

# Christian Theology and the Human Ontology of Market Capitalism

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This article is focused on the fairly widespread judgment among intellectuals in the humanities—and notably in Christian moral theology and ethics—that market capitalism is animated by a human ontology that brings forth the twin deadly evils of human reification within a vicious order of commodification. Christian theologians commonly adopt this analysis and thereby render themselves incapable of engaging cultures of capitalism in constructive theoretical terms. Instead, they devote themselves in writings and classroom lectures to the intellectual and practical demolition of capitalism.

The author contends that this neo-Marxist analysis of capitalism fails to account for the key role of human capital and enterprise in economic theory and practice and that it is at any rate un-Christian. Properly understood, the Christian ontology of the *imago Dei* provides very strong points of correlation between the human visions of Christianity and capitalism, and it strongly encourages a theology of mutual engagement with the economic culture.

In the half century following World War II, modern-market capitalism has been the newest wonder of the world. The older, mainly industrial, prewar capitalism confined mainly to Britain and the United States was on the ropes. In depression and apparent decline, observers were set to perform last rites, and they looked ahead to a future in which fascism and state socialism would contend for supremacy over the political and economic fate of the world.<sup>1</sup> In this historical light, the evolution of capitalism and its resounding successes seem all the more remarkable. The older capitalism has evolved into high-tech market forms that now animate societies that are unlike any that ever existed in human history.

They are societies whose entire populations have been lifted almost completely from the depths of material poverty to unimagined heights of prosperity. A global capitalist super-economy has begun to extend its infrastructural reach around the world.<sup>2</sup>

This new high-tech, market capitalism is what Baumol, Litan, and Schramm have favorably labeled “good capitalism” (in contrast to its bad failing forms), and, quite naturally, the leaders of nations now work intensely to figure out how to ignite its fires and thus to banish poverty from their countries too.<sup>3</sup> It seems that the future of billions of human beings depends on the success or failure of these efforts, and it is perhaps the greatest achievement of capitalism that we routinely speak now as if eliminating poverty worldwide is possible. It seems that the poor may not always be with us after all.

However, not everyone is celebrating capitalism as a key to the worldwide liberation of human beings. In fact, a great many of our most famous influential thinkers in the humanities—mainly professional philosophers, ethicists, political theorists, and theologians—have positively devoted themselves, in writings and in classroom teachings, to the destruction and displacement of capitalism. It is very commonplace among such theorists—including many Christian theologians (the main target of interest in this article)—to think that there is no such thing as good capitalism. In this view, capitalism in *any* manifestation is *inherently* bad, and *viciously* so. It is in this view so bad that the rhetorical form has become an almost prophetic calling to intellectual arms against capitalism and to take part in its practical demolition. To demolish capitalism has become for them an impassioned moral crusade supported by great learning, sophistication, and eloquence.<sup>4</sup>

In this article, I wish to focus on what I believe is at the core of this impassioned attack—that the thinkers in view are certain that the essential human *ontology* of capitalism is antihuman. As Daniel Bell Jr., states, in representative fashion, “The struggle against savage capitalism has to be waged at the level of ontology, for capitalism advances not merely by economic victory but by ontological capture.”<sup>5</sup> In due course, it will become specifically clearer what he and others mean by this sort of statement.

In any event, I believe that the growing support for this judgment against the ontology of capitalism is more deserving of serious intellectual response than enthusiastic supporters of capitalism often seem to realize. In the first place, it is widespread in colleges and universities and has the force of plausibility in those places. In consequence, very little intellectual vision exists in academia for the human potential that exists for people doing the business of capitalism. Meanwhile, people who are committed to doing that business are left without

sophisticated theory to help guide them through the complexities of modern economic life. This is sadly true of Christians who look pretty much in vain to moral theologians and ethicists for counsel on the *constructive* engagement of capitalism as Christians. Finally, the growing case against capitalism is a coherent theory, which at very least lays down a fair gauntlet for producing an adequate counter-theory, which is too rarely being done.

## Capitalism as a Human Culture

One thing should be put at the front of the discussion. Today's most thoughtful opponents of market capitalism have correctly grasped a truth that its supporters too often seem to neglect. The truth is that economic orders are *human* orders. They are not very well described and understood as *systems*, in the mechanical abstract. They are best understood when we treat them as human *cultures*, and this is most certainly true of modern market capitalism. It is hard to improve on Michael Novak's simple affirmation that the sort of capitalism we are considering is indeed "a way of life."<sup>6</sup> (I will come back in a moment to Novak's defense of capitalism as a *kind* of human culture.)

The growing interest of sociologists<sup>7</sup> in the mystery of working capitalism is testimony to this fact: When capitalism is working, when it has taken form as good capitalism, it does so because just the right composite of human institutional and personal elements are (for very complicated reasons, no doubt) in just the right interrelationships. There is some mystery—perhaps magic—involved. (If it were not, we could simply replicate good capitalism at will, but obviously we cannot.)<sup>8</sup> We do know this much: The best brew consists of democratic institutions; the right matrix of laws (especially proprietary and monetary laws); free intellectual institutions; and the right sort of human vision, outlook, attitudes, dispositions, desires, judgments (values), and habits (virtues). Perhaps this last part is most crucial to the cultural whole: It is habits of the heart that are rare in history and highly to be prized.<sup>9</sup>

