the Economics of Righteousness

The Key to Sustained Human Flourishing

CROWN

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"Righteousness exalts a nation,
but sin is a reproach to any people."

PROVERBS 14:34 ESV

PART I:

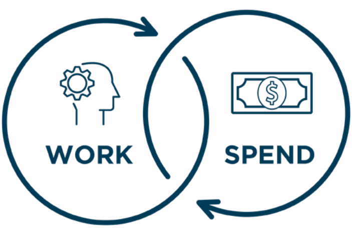
The Vicious Economic Cycle vs. The Virtuous Economic Cycle

Every economy—whether personal or national—is built on a repeated sequence of actions driven by a variety of motivations. This pattern of behavior forms a cycle that profoundly shapes financial health, opportunity, and human flourishing of an economy. Understanding these cycles is essential for two reasons: first, we must identify what is broken, then ensure we are addressing all the economic actions that God designed us to take. When one or more are missing—or practiced out of order—the cycle breaks down and causes suffering. Second, the attitude of the heart behind each action matters. The exact same outward economic behavior can either contribute to evil, injustice, and exploitation—or, when done righteously—become a redemptive force for good. When the economic cycle is incomplete or corrupted, it often devolves into what we call the Vicious Cycle—a self-reinforcing loop that traps individuals, families, and even entire societies. Let's look at the Vicious Economic Cycle first.

The Vicious Economic Cycle

Countless billions of people the world over are living in a vicious economic cycle (hereafter referred to as the Vicious Cycle). The meaning of the word *vicious* in this context is "worsened by internal causes that reciprocally augment each other." It is an economic trap that is difficult to escape. Those in this trap may be your neighbor, your relative, or an entire people group that is suffering from chronic, generational poverty. They may work hard, yet they receive unjust or inadequate reward for their labor and have no other means for progress. They are simply able to survive or exist day to day. Some are suffering from poor health, limited access to resources, networks, or opportunities, while most are not able to fulfill their God-given dreams and potential. Some may see themselves trapped; living as economic slaves without hope or a future.

This trap is reflected when only two economic actions are practiced: working and spending. Make note, this trap can happen at any income level, and thus it is a false assumption that more money will solve the underlying problem. More money may bring some relief or offer nicer options for spending, but it remains a trap that restricts the full flourishing God intends for humanity.



The Societal Impact

On the surface, this trap appears to be a problem isolated to the suffering individual or family due to their lack of resources. In reality, this problem impacts all of society and has serious implications that may not be apparent.

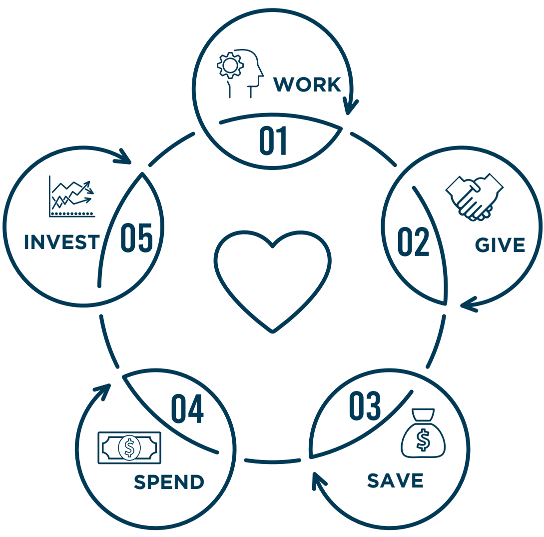
As more people are trapped in this cycle:

- The scale of human suffering grows larger as poverty rates increase.
- A scarcity mentality is more likely to develop, leading people to take desperate measures to care for themselves, thereby increasing crime.
- The wealth gap in society increases as the middle class shrinks or disappears.
- Envy, jealousy, and corruption often grow in direct proportion to the wealth gap.
- Access to healthy food, healthcare, and education may be limited.
- Families tend to break down.
- Unemployment soars, crippling small businesses, which then struggle to grow.
- Motivation, ambition, and dreams erode—or are discarded—as survival planning becomes necessary.
- Churches struggle to have adequate resources.
- Local economies are stifled, and corruption is difficult to contain.
- Outside resources are often used to alleviate the pain or eliminate social problems.
- The root issues go unresolved, and social problems become the focus of humanitarian relief and government policy.

- Dependency on government or charitable support may develop.

Without a clear understanding of God's plan to escape, the cycle may continue for generations. Anger and frustration builds and can develop into hostility. Wealth redistribution measures may be implemented in an effort to bring "equality," or even a change in political and economic structures may be demanded. A loss of hope may lead to a loss of dreams, opportunities, and a life of joy or purpose.

