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The Trinity and the economy: The God who cares about human welfare

ABSTRACT

*This article investigates how Trinitarian theology can ground an economic ethic oriented towards human welfare, by synthesising Michael Novak's moral capitalism and Kathryn Tanner's economy of grace. Focusing on the household (*oikos*) and* oikonomia *motifs, the article proposes a "prosperous* oikos*" model that integrates individual initiative and responsibility with solidarity, redistribution, and ecological stewardship. The article employs qualitative literature analysis and constructive theological reflection to evaluate tensions and complementarities between Novak and Tanner within a Trinitarian framework. The article argues that the intra-Trinitarian relations of love and mutuality provide a normative shape for economic institutions and practices that prioritise communal well-being. Practically, the proposed model recommends policy-relevant measures such as co-ownership, progressive social provisioning, and local ecological communality, while emphasising the formation of moral dispositions. The article concludes that a Trinitarian-based* oikonomia *can reorient market logic towards human flourishing without collapsing either moral agency or social solidarity.*

1. INTRODUCTION

Human beings are social creatures that are involved in economic affairs for their survival. The Bible teaches that one of the consequences of sin is that man faces challenges to meet the needs of daily life (Gen. 3:17-19). These challenges include

economic competition within a region or country. Sosipater assessed that the norms governing economic activities are essential to realise common prosperity (Sosipater 2016:36). This also applies to economic activity among fellow Christians. The doctrine of Christian life recognises the involvement of the Trinitarian God in all aspects of human life. How does God intervene in the economic aspects of his people?

The relationship of the Trinity God to human economic affairs is important in the discussion of human welfare. Some theologians such as Michael Novak and Kathryn Tanner have wrestled with this. In the book *The spirit of democratic capitalism*, Novak (1991:77-79) explains that a healthy economic system must run in harmony with freedom, creativity, and moral responsibility, as does the pattern of God's intratrinitarian relationship. Meanwhile, Tanner came up with his socialist economy in his book, *Economy of grace*, which criticises the free market that often creates social inequality. As an alternative, Tanner (2005:120-122) proposed a Christian economic system that reflected God's love and justice . In addition to Novak and Tanner, Oslington (2014:99), in *Theological economics,* highlights the relationship between economics and theology in the framework of a relationship with the Trinity God that brings balance and connectedness in an ethical economic system. In the Indonesian context, Kristian (2024:66) invites us to view the *imago Dei* as the basis of a sustainable economy. Oslington and Kristian agree with Tanner. Therefore, this article restricts the discussion to integrating Novak and Tanner's theory of economics in the relationship of the Trinity.

Novak's approach emphasises economic freedom that goes hand in hand with moral responsibility and tends to support capitalism without criticising its negative impact on marginalised groups. Instead, Tanner, who criticised the capitalist economic system, proposed an economic model centred on grace and sharing. Unfortunately, he did not elaborate on how the concept of the Trinity became the basis for organising a just economy and promoting prosperity.

From all these problems, the author sees the need to integrate the doctrine of the Trinity with an economic ethic that fights for the common good. The author offers a prosperous home economic perspective as an interpretation of the relationship of the Trinity God in the market world that creates harmonious relations, independence, and ecological sensitivity. This research uses a qualitative approach through literature studies regarding the work of Novak and Tanner. Novak's theory of moral capitalism and Tanner's approach to the economy of grace are analysed within a theological framework to understand the involvement of the Trinity in the human economy. The author argues that human well-being is an integral part of the work of salvation and maintenance of the Trinitarian God, which is related in a socio-economic context. This article integrates Novak's principle of morally responsible economic freedom

with Tanner's critique of unfair free markets, while highlighting how God's intratrinitarian relationship, which reflects harmonious, loving, and shared relationships, can be the basis for a harmonious, self-reliant, ecological, and sustainable prosperous home economic model. This model is designed to reflect human well-being in the context of modern markets.

2. MICHAEL NOVAK ECONOMIC MODEL VS KATHRYN TANNER ECONOMIC MODEL

The theological and economic discourses, the contributions of Novak and Tanner's thoughts, provide an in-depth perspective on the theology of the Trinity applied in the economic world. These two theologians, departing from the theology of the Trinity, differ in building an economic model. Novak emphasises freedom, creativity, innovation, and responsibility in building a market economy model. Meanwhile, Tanner emphasises grace and social relations in building his theory.

This section explores the complexities of the economic theory put forward by Novak and Tanner, compares the two models, and formulates a prosperous home economic perspective that is integrated with Trinity theology.

