My Share:

Living on One Six-Billionth

BY MARGARET CHRISTIAN; PHOTOGRAPHY BY SURAYUTH SINGHNAK

Regardless of how much is harvested, manufactured, bought, and used—regardless of the monetary value we assign to the goods and services available on Earth—we only have one Earth, powered by the energy of one sun.

Growing up, my five siblings and I were very interested in resource allocation. Gifts, school clothes, slices of dessert, time with grandparents—no resource was too mundane or nebulous to be compared. I was the only one of six who didn't need braces, for instance, and I'm still unconvinced that my share of the orthodontics budget was legitimately assigned to having my wisdom teeth taken out. To our "It's not fair!" our father had an all-purpose, invariably good-humored response: "Of course it's not. I'm not trying to be fair; I just want to be equally unfair to everybody."

I've since realized that, as an educated middle-class American, I have more than my fair share. But the old passion for equitable distribution bubbled to the surface again on September 11, 2005.

My husband, Ed, and I had just put our daughter, a sophomore in college, on a flight for Geneva. The French Language Institute at Collonges had designated September 12 "Arrival Day," dictating that American students start their trans-Atlantic flight on the fourth anniversary of the 9/11 attacks. So during the two-hour drive from Newark, New Jersey, to our home in Pennsylvania, I floated various conversational distractions.

"I'm thinking of a new book idea," I said to my husband, who was driving. "How about going around the world, seeing how people live in each country, and compare how families live in various countries on their exact share?"

"What do you mean, 'their exact share'? Share of what?" he countered.

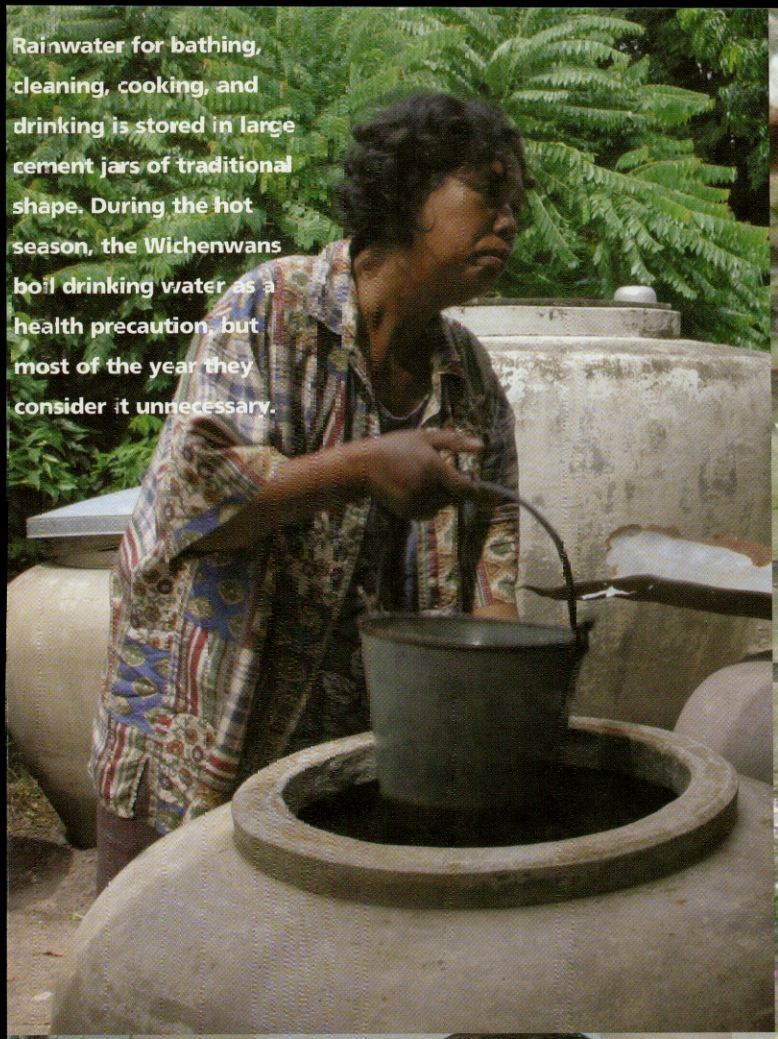
"Well, food, water, wealth, resources—whatever there is on Earth, right now. Given that there are six or so billion people on Earth, you could calculate equal portions to come up with your share—everyone's exact share."

