Theological and Ethical Considerations Regarding Wealth and the Call for Establishing a Greed Line

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For many centuries, Christians have struggled with the issues of wealth and poverty, economic justice and generosity, “enough” and “excess”. In light of the recent global recession and the collapse of major banking institutions, as well as financial bailouts for entire nations, this issue is increasingly relevant. Solutions to the situation are complex, but there is hope. Turning to scripture, to the tradition of the church, and to the dynamic ecumenical conversation on this important subject offers us avenues that can lead us towards solutions that respect God’s gifts and all of creation.

**Biblical Teachings**

For many centuries, Christian tradition has tried to remain faithful to the biblical teachings about poverty and wealth. These were based on the affirmation of God as the creator who provides all creatures with the sustenance they need. From the story of manna in the desert (Ex. 16) to Jesus’ teaching in the Sermon on the Mount about the lilies of the field (Matt. 6: 25ff) the Bible encourages trust in the generosity of God as the provider of all good things. Wealth is considered fundamentally as a sign of blessing from God rather than the result of exceptional success of human work. Wealth is to be used for the benefit of the whole community and especially for those who are unable to provide for their own needs, i.e. the poor, the widows and orphans. Trust in God’s providence and blessing and willingness to share with the neighbour in the community are the basic points of orientation that determine the attitude towards wealth.

The critical questions, therefore, concern the origin and the use of wealth. The prophetic tradition, as well as the basic rules of the Torah, provided criteria for distinguishing between legitimate and illegitimate wealth. The seventh commandment...
The biblical tradition recognizes that human beings have a profound desire and longing for the fullness of life that goes beyond the satisfaction of basic needs like...
food, clothing, shelter etc. (Matt. 6:25ff). Life does not consist in the abundance of possessions (Luke 12:15). The story about the temptation of Jesus points to the perverse spirituality of the desire for economic, political and religious power (Luke 4:1ff). Placing one’s trust on material possessions, money or power is considered idolatry, which undermines the ultimate trust in God. True life is to be found in following Jesus, which implies self-denial and taking up the cross. “For those who want to save their life will lose it, and those who lose their life for my sake will find it. For what will it profit them if they gain the whole world but forfeit their life? Or what will they give in return for their life?” (Matt. 16:25f). Greed, therefore, is the result of the human propensity to focus the longing and the search for a meaningful life and for wellbeing on “having” – on property, on possessions and on the power to accumulate the means of life. But true life cannot be bought, accumulated and secured. All human beings are in need of living in right and sustainable relationships; they search for peace and justice, for recognition, love, mutuality and security. These immaterial needs cannot be satisfied by the accumulation of material means; immaterial needs point to the fact that the fullness of life depends on the wholeness of relationships within the community, with the natural world and with the ultimate reality of God. True life is being in communion and can be received only as a gift, like love.

The Christian tradition confesses the Holy Spirit as the “giver of life”. It is the Spirit of God who is the breath of life that maintains the web of life in all creation (Ps. 104:29f). Through the Spirit, God creates and sustains human community. Life in the Spirit, according to the New Testament witness, is not simply a particular dimension or quality of life to be cultivated through spiritual praxis. Rather, it is new life altogether, life in its fullness, life in true communion with God, with other humans and with all of creation. The fruits of the Spirit – like love, joy, peace, patience, kindness, goodness, faithfulness (Gal. 5:22) – are all related to life in community. The fruits of the Spirit are the visible signs of the active presence of the power of God’s reign, of which the apostle Paul says, “The kingdom of God is not food and drink but righteousness and peace and joy in the Holy Spirit” (Rom. 14:17).

