

EVANGELICAL APPROACHES TO ECONOMICS

Economics: “the dismal science” (Thomas Carlyle on ? Thomas Malthus)

- Disclaimers – Ignorance! - *Evangelical approaches* rather than “secular” debates about economics
- Related to other topics in this course - overlap – e.g. role of state, welfare

Economics: its nature, themes, usefulness, limitations

- “...the whole of economics can be reduced to a **single lesson**, and that lesson can be reduced to a single sentence. *The art of economics consists in looking not merely at the immediate but at the longer effects of any act or policy; it consists in tracing the consequences of that policy not merely for one group but for all groups.*” Hazlitt, Henry, *Economics in One Lesson* (1962)
- Below much based on Gregg, also for classic readings; glossary in Perks
- “Broadly speaking, **economics may be described as the study of the production, distribution, and consumption of scarce goods and services**. Economists study how people satisfy the basic requirements for daily living. To put it differently, economics is the study of how free persons choose to cooperate through voluntary exchanges to satisfy their own and others’ needs in the light of the reality of limited resources.” (Gregg, p9)
- Gk., *oikonomos* – *oikos*= house; *nemo*=distribute / manage; household management / husbandry / thrift
- Aristotelian and Socratic tradition and until c1700: economics and politics aspects of **ethics / moral philosophy**
- Rev Thomas Malthus, Adam Smith and David Ricardo “**the intellectual founders of modern economics**” (Gregg, p9)
- Human motivation: An “assumption [of modern economics] is the anthropological model of **homo economicus**” - The contrived character of “*Homo economicus* is the ultimate pleasure calculator. Utterly without spiritual dimension by design, this creature seeks only to maximise personal satisfaction from the consumption of goods and services.... In short, he is somewhat of a sociopath.” (Gregg, pp12-13)
- a rational cost-benefit analysis of material **self-interest**
- Pragmatism – Benthamism / **Utilitarianism**
- Distinguish: (1) Positive Economics, the study of cause and effects – “is”
(2) Normative Economics / political economy / economic policy – “ought” (Gregg, p11)
- Observing / Predicting / Deciding - Assumptions and values – not a neutral science
- “**Economic models** are similar to maps. Maps provide us with insight into aspects of the truth, they do not, in themselves, capture the whole truth.” (Gregg, p27) – nor tell us where to go nor how to get there
- Markets a networks of (perceived) **mutually beneficial exchange** (Gregg, p17) with money as a medium of exchange
- Voluntary economic exchange is not a **zero sum game**. Always (perceived) **win-win**. It is wrong to assume that if one person profits from a transaction, the other person loses proportionately. This ignores economic growth (North, p52) – market as conflicts of interest (c.f. consumers and suppliers) – c.f. Marx, class conflict
- Profit a good, but not a God - “What produces a man’s profit in the course of affairs within an unhampered market society is not his fellow citizen’s plight and distress, but the fact that he alleviates or entirely removes what causes his fellow citizen’s feeling of uneasiness.” (North, p52)

- “The very phrase **the market** makes some Christians nervous. Though often portrayed in very impersonal terms, the market is no more than the ongoing interaction of freely chosen material exchanges between human beings. Obviously, market transactions do not always facilitate just results. But before Christians dismiss it as a decidedly anti-human phenomenon, it would be useful to gain a greater appreciation of its complexity. Upon doing so, they may well come to the conclusion that, to paraphrase Winston Churchill, the market economy is the worst of all economic systems – except for all the rest.” (Gregg, p34)
- “Christians might rightly object to economists’ speaking on matters of public policy as if the economic calculus were the only legitimate basis for gauging improvements in social welfare, but they go too far when they reject that same calculus as having nothing of value to offer.... The key is recognising that **good economics is not synonymous with good public policy**. The latter demands attention to a wider set of criteria than the material.” (Gregg, p27)
- Murray Rothbard (of the Austrian School of economics): “In recent years, economists have invaded other intellectual disciplines and, in the dubious name of science, have employed staggeringly oversimplified assumptions in order to make sweeping and provocative conclusions about fields they know little about. This is a modern form of “**economic imperialism**” in the realm of the intellect. Almost always, the basis of this economic imperialism has been quantitative and implicitly Benthamite [i.e. Utilitarian], in which poetry and pushpin [US children’s game?] are reduced to a single-level, and which amply justifies the gibe of Oscar Wilde about cynics, that they (economists) know the price of everything and the value of nothing. The results of this economic imperialism have been particularly ludicrous in the fields of sex, the family, and education.” (Gregg p33, quoting ‘The Hermeneutical Invasion of Philosophy and Economics’, *Review of Austrian Economics* 3 (1989), p45.)
- Economics ≠ the Gospel hope