Between Ed's challenges and my brainstorming, the drive passed without much anxiety. Mary landed safely and had a wonderful year in France, while I discussed the question "What's my share?" with reference librarians, economists, engineers, geographers, and environmental scientists at Penn State and elsewhere. I read outside my field of English literature, sometimes making my freshman composition students read along with me. I've learned two ways to calculate my share: international dollars and biologically productive acres. Economically, one share is 9,489 dollars per year. Ecologically, it is 4.5 acres.[1]

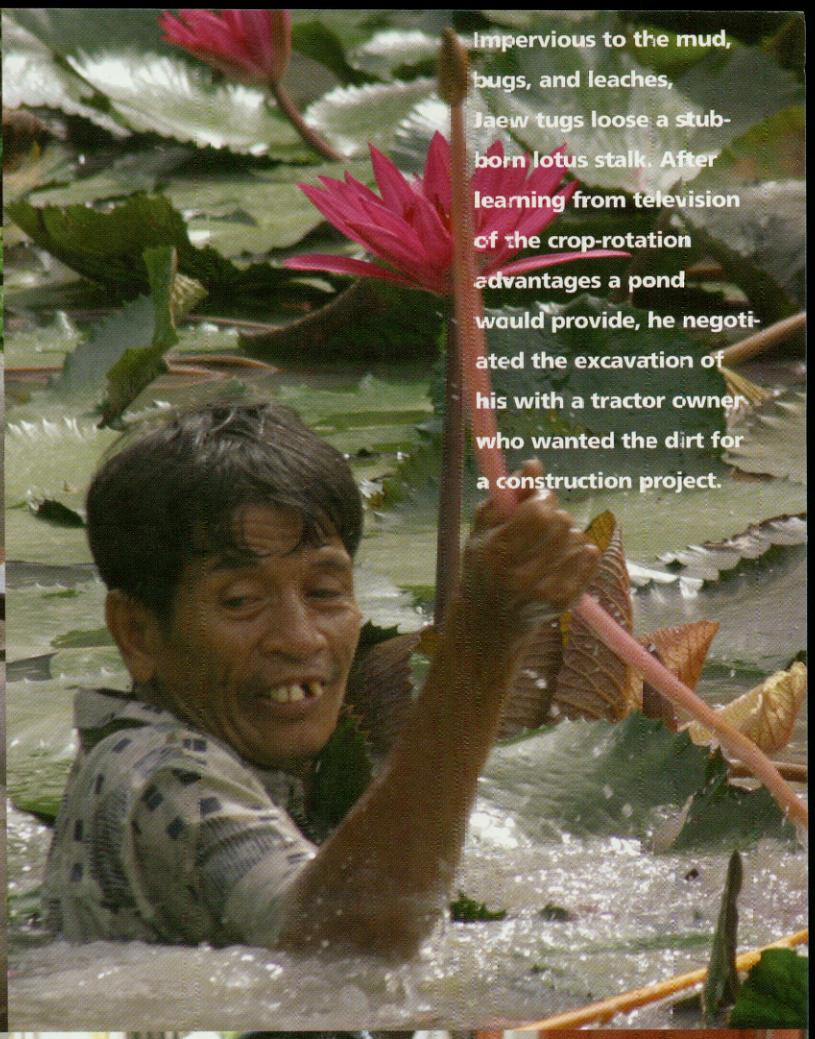
International Dollars and Purchasing Power Parity

Governments around the world survey their populations and compile reports of economic activity. The questions asked differ from country to country, and the information gathered varies in accuracy. But anyone with access to the Internet can easily get an idea of how much money there is—or at least how much purchasing power.

