

NAMING OUR GODS

Capitalism as Theology

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Published in *The Other Side* Jul/Aug 1998

For fifteen years, I've worked as a physician with the urban poor as part of a small Christian community grounded in the understanding that God calls us to care for and move into solidarity with those who have been—for whatever reason—excluded from society.

Several times a month, I travel to talk about our work—mostly to medical school students or other medical groups around the country. Increasingly I feel like a visitor from another time.

“Dr Hilfiker, what do your wife and children think about your living in the city and working with very poor people?” The underlying assumption seems to be that I must have dragged my family kicking and screaming into the urban jungle. (If anyone did the dragging, it was my wife Marja, and our children lives have been profoundly enriched.)

“Dr Hilfiker, you're obviously an extraordinary person. [They really say that!] You've been able to give up a doctor's salary to work with the poor. But you certainly can't expect most young doctors to be able to do what you've done.”

This perception of my extraordinary sacrifice persists even though I've mentioned in my talk that Marja and my combined income (something above \$45,000) puts us well above the median income in this country and I've made clear that we reap benefits of community and meaningful vocations in ways most people only dream of. Try as I might, I cannot seem to undermine the perception of our sainthood.

“Dr Hilfiker, I really want to do work like yours. It's why I came to medical school. But now I'm not sure I could give up all the other stuff. I've really become attached to our lifestyle. And I see the older students starting to believe they deserve those enormous salaries. I'm not sure I can hold out! Besides, with the debts I'm racking up, I don't know how to do anything like what you've done. I feel like I'm getting lost.”

Forty years ago, doctors assumed that they had a responsibility to serve poor people and, for the

most part, accepted it gratefully. Many thousands of doctors did work similar to mine and most others served poor people in their communities without charge. No one thought to remark much upon it. But today those doctors (or any affluent people) who voluntarily move into solidarity with the poor are considered “saints” ... while those who make perhaps greater sacrifices for careers in politics, the arts, or business are considered “normal.”

Some fundamental set of societal values has shifted, and the ways in which we think have been co-opted. We have trouble understanding service, sharing, justice, and equality today not because we are worse people than forty years ago but because we can no longer think clearly. Over the last generation, we've unwittingly transformed capitalism into a religion.

Capitalism, of course, is an economic system, a particular method for allocating resources by price and ability to pay. One can argue for or against the benefits of that economic system, but I do not want to get into that argument here. Nor do I intend to rail against consumerism (although it's worth railing against) or detail the failures of the free-market system to care for the poor or protect our ecology, although those, too, are deadly serious issues.

I want to point out something different: For most of us, the assumptions underlying capitalism have become essential metaphors in our deepest thinking about our society and ourselves. Unawares, we've allowed the language of capitalism to shape our basic assumptions about our lives—not only economic but also social, political, and spiritual.

An old edition of Paul Samuelson's basic college textbook of economics¹ names the underlying assumptions of capitalism.

First, capitalism assumes the economic system works best if each person pursues his or her selfish

¹ [Note in 2009] Although these are the underlying assumptions of capitalism, I have recently been unable to find them stated this succinctly in any of Samuelson's textbooks.

good, that is, the greatest profit. In *The Wealth of Nations*, Adam Smith “proclaimed the principle of the ‘invisible Hand’; every individual, in pursuing only his own selfish good, [is] led as if by an invisible hand, to achieve the best good for all...”

Second, the profit motive drives economics. The *only* basis for making economic decisions is what brings the greatest profit.

Third, in order to make economic decisions, everything must have a price, including human labor. “Money ... provides the measuring rod of values.”

Fourth, decisions about whom to produce things for are determined by supply and demand, by income relative to others. The distribution of goods and services, therefore, is determined by the distribution of private wealth.

Fifth, wealth is primarily private property. “‘Capitalism’ got its name because ... capital or ‘wealth’ is primarily the private property of somebody—the capitalist.” The output of a business (after market-determined wages are paid) belongs to the “owner” of the capital.

These assumptions may or may not be the best ones upon which to build an economic system; let’s put that argument aside. (In fact, most modern economists recognize the weaknesses of any pure capitalism, and Western forms of capitalism have been significantly modified.)

But these assumptions have seeped from the economic realm into our very marrow, shaping how we think and the way we perceive choices. They now make up our basic ideological and spiritual framework.