The Tradition of the Church

While the biblical tradition does not provide direct guidance for the contemporary effort to identify a “wealth line” or a “greed line”, it points to a relatively consistent normative framework for considering the social responsibility of wealth and condemning the greedy accumulation of property and wealth as idolatry. This framework was adapted and developed further in the early church. The spreading of the Christian community beyond Palestine into the Hellenistic culture of the time, especially through
the missionary efforts of the apostle Paul, resulted in a significant adaptation of the Palestinian tradition’s teachings of Jesus. In the pastoral letters and the post-canonical writings of the 1st and 2nd centuries, we witness the adaptation of the Christian community ethos to the patriarchal culture of the majority society. The radicalism of the Jesus tradition is being transformed into the moderate or conservative ethos of the household, including women, children and slaves. While the form of communal ownership of property and wealth as practised in Jerusalem (Acts 4:32ff) does not seem to have been continued in Hellenistic Christianity, the urban communities in Asia minor, Greece, Egypt, Rome and North Africa developed a system of mutual assistance and care for those in need that was exemplary and unprecedented in the Roman Empire. Martin Hengel, in his study on developments in the early church, concludes, “Christian communities may have attempted to solve the social ‘problem’ in their own sphere in a way unique in antiquity, but the question of the justice or injustice of property in excess of basic needs, i.e. the possibility of reconciling riches with Christian life, remained an open question.” The answer could take different directions: (1) the radical criticism of property and wealth; (2) the philosophical and ascetic motive of self-sufficiency; and (3) the compromise of effective compensation.1

We encounter the radical tendency within the canonical literature, especially in the book of Revelation, which continues the apocalyptic tradition in Judaism (see especially Rev. 18:11ff), and in the letter of James, which probably reflects the continuing tradition of early Syrian Christianity. It is also in Syria that the ascetic motive has been preserved – for example, in the apocryphal Acts of Thomas; however, the radical renunciation of property and wealth is demanded only of the wandering prophets and apostles. The community is called to disregard wealth and to practise generosity in sharing and giving. Since the end of the 3rd century, the radical, ascetic tendency found expression in the development of Christian monasticism in Egypt that became the symbol of a Christian counter-culture in protest against the emergence of the “imperial church” under Constantine and his successors.

The ideal of self-sufficiency (autarkeia) was the core virtue proclaimed by the popular philosophy of the Cynics and the Stoics. We find traces of its influence in the letters of Paul (1 Cor. 6:12; Phil. 4:11f) and in the pastoral epistles (1 Tim. 6:6-10). For Paul, however, self-sufficiency and contentment are not virtues to be cultivated, but expressions of the inner freedom of life in the Spirit. A generation later we find a certain bourgeois attitude regarding property and wealth: the radical asceticism had been replaced by a moderate critique of riches, but as long as these were used for the benefit

of the community, their value was acknowledged. To quote Hengel once more, “The way forward for the future was therefore neither a condemnation of possessions in principle (especially as the borderlines between poverty, a modest sufficiency and relative ‘riches’ were variable), nor the individualistic autarkeia of the wise man, but an attempt at constant, effective compensation”, i.e. establishing some form of equity. 2

This direction found expression in different ways. There was, on the one hand, a new valuation of manual labour, which had been devalued socially in Greek and Roman society. Christianity provided social recognition to the common working people and to the products of their labour. On the other hand, more and more people from higher classes of society joined the Christian community in the course of the 2nd and 3rd centuries. The property and wealth they brought became the basis for the extensive system of care for the poor and needy. We have records showing the extensive scope and the organizational structure of the early Christian social service in Carthage or in Rome; the wealth of the rich members of the community was indispensable for the maintenance of this system. Acting as a benefactor had so far been an aristocratic virtue; however, the acts of generosity and compassion in the early Christian community were no longer expressions of superior status, but, on the contrary, a manifestation of the attitude of service.