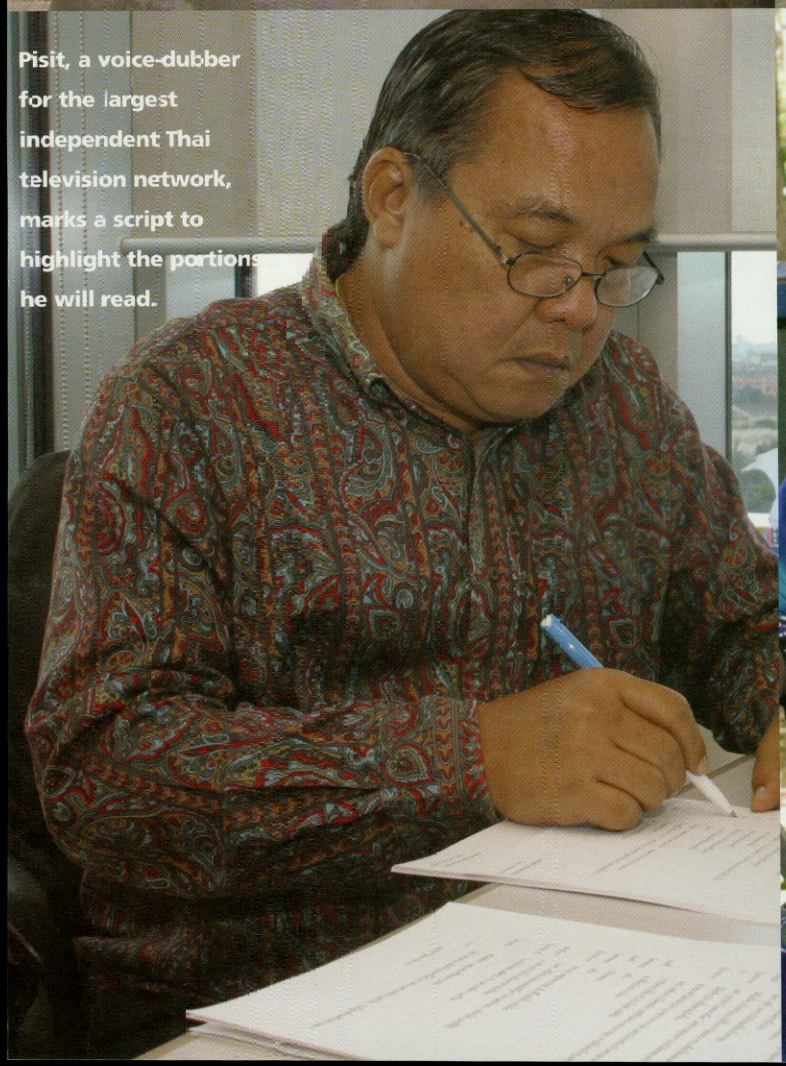
The World Bank compiles GNI, or Gross National Income, from countries around the world. (GNI, rather than GDP, or Gross Domestic Product, is now the standard measurement because it includes the net flow of income from abroad.) These figures are available in two



Rainwater for bathing, cleaning, cooking, and drinking is stored in large cement jars of traditional shape. During the hot season, the Wichenwans boil drinking water as a health precaution, but most of the year they consider it unnecessary.



Impervious to the mud, bugs, and leaches, Jaew tugs loose a stubborn lotus stalk. After learning from television of the crop-rotation advantages a pond would provide, he negotiated the excavation of his with a tractor owner who wanted the dirt for a construction project.



Pisit, a voice-dubber for the largest independent Thai television network, marks a script to highlight the portions he will read.

Suri chats animatedly in her home. Neighbors drop by to share some neighborhood gossip, or just to pass the time of day.

different versions: Atlas calculations and PPP. The Atlas method relies on the currency exchange rates, with an adjustment to even out currency fluctuations. The letters PPP stand for "purchasing power parity," an international dollar that has the same purchasing power over GDP as a U.S. dollar has in the United States.[2]

For example, consider Thailand. In August 2006, I drew on Thai ATMs for 10,000 Baht at a time. The transactions showed up on my bank statements as 269 dollars and change, the number of cents varying from day to day. Thus, at that time, the exchange rate was about thirty-seven Baht to the dollar—the rate used (in an average with historical exchange rates) in the Atlas method of calculating Gross National Income. But that thirty-seven Baht bought more in Thailand than a dollar buys in the United States—about three times as much, in fact.

If an American wants to know, not "What's the exchange rate?" but "How does a Thai person live on a particular income?" the dollar amount can be adjusted (by a factor of about three) to reflect the local cost of goods and services. The PPP calculation makes that adjustment and is thus more helpful in giving a meaningful comparison of lifestyles around the world. (More helpful than an exchange-rate comparison, that is, but still not perfect, since it takes no account of the different buying power of a Baht in Bangkok compared with its buying power in a rural area—just as a dollar anywhere in the United States is still a dollar, though it goes farther in the Midwest than in Alaska.)

The difference between purchasing power and the exchange rate is one reason why economic comparisons between countries must be made with caution. There are other reasons. The information underlying the comparison comes from household surveys—that is, comes from individuals answering questions like "What is your household income?" and "What does your household spend each month?" Some of these individuals may not understand the question or may not know the answer—indeed, they may not tell the truth. At the next level, too, the information gleaned from such surveys is only reliable when all survey workers and analysts handle it accurately and in good faith. Finally, survey workers in different countries ask different questions, and data analysts make different assumptions to perform different calculations.

An important difference in method is that some governments collect information about income, whereas others collect information about consumption. Consumption (how much money is spent on goods and services) reveals more about a family's actual standard of living than income (how much money comes into the household). Home mortgages, vehicle loans, and credit cards enable people to consume more, at least in the short term, than their incomes would allow them to purchase outright. Furthermore, the wealthy are likely to put part of their income into savings and investments once their consumption has reached a satisfactory level. Because the wealthy are likely to spend less than their income, and the less wealthy may borrow to consume beyond theirs, income is more unequal than consumption. Thus comparing, say, the distribution of income in the United States with the distribution of consumption in Thailand gives a somewhat false impression.

