracy (1987) has called a "game of conversation (41)," one which makes room for argument, but moves beyond confrontation, debate and exam to allow a process of questioning that can transform conversation partners as they seek to find similarities in what they already experience and understand (10). At this level, new insights can emerge between divergent positions. At times, one side will convert or moderate its position in light of the "manifestation of truth" they hear in the other position. In other cases, a new synthesis between positions may develop for both parties. If disagreement is not overcome in any way, the conversation partners can still leave with a greater sense of clarity about the true nature of the disagreements and a lessened sense of "otherness."

Step One: Finding the Locus of Disagreements in the Economic Context

Although Christian churches became more vocal on social and economic issues beginning in the 1890s, a hundred years later Michael Novak (1981, 1991) complained about an absence of a "serious discipline of theological reflection on the history and foundations of economics." Such a disciplined reflection was necessary, in his mind, to provide spiritual guidance for the realistic work of those in commercial enterprises. He saw that disciplined theological reflection having three foci. The first concerned a *general* theology of economics, which would include "clear and critical concepts" about realities like money, capital, distribution, work, scarcity, accumulation, division of labor and other factors discussed in economics and part and parcel of the business world. A second focus, the one Novak concentrates on in *The Spirit of Democratic Capitalism*, needed to emphasize reflection on the broader *systems of political economy* within which every economic system must operate. This would include various forms of socialism, state-controlled mercantilist systems, communism and democratic capitalism. Lastly, theology needed to reflect on the "institutions, practices, and special ethical dilemmas that occur *within* particular systems." Novak notes that the lack of clarity between these three levels is reflected in the murky theological arguments about economics. While it may appear that an argument is directed at one level, it is often addressing another. For instance, objections against transnational corporations are often really efforts to criticize a free market, and tirades against certain particular ethical practices are clouded in the real intent of making a case for a different economic system. The problem of the confusion on levels is that the "locus of disagreement" is not really discernable (Novak, 242-337).

The murkiness of this terrain is in large part due to the inability of both economists and theologians to articulate the assumptions in their positions, or to stay in dialogue long enough to surface those assumptions. Novak has said he believes the literature in theological reflection on economics and business has improved since his book was first released in 1982, but the research of Wuthnow and Nash and McLennan has suggested that any clarity arising on the theoretical level is not trickling down to business professionals. It is also clear in Nash and McLennan's research that the level of discussion that is most needed is on the level of "institutions, practices, and special ethical dilemmas" occurring within particular economic systems, and that the "locus of disagreement" between business and religion is still a difficult thing to identify. Given the conceptual chasm between American Christianity and capitalism, it is unlikely economists or theologians can provide significant insight alone. Economists do not know enough about the riches of the religious tradition, or how that tradition will engage a person or fit with other dimensions of spirituality and belief. Conversely, theologians do not know enough about economics or the practical realities of life in the world of commerce. Only a sustained conversation will meet the challenge, and such a conversation will require a shaking lose of the underlying assumptions in the positions of both theologians and economics and business professionals. Frank Knight's iconoclastic approach may be the best discussion starter. If we cannot get to our assumptions on our own, perhaps a jolt from Robert Nelson's perspective in the field of economics and a Stark and Finke's perspective in the sociology of religion can shake some of those assumptions lose for us.

Step Two: Recognizing the Religious Role of Economics

If the premises of contextual theology are correct, the experiences American Christians have in the economic realm serve as a religious "text" that believers must engage, interpret and respond to. Based on Wuthnow's and Nash and McLennan's research, it is possible to create a description of the existing "religious text" for the context of middle class Americans in the United States. Wuthnow shows us the text is ambiguous and inconsistent, offering less guidance than vague impressions of being honest and working hard. Meanwhile, Nash and McLennan have demonstrated that the religious text of economics is filled with misinformation and erroneous presuppositions on the part of economists, business people and religious leaders and theology students in seminaries. If a new text is to be found, it must surface a challenging new interpretation to both religion and economics, interpretations that create fundamental conceptual linkages between both "forming agencies." Fortunately, such linkages exist. Economist Robert Nelson unpacks the subterranean religious identity of the economics profession, while social scientists Rodney Stark and Roger Finke have exposed the self-interest and free-marketing dynamics of healthy religion. Both of these positions create the possibility of new conceptual bridges.