God designed us to operate at our best by carrying out five economic actions, not just two. We are made to Work, Give, Save, Spend, and Invest. When the three missing actions of Giving, Saving, and Investing are added to the Working and Spending cycle, we experience the benefits of the Virtuous Economic Cycle (hereafter referred to as the Virtuous Cycle).



The Virtuous Economic Cycle

The late economist Dr. Julian Simon was an academic who taught and wrote about business and economics. Although not a Christian, he never shared the fear of doomsayers who predicted the demise of mankind through overpopulation, overconsumption, or scarcity of natural resources. According to Simon, "The 'ultimate resource' is not any particular natural or physical object but the capacity of humans to invent and adapt." He pointed out that doomsayers see humans as only greedy consumers, but they fail to point out that they are also very capable producers who will generate more resources than they consume when given the freedom to flourish. He was unknowingly pointing the way to God's design for man to function at his best as a faithful steward operating according to the Virtuous Economic Cycle.

Let's look at the Virtuous Cycle's five economic functions, which are expected of us in the Bible.

Work

We were designed by God to be workers. When we work, God provides. Work did not come into existence as a result of the Fall of Adam.

Made into God's Image as a Worker

"The Lord God took the man and put him in the Garden of Eden to work it and take care of it." Genesis 2:15 NIV

When We Work, God Provides

"All hard work brings a profit, but mere talk leads only to poverty." Proverbs 14:23 NIV

"If anyone will not work, neither let him eat." 2 Thessalonians 3:10b AMPC

We Work for God, Not Human Masters
"Whatever you do, work at it with all your heart, as working for the Lord, not for human masters." Colossians 3:23 NIV

Give

We are made to give because we are created in His image and God is a generous giver. It is our priority to honor the Lord with a portion of all He provides. We are to be charitable to support the Church and those who are unable to work.

God is the Greatest Giver
"For God so loved the world that he gave his one and only Son." John 3:16 NIV

God Prioritized Giving
"Honor the Lord with your wealth, with the firstfruits of all your crops." Proverbs 3:9 NIV

"In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said; 'It is more blessed to give than to receive.'" Acts 20:35 NIV

Givers Experience Blessing
"A generous person will prosper; whoever refreshes others will be refreshed." Proverbs 11:25 NIV

Save

Saving, not hoarding, demonstrates self-control and wisdom. It reduces fear and stress, and prepares us for the unexpected future and for opportunities.

"The wise man saves for the future, but the foolish man spends whatever he gets." Proverbs 21:20 TLB

Self-Control and Wisdom Lead to Surplus

"Go to the ant, O sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler, she prepares her bread in summer and gathers her food in harvest." Proverbs 6:6–8 ESV

"But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, [and] self-control." Galatians 5:22–23 ESV

Spend

Spending wisely means spending with constraint and purpose. Learning to live on less than our earnings enables a surplus to be established as a margin to give, save, and invest. Learning to budget at every income level is the key to avoiding falling into the Vicious Economic Cycle.

God Blesses Commerce

"So when the famine had spread over all the land, Joseph opened all the storehouses and sold to the Egyptians." Genesis 41:56 ESV

"People curse the one who hoards grain, but they pray God's blessing on the one who is willing to sell." Proverbs 11:26 NIV

"She makes linen garments and sells them; she delivers sashes to the merchant." Proverbs 31:24 ESV

Invest

Investing for the purpose of honest multiplication of resources is the essential function of sustained economic growth. The Virtuous Cycle turns and blesses the world with job creation so others can work, give, save, spend, and invest. This establishes a local economy and enables sustainable human flourishing, with more goods and services to bless our neighbors.

Faithfulness through Investing

"Now after a long time the master of those servants came and settled accounts with them. And he who had received the five talents [abundance] came forward, bringing five talents more, saying, 'Master, you delivered to me five talents; here, I have made five talents more.'" Matthew 25:19-20 ESV [Brackets added.]

"Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land." Ecclesiastes 11:2 NIV

Wisdom in Planning

"The plans of the diligent lead to profit as surely as haste leads to poverty." Proverbs 21:5 NIV

"Hasty speculation brings poverty." Proverbs 21:5b TLB

"Sow your seed in the morning and at evening let your hands not be idle, for you do not know which will succeed, whether this or that, or whether both will do equally well." Ecclesiastes 11:6 NIV

> *"She considers a field and buys it; out of her earnings she plants a vineyard."* Proverbs 31:16 NIV

The Cures for Money Sickness

All people are capable of doing these five functions. Even the wicked can work, give, save, spend, and invest, but for all the wrong motives and purposes which harm mankind.