Notwithstanding its shortcomings, this flawed comparison still yields valuable information about wealth and poverty in the two countries. And although the data available is far from perfect, it continues to improve in accuracy and comparability. (A byproduct of this improvement is the exasperating likelihood that the 2005 GNI figures quoted last week have disappeared from the World Bank database, superseded by an updated 2005 chart giving slightly different figures.)

One way, then, to answer the question "What's my share?" is with a dollar amount. If each person on Earth had received an equal share of the total wealth generated in 2005, your share would have been 9,489 dollars (if you happened to be living in the United States)—or the equivalent purchasing power elsewhere.

Biologically Productive Acres, Global Carrying Capacity, and Ecological Footprint

But regardless of how much is harvested, manufactured, bought, and used—regardless of the monetary value we assign to the goods and services available on Earth—we only have one Earth, powered by the energy of one sun. That Earth and sun provide the raw materials for all that we eat, drink, build, wear, drive, burn, and otherwise consume. If we are not to be poisoned or otherwise inconvenienced (by species extinctions, a changed climate, or depleted soil fertility), Earth must fully recyle all the wastes we discard, including gasses and chemicals.

Of course, not all corners of the Earth are useful to us in terms of providing raw materials or recycling wastes. Some of the planet is biologically productive for human purposes,

whereas some (desert, for instance) is not. But scientists have measured Earth's forests, cropland, pasture, fishing grounds, and built-up land—the total expanse of the humanly usable Earth. They have evaluated all these terrestrial surfaces in terms of their human "carrying capacity," as if the planet was a self-contained, self-resupplying spaceship.

So what is one person's share of the biologically productive part of our planet? If the parts of Earth that humans can use had been rationed out in equal shares in 2003, your allotment would have been 4.5 biologically productive acres.[3] That is to say, all your food—along with all the lumber for your home, office, and their furniture, and all the wood pulp for the books in your library—would have been grown, and all your carbon emissions would have been absorbed by, the expanse of cropland, grazing land, and forest that would fit into 4.5 acres. (The cropland, forests, and grazing land would have to leave enough room within those 4.5 acres to accommodate your share of the built-up areas and fisheries as well.)

Carbon dioxide emissions, food, and transport account for the bulk of human demands on the environment. But some discrepancies arise when we compare the planet's calculated human carrying capacity with measured and estimated human impact (known as Ecological Footprint, or EF). First, humans are not the only life on Earth, but the calculation of 4.5 acres per person assumes that all bioproductive land serves humans. Some types of land can serve more than one biological purpose, but many uses are mutually exclusive. Ranchers who shoot wild predators and farmers who use herbicides recognize this: the same calf cannot provide a meal for both humans and wolves; the same soil and water cannot support both weeds and a crop. Conservationists likewise remind suburban real estate developers that built-up land replaces habitat for coyotes. People who like wilderness need to make room for their share of a game reserve by using less of their 4.5-acre share for crops and CO_2 sequestration.

Four and one-half acres doesn't leave much room for a dump, either. Many substances humans use and produce in their various activities rob fisheries, cropland, forests, or grazing land of their biological productivity. Even when we leave aside sensational accidents that directly poison people, leaks from mines, factories, and underground pipelines poison forests, cropland, and other biologically productive acreage. Nonrecyclable wastes reduce Earth's carrying capacity.

Third, current stocks of coal and petroleum are left out of the calculation. This is because, unlike livestock, cropland, and forests, mines and oil fields have no "regenerative capacity"—they do not reproduce the commodity we value or accommodate another crop after harvest. In this model, current stocks of fossil fuel are not counted, but once they're gone, that's it. Your hypothetical 4.5-acre share of Earth does not include an oil well.

Fossil fuels figure into the Ecological Footprint calculation in terms of the carbon dioxide they produce when burned, however. Oceans and forests absorb CO_2 and other gasses, but the extent of forest acreage required to absorb the carbon emissions of a typical American already exceeds 4.5 acres. This gives rise to the most serious discrepancy: not just the typical American, but also the average human lives on more than 4.5 acres. The combined human EF exceeds Earth's carrying capacity, and carbon emissions from energy use are largely responsible for this "overshoot."

More than 6.4 billion people currently live on Earth, in defiance of a calculation that decreed that, at the average human rate of eating, drinking, driving, and so on, the planet could only "carry" 5.1 billion in 2003.[4] What are the additional 1.3 billion people living on? Are we to think of them as spaceship passengers without seats or rations?

