The Bible’s teaching about economic productivity may seem paradoxical. On the one hand, the biblical authors are constantly admonishing us to do productive work and engage in fruitful economic exchange (Proverbs 31:18; II Thessalonians 3:10). On the other hand, they also constantly warn us about the dangers of money (Proverbs 23:4; Luke 12:15-21). How can we make sense of these teachings?

We can unravel this puzzle by understanding value creation. There is nothing wrong with earning money; in fact, supporting our households is a biblical duty (I Timothy 5:8). But the primary purpose of work and economic exchange is not to make money. It is to create value.

“Value” is the economic term for well-being. We value what we think will benefit us or those we care about. Value, not money, is what actually drives the economy. The economy is simply how we devote work, resources, and time to secure what we value. The organization and character of our household, local, and national economies reflect what we think is valuable.

Work does not just move stuff around. When our work serves the needs of others, it creates value (Matthew 25:14-46). Economic exchange creates value by moving goods and services from those who need them less to those who need them more. When all people’s rights to...
work, own, buy, sell, and build are protected, the expansion of economic exchange to include more people and resources opens up vast new opportunities to create value for others. And where people work and exchange as good stewards, the total amount of value in the world grows.

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Money is meant to be used as a tool to measure, exchange, and store value. It is necessary because it allows us to control – i.e., have stewardship over – the value we create. We use money to measure things like the size of the economy, or to make cost/benefit judgments. We use money to exchange work and resources with one another. I work making shoes, get paid, and use the money to buy the shirts you make; you do the same in reverse. As a medium of exchange, money allows us to serve each other with our work. And by saving money, we store up value we’ve created until we need it, and also make it available to fund investments.

However, we are constantly tempted to treat money as though it were value. This is a desperately wicked thing to do, which lends support to every kind of evil (1 Timothy 6:10). The illusion that money is value is probably what Jesus had in mind when he referred to “the deceitfulness of riches” (Matthew 13:22).

Each of us must devote our work, money, and time to things that truly create value. That is what it means to love our neighbors as stewards who work for flourishing. Christian ideas of what is most valuable (love, virtue, right relationships) are in conflict with materialistic ideas of what is most valuable (possessions, pleasure, pride). As we create what is truly valuable through work and economic exchange, we promote flourishing, build community, and bear witness against materialism and the deceitfulness of riches.