Richard Niebuhr once said something like, “Everyone has a god, but not everyone is aware of who or what that god is.” In the last forty years, capitalism has become a powerful god in new, insidious ways.

It is worth, then, revisiting the principles laid out in the Samuelson text with a critical, contemporary eye. How might they have affected our spirits to effectively become our religion? How might we root ourselves again in biblical perspectives?

Take the first—Adam Smith’s “invisible hand.” In effect, Smith said that if we were steadfastly selfish in our economic decisions, the “invisible hand” would make of everyone’s selfish decisions a tapestry that benefits us all. We have not only the permission but also the responsibility to look out *only* after our own self-interest.

This is a breathtaking supposition! Against the moral basis of virtually every world religion, selfishness becomes the goal. To be sure, it’s been conclusively demonstrated that this assumption has overwhelming power to increase economic production. But do we really want to enshrine selfishness as a primary value by which we *live*?

But we have. Self-interest has become so basic that we can hardly think outside of it.

And yet, in the not-so-distant past, we were able to consider many other factors—and did. Two examples. Marja was born and reared in Finland. When she and I fell in love, her father argued strongly against our relationship. Finland was a small country, he said, and had invested in her by providing her free education through college. Now she was a teacher and a valuable national resource. She had a responsibility to her society to stay in Finland.

To the modern ear, this argument seems quaint—almost humorous. Our first inclination is to see in it *his* self-interest. But it was a straightforward argument he deeply believed: one has a responsibility to one’s society that can override one’s self-interest.

Or, for an example culturally closer to home, consider that until recently “dying for one’s country” was considered an honor. Glorification of nationalism aside, there were values more important than one’s own self-interest.

Today, pop psychology counsels us that self-interest is the necessary ground of good relationships. Only by “looking after number one,” it argues, can we relate mutually to one another. I sometimes catch myself “defending” my work with poor people by pointing out how much I get out of it. That’s true, of course, but why do I need to claim self-interest? Why is *love* or *justice* not adequate excuse?

Yet, how many of us really believe that selfishness is a virtue, or that the world really works better if we look only to our own best interest?

While Adam Smith's pursuit of self-interest may or may not make good economics, it shares no common ground with biblical ethics, which emphasize love, community, and justice for the poor.

So, what of the second principle, that within the capitalist system the purpose of economic activity is profit? Smith postulates that the economic system works best when profit is the guiding motive for economic activity. One decides how much advertising to buy, how many widgets to make, whether to open a branch in Peoria, or whether to downsize a corporation solely by what yields the highest monetary return.

But note how profit is defined. It does not include the wages of workers, neither unskilled workers nor managers. Wages are paid *before* profit is calculated. The guiding principle for all economic activity, then, is to maximize returns for the investors (those who are wealthy enough to have assets to invest). Note again that only those who put money into the system are considered investors; workers do not usually "invest" by working.

The difference between investing and gambling (that is, trying to get something for nothing) is not always clear, at least in the modern stock market. Gambling, of course, did not originate with capitalism; nor did Adam Smith encourage people to try to get something for nothing. But the concepts of capitalism have given a certain unconscious legitimacy to these attempts at freeloading.

There is a powerful perception today that "getting something for nothing" is really the way the world works. What one receives has little to do with the sweat equity one puts in but rather with wealth and the right kind of "luck." This has seeped into every area of our society.

Some workers have always received more than others have for an hour of work time. To question this is a societal taboo. But in recent decades, the discrepancies have multiplied. Top athletes, entertainment stars, and CEOs are obvious examples. Yet in many instances, doctors, lawyers,

accountants, and other professionals receive much more than can be attributed to their "work." Bill Gates's amassing a fortune of well over \$10 billion in twenty-five years is generally seen as a positive example of American ingenuity and success rather than warning of a horribly warped system.

This focus on profit, on earning money, has mushroomed beyond the sphere of economics to become central to our understanding of life itself. The purpose of work is to make money.

Activities that are not financially remunerative, even those essential to societal health, are not valued. Is teaching the next generation less important than healing? In our society, elementary school teaching has less prestige and value than the work of a physician because of doctors' high salaries. (Historically these high salaries stem from the profession's power to limit the physician supply, not from some inherent value in the art of medicine. In Finland, to take only one example, the salaries of physicians and teachers are approximately the same and the two carry equal status.) Further, the care of children at home—probably the most important thing we do for our future as a society—has no monetary value and is hardly considered a productive way to spend one's time.

