

# Economics and the Christian Worldview: 12 Theses

**R. ALBERT MOHLER, JR.**

---

R. Albert Mohler, Jr. is the president of The Southern Baptist Theological Seminary and also serves as the Joseph Emerson Brown Professor of Christian Theology at Southern Seminary. He is the author of *Culture Shift: Engaging Current Issues with Timeless Truth* (Multnomah, 2008); *He Is Not Silent: Preaching in a Postmodern World* (Moody, 2008); *Words From the Fire: Hearing the Voice of God in the Ten Commandments* (Moody, 2009); and *We Cannot Be Silent: Speaking Truth to a Culture Redefining Sex, Marriage, & The Very Meaning of Right and Wrong* (Thomas Nelson, 2015).

Once called “a dismal science” by historian Thomas Carlyle, economics is often sidelined, even in the academic world. But economics is, in fact, one of most important social sciences. With that in mind, my aim in this brief article is to look at economics, labor, business, money, industry, and work from a theological perspective. Further, my aim is to lay out how these all point to God’s purpose for humans as the only creatures who bear his image, exercise co-regency and dominion in the world, and work with the ability to have an economic consciousness.

Regrettably, many American Christians know little about economics. Furthermore, many Christians assume that the Bible has nothing at all to say about economics. But a biblical worldview actually has a great deal to teach us on economic matters. The meaning of work, the value of labor, and other economic issues are all part of the biblical worldview. At the same time we must recognize that the Christian worldview does not demand or promote a particular economic system. Because this is the case, Christians must allow the economic principles found in Scripture to shape our thinking

while simultaneously recognizing that we can act in light of those principles in any economic, cultural, or generational setting.

### **A BIBLICAL THEOLOGICAL FRAMEWORK FOR ECONOMICS**

Before looking at the Bible's economic principles, we need to understand the theological framework which undergirds and sets the theological context for those principles. The Bible reveals the self-sufficient, sovereign God who is the creator and source of all things. God creates as an exercise of his own glory, and he creates in a way that demonstrates his own attributes and character. That anything exists is due entirely to the fact that God exists and creates all things. Further, creation testifies that God is a God of abundance, which ought to influence how we think about abundance and wealth. In other words, God did not create a world with a scarcity of resources, but with an abundance of resources. The very fact that we have resources to invest and expend in economic systems is a testimony to the goodness of God and also a reminder of his ultimate sovereignty and ownership of creation.

With that in mind, consider as well that God created human beings in his image and as the stewards of the earth's resources. Genesis highlights two crucial facets of being made in God's image. First, humanity has the ability to know God and to have a personal relationship with him. Second, individuals have the ability to exercise dominion over the earth—to fill the earth, to subdue it, and to rule over other creatures (Gen 1:28). God gave this initial command to exercise dominion as stewards of the earth within the context of the Garden of Eden. The Edenic economy, created by the God of infinite abundance, would have been an economy of limitless productivity and abundance.

Thus, according to the creation account, work, industry, and economics are all part of God's good creation. Work precedes the fall. Sin does not create the necessity for work; rather it frustrates our labors and makes us less productive. After Genesis 3, work requires the sweat of Adam's brow. In other words, work requires labor. Because of the fall, the world no longer willingly brings more out of less. The catastrophic economic consequences of the fall mean that work is now robbed of much of its plenitude. Yet, we must remember that the dignity and dominion of humanity over creation continues, even in the context of a fallen world.

The doctrine of the fall also reminds us that, in a biblical worldview, wealth is not the natural state of humanity. Wealth and abundance would have been the norm in Eden, but, in a fallen world, wealth is the anomaly. The default state, according to Genesis 3, is not wealth but poverty. Therefore, the existence of wealth demands careful explanation and analysis. Why is there sometimes abundance, rather than scarcity? If we understand wealth as unusual and poverty as the norm, then we will concentrate most of our intellectual and theological reasoning on coming to terms with how we can get more wealth. However, if we think that wealth is the default state and that poverty is that which requires explanation, we will be involved in endless theological navel-gazing and economic gamesmanship. We will spend all our time trying to explain why poverty happens when, as we know, poverty happens because of sin. Because of sin and judgment upon the entire created order, poverty is now the norm, and Christian economics focuses on overcoming poverty for the sake of love to God and neighbor.