A sketch of some “Christian” approaches

- **Clouse, Robert G. (ed.), *Wealth & Poverty: Four Christian Views of Economics* (IVP USA, 1984)**
 - (1) **Free market capitalism** – Gary North – PhD University of California, Riverside on economic history and Puritanism – President, *Institute For Christian Economics*, Tyler, Texas – *An Introduction to Christian Economics*
 - (2) **The guided-market system** – William E. Diehl - President, *Riverhead Resource Centre*, former sales manager, Lutheran layman LCA, editor of *Monday’s Ministers & Building Bridges*
 - (3) **Decentralist Economics** – Art Gish - brethren background – civil rights & peace movements
 - (4) **Centralist Economics** – John Gladwin – C of E – tutor at St John’s, Durham – Secretary, General Synod Board for Social responsibility - Bishop of Chelmsford?
- **Theonomy** – Gary North, David Chilton, (Greg Bahnsen)
- **The Abraham Kuyper Foundation** – Stephen C. Perks – Theonomic – UK context
- Perks calls for the following **economic reforms**: withdrawal from the EU; end of fractional reserve banking; abolition of state owned mints, central bank, legal tender and state-enforced fiat money; precious metals to be permitted as money; taxation maximum of second tithe on “increase” = net income; reform of limited liability laws (Ltd., PLC, US: Inc.), decisions by courts
- “... were changes on this scale to be introduced too suddenly they would create a considerable amount of disruption and difficulty for many. It is important, therefore, that such reforms be introduced gradually into the economy and alternative institutions and welfare organisations – e.g. churches and charities – encouraged to step in and provide essential welfare services for those genuinely deserving of such and who presently rely on State welfare.” (Perks, p205)

- **The Sider v Chilton debate**
- **Sider** seems to be ignoring Chilton – confusion of different editions
- Sider: **simplified lifestyle** - “In 1980 Sider argued everyone in the world should move towards living on \$1800 a year per person and that this figure from the Club of Rome is the best guess at the cost of equalized sustainable living (North, p51)” – necessities only – redistribution of wealth
- Sider in Preface to 5th edition comments on changes in the last 30 years – “Communism has collapsed. Expanding **market economies** and new technologies have reduced poverty.... “democratic capitalism” has won the major economic / political debate of the last one hundred years.... Market economies... have produced enormous wealth. And not only in Western nations. Many Asian countries have adopted market economies. The result has been a dramatic drop in poverty on the world’s most populous continent. In 1970, chronic undernourishment plagued 35 per cent of the people of the entire world. In 2002, thirty-two years later – in spite of rapid population growth – only 17 percent were chronically undernourished.... I believe that a market-oriented economy is clearly better than any alternative framework we now know. I also believe that **private property is so good that everybody ought to have some**. Precisely if we think that market economies offer a good framework, we should be eager to correct their weaknesses.... My biblical analysis has also changed at one substantial point. I have thought a lot about what the Bible has to say concerning **equality** and equity. I never thought that biblical revelation demanded absolute equality of income and wealth. But I used to be more concerned that I am today with the proportion of income and wealth that different groups possess.... I feel absolutely confident, however, that the biblical understanding of “economic equality,” or equity, demands at least this: *God wants every person and family to have **equality of economic opportunity**, at least to the point of having **access to the resources necessary** (land, money, education), so that by working responsibly they can earn a decent living and participate as dignified members of their community.* This kind of equality of economic opportunity is... a clear, powerful biblical demand – which, if implemented in our world, would help correct a terrible evil that still persists.... Nor has **God’s special concern for the poor** changed. Hundreds of biblical texts tell us that God still measures our society by what we do to the poorest. Jesus’ words still remind those with abundance that if they do not feed the hungry and clothe the naked, they go to hell.”
- **Chilton**: Sider’s view amounts to “**thou shalt not steal, except by majority vote**” (Chilton, p50 & North, p41)
“In Sider’s **Robin Hood Theology**, loving my poor neighbour means robbing my rich neighbour.” (Chilton, p35); “This is Robin Hood Theology with a dangerous twist: King John and the Sheriff of Nottingham backing the thieves with legal force. The state robs from the rich and gives to the poor (minus 30%, for administration).” (Chilton, p42)
- **The Jubilee Centre** – Israel paradigmatic
- **The Oxford Declaration on Christian Faith and Economics (January 1990)**
“issued jointly by over one hundred theologians and economists, ethicists and development practitioners, church leaders and business managers from various parts of the world.... **different traditions of theological and economic thinking**.... We have found this diversity enriching even when we could not reach agreement. At the same time we rejoice over the extent of unanimity on the complex economics of today made possible by our common profession of faith in our Lord Jesus Christ.... We affirm that **Scripture**, the word of the living and true God, is our supreme authority in all matters of faith and conduct. Hence we turn to Scripture as our reliable guide in reflection on issues concerning economic, social, and political life. As economists and theologians we desire to submit both theory and practice to the bar of Scripture.”