The biblical view, of course, is that money is minor part of the purpose of work. We work to provide for the basic needs of our families and ourselves. But we also work out of love for others, to express our creativity, to be fulfilled, to create a better environment for our community, and to make a more just world. (Certainly, there are stories in Scripture of people who are reduced to working for only for money in an economic system that offers them nothing more, but that is clearly a violation of the biblical order.)

Why do students sanctify me for my minimal salary demands when I receive a salary fifty percent higher than the average salary in this country? I choose to do wonderfully meaningful, desperately needed, community-oriented work with profound intrinsic rewards—yet I become saintly because I declined work that would have paid me more money than anyone really needs. A bizarre ideology captivates us!

The Bible judges the acquisition of surplus wealth to be inordinately dangerous to one's soul.

Jesus was explicit about the dangers of wealth. Yet within capitalism, the primary purpose of the individual is the acquisition of surplus wealth. The societal desperation resulting from hoarded wealth is everywhere obvious. Yet our society (not to mention the church) continues to exalt the accumulation of vast wealth.

What began as an innocuous economic principle has quietly seeped into our consciousness to reshape our underlying assumptions about the purpose of work, the goal of creativity, and the nature of humanity. That people within a capitalist system orient around money is not a coincidence; it is a fundamental.

The third principle argues that everything must have a price and that money is the measuring rod of value.

The mechanism used to allocate resources in the free-enterprise system is price. The question in making a decision about whether to buy a new machine or hire new workers is: “Which costs less?” To determine how much people value something, statisticians have learned to ask how much they would pay. In my own profession, medicine, performing “cost-benefit analysis” has become a primary way to decide between treatment options. Such an analysis can be done only by giving a dollar value to a human life. We give everything a price.

When this principle filters into our value system, we find that we have little way to hang on to values that have no price tag. Building community (to say nothing of building the reign of God) has no dollar value, so the medical students I talk to have no foundation for thinking about a career working with the poor. It is only when one can do a cost-benefit analysis of poverty—say, the desolation of the ghetto, the cost of our prison system, the cost of health care—that one can mobilize forces.

Again, few of us, if we think about it for more than a few minutes, believe that everything has a price tag. We know there is no way to calculate the value of having a family or doing meaningful work. Yet, if we act on that obvious reality, we find ourselves considered hopeless idealists.

Of course, it is easy to pontificate against modern excesses around money. Consumerism, materialism, and purchased political patronage are easy targets. But most of us are not exempt from fawning upon the wealthy. It’s commonly accepted, for instance, that the boards of our churches and nonprofits should try to find wealthy members who can raise money. Compare the number of teachers, nurses, and police officers to the numbers of lawyers, doctors that sit on them.

Consider the notion—strongly held even among devout Christians—that “planning for one’s future” means having enough money to take care of any future contingency. Why does “planning for one’s future” not mean creating a strong community, or fostering deep love within one’s children, or even working for social change? Why is the hoarding of financial resources the only thing that builds future security?

Samuelson’s fourth principle asserts that the distribution of goods and services be determined by the distribution of private wealth. Those who have more money get more things.

This principle is so deeply imbedded in our value system that it’s hard even to object. If I ask, for instance, why, when compared with suburban schools, schools in poor areas are in physical disrepair, poorly supplied and equipped, and have low compensation for their teachers, the response is, “Well, the people in the city can’t afford anything better.”

Or, if I ask “Why do the children come to school hungry?” I hear back, “Well, their parents can’t afford to give them anything for breakfast.”

Even if we don’t like the responses, most of us will nod our head as if we had been given a “answer,” when, in fact, we have only been given a statement of values.

An essential principle of the free-market system, then, is simply a formulation of injustice. The rich get whatever they want; the poor get nothing.

Again, few of us really believe that the world should operate this way. Though some of us might agree to distribute *luxuries* according to wealth, who believes that food, shelter, basic education, health care, or other necessities should be distributed

according to private wealth? Nonetheless, we have established a society in which even those necessities are meted out by wealth.

It is important to understand that we have *chosen* this. Neither modern capitalism nor economic imperative requires that necessities be distributed according to wealth. Today's "capitalist" economic systems can easily be modified through taxation and wealth-transfer programs (like Social Security) to provide necessities for all.