Let's look at the problem another way. The "carrying capacity" model tells us our world needs to be bigger by almost a biologically productive acre per person to accommodate the humans already present and the human activity demonstrably underway. That is to say, the average per capita human footprint in 2003 was more than 5.4 acres. How do Earth's inhabitants live on more than the cropland, wetlands, and grazing land, on more than the forests and oceans we actually have?

Environmental scientists think we are accommodating those additional passengers (creating the illusion of more seats and rations, if you will) by cannibalizing our spaceship. They point to agricultural practices like irrigation, which makes cropland more productive in the short term but can cause erosion, reducing the amount of cropland available in the future. In many regions, irrigation is responsible for falling water

Mealtime at the Wichenwan's.

Loading the flatbed-equipped tricycle for market.

The Wichenwan's home.

tables. Irrigation as currently practiced can also dissolve and distribute salts that would otherwise have remained below root level, an effect called salinization that reduces cropland's fertility. (Salinization is largely responsible for transforming the cropland of Mesopotamia's Fertile Crescent into less biologically productive grazing land and unproductive salt flats.) Pesticide use (which increases crop yields but degrades wetlands) also boosts food supplies in the short term while shrinking the spaceship.

The discrepancy between human carrying capacity, or what the model says is available, and what humans actually use is even more understandable when we consider that Earth's forests and oceans no longer absorb all the CO_2 emitted by cars and other machinery. Increasing amounts stay in the atmosphere, trapping heat from the sun, raising Earth's temperature, and contributing to the changes underway in Earth's climate.

Imperfect Models

Admittedly, "carrying capacity" and EF are concepts that need to be applied with caution, just as "purchasing power parity" is an imperfect statistical tool. Purchasing power parity offers an approximate term of monetary comparison, a way to adjust for the differences in purchasing power in various economies. It is based on actual prices of actual commodities as a proportion of actual GNI, but it is generalized and extrapolated beyond those prices, commodities, and locations for the sake of giving a general idea of how far money goes and how people live in unfamiliar places. The PPP figure will not give a proportionate conversion for every purchase; for instance, a bicycle may cost more relative to GNI in Thailand than it does in the United States. But PPP is still useful. You understand more with it than without it.

Similarly, "carrying capacity" and Ecological Footprint are dimensions of a model based on measurements of crop yields, fossil fuel consumption, and other observable categories on the national level. As these values are translated to the individual level or applied to specific activities, there will be inaccuracies and imprecisions, just as there are in working out what Thai lifestyle is comparable to how an American could live in the United States on 9,489 dollars. But even given the impreci-

The Klinsuwan home.

Mealtime at the Klinsuwan's.

The Klinsuwan's living room.

sions and inaccuracies, the answer EF offers to the question "What's my share?" is still worth considering.

Living on One Six-Billionth

Beyond economics and environmental sustainability, "What's my share?" is a human question. I wanted to create a book with photographs and interviews that featured actual families from around the world and gave a sense of how they lived on their share. I fixed on some artificial parameters: thirty-six families from eighteen or nineteen countries across six continents, one family to represent a typical or traditional way of life for each country, perhaps with an income or consumption level close to the national household median, whereas another family would represent the lifestyle available in that country on something close to the per capita global income of 9,489 dollars (or its equivalent buying power). Each family's Ecological Footprint would be analyzed as well.

I developed a scratch list of countries to be profiled, aiming for a variety of income levels from each region or continent, as listed in Table 1.

Table 1

2005 GNI, PPP and 2003 Per Capita EF in Selected Countries

Continent and Country		2005 GNI, PPP (dollars)	2003 Per Capita EF (acres)
NORTH AMERICA	U.S.A.	41,950	23.7
	Haiti	1,840	1.5
SOUTH AMERICA	Chile	11,470	5.7
	Colombia	7,420	3.2
	Bolivia	2,740	3.2
EUROPE	Finland	31,170	18.8
	Spain	25,820	13.3
	Russia	10,640	10.9
AFRICA	Botswana	10,250	4.0
	Egypt	4,440	3.5
	Kenya	1,170	2.0
	Burundi	640	1.7
ASIA	Japan	31,410	10.9
	Iran	8,050	5.9
	Thailand	8,440	3.5
	India	3,460	2.0
OCEANIA	Australia	30,610	16.3
	Indonesia	3,720	2.7
	P.N.G.	2,370	5.9

Sources: 2005 GNI, PPP: World Bank, "GNI Per Capita 2005, Atlas Method and PPP," World Development Indicators Database, May 1, 2007. Available at <http://siteresources.worldbank.org/DATASTATISTICS/Resources/GNIPC.pdf>, accessed May 8, 2007. 2003 Per Capita EF: World Wildlife Federation, Zoological Society of London, and Global Footprint Network, *Living Planet Report 2006* (Cambridge, Eng.: Banson, 2006).