Step Three: Building a Conceptual Bridge from Economics to Religion

Modern economics has what Wilfred Dolfsma (March, 2001) has called in another context a "cold analytical front stage" that is often supported by an "oddly romantic back stage)." Among other things, this romantic back stage now consists of the conception of the individual agent in a free market as an "utterly independent and autonomous person (77). Robert Nelson (2001) has provided one of the most thorough explorations of that back stage.

Nelson concludes that the field of economics is in dire need of a new vision of itself, as well as an awareness of its true nature and purpose over the past century. He hopes to begin a process for creating this new vision by tracking the evolution of economics from its early years when moral and political philosophers like Adam Smith and John Stuart Mill, who provided the theoretical and practical orientations for the field. From these beginnings, the economists mutated into more "worldly philosophers," and began a slow withdrawal from concern about issues of morality. Despite the more worldly focus on the surface, Nelson believes economics actually transmuted into a "religion of the ordinary" that grew out of the American Christian worldview and absorbed unconsciously many of its religious assumptions. In addition, economics redefined many theological concepts for more secular purposes. The Divine Plan governing Christianity's universe was replaced by a belief in Progress – a force operating according to rational principles that was pushing the human race toward the eventual elimination of poverty. Original Sin, the religious concept for explaining the human propensity to sin, was substituted with Material Need, the real cause of hatred, war, social conflict and most of the human activities traditionally labeled sins. Once the Material Need was eliminated, according to economic theology, so would the negative behaviors. The Natural Law underpinning the foundation for ethics became reconceptualized into the Market Mechanism, a social force operating on principles of efficiency and growth, and fueled by self-interest (275-276).

Nelson says most economists consider theologians rather naïve about economics, yet he maintains economists themselves are also naïve about the "character and grounds for their most basic presuppositions." Aware of it or not, economists are actually delivering religious messages, he says, and, contrary to their attestations of being a science grounded in fact, they take their own economic religion mostly on faith (Nelson, 2001, p. xx).

In his book, *Reaching for Heaven on Earth: The Theological Meaning of Economics*, Nelson traces the historical development of an early "political economics" in the U.S. to the development of a "modern economic theology," a continuation of the Judeo-Christian heritage, but in a secular form (11). This secularized religion maintains the two main "theological systems" of Western culture – Roman and Protestantism. The former has been the dominant force in American society,[2] stressing the rational, practical, moderate and commonsensical. It has a devotion to the rule of law, worldliness, empiricism, openness, utilitarianism, and a respect for property (30). On the other hand, the Protestant tradition[3] is skeptical that reason can improve the human race and is cognizant of the pretense and self-serving nature in the cognitive ability to reason. This tradition recognizes the real force directing history does not come from within the person but from without – such as divine intervention or, perhaps the laws of

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[2] Nelson sees the Catholic economic tradition moving from Aristotle, Thomas Aquinas and Isaac Newton, through John Locke, Adam Smith, Jeremy Bentham and Claude Henri de Saint-Simon, with the theorists of the 20th century welfare state and John Maynard Keynes providing the primary translation from a religious to a secular form.

[3] Nelson tracks the Protestant economic tradition from Plato, Augustine and Martin Luther, through John Calvin and the English Puritans. The translators from a religious to a secular form include Charles Darwin, Herbert Spencer, Karl Marx and Sigmund Freud.

history emphasized by Karl Marx. The Protestant perspective recognizes the fundamental experience of alienation, and favors various forms of asceticism. Its default position is in protest to the status quo, and may lead to the desire to abolish private property (as in Marx) or government (as in Spencer's libertarianism) in the hopes of reclaiming an original innocence (72). The Chicago school of economics, which Nelson tracks through three generations of educators, is the main example of this perspective. Chicago's Frank Knight, maintains Nelson, recognized that the core "social and economic problem" deals with discovering and defining values. The competitive nature of the market as described by most economists, Knight maintained, misses the market's true value, which is to provide a meeting place of mutual advantage for people with different sets of values and no common set of norms to guide them in their exchanges with each other (Nelson 2001, 135).