The first among the theologians of the early church to develop this approach systematically was Clement of Alexandria (150–216). At the time, Alexandria was one of the largest cities in the Roman Empire, a cosmopolitan place with considerable wealth, especially through trade, and a highly developed culture of learning. Given this context and his own background, Clement addressed himself to the educated and reasonably well off members of the community. While he attacked the conspicuous wealth and luxury of the élites, he did not question wealth as such, nor did he believe that poverty in itself was meritorious. His approach to the question of poverty and wealth is characterized by two emphases: the call for autarkeia or self-sufficiency in the sense of inner detachment from wealth whose main purpose is to provide for the basic needs of daily life, and the focus on koinonia, the praxis of sharing property and wealth for the benefit of the whole community. Since wealth is a gift from God, it should be used to meet the needs of those who lack the means for their sustenance. Martin Hengel summarizes his teaching in the following terms:

Clement counters the extravagance of the well-to-do . . . with reasonable, disciplined moderation which is guided by the “Logos” . . . and gives a full share to the neighbour in need. The aim of this

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instruction by the Logos is not a flight from the world, but a reasonable, moderate and at the same
time generous use of worldly goods . . . Thus, in Clement traditions of Jewish wisdom, Stoic ethics
and the message of the New Testament, combine in the specific situation of the Alexandrian church
in a new synthesis which is to point the way forward for the later church.3

More than 150 years later, the Cappadocian fathers, especially Basil the Great (329–
379), approach the challenge of poverty and wealth afresh against the background of
the political and social changes in the empire under Constantine and the new public
role of the church. The situation in Asia Minor resembled in many ways the situation
in Palestine at the time of Jesus: land was the basic economic resource, but land
holdings had been concentrated in the hands of a few landowners with the conse-
quence that the formerly independent small farmers had been obliged to work for the
new owners or join the ranks of the urban poor. In addition, taxes on land were so
onerous that many were forced to abandon their property. Among the church fathers,
Basil, who was bishop in Caesarea, has formulated the most penetrating critique of
wealth: since the origin of all wealth ultimately is nature that has been endowed by the
Creator with generative capacity to be enjoyed by all living beings, to claim some
goods or portions of land as one’s own is “robbery” because it excludes others,
especially those in need. He questions all claims to property, and clearly identifies the
direct links between the extravagant luxury of the rich and the dramatic impoverish-
ment of the common people. For the sake of their own salvation, the rich must
separate themselves from all superfluous wealth that goes beyond the needs of daily
sustenance. He obviously was quite successful in his ethical and spiritual challenge to
the rich, because he was able to create a centre outside of Caesarea where service to
the sick and the poor was rendered systematically. J. González summarizes Basil’s
position in these terms:

The sharing of wealth that the Cappadocians preached was not a dogmatic and legalistic selling of
all possessions to give to the poor. They did not cherish voluntary poverty as a goal in itself. The
primary purpose of their teaching on economic matters was the relief of suffering and not the
salvation or the peace of mind of the wealthy . . . That goal can best be served, not by one
magnanimous act of giving all away, but by the much more difficult practice of making all available
to respond to whatever needs might arise.4

What Basil had been for the church in the Greek-speaking East, Ambrose of Milan
(333–397) was for the Latin West. Having been trained in Roman legal thinking,
Ambrose took issue with the Roman concept of private property as an absolute right,

which he considered to be a violation of justice and against the inherent laws of nature. All people are born poor and dependent and nature does not know how to discriminate between the poor and the rich when they die. Ambrose here, like Basil, builds on the Stoic understanding of natural law and thus can go as far as considering exclusive private property as “mad”, i.e. against universal reason. “It is a law of nature that we must seek only so much as is required for living.” All people can lay the same claim on nature’s bounty; redistribution of private wealth is therefore simply an act of restitution, for the concentration of wealth in the hands of a few has deprived the poor majority of their birthright. Ambrose can develop the same critical argument on a theological basis: God the Creator has supreme dominion over all things and extends his providence to all without discrimination. The right to ownership is derived from God’s ultimate dominion; it cannot be absolute, because then it would claim what belongs to God and become idolatry.