Though the project was taking shape, two problems remained. How would I pay for my trips around the world, and how would I find the families to profile?

After several grant applications to large nonprofits met with discouraging responses, I decided to waive the financial question for now. I could get enough money from Penn State (by teaching summer school and by competing for a small grant from the International Programs office) for a first trip to one exotic locale, and then write a "sample chapter" that might appeal to either major grantors or deep-pocketed publishers.

To find world families of the income niches I had in mind, my husband suggested I seek help from ADRA, which has projects in most of the countries on my draft list. Accordingly, I approached Tereza Byrne, ADRA International's bureau chief for marketing and development. Byrne shared my excitement about the project and suggested Thailand as a picturesque and friendly setting for a "starter" trip. She connected me with Greg Young, director of ADRA-Thailand.

Getting to Thailand

Young, an energetic and practical Australian now at ADRA world headquarters in Maryland, asked a number of concrete questions that helped me move the project from lofty meditation to gritty reality. He scouted families of the income levels I needed, detailed his office staff to facilitate my lodging and in-country transportation, and recommended a guide and translator.

My obligations as a Penn State faculty member were on a collision course with ADRA's mission, however. As a faculty member in the Department of English, most of my prior publications had advanced arguments about dead white males. I was unfamiliar with "human subjects" research—Shakespeare and his age-mates being entitled to no special ethical considerations. With a ticket for travel to Bangkok on August 16, I finally contacted Penn State's Office of Research Protections in late July.

The initial phone meeting was a rude awakening to social science research protocols. Though no risks are associated with talking to an English teacher about one's daily life, I had to develop safeguards against any perceived coercion to participate in the study and plan for how I would "report to the appropriate [Thai] agencies any concerns for a child's well-being."

These two concerns precluded ADRA's involvement. If ADRA assisted with recruitment, it would be easy for individuals to construe participation in my project as a condition of ADRA's help. Also, important ADRA-Thailand programs seek to prevent the commercial sexual exploitation of children. "Concerns for a child's well-being" are, to say the least, realistic in communities needing such programs, but alerting the authorities to a specific family's situation might harm people ADRA could have helped. The agency withdrew from the project and requested that I not contact the families they had found for me.

Fortunately, the guide/translator Young had recommended was not an ADRA employee and could still work with me. Warunsiri Manaviboon, known as Pink (most Thais use nicknames for all but the most formal occasions), was game to publicize my project and put interested possible participants in touch with me. Since almost 70 percent of Thais live in rural areas and almost half the labor force works in agriculture, I hoped to find a farming family to represent a "traditional" or "typical" Thai way of life.[5] Moreover, the gap between Bangkok residents' incomes and those of the rural population is wide, so I was open to observing a rural family with an income well below the national per capita average.[6] To prospect for "representative" rural families, Pink returned to a rural area where she had negotiated lodging for Peace Corps trainees a year before.

Thai Share: A Traditional Way of Life

Boonsang Wichenwan (52 years) and her husband, Jaew (51), live in a village of about 100 families in a rural district of Uthai Thani province, 219 kilometers from Bangkok.[7] Their property comprises a rice field, a pond, and a garden, where they grow almost all their own food. Selling produce in the provincial capital, four kilometers away, nets them about 3,000 Baht each month, with the buying power of about 240 international dollars.[8]

Boonsang's parents raised their own rice and vegetables on the family land and sold palm sugar as street vendors in town. Introduced via family contacts at around age thirty, Jaew and Boonsang made a traditional arranged marriage. Boonsang, responsible as the younger daughter for caring for her aging parents, brought her husband into her family home, where they have lived, first with Boonsang's parents and their own daughters, and now, with the parents gone and their older daughter studying agriculture at a provincial university, with fifteen-year-old Kwanjit.

Though the Wichenwan family has a significantly lower-than-average income for Thailand and lives on only 11 percent of the 2005 global average, their lifestyle is representative of rural tradition in many ways. The lower economic status of the family coincides with an Ecological Footprint of 2.5 acres each, an acre less than the Thai average and a sustainable level of consumption that, if emulated worldwide, would allow humans to coexist with other species.