Nelson asserts that religion has helped historically to shape a culture in the U.S. that provided this support, but notes that it takes a "special religion with special theological characteristics to resolve the market paradox." This suggests to him that some religions, such as Christianity, may indeed promote higher social capital than other religions, and may serve as a foundation for cultural norms that produce better economies. But, he also believes there is a plausible case for the possibility that economists serving as priest and religious leader for an economic theology can also serve this "normative foundation," and his books are efforts to show that they have done so for most of the 20th century (Nelson, 2001, 10).

Yet, the normative foundation provided by an economic theology will no longer meet the signs of the times in Nelson's estimation. This leads him to conclude that if economists do not move to incorporate cultural elements, including religion, into their thinking more directly, they will lose their voice for having anything to say about how to make an economy efficient (261-273). The future of the economics profession, he maintains, is found in theological wisdom, not economic insight, because as the progressive gospel continues to wane a new religion will need to fill the vacuum.

Step Four: Building a Conceptual Bridge from Religion to Economics

Although theologians in Western culture have generally had the job of saying how much self-interest in markets is allowed to operate unfettered while still remaining within the parameters in God's plan for the world, Nelson is concerned that current religious leadership is possibly not up to the job. The basic principles of how the market works is easily taught, Nelson says, but the strong "ethical disposition" of noneconomists makes most incapable of accepting the principle of self-interest as an operating principle (Nelson, 2001, 331). It seems accepting the principle is not only an approval of sin, but of the acceptance and encouragement of an environment in which sin can thrive.

Laurence Iannaccone, Roger Finke and Rodney Stark (April, 1997) have posed a thesis that is unsettling to those who regard religion as a social and cultural force that rises above the baser instincts ruling the economic realm. This model is based on the term: "religious economy," a concept the social scientists define as consisting of:

> … all of the religious activity going on in any society: a “market” of current and potential adherents, a set of one or more organizations seeking to attract or maintain adherents, and the religious culture offered by the organization(s) (Stark and Finke, 2000, 193).

Although the idea of explaining religions with economic concepts like “consumers” and their activities as responsive to “supply and demand,” when Stark and Finke first proposed it in the early 1980s, created a huge controversy, a decade of research has convinced most social scientists that the concept of a religious economy makes sense in light of the studies conducted not only in the U.S., but throughout the world (218).

This model, of course, challenged the anti-market presuppositions of religious leaders by suggesting the vitality of religion is directly proportionate to the degree religious organizations are allowed (or required) to operate in a religious “market.” Although they do not go so far as to suggest nations with a religious monopoly never promote high rates of religiosity, Iannaccone, Finke and Stark maintain “religious deregulation … opens the floodgates of religious innovation (358).” This innovation is fueled not by stress or uncertainty, but by the forces of “religious supply-and-demand,” with the overall result of a more vital religious culture that better meets the needs of “religious consumers.” The authors maintain the increased “supply” of religious diversity that follows deregulation results in a dramatic increase in religious demand. For instance, religious deregulation in the colonial period of the United States witnessed the dramatic growth of the Methodists and Baptists. Similarly, the institution of freedom of religion in post World War II Japan and South Korea created an upsurge in religious practice.

Stark and Finke believe there are several reasons a regulated religious economy, as in nation’s with state religions like Denmark, Norway, and Sweden, chokes off innovation and negatively impacts religious practice. First, the state often intrudes in religious affairs, making the church less strict. Second, as Adam Smith observed, “kept clergy are lazy.” Third, a kept laity is lazy, too, because religion is perceived to be too easy and free. Lastly, the state religion invariably limits the potential of competing religions (Stark and Finke, 228-229).