The trouble is that the most prominent and influential studies of capitalism as a form of human culture have been quite negative in their major judgments. Seminal thinkers along this line were of course Karl Marx and Max Weber, who in differing respects deemed capitalism to be essentially antihuman (and for Weber, anti-Christian) in its cultural core. In the light of such judgments, it scarcely matters that capitalism creates immense material wealth for entire populations—no more so than the feats of organized crime matter. The *account* of human being (ontology) that is involved in the creation of this wealth is brutal in its demands and effects on the human subjects; thus, it may seem that Paul

Tillich's statement about the dazzling seductions of capitalism holds true. As Tillich states: "Capitalism is demonic."<sup>10</sup>

## The Inhuman Ontology of Capitalism

In this article, I deliberately ignore the first two of what I take to be the three main pillars of the contemporary moral case against market capitalism: (1) belief that the development of market capitalism inevitably entails the destruction of our ecosystem; (2) that the necessary habitual actions (in production and consumption) of working (good) capitalism immerse the agents of those actions in one or another form of social injustice; and (3) that merely taking part in market capitalism on any level is to do devastating damage to one's genuine, authentically human, self (my focus).

I have written elsewhere, briefly on the matter of capitalism and ecology.<sup>11</sup> I have also written elsewhere, more extensively, about the forms of injustice that are purportedly inherent in market capitalism, notably on Peter Singer's (and others') contention that much modern consumption is unjust to the degree of amounting to *murder*.<sup>12</sup> These are grave charges, and obviously if either of them is true, then we must join the crusade to extinguish capitalism. However, I believe good reasons exist for believing they are not true, even though I do not wish to understate the difficulty of the questions we have to face in order to show plausibly that they are untrue.

Graham Ward, who is professor of contextual theology and ethics at the University of Manchester, has written an essay in which he provides a sharply focused version of the third charge against capitalism—that its requisite account of being human (its human ontology) is in fact inhuman. His essay, "The Commodification of Religion, or The Consummation of Capitalism," appears in the volume of essays just mentioned, and it contains a detailed, explicit account of charges that opponents of capitalism often presuppose as given, and thus leave as implicit.<sup>13</sup>

Ward begins with what he takes to be a very enigmatic statement by Cornelius Castoriadis.<sup>14</sup> Trying to deal with the frustrating, never-say-die persistence and sprawling growth of capitalism (despite Marxist predictions of its implosion), Castoriadis speculates that capitalism never will collapse on its own. Why not? Castoriadis gives this surprising answer. The *people*, who are caught as subjects in the social grip of capitalism, put up a sort of existential resistance. While the capitalists work madly "trying to level and dehumanize them as much as possible," these people stubbornly manage (so Ward paraphrasing Castoriadis) to "remain free and independent from the processes of capitalism."<sup>15</sup> For Castoriadis,

“capitalism can function only by drawing upon the genuinely *human* activity of those subject to it.”<sup>16</sup> For Castoriadis, “capitalism requires the freedom and independence of human agents in order to continue as a process and not collapse immediately.”<sup>17</sup>

The proposal is remarkable on several levels. For one thing, as Ward observes, it is unexpected coming from Castoriadis, who knows as well as anyone that capitalism is no mere system or tool, but is rather (quoting Castoriadis) “a constituting reality,” flowing and moving, as it were, with formative social “magma,” “a social historical creation,” and that what it creates is—well—*capitalists*. It is impossible for capitalism to *exist* without “the social fabrication of individuals who *are* capitalists.”<sup>18</sup> Ward’s first response to the proposal is to wonder where in the world this genuine human activity, this spirit of freedom and independence comes from? (Apparently, Castoriadis fails to explore this crucial question.)

The proposal is also remarkable because of what it suggests about the constituting reality that is capitalism. It suggests that the culture that is capitalism fabricates people who are both independent and free and who engage in genuinely human activity. It suggests that these genuinely human persons *are* the capitalists that capitalism fabricates—that they are in fact (since they are the ones animating capitalism with life) the very *best* capitalists. It suggests that something goes on in modern capitalism that encourages large populations of creative people to flourish, as individuals, and that the active presence of such people encourages modern capitalism to flourish too. It suggests that in the culture of thriving capitalism a creative cyclical relationship exists between the culture and the genuine humanity of people. None of these suggestions occur to Castoriadis, apparently, and clearly not to Ward, either.

They do not occur to Ward, it seems, mainly because he is certain that Marx’s human account of capitalism is true. Capitalism is social order that destroys genuine humanity on these human levels, so we suppose that, so long as we accept Marx’s analysis as true, capitalism cannot possibly be the source of the genuine human character that Castoriadis describes. In fact, Ward discounts Castoriadis’s explanation and goes so far as to refuse to believe that this human character of this genuine kind really exists within capitalism. He proposes that it only *seems* to exist and that the experience of genuine human freedom in capitalism is comparable to the virtual reality of characters in the film, *The Matrix*.<sup>19</sup> The truth is, he believes, that economic forces now control everything—even religion—and the outlook for humanity thus seems pretty grim. This dismissal of Castoriadis’s proposal would be utterly gratuitous and facile, if not for the explanation of Marx that follows.