A "World Average" Thai Family

It proved very difficult to develop a relationship with a "world average" family in Bangkok. Several individuals found the compensation offered participants to be no incentive for allowing "some group of people to come watch them like a reality TV show," as Pink reported to me. When a family agreed to assist me because Pink had done a brief internship with the husband a few years before, I was relieved enough to be less than persnickety about their matching a specific economic profile. They reported a monthly household income of 86,000 Baht, which ranks the seven members of the household at about the eighty-eighth percentile of the Thai income spectrum, a per capita income about 134 percent of the 2005 global average—a little high, but still quite close.[9]

Pisit Klinsuwan (57 years) and his wife, Suri Chanthanat (61), live in a home they built thirty years ago in a Bangkok neighborhood dotted with temples and crisscrossed by canals. Thanks to remittances from a daughter who moved to San Francisco four years ago, Suri owns ten rental homes in the neighborhood. Even more important to their prosperity is Pisit's career as a voice-over artist with Thailand's largest independent television station. The household now includes Pisit and Suri, one of their four grown children, three grandchildren, and an unrelated five-year-old boy Suri was babysitting when his parents abandoned him.

The Klinsuwans, with seven people at home, have a household income almost thirty times that of the three Wichenwans, or about twelve times as much money per person. It's obvious to a visitor what some of that extra money buys: the car, city real estate, home appliances, and electronics; Pisit's business wardrobe and restaurant lunches; Suri's presence at home throughout the day to oversee the household; and twice-yearly vacations for the extended family at the beach. But the Wichenwans' motorbikes, electric fans, refrigerator, and color television seem comparable to the Klinsuwans', and the families share medical and educational systems that reflect a choice by the state to equalize opportunity across the economic spectrum.[10]

Perhaps the most important quality the two families share is their social outlook: they embrace the conveniences and technologies of modern life, but describe themselves as contented with their current economic and material status. The Wichenwans and Klinsuwans both identified other family members as their most important source of pleasure and their highest priority in terms of investing for the future.

On to Pennsylvania

As the journal goes to press, I'm querying publishers and agents, seeking funding, and recruiting American participants for a second sample chapter (I hope to find them here in southeastern Pennsylvania). Assuming all goes well, I will spend the 2008–9 academic year traveling and writing. But even if the project has reached its zenith in this issue of *Spectrum*, I feel satisfied and challenged now that I have a better idea of the size of my share—and those of my 6.4 billion siblings. ■

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Notes and References

1. I'd like to thank Mahmoud Kaboudan, professor of economics at the University of Redlands; Stam Zervanos, professor of biology at Penn State Berks; and Rachel Controneo, communications officer at the Global Footprint Network for discussing the concepts with me and for making valuable suggestions in their review of this article.

2. World Bank, "PPP GDP 2005," World Development Indicators Database, April 23, 2007. Available online at<http://siteresources.worldbank.org/DATASTATISTICS/REsources/GDP_PPP.pdf>, accessed May 7, 2007.

3. Note that these theoretical acres are dispersed across the globe: a few square feet of Africa or South America for your share of a coffee plantation, for instance. This information and the specifics in the two graphs come from Global Footprint Network, *National Footprint Accounts: 2006 Academic Edition EXTRA*, (Oakland, Calif.: Global Footprint Network, 2006), an electronic file.

4. World Wildlife Federation, Zoological Society of London, and Global Foot-

Boonsang Wichenwan.

Members of the extended Klinsuwan family.

print Network, *Living Planet Report 2006* (Cambridge, Eng.: Banson, 2006).

5. From Thailand's "Population and Housing Census 2000" and National Statistical Office. Available online at <http://www.unescap.org/esid/psis/population/database/thailanddata/thailandfacts1.htm#Population>, <http://globaledge.msu.edu/ibrd/CountryStats.asp?CountryID=175&RegionID=3>, and <http://web.nso.go.th/eng/en/indicators/labor_e.htm>.

6. United Nations, "Thailand," in *National Economies Encyclopedia, Encyclopedia of the Nations*, 2007. Available online at <http://www.nationsencyclopedia.com/economies/Asia-and-the-Pacific/Thailand-POVERTY-AND-WEALTH.html>. Accessed June 20, 2007.

7. The province as a whole has 304,100 people; the district has about 55,000 people (the center of the town of Uthai Thani, with 17,510 people, is five kilometers away). United Nations Economic and Social Commission for Asia and the Pacific, "North Thailand: Uthai Thani," in *Population and Social Integration Section: Population and Reproductive Health Compendium*. Available online at <http://www.unescap.org/esid/psis/population/database/thailanddata/north/uthaithani.htm#Key>.

8. According to the United Nations, 23 percent of Thai spending is for food, so the Wichenwans' income, less of which goes to pay for food, goes farther than that of a nonfarming family. United Nations, "Thailand."

9. World Bank, "Distribution of Income or Consumption," *2006 World Development Indicators* (Washington, D.C.: World Bank, 2006), 76–79.