Relevant doctrinal considerations, concepts, buzz words

- Creation - Creation mandate to have dominion and be productive – Stewardship - Natural Law
- Providence - Predictability – Laws of cause and effect – Supply and demand
- The Fall / Original Sin / Total Depravity – selfishness, greed - Individuals and Collectives / Institutions e.g. state affected
- Grace - “... it is a denial of the gospel to proclaim that anyone does not “deserve” our help” (Diehl, p102)
- Law
- Eschatology
 - A goal of affluence / abundance
 - New Heavens and New Earth – not just saving souls
 - What can be hoped for / achieved in this world? – involvement or withdrawal
- Callings / Vocations – dignity of work – challenge to secular / religious divide
- Freedom
- Responsibility – role of righteousness and values in economic development: future-oriented, thrift-oriented, education-oriented and responsibility-oriented – Wilde: “work is the curse of the drinking classes”
- Justice - Equity / fairness; equality / equalness – equality of opportunity – equality before the law
“Inequality of wealth is not necessarily unfair. Christianity has always affirmed that many factors must be taken into account when thinking about what constitutes justice in the material realm... such as need, merit, willingness to take risks, the function performed by a person, and the contribution made by a person.” (Gregg, p39)
- The State
- The Church – Evangelism / Social action?
- Subsidiarity - c.f. Kuyperian sphere sovereignty, natural law and RC social teaching
Catechism of the Catholic Church: “A community of a higher order should not interfere in the internal life of a community of a lower order, depriving the latter of its functions, but rather should support it in case of need and help to coordinate its activity with the activities of the rest of society, always with a view to the common good.” (Paulist Press, 1994, no. 1883) - Hierarchy with preservation of autonomy, non-interference and assistance – helping not usurping freedom of action (Gregg, p43)
- Perspicuity and sufficiency of Scripture
 “The fact that our Scriptures can be used to support or condemn any economic philosophy suggests that the Bible is not intended to lay out an economic plan which will apply for all times and places. If we are to examine economic structures in the light of Christian teachings, we will have to do it in another way. It seems to me that the principles of freedom, justice and responsibility can be found in the Bible from beginning to end, and that these themes are generally understood by all Christians in the same light.”(Diehl, p86)

Hermeneutical issues

- The Hermeneutical Gap? – agrarian / tribal / primitive ANE culture to 21st C UK
- Detailed Biblical blueprint for economics or general principles?
- Covenantal change / fulfilment – OT land, NT world / New Creation – material / spiritual?
- The Old Testament Law
 - Israel as model for Church, State or both