Living almost 200 years after Clement, John Chrysostom (354–407) concludes this survey of positions from early Christianity. He shares many of the convictions and affirmations of his predecessors, but as an eloquent preacher develops them not so much by using philosophical arguments, but rather in the context of his biblical interpretation in hundreds of homilies both in Antioch and in Constantinople. Like Basil a generation before him, Chrysostom considered the unwillingness of the rich to share of their wealth as a form of “robbery”. So, not only the claim of something as “mine” deprives others; even more, the unwillingness to share robs the poor of what God has provided for all. Chrysostom does not question wealth or property as such, but rather its use. For him, wealth has a social purpose, i.e. it is meant to foster and strengthen human solidarity and communication. He therefore concludes that at the origin of accumulated wealth is injustice, and he extends this critical assessment even to inheritances. Keeping wealth for the security of future generations means depriving those who most urgently need it now. For, ultimately, we all depend on the generosity of God, who makes the natural sources of wealth available to all.

By way of a summary, a few insights and criteria can be lifted up that remain valid today, in spite of the radical difference of the social and economic conditions.

- Poverty and wealth are interdependent. Whoever wants to alleviate poverty must address the issue of wealth. Wealth is affirmed as a manifestation of God’s blessing as long as it serves the common good.
- The problem, therefore, is not so much wealth as such, but its excessive accumulation and its exclusive use through absentee landlordism, trade and charging excessive interest: this was considered injustice and robbery.
Wealth very often is the consequence of greed or avarice, the insatiable lust for more. Truly rich, however, is the one who has few needs. Those who are possessed by their wealth are spiritually poor.

In their arguments, the church fathers make liberal use of elements from popular philosophy and ethics. This is true for the recommendation of self-sufficiency (autarkeia), the inner detachment from wealth, and for the insistence that nature’s law treats all human being equally, with the consequence that exclusive private property is considered as going against natural law.

What is decisive, however, is the fact that the church fathers consider the Christian koinonia as social and economic reality. They do not try to develop a framework for general social policy, but take seriously that the growing gap between rich and poor is a fundamental challenge to the Christian community. True to the biblical tradition, they acknowledge the “right of the poor” and interpret the commandment of love as a basic criterion for the use of wealth.

The institutions of alms giving and of charity, especially in the care for the sick and the destitute, were historically conditioned practical efforts to address the challenge of poverty and wealth within and beyond the Christian community. The other concrete response was the development of an alternative form of life: monasticism. Both have shaped the life and witness of the Christian church for centuries.

A decisive point in the teachings of the church through the centuries has been the prohibition of usury, which is charging interest on loans. The prohibition is rooted in the biblical tradition (cf. Ex. 22:25; Lev. 25:36f; Deut. 23:19f) and has been reconfirmed continuously by church councils and in papal encyclicals. Thomas Aquinas considered usury a violation of the natural moral law. For him, money was essentially a medium of exchange; to lend money for profit and thus for the generation of more money would betray its purpose in natural law. Martin Luther continued this tradition of teaching in his explication of the seventh commandment and in his writing on usury, referring to the financial practices of the great trading and banking companies of his time. Luther condemns the idolatry of “mammonism” and qualifies the practice of excessive interest (usury) as robbery and sin.

Through Max Weber’s study on The Protestant Ethic and the Spirit of Capitalism, the understanding has taken root that the Calvinism of the Puritans prepared the way for the spread of capitalism. More recent scholarship has shown that Calvin is much closer to the tradition of Christian teaching through the centuries than to the assumptions that gave rise to capitalism in the modern sense. However, Calvin realistically
considered the public function of money and capital, which is needed to support the processes of production and trade. Larger projects of production and trade over long distances could be undertaken only on the basis of advance credit. The creditor thus becomes a “partner” in the business deal; he shares in the risk, but he can also expect to receive his share of the gain or profit. As long as giving credit on interest for purposes of production or trade serves the life and the needs of the community as a whole, and not only the profit interest of the creditor, taking interest can be justified ethically. The level of interest must be determined on the basis of the ability of the debtor to produce a profit; its ethical legitimacy becomes questionable when it imposes burdens on the debtor that he cannot bear and that drive him into a state of indebtedness from which he cannot escape by his own efforts. The creditor therefore handles a public good; when he places his own profit interest ahead of the capacities of the debtor, he withholds an essential means of life and sustenance from the community.