## Commodification and Reification

Ward judges that Castoriadis is right about at least one thing: “The question of what is genuinely human is in fact the crux of the matter.”<sup>20</sup> For Ward, however, the recent rise and unexpected growth of capitalism does not discredit Marx; it raises Marx to a level of greater importance than ever: “There has never been a greater need to rethink Marx on economics, motion, and history.”<sup>21</sup> In order to resist capitalism, however, presuming the very grim human picture that Marx provides, we will need something more powerful than a Marxist humanism. We need the human resources of theology: “There has never been a greater need to develop a theological anthropology that can challenge both the frailty of Marx’s humanism and the reduction of human beings by capitalism to units of productive power.”<sup>22</sup>

We must see, in advance, that this formulation of the challenge for theologians makes it impossible for Christianity to *engage* capitalism as a culture and for Christians to seek to shape it humanly from *within*, for human good, as John Paul II, for instance, has urged Christians to do in his various writings.<sup>23</sup> On this formulation, the human culture of capitalism inevitably destroys humanity. In advance, then, we know that on this formulation the only avenues that are open to theologians are alternatives to capitalism, which leaves us in the desperate position of having to forge intellectual roots and direction for a counterculture of some kind. Because, in the end, Ward himself renounces socialism (with Žižek) as little more than capitalism for the intellectually *chic*, the search for alternatives to capitalism becomes more desperate still. No wonder that in the end Ward resorts to *explicit* apocalyptic appeals, usually the last refuge of people who have come to the end of their rope and can but curse the darkness around them. At the end, Ward writes of capitalism as the great beast of the book of Revelation. It is because of the desecration and sacrilege of the end that we must strive, then, to exceed capitalism. For that, we need “critical theologies that advance alternative socialities and ways of being human that are not merely human.”<sup>24</sup> The essentially Marxist human formulation of the challenge has (sadly) forced Ward (and other likeminded theologians) into a virtual matrix of their own in which they alone seriously believe this sort of discourse connects with a world that is real.<sup>25</sup>

Let us go into the heart of the negative and (desperate) formulation, which is Marx’s theory of *value*, in which he describes with extraordinary intuitive power what is now famously called *commodification*. Ward points out that Marx did not use this term (there is no such word in German), but it has come to refer to a variety of concepts that Marx did use to describe the human experience of *value* under the new regime of capitalism. *Commodification*, furthermore, is nearly related

to *reification* (*Verdinglichung* in Marx). As Ward explains, commodification is what happens to *things* in capitalism, whereas reification is what simultaneously happens to *persons*. In essence, it is the perversion whereby things are converted into something personal, and persons are turned into things.<sup>26</sup> (In theological terms, the experience of value in capitalism is *at once*, and in *essence*, idolatry and loss of human dignity.)

Ward presents Marx's judgments in four parts.

First, the production of commodities always is in relation to desire and conferred value.<sup>27</sup>

Second, gold, or money has the godlike and dazzling role of being everywhere and the measure of everything desired.<sup>28</sup>

Third, (and more to the point I wish to engage), the process of commodity production "dematerializes the world," and particularly the world of *people*, who now become "characters who appear on an economic stage," people who "are merely personifications of economic relations."<sup>29</sup> Capitalism turns life into an allegory consisting of virtual realities; that which Benedict Anderson termed "an imaginary community," a fiction. Here, we see exposed the depths of the human problem. They are so deep, Ward thinks, that not even Marx's analysis is free from so-called commodification under capitalism.<sup>30</sup> (We begin to sense early the apocalyptic despair just mentioned, above):

There is no escaping the matrix generated by capitalism's virtual reality: to establish the materiality of social relations (not as *gesellschaftliche Beziehung*, but as *gemeinschaftliche Beziehung*) becomes a secularized eschatological task comparable to the establishment of the kingdom of God. The task becomes Messianic—nothing less than the overthrowing of idols.<sup>31</sup>

Finally, fourth, capitalism operates by fetishism; it generates a quasi-religious reality in which money is the transcendental First Being. "In the religious world of commodity-values, it [money] wears the mask of the anti-Christ—the beast of the Book of Revelation."<sup>32</sup> It is an inverted gnosticism that, through the soul, holds the body and the goodness of the material realm captive. "The power of capitalism lies in the omnipresence of an absence that is at once demonized and adored. What the power of capitalism effects is a trade in bad faith, winning allegiance, through seduction, to the incantatory credo of credit."<sup>33</sup> This is a very abstract way of saying, simply, that in capitalism people become bad materialists, panting after money for its own sake, like a hart after water, even when that means borrowing. Ward, however, drops this point about the evil of credit and consumer debt.

Obviously, this is not a pretty picture of our humanity as it inevitably evolves under capitalism. Ward is aware (as was Marx) that value, exchange of commodities, and the use of representational currency all existed in previous human social economies. What makes capitalism incommensurately worse is that in capitalism representation has been displaced by simulacra. As Ward points out, this term has a long and complicated recent history in the works of Deleuze, Baudrillard, Foucault, and others and has varied senses from one author to the next. The unifying idea, however, is that a simulacrum represents *nothing*. In contrast to an *icon*, which mediates connection with something greater and real, a simulacrum is an *idol*, which stands only for itself, which is to say it stands for nothing real at all.<sup>34</sup>

Here, then, is the composite character constantly being brought about by capitalism: a human character caught in desire for things, animated by a driving lust for money, and held captive to alienating roles in which the play parts wear masks as if in an ancient play and are devoid of all awareness of the human and divine realities that give the world and things meaning beyond themselves. It is the character of a fool seeking worldly streets of gold (or believing he has found them), little knowing that he (and his entire generation) has entered “not the twilight of the idols, but the dawn of an unprecedented idolatry.”<sup>35</sup> It is the age of false christs (Mark 13), as Jesus foretold, and “Marx points the way here, and that’s why we need him.”<sup>36</sup> Thus, we have Ward on Marx and the crying need for “a counterculture, based within practices that are excessive to capitalism,” and “can resist the immanent vortex of this *Zirkulationsprozess*.”<sup>37</sup>