Yet belief in the religion of capitalism is so deeply embedded in us that we have even, in the last few years, taken steps to dismantle the few societal mechanisms for providing necessities to those who—for one reason or another—do not possess private wealth. There seems to be an almost religious zeal for ensuring that nothing is left to the sentimentality of those who would have some basic societal goods available to all.

We have, in practice, accepted the basic injustice of the world as at least inevitable, if not proper. We seem incapable of the outrage of the prophets. We have lost our capacity for protest, our capacity to see and hold up alternatives.

This brings us to Samuelson's fifth and final principle: Wealth is primarily private property that the private individual can dispose of as he or she wishes.

Nothing is more deeply established in our economic system, nor enshrined in popular consciousness, than the sacredness of "private property." Capitalism, of course, is dependent on the notion that the wealth a person amasses belongs to him or her. Without "private property," one could not have a capitalist system of capitalism. A person cannot invest what he or she doesn't own.

Yet, this value has gone far deeper than our ownership of things. Marja's father's notion that Finland had invested in her education and therefore had a certain claim on her seems to us quaint. To take my profession, physicians no longer feel much responsibility to society even though the society invests heavily in the education of physicians. (The cost to society to educate one doctor is over one million dollars.) Instead, they view their degree as "theirs" and believe they are free to use it as they will.

The principle of "private property," nestled into our very being, has eroded our consciousness of the ties that link us to family, community, nation, and world. My things, my education, my abilities, my ideas belong to me. My possessions and I become an island, separated from everyone else's island.

We sometimes hear that older people or intentionally childless younger couples have joined forces to vote down education for the children of the community. "Their" money belongs to them, and they have the right to vote against educating the future generations. They do have that legal "right" in a democracy, but do we want to grant them (or us) the moral right to secede from their community?

The Native American concept that no one owns the land is well known. That most of us have difficulty even imagining life under such a concept—despite the obvious ravages to the environment under private ownership—is a sign of how deeply we have accepted the notion of "private property."

Here in Washington's inner city, I know capable, desperately poor people who remain poor essentially because they are always helping their less able relatives out of financial crises. If they saved their money, I suspect, they would be able to leave their decaying neighborhood, but each payday they feel bound to respond to the needs of their relatives.

Most of us would soon begin asking questions: How are the relatives going to use the money? Will they use it responsibly? Will the money ever get paid back? Aren't we just "enabling" the irresponsible relatives by continuing to give them money? Couldn't we do more by moving out to a better neighborhood and finding a way to bring the relatives along?

All of our questions assume that the money we earn is *ours*. My inner-city friends apparently don't share the same assumption. Family has some claim on what they make. For most of us, it is a concept beyond our imagining.

There is, of course, a different set of values, values consistent with the Gospel. For most people (Christians and non-Christians alike), this set of values also corresponds more closely to what, deep in our hearts, feels right and just.

They might be as boldly and simply stated as Samuelson's points:

- Self-interest is not primary. All men and women are our neighbors, and we are to love our neighbors as ourselves.
- We make decisions based not on profit but on our love for the universe that God has created and our love for one another.
- The value of a person, of a product, of a part of nature, is determined not by how much people will pay for it (its price). It is determined according to a set of values based in love of God's creation and one another.
- Necessities for everyone come before luxuries for some. Until all have obtained necessities, decisions about whom to produce things should not be based on who has the most money. The bounty of the earth is not private property but a gift from God that belongs to God.

Western society hungers for values deeper than those it has. Even those who would not call themselves "spiritual" sense something desperately askew.

At a moral level, people realize that it isn't right that homeless families walk the streets of the richest nation on earth. People know that global warming is a sin against God's creation. People know that we have a responsibility to one another.

The founders of capitalism never intended it to be a moral theory. Yet because the principles of capitalism have been so deeply enculturated within us, it now operates that way, and we have lost the intellectual and spiritual tools to defend what we know.

These are powerful, challenging times in which to speak the Word. Biblical values—spreading the love and forgiveness of the gospel, moving into solidarity with the poor, and caring for the earth—are a gift from God.

Those values can anchor us as Christians. The function of religion in the human community should be to call forth our best and highest selves. It is not at all clear that capitalism serves us well as an economic system, but as a religion, especially an unnamed one, it is disastrous.

We must recognize where we are. We have been offered deep hope through another way. We must share what we have found.