The Ecumenical Discussion

Obviously, the principles of Christian teaching on property and wealth have been formulated in an economic environment that was fundamentally different from the contemporary situation of a capitalist, post-industrial and globalized economy. Ecumenical discussion since the world conferences at Stockholm (1925) and Oxford (1937) up to the latest study document *Christian Faith and the World Economy Today* (1992) and the AGAPE-Process has tried to restate the essential principles of the Christian tradition and apply them to the contemporary situation. The substantial report of the Oxford Conference (1937) mentions the following among the features of the present economic order that stand in opposition to the Christian view of social and economic life: the unlimited drive for profit, the growing inequalities that violate human dignity, and the irresponsible use of economic power. The report states as a fundamental criterion for assessing any economic system that the purpose of the economy is to serve the life of the human community. Each member of the community is to be provided with access to adequate means of sustenance. The possibilities for accumulating private property must be limited in order to avoid that extreme inequality that distorts basic human and social values. Any right to property has to be considered as relative, since the possibility to acquire property is dependent on human cooperation. It is one of the capacities with which God the Creator has endowed human beings and is to be exercised responsibly. Individual property rights can never be maintained or exercised irrespective of the social consequences and of the role of social cooperation in generating wealth.

This approach has been continued and further developed in the course of ecumenical discussion. The 1992 study document mentioned above has made the attempt to derive...
from basic Christian principles that are rooted in the biblical tradition some signposts that could guide the formation of ethical judgment as we move from principles to praxis. These include

- the essential goodness of the created order, and the responsibility for it entrusted to humanity;
- the innate value and freedom of each human being and of all humanity;
- God’s concern, and the covenant in Christ, is with all humankind, breaking through whatever barriers we build between us;
- The over-arching standard for interhuman relationships and behaviour is God’s justice – to be discovered through a “preferential option for the poor”.

In a background document prepared in 2001 for encounters with the International Monetary Fund and the World Bank, an attempt has been made to formulate succinctly the alternative vision that inspires ecumenical efforts:

Humans are not for the economy but the economy is for humans and the entire community of life. This means:

- the satisfaction of real needs of communities becomes the starting point and goal of any economy;
- the natural goods of creation given by God are treated in such a way as to preserve the full freedom of future generations to meet their own needs;
- the people become the primary agents of their economies;
- the economic paradigm must be compatible with God’s will. No economy may be regarded as successful which is not socially, ecologically and democratically successful at the same time.

In comparison with the earlier formulations of Christian principles for economic life, what is significant about these more recent statements is their explicit reference to human dependency on creation and the new awareness of ecological responsibility. This reference is largely the result of the first United Nations conference on Environment and Development in Stockholm in 1972 and the publication of the Club of Rome’s report on the Limits to Growth that same year. This shift is reflected in ecumenical discussion in the growing concern for sustainability of the use of resources. The ecumenical conference on Science and Technology for a Human Development at

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7 Lead Us Not into Temptation, Geneva, 2001, p. 35.
Bucharest (1974) called for fixing an upper limit for the use of resources in the developed countries. The Nairobi Assembly of the WCC (1975), in the section on Human Development – the Ambiguities of Power, Technology and Quality of Life found in the assembly’s report, addressed the ethical problems in the transition to a sustainable and just society. The report restated the basic goal: “Nobody should increase his affluence until everybody has his essentials”.

The same assembly report also initiated the lively ecumenical discussion about the “quality of life”.

A discussion on “quality of life” must recognize at least two levels of human existence. On the most primary level, human beings need to survive. But mere survival is hardly life with quality, or life as it should be . . . In order to survive, men and women need food, clothing, shelter and medical care. Moreover, men and women need to belong and be at home, to love and be loved, to be significant and have a sense of dignity, to develop and express God’s gifts, and to participate in decision-making and other processes of life. Being implies having. But there exists in humanity a fatal tendency to let having gain the rule over being, to be trapped by the things we possess, to think and believe that having is more fundamental in life. Thus having becomes pathological and demonic . . . We are [also] spiritual beings . . . [but] we have abused our relationships with each other and with the whole of creation because we have forgotten who we are and whence we come . . . Christ calls us to conversion, to a radical recognition of our human predicament, and to a new orientation in which we would be open to each other, to nature, and to God . . . Christ also calls us to a proper ascetism: to a recognition that the quality of life does not consist in the abundance of more having but in being in relationship with the Father and with our brothers and sisters.