## Human Capital and Human Enterprise

In responding to this abysmal picture, it may be useful to begin with the odd little *coda* (his term) that Ward tacks onto the essay at the very end. He wishes to add the admission that “theological discourse, however critical, does not bear the Holy Grail across wastelands of late capitalist democratic culture.”<sup>38</sup> Ward concedes that fetishism is not new to capitalism but is ancient and perennial to human history. This concession (which is more damaging to his argument than he seems to think) leads him to come very close to sawing off the Marxist branch on which he has so far been sitting: “There is a smell of moral self-righteousness throughout the essay,” for “what seems presupposed is that commodification (and reification) are bad things.” Ward now explains that “commodification is not only inevitable—Marx is clear that even among primitive nomadic tribes, imperial Rome, and Christendom’s Middle Ages, the circulation of commodities

becomes necessary—it is not in itself a social evil.”<sup>39</sup> Commodifying actions “are not in themselves wrongs, nor are they simply the products of capitalism. Capitalism produces certain forms of the circulation of commodities, certain forms of the reification of persons.”<sup>40</sup> At last, Ward cuts all the way through the branch: Evaluation of goods is essential to moral inquiry and debate; atomization (and reification) of individuals is essential to an order of judiciary law; and, finally, such things are basic even to Christian theological discourse itself, “some of its key doctrinal moments weave notions of exchange, debt, repayment, and redemption into accounts of ‘making good.’”<sup>41</sup> The suspense builds—in view of the moral broadside Ward has waged in the essay (against the twin *evils* of commodification and reification in capitalism). What now will be the platform on which to stand and promote social reform? His last sentence suggests that he does not have one: “Capitalism does not have the monopoly on economics, on *oikonomieo*—and in that lie all our hopes for cultural transformation.”<sup>42</sup>

In spite of their awkwardness, Ward’s last concessions do bring a key question to the surface, and with them reasons to reformulate the challenge that market capitalism poses to Christian theologians. Because it seems that the dehumanizing experience of reification happens no matter what economic order is in place, the question is whether this experience—now understood as part of our human condition—is notably worse under market capitalism than otherwise. We know how very brutally oppressive existence has been for most human beings in most societies throughout history. Most recently, we have seen what happened to the freedom and independence of creative individuals under Soviet state socialism. Socialism is of course always liberating in the virtual world of paper but so far almost never in practice. However, what if Castoriadis is correct after all about the mysterious appearance of “genuine human activity” that prevents capitalism from imploding and makes it flourish? Then we have reason to hope that the human condition may be better for the majority of people under capitalism than otherwise, that a human liberation is taking place, which scholars using Marx fail to appreciate adequately, if at all.

Michael Novak is among the few Christian theologians who have made a public career of defending capitalism as a form of humanism that Christians ought to affirm as a human good. He is well aware that critics of capitalism come down to a single legitimate fear: “the fear that market forces treat people as objects, not as persons.”<sup>43</sup> If true, then for Christians, capitalism could not be endorsed as an arena of culture for Christian life and calling. Novak, however, understands that it does not have to be true, and that in healthy market capitalism, it generally is not true.

In an essay written on the occasion of dual centennial commemoration of the writings of Leo XIII (notably *Rerum Novarum*) and Dutch Reformed leader, Abraham Kuyper, Novak appealed to the new economics of the Austrian school, particularly to the writings of Nobel Laureate Gary Becker. In explaining how and why capitalism can work, Becker stressed that capital is at bottom not about resources, assets, geographical advantage, or the like—but that it is in the end *human*.<sup>44</sup> Novak comments on the proposed concept of “human capital” in suggestively religious terms. “It does not mean the ownership of persons, as it might sound. It means that each and everyone of us is equipped with certain talents and certain qualities that our Creator has blessed us with, which enable us to offer skills that can help meet the needs of our brothers and sisters.”<sup>45</sup> The concept of human capital is closely linked in Becker’s economics with the concept of enterprise.

With Becker, Novak believes that critics of capitalism have almost completely missed the role of *enterprise* in the human workings of capitalism. As Novak explains, enterprise is not the same thing as entrepreneurship, as one might think. “Entrepreneurship describes the capacities and virtues proper to the entrepreneur. Enterprise describes the virtue used by others throughout the economy (and in other spheres of life) who enjoy deploying their intelligence to act creatively in everything they do.”<sup>46</sup> Novak uses the example of a pharmacist who does not merely fill prescriptions but “listens closely to customers so as to discern solutions the latter has not even thought of—who has the uppermost in mind, not the routine fulfillment of whatever the customer says but, rather, the whole good of the customer.”<sup>47</sup> He uses the example of a car mechanic, who attends not just robotically to listed complaints but applies himself to inspection of the car, for the sake of the customer’s good.<sup>48</sup>

Enterprise, so judges Becker, is not incidental to the success of capitalism—it is crucial to its very existence; enterprise (unlike entrepreneurship) is “both an *intellectual* and *moral* habit—an intellectual habit of creative insight, and a moral habit of goodwill, open-mindedness, alertness, and intelligent execution of detail.”<sup>49</sup> Let us take notice: In acts of enterprise, so defined, then, the person is not panting after money, or objectifying himself, or others, but is rather seeking the good of his or her work, which he or she cares about, or perhaps even loves; and the person is also seeking the good of the customer, in the context of human service and exchange (albeit in capitalistic modern form.)