Stark and Finke offer other challenges to religious assumptions about economics. They maintain that religious “demand” is fairly consistent over time. People are not getting less religious, contrary to the secularization thesis. Rather, the changes in religious practice and commitment in a culture are brought about due to supply-side changes. New religious movements or organizations, within existing denominations or outside of them, attract adherents and draw people interested in religion to another “supplier.” Historically, the spiritual movements from the Shadow Culture (Taylor 1999) have served this purpose, as have the Great Awakenings, which provided a more emotional and engaging religious experience.

When a state-sponsored church loses its support from the surrounding culture a process of desacralization occurs. But, this is not the same as the process of secularization. Early sociologists believed that a desacralization process had to result in less individual religious commitment have been proven woefully wrong. This "deregulation process," as Stark and Finke (2000) refer to it, actually results in more religious options as more motivated religious organizations enter the "religious economy (200)." A good example of this phenomenon is seen in Latin America. Although Catholicism enjoyed state-sponsorship for centuries in Latin American countries, as states became more tolerant, Protestant denominations have grown exponentially. They now constitute the majority of Christians attending Sunday services.[4]

Stark and Finke maintain that major religious traditions fit into a bell-shaped normal distribution in nations without a national religion, running from ultra-liberal to ultra-conservative. This bell-shaped curve of people's religious desires and tastes also graphs the degree of tension each group is willing to embrace with the surrounding culture. Some people are willing to pay high costs for their religious beliefs, Stark and Finke observe, and will face ostracism and even hatred and violence. Others want to remain identified with a religious group, but want few expectations. The higher tension niches are larger and apathy characterizes most in the medium niches (Stark and Finke, 206).[5]

Conclusion

The iconoclastic positions of Nelson and Iannacone, Stark and Finke, challenge the romantic backstage of both business and religion. They challenge encrusted perceptions and unsettle the unexplored assumptions that circulate behind the stage curtains. More importantly, they provide a beginning template for a new conversation committed to the search for "similarities-in-difference" between the Christian faith tradition, as preached and taught, and the economic context, as lived by practicing believers. If leaders in religion and business can begin such a discussion as humble learners and committed conversation partners, instead of cocksure teachers of the partner's ignorance of economics or religion, a common new ground is possible.

This conversation will not be an easy one. As a former business leader in the fields of journalism and the construction, I believe many business people are looking for a relational model of *religion in service to economics*. Wuthnow (1994) found this pattern in his research. He concluded his study by suggesting that there seems to be a kind of "mental or emotional gloss" that prevents religious teachings on money to impact how people actually live (151). If most religious educators and religious leaders are attempting to address the economic context as a "text," few Christians are reading or even noticing it. Perhaps one of the chief causes of this lack of attentiveness stems from American society's shift in the latter half of the 20th century to the desire for a religious faith that serves a more therapeutic role than one guiding behavior. Faith, Wuthnow maintains, has lost its historic role of providing a "heuristic for making decisions" and has become more of a "therapeutic source of reassurance (34)," a source whose purpose is to make us feel good about the decisions we make. In the thoughts of Stark and Finke, the business and spirituality movement of the 1990s provided the religious innovation to supply this demand, offering less moral guidance

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[4] Gill, 1998; Stoll, 1990; Martin, 1990.

[5] Stark and Finke, p. 206.

than emotional and spiritual sustenance for the burdens and challenges of the economic context of life.

But, creating a new conversation between religion and capitalism will not be any easier for religious educators and leaders. As Joseph La Barge (1990) suggests in his critique of the American bishops pastoral letter on the economy, the bishops approached economics as if it was something "extrinsic" to people, a force impacting humans from the outside. La Barge suggests re-thinking the conceptualization of the economy *as people* instead of a goods-producing, money-making and money spending structures that have negative influences on human values. If considered as a "dynamic social system," the economics context becomes part of a text that illuminates "the cultural matrix of a society containing the dreams, myths, symbols and root metaphors which are the driving force of any social group (154)."