In practical terms, the call to consider the “quality of life” is

an emphasis on the quality rather than the quantity of material things and on the obligation of the affluent both to provide basic necessities for all the people of planet Earth, and to modify their own consumption patterns, so as to reduce their disproportionate and spiritually destructive drain on earth’s non-renewable and renewable resources, excessive use of energy resulting in contamination of sea and air . . .

The ecological implications and consequences of the generation of wealth have been considered further in the study document entitled Christian Faith and the World Economy Today, which is referred to above. It is here that the concern for identifying the maximum limits for consumption found expression.

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8 5th WCC Assembly, Nairobi 1975, WCC, Geneva, p. 128.
9 5th WCC Assembly, Nairobi 1975, p. 133ff.
10 5th WCC Assembly, Nairobi 1975, p. 140.
When we assume that human needs are virtually limitless, the scarcity increases (especially for non-economic goods), regardless of the level of human prosperity. Many seem to have lost the perception of enough. However, one cannot be aware of abundance without having an awareness of enough because abundance is more than enough . . . Just as humanity has more or less developed a sense of a required minimum of consumption to ensure a decent life, so we should be considering where maximum limits may lie, and how those might be implemented, before excess leads to ruin.11

The challenge to define a greed line was formulated for the first time in the conclusions of the APRODEV study project Christianity, Poverty and Wealth.12 The need to address the issues of excessive wealth and of greed had emerged from the 19 country studies that clearly demonstrated that the challenge of poverty could not be met without dealing with its reverse side: excessive wealth. The study report recalls the tradition of biblical teaching, which considers “excessive wealth, seen largely as the accumulation of material possessions and power by a privileged few, while so many others lived in poverty, . . . as ‘sinful’, ‘shameful and scandalous’ . . . Money leads to misplaced loyalties; it usurps the place of God; the love of it is the root of all evil (1 Timothy 6.10)”13.

The report calls for a change of culture and the affirmation of alternative values “such as self-restraint, simplicity, a sense of proportion, justice, generosity, volunteerism (a ‘giving culture’) holism and a greater discernment as to ‘means’ and ‘ends’ ”.14 But it acknowledges that much more reflection and research is needed in order to tackle the challenge of excessive wealth. Moral appeals alone will not be enough. The structural (“second-order”) issues will have to be addressed, such as the role of free enterprise, of competition and self-interest, the questions of the legitimacy of the ways of acquiring wealth, as well as the connection between wealth and power. The report suggests relating the question of acceptable wealth with the condition of social and economic inequalities within and between countries, and asks whether one could think of “indicators” of excessive wealth to stand alongside poverty indicators. Behind this suggestion stands the question of alternatives to the gross national product index for assessing the wellbeing of a given society. In its 2009 “Statement on Just Finance and the Economy of Life,” the Central Committee of the WCC formulated the recommendation to “adopt new and more balanced indicators, such as the Gross National Happiness (GNH) index, to monitor global socio-environmental/ecological-economic

13 Christianity, Poverty and Wealth, p. 70.
14 Christianity, Poverty and Wealth, p. 71.
progress” and placed this recommendation at the top of a list of actions to be taken by governments.