My own mechanic is exactly like the one in Novak’s example; but he nevertheless complains to me at times about feeling trapped by international markets that limit what he can do in his business or about customers who treat him disrespectfully or even accuse him unfairly of cheating them. By the end of every

day, his hands are black with grease, and his knuckles are scraped raw. He has a great many complaints that might well be subsumed under Marx's concepts, but Jeff understands, first, that his father Arie came from poverty in Holland right after the war and started this business in America where he knew his yet-unborn children could flourish, which they have done. Jeff had the freedom to *choose* to stay in this business—his brothers left to pursue lines of work that Arie could only dream about for them. Jeff loves cars (especially Toyotas), and he generally loves doing business with his customers (we are practically his parish), and they (we) depend on him in this basic aspect of life to be as honest, as creative, and as capable as can be. Taking Castoriadis's proposal from the abstract into the concrete (real) world, the free and independent people he describes, the ones engaging in essentially genuine human activity, and who animate capitalism, are people such as Arie, Jeff, and millions of others like them.

My own family history also illustrates how human capital and enterprise work together toward the comparative liberation and humanization of people. My great-grandfather left Ukraine in 1906, where he could foresee no future except as cannon fodder for either the czars or the Bolsheviks. My grandfather settled in Nebraska, where he was able to buy a home, start a family, and own a small grocery business. My father was able to attend college for two years. He inherited the business, but was eventually *free* enough to *indulge* in the alienation and reification he experienced in that role with its distinct forms of personification. He sold the business, became farm manager for the local bank, was able to send me to a four-year state college, and made me freer still from the Ukrainian past. I completed a doctorate at Cambridge and now play the personified part of a professor for eight months a year. My older son is presently a graduate fellow in philosophy at Notre Dame, where as part of his regimen it is quite common that he reads and interacts with modern intellectual theory on the antihuman ontology of modern capitalism. For me, there is something barely virtually real in our luxurious conversations about contemporary support for Marx among western scholars.

## Christian Ontology and Capitalism

These last observations raise some hope for constructive engagement of capitalism in Christian theology. We should not be flabbergasted at the idea that points of correlation exist at very deep levels of ontology between Christianity and capitalism. Rodney Stark does not stand alone with his recent proposal that Christianity was the main factor in the gestation of capitalism in the West. His book, *The Victory of Reason*, is a harvest of scattered judgments of this nature

in previous studies of the subject.<sup>50</sup> Stark believes that Christianity's stress on the importance of *reason* was the main source for the eventual twin births of science and capitalism in Europe. He attributes that the extraordinary rationality of Christianity, as manifested especially in its habits of *theology*, grew doubly from its received view of God as a rational being, and from its understanding of human beings as made in the image of God.<sup>51</sup>

Along with this cultivation of rationality on all levels of life, Stark contends, the doctrine of the divine image also gave birth to a new understanding of the human individual as having inherent worth and dignity. Contrary to the majority of intellectuals writing on western individualism, Stark views it as a greatly good thing—made more precious by its rarity—in the course of history: “The western sense of individualism was largely a Christian creation.” It has been and still is essential to all recent theories of universal human rights,<sup>52</sup> along with the notion that “each and every” individual not only has such rights but that he or she has a uniquely valuable role to play in society “essential to the rise of capitalism.”<sup>53</sup>

With these fundamental ideas, Stark gets us on the right track toward the theology we need for engaging capitalism. Correcting Weber (as others before him have done), he observes that capitalism took root in Catholic Italy centuries before Protestantism existed. He also observes (as some research historians had already done) that Catholic theologians adapted to new horizons of commerce. They lifted the ancient ban on interest; they forged concepts of investment; they strengthened the age-old affirmation of property rights; they contributed to developing better methods of organization, coupled with new technology; and they sanctified frugality and productive commercial work as virtues (rather than condemn them as vices, as many theologians had done in the past.)<sup>54</sup> No doubt all these things played a part in the gestation and growth of capital.

As we have seen, Michael Novak, whose work precedes that of Stark by two decades, has for years contended that the main key to the rise and success of modern capitalism is human character, particularly as formed by a disposition and habits of enterprise. More deeply, however, Novak believes that the emergence of this kind of character was due to Christianity. Novak focuses less on human rationality, although he is well aware that Christian tradition sanctifies reason, than upon human *creativity*. Weber's theory was ingenious, writes Novak, but he misunderstood the crucial connection between Christianity and capitalism: “It is not so much the asceticism of biblical teaching, as its call to creativity and inventiveness that accounts for the dynamism of Jewish and Christian civilization, including economic dynamism.”<sup>55</sup>

The main source of this call to creative, inventive dynamism in Christianity is indeed the deeply ingrained notion of the *imago Dei*. Novak anticipates Stark's

judgment that this view of human beings was original, is unique to the religions of the world, and that it has been a conceptual powerhouse that has generated some of the most important beliefs in human history. It is mainly responsible for belief in the dignity, human rights, human liberty, and political advances that Stark stresses. Novak, however, attributes these human advances to the spirit of *calling* that he sees as implied by the *imago Dei*. It is “the vocation to be creative, inventive, and intellectually alert in a practical way, in order to build the kingdom of God.”<sup>56</sup> Let me add that Christianity’s understanding of divine calling presupposes a wide diversity of talents (gifts), which makes each person distinctly valuable to humanity’s calling as a whole. It also matches with the theory in capitalism that there exists a natural division of labor that economic institutions have to understand and learn to channel through invisibly organized liberty if they are to create *national* wealth. In either instance, the free, creative, and economically awakened *individual* is the key to the whole delicate thing.