10. Slightly more than one-quarter (27.5 percent) of total Thai government expenditures in 2004 went to support education, according to UNESCO Institute for Statistics, "Table 19: Finance Indicators by ISCED level." Available online at <http://stats.uis.unesco.org/TableViewer/tableView.aspx?ReportId=219>. Generalizing from a U.S. Department of Education report that a "total taxpayer investment" of 909 billion dollars was spent on all levels of education in 2004 (available online at<http://www.ed.gov/about/overview/fed/10facts/index.html>), a Forbes.com comparison of 2004 government spending as 36.4 percent of GDP, or 4.25 billion dollars, and a World Bank figure of 11,667,515,000,000 (11.7 trillion) dollars for U.S. GDP in 2004 (available online at <http://www.bea.gov/bea/dn/gdplev.xls.>), about 21 percent of U.S. government expenditures went for education that year.

In terms of the health system, 61.6 percent of all the money spent on medical care and treatment in Thailand in 2003 was "public," with only 0.3 percent from international organizations or foreign NGOs. By comparison, in the United States, 44.6 percent of total health expenditure is listed as "public" during the same year. Statistics from the World Health Organization, World Health Report 2006, "Annex Table 2: Selected Indicators of Health Expenditure Ratios, 1999-2003." Available online at <http://www.who/int/whr/2006/annex/06_annex2_en.pdf>.

Calculate your own ecological footprint online at <http://www.earthday.net/footprint/index.asp>.

A Commentary on Wealth and Poverty in the Bible from the *Africa Bible Commentary*

BY STEPHEN ADEI

Our attitude to money, wealth and poverty reveals our eternal values, as well as our character and relationship to both God and others. It can be a root cause of all kinds of evil (1 Tim 6:10), leading us to break the first and last commandments (Exod 20:3–17). Examples of those who have been consumed by love of money and wealth include Achan (Josh 7), Gehazi (2 Kgs 5:20–27), Ananias and his wife Sapphira (Acts 5:1–11), Simon the sorcerer (Acts 8:18–23), the rich fool (Luke 12:13–21) and the rich ruler (Luke 18:18–30). Yet money can be a source of blessing, and the Scriptures also include examples of rich and holy men (Abraham, Isaac, Jacob, Job and King Solomon).

Poverty is a recurring theme in the Bible. It is also the experience of many Africans, for half of those in sub-Saharan Africa live on less than US $1.00 a day. Many are poor because we live in a world where injustice and a skewed economic order mean they lack access to education, land and other means of improving their material conditions (Jas 5:1–6). Nowhere do the Scriptures equate material poverty and piety, and Christians must work to remove the barriers that prevent people from escaping from poverty (Lev 25:38–55; Luke 3:10–14; 18:22; Col 4:1).

The Bible does, however, speak harshly to those who are poor because they have not used their God-given mind, strength and resources. Laziness or slothfulness are condemned (Prov 6:6-11; 10:4–5; 14:23; 20:4,13; 2 Thess 3:10). Those who work hard, learn a trade, improve their knowledge and skills, are entrepreneurial, learn to save and invest small amounts, and who are faithful to God are often able to improve their material conditions (Prov 21:5).

The Bible's guidance on wealth may be summarized as follows:

- Our life is to be God-centred not thing-centred (Matt 6:25–34).
- The basis of all wealth is God's bounty. Everything belongs to him (Ps 24:1) and he gives the ability to produce wealth (Deut 8:10–18). We are stewards (or managers) of the talents and possessions God gives us and are accountable to him for how we use them (Luke 16:1–15; 19:11–27).
- We should keep an eternal perspective. We are to build treasures in heaven "for where your treasure is, there your heart will be also" (Matt 6:19–21).
- There are biblically approved ways to earn money and create wealth. Gambling, stealing, exploiting our workers and the poor, as well as all dishonest business deals are condemned by God (Lev 19:11–13, 35; Prov 1:11–19; 10:2; 11:18; 13:11; 15:27; 21:5; 22:22–23; 28:8). Money is to be acquired through diligent work (Prov 14:23) inheritance (Prov 13:22), wise, non-speculative savings (Prov 6:6–11; 20:21) and investment (Luke 19:11–27).
- The way we spend our money is important. We are not to be like the prodigal son (Luke 15:11–32) and spend our wealth on wild living and drunkenness. Instead we are to use it to meet the needs of our family and to leave a reasonable inheritance to our children (1 Tim 5:8; Prov 13:22). We are also to use it to honour and worship God (Lev 22:18–23; Lev 27:30; Prov 3:9), and to do so consistently, generously and joyfully (2 Cor 8, 9). Those who are rich are commanded "to be generous and willing to share" (1 Tim 6:17–19). We are also to pay legitimate taxes to the state (Rom 13:6–7).

In sum, wealth in the hands of the righteous is a powerful tool to serve God and others. Money as a purpose for living is not worth it even if one gains the whole world, for this is done at the cost of one's eternal soul (Matt 16:26). ■

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