Much of the recent ecumenical discussion about how to approach the question of defining a wealth line based on the principles set out above has been stimulated by Harry de Lange and Bob Goudzwaard in their book *Beyond Poverty and Affluence*. They plead for a radically different understanding of growth that is not based on the assumption that human needs are limitless. Only by defining the upper limits of consumption and thus of income for the rich can the real needs of the poor be satisfied and the impact of the economy on the environment be brought under control. However, the authors do not provide us with sufficiently specific criteria for drawing the line between what is “enough” in terms of consumption and wealth and where luxury and greed begin. This is a question that obviously cannot be decided on the basis of economic analysis alone, but involves cultural and political dimensions. Even the definition of a poverty line using the indicator of available daily income in US dollars is rather arbitrary and disregards the diverse conditions of poverty. The covenant on economic, social and cultural rights provides a clear framework of entitlements to meet the conditions necessary for life. The efforts to make these rights to the basic necessities of life “justiceable” under international law have made progress with the acceptance of an optional protocol. But the long discussion on these issues demonstrates the difficulty in arriving at a clear and sufficiently objective definition even of a poverty line. These difficulties increase substantially as we approach the question of a wealth or greed line.

**Some Conclusions**

The analysis of de Lange and Goudzwaard was based on the premise that an upper limit of income and consumption is needed in order to redirect production and the use of scarce resources from satisfying luxury demands towards meeting the basic needs of the poor and reducing the impact on the environment. Their argument challenges the general assumption in developed countries that a dynamic economy should result in continuous increases of wages and income, which in turn sustain economic growth through increasing consumption. However, even in developed countries, the inequalities of income have reached a degree where a general policy of limiting income would not be able to meet the basic requirements of social justice. The traditional method of reducing inequalities and achieving internal redistribution

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has been the taxation system. Thus, the level of taxation imposed on people with superior income and personal wealth could be considered as an approach to defining a wealth line. In more general terms one could – as has been proposed in some studies – define what a tolerable degree of inequality is and where the intolerable begins. This will inevitably remain somewhat arbitrary and will have to appeal to a sense of basic justice in the community.

In traditional, pre-modern societies, the understanding of the upper limit of a legitimate share of social goods was based on a sense of justice defined in moral or religious terms. The tradition of the church throughout the centuries generally appealed to natural law as the basis for defining the limits. The line could be drawn differently depending on the status of a person in the community. But it reflected an understanding of what is appropriate and becoming, both for an individual person and for a community, and expressed and affirmed an order that embraced the human condition and the natural world. To speak of a “legitimate” share in this context was not purely arbitrary or subjective in comparison with the seemingly more objective standard of “needs”. The human body generally provides clear signals when it is “full” or has received “enough”. For an organic understanding of the social order, there is a clear understanding of a limit beyond which actions or processes become destructive of the “good life”. The whole tradition of natural law is an attempt to define those limits that must be respected in the interest of maintaining a viable order of life. In the contemporary situation of differentiated, pluralistic societies, the appeal to natural law no longer serves to provide clear guidance. An understanding about fixing a wealth line can be reached only by democratic means, and must be based on open discussion within the general public. The question of a potential “penalty” arises only once a legally binding rule has been formulated and the consequences of violation of the rule – whether civil or criminal – have been duly considered.

This means that the structural and systemic problem of glaring inequalities nationally and globally has to be addressed first, before individual violations of an accepted rule can be dealt with. For the same reason, the traditional approach of transforming superior individual wealth by voluntary decision into foundations for the benefit of the community can no longer be considered as a solution, even though such a decision is an expression of the awareness of the social responsibility of wealth and of a socially acceptable limit of wealth to be individually owned. A more radical approach is the option of expropriation of excessive individual property and wealth in the interest of the common good and with a view to redistribution. In most constitutional orders, this would be a violation of the rights of property and could thus hardly be considered as a general line of approach to reduce inequalities.
A greed line presupposes a shared awareness of tolerable wealth and thus has to be distinguished from a wealth line. When does the competitive striving for gain, for profit, for power become greed that is to be condemned?

- When the objective of maximizing profit becomes an end in itself, irrespective of the ways it is being generated and of its use.
- When the social and ecological consequences of increasing gain and profit are deliberately being disregarded.
- When the maximization of profit withholds land, goods, capital from the community, such as through price manipulation, absentee-landlordism, or tax evasion.
- When it provocatively demonstrates excessive inequality that undermines the sense of social cohesion and the respect for human dignity.