In God's work of redemption and in the context of the New Covenant era, the value of work and other economic features of Scripture still continue. For example, in the New Testament, Paul tells Timothy that a man who does not work to take care of his family is worse than an unbeliever (1 Tim 5:8). Thus, even in the New Covenant community, work continues and points to the glory of God and the dignity of humanity. Both the Old and New Testaments teach that the glory of God is evident whenever plenitude comes out of poverty. All economic and government systems aim at addressing how to get from want to supply. The Bible consistently demonstrates that supply comes as those who are made in God's image fulfill the creation mandate to steward creation in a way that is consistent with God's creative purposes.

Christians recognize that God owns everything. Thus part of our faithfulness to Christ and love for God is expressed in how we carry out our financial dealings as *stewards* of the resources God has given us. Stewardship means that everything we have is simply a temporary possession we are to deploy for kingdom purposes. Thus in the kingdom of God, Christians find a new motivation for abundance that exceeds personal gain and personal comfort. In Christ, our motivation is such that our stewardship of resources might be used for the expansion of the kingdom. Under the Old Covenant, labor merely revealed the dignity of humankind and pointed to the glory of God as creator and sustainer. Now, in the New Covenant, God uses financial

means to extend the preaching of the Gospel to every corner of the globe.

The New Testament also reminds us that, as members of the New Covenant, Christians are ultimately part of a coming kingdom. We are in the world but not of it. This relativizes the value of wealth in the Christian worldview and reminds us that, while we live in the world's economy, use the world's currency, and engage in the world's business, our ultimate satisfaction cannot and will not come from financial gain in this life.

## **12 THESES FOR A CHRISTIAN UNDERSTANDING OF ECONOMICS**

In light of this biblical material, I propose 12 theses that should undergird the Christian economic worldview.

### ***1. A Christian economic understanding has God's glory as its greatest aim.***

Human systems of economics do not begin with the aim of glorifying God. The glory of God is not what American collegiate or political discourses are interested in. Yet, for Christians all economic theory begins with an aim to glorify God (1 Cor 10:31). Thus, we have a transcendent economic authority.

### ***2. A Christian economic understanding respects human dignity.***

Every single human being at every point of development is equally made in God's image, equally assigned the mandate of Genesis 1:28, and equally accountable before God. Human dignity is to be respected wherever the glory of God is seen in the rightful exercise of this dominion. No matter the belief system, those who work show God's glory, whether they know it or not. People may believe they are working for their own reasons, but they are actually working out of an impulse that was put into their hearts by the Creator for his glory.

### ***3. A Christian economic understanding respects private property and ownership.***

Some economic systems treat the idea of private property as a problem. But Scripture never considers private property as a problem to be solved. For instance, the Ten Commandments teach us not to steal—which assumes the notion of private property. Not only that, the tenth commandment demands

that we not even covet, which Exodus and Deuteronomy both expound upon with great specificity. There is a respect to private property that goes beyond a hoarding mentality—“It’s mine, you can’t have it.” Scripture’s view implies that private property is the reward of someone’s labor and dominion. The eighth and tenth commandments teach us that we have no right to violate the financial rewards of the diligent.

***4. A Christian economic understanding takes into full account the power of sin.***

The human and social sciences seek to explain good and bad behavior in secular, psychological terms. Christians, however, trace all behavior back to Genesis 3. Therefore, the Christian worldview says that obedience actually needs to be explained, not disobedience. Similarly, taking sin into full account means that we expect bad things to happen in every economic system. A Christian economic understanding tries to ameliorate the effects of sin. That’s what an economic system rightly understood aims to do. It is not only trying to unleash forces of good—it is doing its very best to restructure the effects of sin.

***5. A Christian economic understanding upholds and rewards righteousness.***

How exactly would a system reward and seek to inculcate righteousness? What kinds of operational principles would be put into place so that an economic system would bring about more righteousness rather than less? These are questions concerned Christians should ask as they think about economics.

Every economic and government system comes with embedded incentives. An example of this is the American tax code. Our tax code has embraced social engineering over the years by incentivizing desired economic behaviors. For instance, the mortgage tax deduction exists because the United States government decided that our society would be better off if more people owned homes.

Economic systems often look like a complete mess. Yet every one of our country’s economic principles, laws, statutes, and regulations exist either to create disincentives for what ought not to happen or incentives for what ought to happen. Whether they work or not is an issue of endless political recalibration. However, in the Christian worldview, that recalibration must continue upholding and rewarding righteousness.