Reformed Third Use of the Law / Theonomy

The use and abuse of some Biblical texts / themes

- Abraham, Gen 13:2 – Job (Job 1:1-3; 42:10) , David etc. rich and righteous
- Ex 16 – gather enough manna not more – miraculous equalisation?
- Ex 20 – Do not steal forbids compulsory wealth redistribution
- Ex 22:25 Dt 23:19-20; Lev 25:35-38 – “Until the Reformation the church had almost universally condemned the taking of **interest** on pecuniary loans of any kind, whether for consumption or commercial purposes.” (Perks, p246); “loans in the Bible relate primarily to the poor and needy who, in order to sustain themselves in difficult times, have to resort to borrowing. The law prohibits the taking of interest from the poor and needy Israelite or God-fearer (settler). The ban on interest is not a general or universal ban, and interest may be taken from foreigners. Interest is thus not evil or unjust in itself, though it is wrong to take interest from poor believers and God-fearers who are prepared to live under the external demands of the covenant. Being in a position to be able to lend to those in need, and to non-believers at interest, is a blessing that God bestows upon a covenantally faithful people. The Bible does not specifically address the question of modern commercial and consumer type loans. Interest bearing commercial and consumer loans, therefore, are not banned by biblical law and the Parable of the Talents corroborates this interpretation. Christians, however, should generally seek to avoid all debt if possible, whether interest-bearing or non-interest bearing.” (Perks, p280f) - cloak taken in pledge forbids multiple debts against the same security
- Lev 19:15 – show no partiality to poor or defer to the great in your courts

The Jubilee - Lev 25; Dt 15

- Initial approx. equal division of the land – Jos 18, Num 26 - each family was to have an **equal** opportunity to make a living (Sider, p66f) – but was each portion necessarily of the same economic value?
- “The whole concept of the Jubilee year flies in the face of **private-property rights** as we know them.” (Diehl, p68)
- Storkey, p309 – cites Jubilee as **state redistribution of wealth** - “This was a matter of law and of state control, and it seems inevitable that Christians who take the biblical teaching about the poor seriously must be committed to a fairly radical view of wealth redistribution through legislation and the state.”
- “he [North] chooses to ignore the redistribution of wealth called for in the Jubilee (Lev 25), a call repeated in the **New Testament**.” (Gish, p75) - “John Howard Yoder argues convincingly that Jesus proclaimed the Jubilee. See *The Politics of Jesus* (Grand Rapids, Eerdmans, 1972), pp. 64-67. The common treasury and sharing of goods with the needy described in the book of Acts can also be seen as an implementation of the Jubilee.” (Gish, p79)
- “The Jubilee Year (Lev 25) is no longer in force. It was a military spoils agreement governing the post-conquest dividing up of the land of Canaan.” (North, p64) see North, ‘The Fulfilment of the Jubilee Year’ in *Biblical Economics Today* (Institute for Christian Economics, April 1983)
- “As a theologian and ethicist, I have only a very incomplete idea of what a modern version of the year of jubilee might look like. But at the heart of God’s call for jubilee is a divine demand for socioeconomic structures that provide all people with the opportunity to acquire the capital necessary to earn their own way. We must discover new, concrete models for applying this biblical principle in our interdependent world. I hope and pray for a new generation of economists

and political scientists who will devote their lives to formulating, developing and implementing a contemporary model of jubilee.” (Sider, p266)