Just as in the case of wealth, it is difficult to fix a greed line in “objective” (monetary) terms. One criterion could be to take the rate of increase of the general social product as a base line. Any individual- or company-related increase of profit that goes significantly beyond this base line could be considered a manifestation of greed. A central problem in this connection, to which de Lange and Goudzwaard draw attention, is the transformation of money from a public good, administered by the state, to a private good, under the control of financial institutions that are responsible for the issuance of new money as loans to private citizens and the public sector. The increasing separation between the “real economy” and the speculative financial markets that drive up interest and profit rates beyond reasonable expectation has become a principal cause for a generalized climate of greed.

Thus, greed points beyond the material dimension of “having too much” or more than one’s legitimate share to the spiritual dimension of the search for true life beyond the satisfaction of material needs. Consumerism has introduced a “culture of greed” based on the idolatry of accumulating goods and power. The question of a limit or a greed line cannot be tackled as long as we stay within the framework of material criteria alone. Sufficiency, or the recognition of “enough”, is an expression of the satisfaction of life in a community of mutuality and sharing; a community where self-interest acknowledges the interest of the neighbour (because he/she is like me, and has the same needs), and where cooperation in the interest of the common good takes the place of competitive struggle for gaining a greater share of goods, power, and so on. The perception of what is “enough” is a qualitative rather than a quantitative, a spiritual rather than a material assessment. Greed is a result of radical individualism that denies the dependency of life on relationships in community and therefore can never get enough in its search for life and wellbeing. Since the economic order of capitalism is based on the
individualism of the *homo œconomicus* and the pursuit of “rational” self-interest, it not only fosters greed but depends on the unlimited desire of greed. Acknowledgment of a greed line, therefore, requires a fundamental *metanoia*, the spiritual recognition that the fullness of life can be experienced only as a gift that is shared in community. Indeed, life, freedom, power and love lose their value once they are claimed and defended as individual property or right; they increase and gain in strength as they are shared. The acknowledgment of a greed line is therefore an act of spiritual discernment, of unmasking the temptations of the false spiritualities of unlimited accumulation and consumerism. The decisive criteria should be derived from an assessment of what sustains or undermines and destroys life in just and sustainable relationships in human community and with the natural world.

While this analysis appears to be relatively straightforward as long as we stay on the level of the small communities to which the biblical tradition refers. It becomes much more complicated with regard to the global community and the ecological concerns on the global level. It would seem to me that the search for indicators should focus on the use of power, money or capital, and resources as common goods provided for the flourishing of life in community over against their privatized use as means for unlimited accumulation and exploitation at the expense of the needs of the community. Political, social, economic and ecological indicators need to be combined in order to engage in the act of spiritual discernment that exposes the conditions and structures where the use of power, capital or natural resources such as energy become manifestations of greed that undermines life in human community and the integrity of creation.

Can the discussion about a wealth line and a greed line offer guidance to Christian people? There are several reasons to answer affirmatively. In the first instance, this discussion can sharpen the awareness that there is a fundamental contradiction between the Christian understanding of life in sustainable communities and the values propagated by the system of global capitalism. The discussion can help to reappropriate in the present context those fundamental principles regarding the appreciation and use of wealth that have been developed in the tradition of the church, especially the emphasis on the common good. Further, it can challenge Christian people individually and their communities and churches to examine critically their own ways of generating and using wealth, as well as their temptation by greed. It offers the opportunity to deepen the commitment to ethical investment and to scrutinize the origin of any exceptional gain offered by particular forms of investment. Especially, it could establish as a mutually accepted rule of Christian administration of wealth not to participate in speculative financial or business deals because of the potential damage they can cause for the larger community. Finally, it could revitalize the proposal that became popular some decades
ago to accept a certain level of self-taxation on income earned, either individually or collectively, in order to generate a dynamic of redistribution. All of these impulses will not be able to deal with the structural or systemic issues mentioned above; they could, however, contribute to generating a climate of public concern and debate that must precede any action or decision on the collective and structural level.
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