**6. A Christian economic understanding rewards initiative, industry, and investment.**

Initiative, industry, and investment are three crucial words for the Christian's economic and theological vocabulary. *Initiative* goes beyond action. It is the kind of action that makes a difference. *Industry* is understood in two different ways. Industry is human work done corporately. Ecclesiastes says that it is not a good thing for a man to work alone (Eccl 4:8). It is far better to have someone working with you. The Industrial Revolution and the rise of modern industry was one of the major sociological and historical transformations in Western societies. It also demonstrated for the first time what it meant for human beings to come together in tightly organized industrial operations. *Investment* is part of the respect for private property found in Scripture. Investment, as it turns out, is as old as the Garden of Eden. That which accrues value is honorable, and the impulse to accrue that value is honorable. Thus, a Christian economic theory indicts anyone who will not work, not respect private property, and not reward investment. The one who is wise, according to the Scriptures, stewards wealth, even in his investments.

**7. A Christian economic understanding seeks to reward and incentivize thrift.**

American Christians often think in capitalistic economic terms rather than Christian economic terms. The increase of things can be a sign of the glory of God and the fulfillment of the dominion mandate. However, in a fallen world, it can quickly be distorted to idolatrous ends. For that reason, thrift becomes a very important issue for the Christian worldview. In a fallen world, abundance one day can turn into scarcity the next. Thrift may be what provides survival in times of poverty. There are lean years and fat years. Surviving the lean years depends upon whether one exercised thrift in the fat years.

**8. A Christian economic understanding upholds the family as the most basic economic unit.**

When thinking about economic theory embedded in the beginning of the Bible, the dominion mandate is central, but so is the divine institution of marriage. The pattern of leaving and cleaving described in Genesis 2 is fundamental to our economic understanding. Adam and Eve were the first economic unit. The result is that the family (biblically defined) is the most basic and essential unit of the economy.

**9. A Christian economic understanding must respect community.**

Most secular thinkers and economists begin with the community and then move to the family. However, thinking from larger to smaller economic units not only does not work in theory, it also does not work in practice. Beginning with the family unit and then working out towards the community is a much smarter option. The doctrine of subsidiarity—which emerged out of natural law theory—teaches that meaning, truth, and authority reside in the smallest meaningful unit possible. Like all proper exercise of the natural law, subsidiarity illustrates and affirms what is found in God’s revealed Word. Subsidiarity is found in Scripture where the family unit is honored as the most basic unit of society. Essentially, subsidiarity shows that the family bond is the most basic societal bond.

If the family unit is deficient, no government can meet the need of its citizens. When the family is strong, government can be small. When the family is weak, however, the government must compensate for the loss. More involved fathers means less need for policemen. More two-parent homes, family stability, and marital fidelity means less need for a massive welfare system. These issues cannot be resolved unless the basic family unit God instituted for the perpetuation of human community is honored and respected. Subsidiarity reminds us that the intervention that matters most and is most effective is the one closest to us. Solving the problem requires us to get as close to the problem as we can. That means focusing on the family. By focusing on the family, we respect and better the community.

**10. A Christian economic understanding rewards generosity and proper stewardship.**

Christians who are committed to the economics of the Kingdom and to the good of the next generation must live with a future-oriented financial perspective. How does my economic life factor into the Kingdom until Jesus comes? How does my bringing abundance out of scarcity serve the Kingdom? These are the kinds of questions we must be asking ourselves. We ask them not only while we are alive, but also for when we are no longer here. We each have the responsibility, whether we have a lot or a little, to see that our generosity endures far beyond our lifespan. As stewards, everything we have ought to be invested into kingdom purposes. Spirited generosity, which is so clear in Scripture, is essential to a Christian economic worldview.

***11. A Christian economic understanding respects the priority of the church and its mission.***

Christians must embrace economic priorities that the rest of the world simply will not understand. Christians must invest in seminaries, churches, and international missions. These are distinctive Christian financial commitments. Our ultimate financial commitment is not to ourselves or to our own investments but to the Kingdom. Thus, Christians should always be ready to experience upheaval in economic priorities and arrangements because urgent kingdom issues can intervene at any moment.

***12. A Christian economic understanding focuses on eschatological judgment and eschatological promise.***

This life and its resources cannot deliver ultimate joy. The Christian worldview reminds us that judgment is coming. Christians must live with the recognition that we will give an account to the Lord for our stewardship of our resources. At the same time, Christians must look to the eschatological promise of the New Heavens and New Earth as our ultimate economic hope. We must lay up treasures in heaven and not on earth.