What distinguishes the Virtuous Cycle from the same actions carried out by people who do not know God is what is in the human heart. Our heart condition is the core of what separates the Economics of Righteousness from the Economics of Evil. This transformation happens when we recognize we are not an owner with rights, but we were created to be God's steward with responsibilities. In our heart, we must acknowledge that God owns everything. Here are just a few of the verses to sum up this truth:

> *"Everything in the heavens and earth is yours, O Lord, and this is your kingdom. We adore you as being in control of everything. Riches and honor come from you alone, and you are the ruler of all mankind; your hand controls power and might, and it is at your discretion that men are made great and given strength."* 1 Chronicles 29:11–12 TLB

> *"The earth is the Lord's and the fullness thereof, the world and those who dwell therein."* Psalm 24:1 ESV

> *"The land shall not be sold in perpetuity, for the land is mine. For you are strangers and sojourners with me."* Leviticus 25:23 ESV

"For every beast of the forest is mine, the cattle on a thousand hills. I know all the birds of the hills, and all that moves in the field is mine. If I were hungry, I would not tell you, for the world and its fullness are mine." Psalm 50:10–12 ESV

"The silver is mine, and the gold is mine, declares the Lord of hosts." Haggai 2:8 ESV

Dr. Tim Keller said the majority of God's teaching on money was to cure the many "money sicknesses." In fact, God wrote more on this topic than Heaven and Hell combined. God is more concerned with our heart than with our money. When our hearts are changed, and we become faithful in all of our ways, including how we handle our money, then His goodness will be spread to the ends of the earth.

"The idols of the nations are silver and gold, the work of human hands. They have mouths but do not speak; they have eyes but do not see; they have ears but do not hear; nor is there any breath in their mouths. Those who make them become like them, so do all who trust in them!"" Psalm 135:15-17 ESV

If recognition of God's ownership is not at the center, the economic flywheel spins off-axis. Personal ambition, selfishness, stealing, lying, and corruption taint or destroy the outcome and it does not lead to true flourishing.

When the cycle is centered on God by functioning in the reality that we are stewards, it becomes redemptive. The same actions take on eternal significance. Our labor becomes worship. Our giving reflects God's generosity. Our saving and spending reflect faith and wisdom. Our investing becomes an act of multiplication for the good of others.

God at the center brings Him glory instead of man. As His representatives, our aim is not merely to improve our own lives, but to honor Him with all that we are entrusted with. Others will experience His goodness as we embrace our calling as stewards striving to be faithful instead of owners striving to be successful.

On the following page is the Money Sicknesses Chart. At the top of the chart is one of those money sicknesses. In the middle is the transformation shift to move our heart and mind to be aligned with God's heart (noted at the bottom).

Cures for Money Sicknesses

SELFISHNESS Seeking our own gain at the expense of others	**PRIDE** Thinking more highly of ourselves than others	**GREED** Wanting more of what we already have
"Do not neglect to do good and to share what you have, for such sacrifices are pleasing to God." – Hebrews 13:16 ESV	*"Clothe yourselves, all of you, with humility toward one another, for 'God opposes the proud but gives grace to the humble.' Humble yourselves, therefore, under the mighty hand of God so that at the proper time he may exalt you." – 1 Peter 5:5–6 ESV*	*"Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. For where your treasure is, there will your heart be also." – Luke 12:33–34 ESV*
Sacrificial Denying my personal needs or desires so others may benefit	**Humility** Thinking of myself less; sincerely focused on the needs of others above my own	**Treasures in Heaven** Focusing on the eternal promises of God and being willing to act upon them

COVETING

Wanting what other people have

"The commandments, … 'You shall not steal,' 'You shall not covet,' and whatever other command there may be, are summed up in this one command: 'Love your neighbor as yourself.' Love does no harm to a neighbor…"
– Romans 13:9–10 NIV

Contentment

Resting in what I have now

DISHONESTY

Deceiving others; acting fraudulently

"Do nothing from selfish ambition or conceit, but in humility count others more significant than yourselves. Let each of you look not only to his own interests, but also to the interests of others."
– Phillipians 2:3–4 ESV

Integrity

Telling the truth regardless of the consequences

IDOLATRY

Placing our identity, security, and purpose in money and possessions instead of God

"Thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life."
– 1 Timothy 6:19 ESV

Love for God

Placing our identity, security, and purpose in the living God and obeying His Word

Man Wants to Flourish

Harvard University has developed a means to measure the elements that contribute to human flourishing based around six central domains: happiness and life satisfaction, physical and mental health, meaning and purpose, character and virtue, close social relationships, and financial and material stability. Each of these is nearly universally desired, and each constitutes an end in and of itself.

If Humanism, the belief that humans can understand the world and solve their problems through reason, science, and ethical thinking—often without the need for God, were true, then here is our recipe to change the world. But none of these desired goals happen through an awareness of the necessary components.

How do individuals escape their own sinful, selfish desires and contribute to a society that seems hopelessly wicked? It begins with moving out of the Vicious Cycle and into the Virtuous Cycle. This will establish a fully functioning economy that fuels human flourishing as God designed society to be at its best.