- if primarily wealth redistribution then (1) why is city land not included (2) why is this particular piece of land emphasised
- “The Jubilee land law represented the passing on of a specific form of wealth, namely inheritance, by what is in the Bible the fundamental economic unit in society and the provider of the welfare and education of its members: the family. As the basic economic unit in society it is the duty of the family, not the State, to provide welfare, education and health for its members. When the State expropriates the wealth of the family through inheritance tax, death duties etc. it makes it impossible for the family to do this. Hence for Christians to use the Jubilee as a rationale for advocating State-enforced wealth redistribution is to stand the Jubilee on its head, to contradict and overturn the very purpose for which it was given.” (Perks, p299)
- No evidence for the enforcement / occurrence of Jubilee
- Lev 19:35-37 – just weights and measures – Prov 11:1; 20:10, 23; Micah 6:10-12
- Collective promise of prosperity to the righteous people of God – Dt 7-8
- Wealth a spiritual danger – Dt 8:11-20
- Dt 14:26 – “God wants his people to rejoice, to glorify Him by enjoying the good gifts of life which He provides. Nowhere is there the implication that the exuberance of the people was to be lessened by the ravings of guilt-manipulators pointing out that heathen cultures were suffering from malnutrition. *God showers economic blessings on His people, and they are to receive them with gratitude and jubilation.*” (Chilton, p53)
- “Deuteronomy 15:4-6 teaches that wealth and prosperity are the norm for a covenantally faithful community.... (c.f. Dt. 28). The obedient society will be a prosperous society, a wealthy society in every way.... the Lord delights in the prosperity of his servants (Ps. 35:27).” (Perks, p313)
- Dt 17:17 – King not to acquire excessive gold
- Dt 25:4; 1 Tim 5:18 – do not muzzle the ox - Law of God prevents exploitation
- Dt 28 – Covenant blessings and curses
- “1 Sam 8:15 warning against the king who will take a whopping 10% of their production. Pharaoh the great tyrant took 20% (Gen 47:24-26).” (North, p41) – average UK tax burden over 40% - 31/5 Tax Freedom day
- Ps 24:1 – the earth is the Lord’s – qualified private ownership - stewardship
- Ps 37:25 – I have never seen the children of the righteous begging for bread
- Prov 13:22 - a good man leaves an inheritance to his children’s children
- Prov 14:24 – The crown of the wise is their wealth
- Prov 14:31 – oppressing the poor forbidden – generosity to the poor commanded - Prov 19:17
- Prov 30:8-9 – Give me neither poverty nor riches
- Is 1:22 – silver turned to dross – against the debasing of the currency - Am 8:5f
- Ez 16:49-50 – Sodom’s failure to serve the poor
- Amos 6:4-6 – woe to those at ease in Zion
- Mt 5:42 – Give to the one who begs from you and do not refuse him
- Mt 6:19 – Do not lay up for yourselves treasure on earth
- Mt 11:5 – Good news to “the poor” - Nazareth Manifesto – Lk 4:18-19 – c.f. “the poor” in spirit, Mt 5:3
- “The parable of the workers in the vineyard [Mt 20] is based on the moral validity of the right of contract.” (North, p34); c.f. “The parable of the labourers in the vineyard does not support

capitalism but the biblical vision of equality and grace. Jesus' parable says that all should receive the same." (Gish, p74)

- Mt 25:27 – Parable of the Talents seems to condone the payment of interest (business purposes)
- Mt 25:31-46 – Judgement – Jesus was hungry and thirsty
- Mt 26:6-13 – woman pours expensive ointment on Jesus – the poor you will always have with you
- “Probably the most important teaching of Jesus on the subject of power, economics and politics can be found in Mark 10:42-45” (Gish, p140)
- Magnificat – Lk 1:52f – filled the hungry and sent the rich empty away
- “Jesus does not support defense of property against theft.” (Gish, p76) - Lk 6:29-30 – If someone takes your shirt, give him your coat
- Lk 10:4 – 70 to take no money bad (v4 see Diehl, p68) - labourer is worthy of his hire (v7)
- Love neighbour – Good Samaritan – Lk 10:29-37 – generosity – importance of material needs – Samaritan ? rich
- Parable of the Rich Fool – Lk 12:13ff – Do not be anxious... - Sell your possessions and give...
- Luke 16 – Parable of Dishonest Manager – You cannot serve God and money (v13)
- Parable of the Rich Man and Lazarus – Lk 16:19ff
- Lk 18:18-30 - Parable of the Rich Young Ruler (see Perks, Appendix E, p310ff)
- Zacchaeus not called to abandon all possessions – Lk 19:1-10
- Lk 20:25 – pay to Caesar what is Caesar's
- Acts 2 , 4, 5 – koinonia sharing by early church – periodic and voluntary
- We must never do evil that good may come - Rom 3:8 – e.g. if redistribution of wealth=stealing
- Rom13 – state role limited to enforcing legal code? – pay taxes
- 2 Cor 8-9 – 8v13f a bit like “from each according to his ability to each according to his need”
- 2 Thess 3:10 – those who will not work should not eat
- 1 Tim 6:10 – the love of money is the root of all kinds of evil
- James 1:17 – Every good gifts comes from God
- James 2:6; 5:1-6 – Rich oppressing poor condemned – for hoarding? – for fraud?