Nash and McLennan make this same point, but also provide a cursory analysis of the structure of that unique economic social system. In their research they identify a complex web of social relationships both inside and outside a company. Highly nuanced roles and functions frame each of these sets of relationships. The internal company relationships include the following relational structures: product or service creation, organizational systems, employee relations, and individual employee relationships. In Nash and McLennan's study, they only found two common religious "penetrations" into these relationships – voluntary company prayer meetings and the much less frequent "industrial chaplaincy," which provides an opportunity for clergy to meet with employees on company time. Nash and McLennan found the following sets of external or public relationships operative in most companies they studied: community relations, the corporation's public entity within a local community, external communications from the company to all outsiders, business to business encounters, with vendors and clients, and sales and marketing efforts. The researchers only found one common religious "penetration" into these sets of relationships – stock ownership. Holding shares of stock allowed some religious groups to attend stockholders meetings and address the board of directors and other share holders about mostly moral issues.

The immediate fruit of a new conversation between religion and economics is the ability to create imaginative opportunities for describing the lived faith operative in the context of these economic relationships. It would also build new insights into how religious traditions reach believers with the challenge and moral guidance offered by traditional economic principles of Christian belief.[6]

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[6] Nash and McLennan only found three ways in which religions are formally "penetrating" with their message into the corporate business structure. The first is focused on the individual employee through voluntary *prayer meetings* at the office. The second is *stock ownership by religious organizations*, providing religious adherents opportunities to give presentations at stockholder meetings and have a voice in voting. The third, which is much rarer, is *industrial chaplaincy*, the hiring of chaplains at the company's expense, sometimes done after a crisis, or for alcohol and drug counseling. There are, of course, more informal, in-direct ways to influence the business worker: sermons, liturgy, business luncheons or breakfasts and church-sponsored executive retreats, denominational statements and theological positions, and faith-based social

How might this new conversation begin? Graduate programs are the most obvious first step. Since the 1970s, it has become customary for seminaries to create "field education" programs as part of the theological and ministerial curriculum. In order to assimilate the economic context as a religious text in the curriculum, theology programs need to add an internship in corporate settings to field education placements. Theology students need to experience the complex sets of relationships that exist in the corporate structures. Despite the high profile scandals of Enron executives, every day managers and employees are making legitimate sacrifices and selfless acts within the context of the internal and external corporate relationships identified in Nash and McLennan's research. Students of theology, ministry and religious education need to learn corporations are much more than profit machines. They also need to experience the complexity of decision-making in commerce, perhaps getting experience with boards of directors or upper-level executive decisions. They need to understand the full context of such hard choices as allocating funds to infrastructure and inventory, rather than salaries and benefits, or the difficult decision to eliminate positions in order to protect the overall health of the corporation and save the maximum number of jobs as possible.

Religious educators also need to find entry into MBA programs. The growing body of research on spirituality and work offers new opportunities for dialogue within university departments. Students pursing graduate business degrees also have internships as part of their curriculum. In addition to their corporate placements, they need to experience the "collateral damage" of a capitalist economic system. Religious educators can help them integrate this damage into their understanding of the imperfect world of commerce. But, this will only happen if religious educators also can speak knowledgeably about the economic context.

Religious educators have another avenue for developing this new conversation. Research shows an institutional structure's openness to spirituality increases worker performance (Myers, 2000), but the current conceptual disconnection between commerce and religion makes it extremely difficult for businesses to create organizational structures that allow for spiritual practice and expression to enhance and energize company values. Religious educators can begin conversations and research into those few firms that have tried to pioneer structures that are open to spirituality and faith. Such research will create new synergistic relationships for both business and religious education professionals.

Christianity and capitalism never had an easy relationship. But they did have enough conceptual connections to maintain a tense but creative conversation that benefited religion, business and society. The challenge of the 21st century is for both of the fields of economics and religion to enter into a new conversation -- one that surfaces assumptions in both fields and creates true praxis model of contextualization.

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services. Social action activities, such as Habitat for Humanity, are also frequent efforts. But, Nash and McLennan found that few, if any, of these activities penetrate into the core relationships, functions and roles constituted in the public and private sectors of those working in the field of commerce. Nash and McLennan, 109-115.

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