For Novak, then, the human creativity that he thinks is basic to the spirit of capitalism not only matches with Christian human ontology, but it in fact originated with Christianity in the first place.<sup>57</sup> On this level, it seems that engagement by Christians is very promising on two sides. On the side of capitalism, it seems to be a cultural environment that is unusually open to Christianity in realizing its ontology of personal calling. On the other side, it seems that Christianity has a human ontology that can give distinctly Christian and human shape to the cultural dispositions and habits of capitalism.

## A Human Ontology of Dominion and Delight

I now wish to place the foregoing ideas into a somewhat different theological frame of reference in order to bring out some things that do not quite come through in the works of Stark and Novak on Christian anthropology and capitalism. We best get at them, I believe, by putting the doctrine of the *imago Dei* in its own ancient Semitic cultural and literary context. When we do so, we begin to understand it in somewhat different terms than the ones typically used by theologians. In this light, we begin to see the ontological connections between Christianity and capitalism a little differently too.

In its original context, the idea of the *imago Dei* was not primarily about human *rationality*, or about human *creativity*, although both these qualities emerge in the narrative of creation in Genesis. In its most complete sense, the *imago Dei* is rather about human *royalty*. In the last several years, scholars of the Old Testament made this point as certain as it could be made. In his recent book, *The Liberating Image*, Richard Middleton harvests this scholarship and

discusses at length the primary sense of the phrase.<sup>58</sup> Quite simply, the phrase *image of God* referred, in all ancient Semitic nations, to the ruling *monarch*, understood in strongly theocratic terms as the one and only human being who reflected the divine glory and will on earth. All other human beings had worth in the degree that they oriented their lives to the monarch, and thus to divinity, and to the national purpose as a whole.<sup>59</sup>

The writer of Genesis apparently used this conventional phrase deliberately and then turned it against its own ideology. It is apparently one large aspect of the polemical, that is, anti-Babylonian purpose of the story in Genesis 1.<sup>60</sup> In Genesis, not just one human being has this highest possible human position before God in the world. In Genesis, *every* human being has a place in the world that is strongly analogous to that of royalty. The text thus confers to each and every human person all the things we have discussed. It confers upon each person a supreme dignity, worth, rights, freedom, creative prerogatives, responsibilities, and a mandate, or calling to reflect God's purposes in the world as a coherent social whole, but the metaphor of human royalty also conveys a truth that is not quite captured by these concepts. It conveys a sense of *majesty* that God envisions for human beings on earth. Thus, it is, in this context, that Genesis explains the image of God: God gave "dominion over all the earth" (Gen. 1:26–27).

The vision of human majesty comes through most vividly in the second account of creation where God places the man and the woman in Eden. In this garden, the *materiality* of the divine vision for each and every human being becomes lucidly clear. Commensurate with majesty, it is a vision of human beings existing in material conditions of great natural excess and extravagance, with nearly unlimited freedom to rule and to enjoy its various delights. I have written elsewhere at some length about it as a vision of conjoined dominion and delight, mediated by the materiality of the world.<sup>61</sup> *Everything* that God envisions for human beings, he envisions as mediated through the materiality of the world. In the vision of Eden, the condition of delight is more truly *aesthetic* than it is strictly ethical or religious. In just the right relationship with God, with fellow human beings, and with the earth and its nonhuman creatures, delight is the proper experience of one's own majesty in material form.

Lest one be tempted to write off this story in Genesis as a mere allegory or symbolic account of higher immaterial (spiritual) things, we must see that the vision just described is, in the entire scope of our Scripture, not just a quaint account of our beginnings. It evolves through redemptive history into a stable *eschatology*, and is at the inner core of the Jewish and Christian hope for the messianic age that is to come. After the Fall, this vision endures. It is revived and recast in the narratives of Noah in Genesis 9; it reemerges in new form in the

Exodus, wherein God brings his people into a land flowing with milk and honey, ripe with riches fit for kings. In the book of Exodus, God is cited referring to this vision for his people as *royal* even as they remain *subject* to him.<sup>62</sup>

The vision also endures and takes unexpected new shape in the life and teachings of Jesus who constantly pictured the messianic kingdom to come as a great banquet, and his own constant pattern of eating and drinking (even amid his path of sorrow) earned him quite a reputation as a drunkard and glutton. (His pious enemies obviously missed the *eschatology* that Jesus deliberately put into these notable material actions.)<sup>63</sup> Of course, his resurrection from the dead adumbrates the great vision of Revelation, in which a renewed earth is seen as inhabited by royally perfect people, living in a strange sort of physical unity on earth with God. The vision of delight in human majesty is basic to the whole of Jewish and Christian hope.

Furthermore, lest one is tempted to discount this eschatology as largely irrelevant to our moral norms and choices for living here and now, we must understand that parts of biblical tradition support thinking that, in God's providence, this eschatology *sometimes* may become realized, that is, the future breaks through (imperfectly) even into the fallen present. The most important instance of this realized eschatology is in the narratives of God's bringing Israel from the wilderness into the Promised Land. In this narrative, God has *called* the people into conditions of very great material prosperity, conditions that reflect in societal forms those that obtained in literary Eden. Now God calls the people to be *faithful* and to live with *integrity* amid these conditions—not *in spite* of these conditions but *because* of them.

It is not at all far-fetched to believe that something comparable is happening with millions of God's people now in societies of advanced capitalism. The challenges to faith and integrity are not now those of poverty and its curses. The challenges are those of prosperity and its blessings.