And Another Thing! - some specific issues / further considerations

- Scary statistics on American **consumption** hide the facts of American production (North, p44f)
- **Fair Trade / Free Trade** – contract rights – voluntary mutually beneficial exchange
- **Crime / sin distinction** – “Charity is personal, though not purely “voluntary,” since biblical law commands it – but on the other hand, those laws are not enforced by the state: the Bible mandates no civil penalties for failing to obey the charity laws. The Bible stands against all forms of socialism and statism” (Chilton, p8)
- Property is **theft** v. Excessive taxation is theft - “Capitalism, that is, the system of private property and competition, is itself thievery... Competition encourages theft. But if I make all I have available to the poor, there is no reason for them to steal from me.” (Gish, p76)
- **Redistribution of wealth** – even after total equalisation you'd soon have to redistribute it again
- A. J. P. Taylor, “Until August 1914 a sensible, law-abiding Englishman could pass through life and hardly notice the existence of **the state**, beyond the post office and the policeman.... The Englishman paid taxes on a modest scale: nearly £200 million in 1913-14, or rather less than 8 per cent of the national income.” etc. (Perks, p203)
- **Prosperity Theology?** “... the eradication of poverty is part of the cultural mandate given to mankind and the Great Commission given by Christ to his disciples (Gen. 1:28; Mt. 28:18-20). And this has been demonstrated by Christians throughout history. Wherever the Christian faith has

gone it has been a force for good in lifting people out of the poverty and misery that idolatry and disbelief inevitably bring upon mankind. It is the Christian nations that have brought relief and medicine to the heathen Third World. The eradication of poverty is an aspect of the church's dominion in Christ.... this promise of prosperity to the faithful is not a promise to particular individuals that obedience to the commandments will lead automatically to their being able to make a personal fortune and retire at the age of thirty. To treat this promise as an individual formula for financial success is to misunderstand and abuse it. God is not a slot machine to be worked over. This promise is a culturally conditioned promise. It is a promise made to a covenantally faithful community or nation. What has been said here should not be understood as condoning or promoting the so-called "health and wealth" gospel that has become popular in some churches." (Perks, p315)

- "The biblical institution of **slavery** has as its basic purpose the elimination of poverty and its foremost cause, the *slave mentality*." (Chilton, p59) – restitution by criminals rather than incarceration
- Westminster Shorter Catechism answer 74: "The eighth commandment requireth the **lawful procuring and furthering the wealth** and outward estate of ourselves and others." See also WLC A141

Annotated Bibliography / Further Study / Organisations / Resources

- The Abraham Kuyper Foundation - <http://kuyper.org/main/main.php> - Perks
- The Acton Institute - <http://www.acton.org/> - free market, Christian – see their Statement of Principles for Economic Personalism - Gregg
- The Adam Smith Institute - <http://www.adamsmith.org/> - non-Christian, free market think tank
- Chilton, David, *Productive Christians in an Age of Guilt Manipulators: A Biblical Response to Ronald J. Sider* third edition revised (Tyler, Institute for Christian Economics, 1985)
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- Frame, John, ‘Penultimate Thoughts on Theonomy’ – available online at http://www.frame-poythress.org/frame_articles/2001Penultimate.htm
- The Globalisation Institute - <http://www.globalisationinstitute.org/> - philosophically liberal, desire to see global markets work for benefit of poorest
- Gregg, Samuel, *Economic Thinking for the Theologically Minded* (Lanham, University Press of America, 2001) - Part 2 – selections from classic economic texts arranged around 10 key concepts
- Hazlitt, Henry, *Economics in One Lesson* (1962) available online at <http://iim.com/econ/contents.html>
- The Jubilee Centre - <http://www.jubilee-centre.org/>
- The Library of Economics and Liberty - <http://www.econlib.org/index.html> - lots of classic texts online
- The Ludwig von Mises Institute - <http://www.mises.org/> - non-Christian, libertarian, Austrian School of Economics
- North, Gary, <http://www.garynorth.com/> - links to his online books
- The Oxford Declaration on Christian Faith and Economics (January 1990) (Schlossberg pp11-30) available online at <http://www.casi.org.nz/statements/decoxefe.htm>
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