It is extremely important to understand that these narratives do not present the challenges of prosperity as impossible for God's people to meet. They present them as very hard but not as impossible to meet with human success. In the first place, the divine vision of delight practically implies that human beings can seek and enjoy material affluence in properly spiritual, moral, and majestic existential form. At this level, the divine vision meets the challenge raised by Marx on fetishism, and the lustful, dehumanizing panting after gold. Apparently, there is a way for human beings to live humanly while seeking an end where the streets themselves are bricked with gold, and where as Malachi envisions it, every person sits at ease and in pleasure under his or her own fig tree (Mal. 4:3–4; with Zech. 3:4).<sup>64</sup> Otherwise, God's act of bringing his people into the

land and calling them to live humanly in affluence would be pointless, at best, and sadistically cruel, at worst. Indeed, there would be something perverse about a God who drops this eschatological vision *into* this not-yet-perfected world in the first place.

Finally, these narratives include basic spiritual and moral instruction for how to go about meeting the challenges of prosperity and channeling it into a royal calling. The most condensed form of these teachings is in Deuteronomy 8, in which Moses explains the situation to the people. It is worth noting that the teaching is neither legalistic in nature, nor is it utilitarian in the contemporary sense of that approach to ethics. It is more nearly comparable to the school of virtue ethics, which stresses less prescribed states of affairs than the cultivation of personal virtues.

Moses explains that the affluence is going to be very, very great indeed (Deut. 8:7–11), and that so also the potential for evil will therefore be very great too (Deut. 8:11–20). It is potential for dispositions leading to habits of heart and action that we may well use Marx to describe. They include arrogance, selfishness, hardness toward the poor, and so forth—so that as in Eden, majesty melts into misery, and life becomes a living hell headed for death. When they become like the other nations, only destruction waits (Deut. 8:20). These evils need not be. So long as the people cultivate the right spiritual and moral virtues, all will eventually be well.<sup>65</sup>

What are the key virtues? The first one that surfaces in this passage is *remembering*. We do not normally think of remembering as a spiritual or moral virtue, but so it is. The key that opens the doorway to good character for the rich is to *remember*. “Take heed lest you forget the LORD your God” (Deut. 8:11), for when this happens vicious “personification” comes, too: “lest when you have eaten and are full, and have built goodly houses . . . , and when your herds and flocks multiply, and your silver and gold is multiplied, then your heart be lifted up, and you forget the LORD your God, who brought you out of bondage” (Deut. 8:13–14). When this happens, we play the part of gods, who say to themselves, “My power and the might of my hand have gotten me this wealth” (Deut. 8:17). Remembering the character of *God* is the source of the right spiritual and moral human character. As we learn from a galaxy of Old Testament teachings, this character has qualities of humility and gratitude to God, compassion toward the less fortunate, generosity, and desire for justice—all put into habitual religious and ethical action. These are traits that must mediate natural human enterprise and enjoyment if our experience of affluence truly is to be realized as delight.

This account of human ontology in Christianity by no means resolves all the spiritual and moral problems involved with economic life under modern

capitalism. It does not, for instance, include an explanation (as well it might) of how the scandalous human *particularity* of divine calling in biblical tradition makes spiritually and morally proper *enjoyment* of affluence possible—even in the context of *global* capitalism and the troubling emergence of extremely great economic chasms between nations rich and poor.<sup>66</sup> I mentioned earlier other grave problems that Christian theologians cannot very well ignore. However, I do believe that this account greatly weakens the widespread supposition that the human ontology of market capitalism is simply antihuman and that the proper Christian response to capitalism is to seek its demolition and displacement. I believe that this account of human ontology in capitalism and in Christianity (freshly understood) greatly strengthens confidence that genuine humanity can thrive under capitalism and that we can engage it constructively in authentically Christian theological terms. In the end, that engagement brings benefits both to the church and to the culture that has come from capitalism.

## Notes

1. See Hernando de Soto, *The Mystery of Capital: Why Capitalism Triumphs in the West and Fails Everywhere Else?* (New York: Basic, 2000), 208. Citing Lester Thurow: “The final crisis of the 1920’s and the Great Depression of the 1930’s had brought capitalism to the edge of extinction.”
2. Michael Novak, “The Family and the Global Community,” in *Globalization, Economics, and the Family*, ed. (Rev.) Robert A. Sirico (Rome: Pontifical Council for the Family, 2001), 21–33, (25–26). Since 1965, trade between countries mushroomed from 186 billion dollars to 6.37 trillion dollars, the trade has evolved from 85 percent commodities to 70 percent manufactured goods. The gross world product has literally exploded in that time
3. William Baumol, Robert Litan, and Carl Schramm, *Good Capitalism, Bad Capitalism* (New Haven: Yale University Press, 2007).
4. For a convenient collection of such writings see Creston Davis, John Milbank, and Slavoj Žižek, eds. *Theology and the Political: The New Debate* (Durham: Duke University Press, 2005). Also see the insightfully critical review essay by Stephen Webb, “New Theology, Old Economics,” in *First Things* (April 2007): 11-13.
5. Daniel Bell Jr., “Only Jesus Saves: Toward a Theopolitical Ontology of Judgment,” in *Theology and the Political*, 200–227; here, 200. Eleven of the contributors are Christian theologians.
6. Michael Novak, *The Spirit of Democratic Capitalism* (New York: Simon & Schuster, 1982), 29.

7. Consider, for instance, The Center for Economy and Society at Cornell University.
8. This is the main background assumption of de Soto's work, *The Mystery of Capital*.
9. Francis Fukuyama, for instance, shows with great breadth of social learning that *trust* is basic to the success of capitalism in *any* manifestation. Francis Fukuyama, *Trust: The Social Virtues and the Creation of Prosperity* (New York: Free Press, 1995).
10. Paul Tillich as quoted by Richard John Neuhaus, *Doing Well and Doing Good: The Challenge to the Christian Capitalist* (New York: Doubleday, 1992), 48.
11. John R. Schneider, *The Good of Affluence: Seeking God in a Culture of Wealth* (Grand Rapids: Wm. B. Eerdmans, 2002), 49–56.
12. John R. Schneider, “Can Christianity *Engage* the Culture of Consumer Capitalism?” *Pro Rege* 33 (March 2005): 1–14; here, on Singer, 4–8.
13. Graham Ward, “The Commodification of Religion, or The Consummation of Capitalism,” in *Theology and the Political*, 327–39.
14. The quote is from C. Castoriadis, *The Imaginary Institution of Society*, trans. Kathleen Blamey (Cambridge: Polity, 1987), 16.
15. Ward, “The Commodification of Religion,” 328.
16. Ward, “The Commodification of Religion,” 327.
17. Ward, “The Commodification of Religion,” 328.
18. Ward, “The Commodification of Religion,” 328.
19. Ward, “The Commodification of Religion,” 329.
20. Ward, “The Commodification of Religion,” 329.
21. Ward, “The Commodification of Religion,” 330.
22. Ward, “The Commodification of Religion,” 330.
23. Most notably so, John Paul II, *Centesimus Annus: On the Hundredth Anniversary of “Rerum Novarum”* (Boston: St. Paul, 1991).
24. Ward, “The Commodification of Religion,” 337–38.
25. In his essay, John Milbank, for instance, in spite of everything, still believes that socialism will one day come and prevail in the human order. It will do so because he hopes that “the cosmos is secretly such as to be hospitable to human harmony and to humanity living in harmony with the cosmos.” “Materialism and Transcendence,” in *Theology and the Political*, 393–426, 423–24.

26. Ward, "The Commodification of Religion," 327–28.
27. Ward, "The Commodification of Religion," 330–31.
28. Ward, "The Commodification of Religion," 332.
29. Ward, "The Commodification of Religion," 332.
30. Ward, "The Commodification of Religion," 332.
31. Ward, "The Commodification of Religion," 333.
32. Ward, "The Commodification of Religion," 334.
33. Ward, "The Commodification of Religion," 333.
34. I am paraphrasing Ward's remarks on 334–36.
35. Ward, "The Commodification of Religion," 337.
36. Ward, "The Commodification of Religion," 337.
37. Ward, "The Commodification of Religion," 337.
38. Ward, "The Commodification of Religion," 338.
39. Ward, "The Commodification of Religion," 338.
40. Ward, "The Commodification of Religion," 338.
41. Ward, "The Commodification of Religion," 338.
42. Ward, "The Commodification of Religion," 338.
43. Michael Novak, "Human Dignity, Personal Liberty: Themes from Abraham Kuyper and Leo XIII," *Journal of Markets & Morality* 5, no. 1 (Spring 2002): 59–85, [59].
44. Novak, "Human Dignity," 77.
45. Novak, "Human Dignity," 77.
46. Novak, "Human Dignity," 77.
47. Novak, "Human Dignity," 77.
48. Novak, "Human Dignity," 77.
49. Novak, "Human Dignity," 77.
50. Rodney Stark, *The Victory of Reason: How Christianity Led to Freedom, Capitalism, and Western Success* (New York: Random House, 2005).
51. Stark, *The Victory of Reason*, xiii, and 5–23.

52. Stark, *The Victory of Reason*, 24–32.
53. Stark, *The Victory of Reason*, 24.
54. Stark, *The Victory of Reason*, esp. 55–67.
55. Novak, “Human Dignity,” 64.
56. Novak, “Human Dignity,” 64.
57. Novak, “Human Dignity,” 65–69. Nicholas Wolterstorff’s response to Novak’s essay at this point is sound, but needlessly pedantic. (“A Response to Michael Novak’s ‘Human Dignity, Personal Liberty,’ same volume, 89.) It is (truly) that “the character formation of entrepreneurship is not, as such, a moral virtue.” Pedantically, Wolterstorff thus instructs Novak on a matter that he (Novak) has stressed clearly enough: entrepreneurship is a human good that must be realized in conjunction with aesthetic, spiritual, and moral goods. A clear example is his understanding of enterprise as morally aimed, just cited, above.
58. J. R. Middleton, *The Liberating Image: The Imago Dei in Genesis 1* (Grand Rapids, Mich.: Brazos Press, 2005).
59. Middleton, *The Liberating Image*, all of chapter 3.
60. The other large polemical aspect is demotion of light from divinity to dependency. The sun, moon, and stars do not create light but receive it from God; and they are not divinities but are creatures with a job to do in service of God and humankind. See Middleton, *The Liberating Image*, 185–204.
61. Schneider, *The Good of Affluence*, 45–49.
62. Schneider, *The Good of Affluence*, 85–86.
63. Schneider, *The Good of Affluence*, 154–61; on the significance of Jesus’ eating and drinking, see David P. Moessner, *Lord of the Banquet: The Literary and Theological Significance of the Lukan Travel Narratives* (Minneapolis: Fortress, 1989).
64. See my discussion of Old Testament “realized eschatology” and virtue ethics, “Can Christianity Engage Consumer Capitalism?” *Pro Rege* 33 (March 2005): 1–14; here 9–14.
65. This promise is taken on board simplistically by advocates of the prosperity gospel, and needs to be modified theologically in the light of wisdom literature, especially by the book of Job.
66. John R. Schneider, “Loving Our Neighbor—Near and Far,” in *Religion and Liberty* 16, no. 2 (Spring 2006): 4–7.