Novak is known for his contributions to developing the idea of a free-market economy based on Christian values. He argued that the economic system that best corresponded to Christian teachings was democratic capitalism. For this reason, he rejected socialism because it was considered to oppress individual freedom, while praising capitalism for its ability to create prosperity. Novak emphasised several key points in his economic model. First, he underlined the importance of a free-market economy, which initiated a pricing and competition mechanism to drive efficiency and innovation. Secondly, he emphasised the need for political democracy as an open system. Thirdly, Novak prioritises a moral culture based on love, honesty, hard work, and good deeds that serve to prevent the excesses of capitalism. Novak emphasised a principle that, without a moral foundation, capitalism can degenerate into an exploitative system. However, he believes that the Judeo-Christian tradition provides an adequate ethical framework to steer a market economy. Although Novak provides a strong defence of capitalism, his criticism of this system is often overlooked. Some theologians such as Tanner argue that capitalism tends to widen inequality and ignore love and justice. In his book, *Economy of grace*, Tanner offers a very different perspective from Novak. He argues that capitalism is contrary to Christian values because it encourages competition, misalignment, and unfair wealth accumulation (Tanner 2005:35-42). Instead, Tanner (2005:77-78) offers an economic model centred on grace and equitable distribution. Tanner rejected the logic of the market, which was

based on the principle of “give to receive”. Instead, he proposed an economy of grace, in which resources are distributed according to need, rather than on the ability to pay. This model is inspired by Acts 2:44-45, where the early church shared possessions. A similar opinion was also expressed by Volf (2006:87, 99), who emphasised the need for generosity in all aspects of life, including the economy. The implications of the alternatives offered include the implementation of progressive taxation, i.e., a fairer tax system to reduce inequality. In addition, universal social security is needed, including access to health, education, and housing as basic rights. The final alternative proposed by Tanner is cooperative and co-ownership, where business capital is focused on common interests rather than personal gain (Tanner 2005:108-112).

Novak makes a strong argument for the compatibility between capitalism and Christian values, but his model lacks an account for existing structural inequalities. On the contrary, Tanner proposes a grace economy, although its application may be difficult in the present global economic system, including in Indonesia, due to the existence of significant economic inequality, the dominance of competitive and profit-oriented free-market logics, and complex socio-economic structures that do not necessarily support the principles of solidarity and moral responsibility broadly (Bank 2022:79-82). However, Tanner’s proposal makes a significant contribution to this article, particularly in integrating economics with Trinity theology. The difference in approach between Novak and Tanner opens up opportunities to integrate deeper theological views such as Trinity theology into discussions of economic systems. By referring to the concept of the Trinity, this article can explore how the relationship of grace, solidarity, and social responsibility becomes the theological foundation for creating an economic model that is not only profit-oriented, but also on the common well-being.

Trinity theology is at the heart of the Christian faith, which is belief in the Father, the Son, and the Holy Spirit – three persons in one essence. Moltmann (1981:77-79) defines the Trinity as the unity of the essence of three persons, in which all three are manifestations of a single inseparable force. The Trinity is a relationship unique to Christians. Atawolo (2022:25) defines the Trinity as a relationship of love that is present in the lives of his people. The Trinity God in the economic context can be understood as a model that highlights relationships, solidarity, and social responsibility. The concept of “the Trinity” serves as a theological foundation for understanding economics as a system that focuses not only on profit, but on common spiritual and social well-being.

3. PROSPEROUS HOME ECONOMIC MODEL

The prosperous home economic model integrates the thinking of Novak and Tanner with economic theology based on the theology of the Trinity, which aims to create real change in a just and sustainable market world. This article borrows Novak's ideas, especially regarding the freedom of each individual to create, innovate, and be responsible. These two-store approaches provide a solid foundation for the development of a more inclusive and equitable prosperous housing economic model. Novak emphasises the importance of everyone's freedom in an economic context, where everyone has the opportunity to be creative and innovative. He argues that a healthy economy should provide space for everyone to take responsibility for their actions, which will, in turn, foster collective well-being (Novak 1991:138-40).On the other hand, Tanner criticises unfair free markets and emphasises the need for an economy based on love and justice. He proposes that harmonious social relations should be the basis for economic interaction, in which love and solidarity are the main pillars. In this context, the "prosperous home economy" can be seen as a synthesis of both thoughts. This model not only prioritises personal independence, but also emphasises the importance of fair and sustainable social relations.

The prosperous housing economic model is an approach that emphasises the welfare of the community in a holistic and sustainable manner, by focusing on harmonious relationships, independence, and ecological awareness. Thus, the "prosperity of the home economy" serves as a bridge between the freedom of the individual emphasised by Novak and the social justice proposed by Tanner. This model invites us to imagine an economy that focuses not only on material growth but also on spiritual and social well-being, creating an environment where everyone can thrive in love and solidarity.

The concept of "prosperous house" comes from the word *oikos*, which means a place, household, or a place of residence (Strong 1997:133). The term *oikos* is used in the sense of a physical location or as a collection of people in a house (Horrel 2001:297). In addition, *oikos* can be understood more broadly as land or earth. In the sense of a house or dwelling place, there is a unity of life. *Oikos* is the home of all living things, as well as the spaces and resources that allow living things to struggle and preserve their lives (Rasmussen 1996:93-95). The term *oikonomia,* which refers to the household arrangement where the life of all creatures continues, is derived from the term *oikos* (Rasmussen 1996:95). In the Old Testament, the term *oikos* was used to denote the Israelites' relationship with God. This term describes God's covenant with the Israelites (Elliot 1981:184). The Israelites understood that God had created them as a household unit (*oikos*) that was different from other nations. God gave them a place to live as his promise to the people of

Israel (Ex. 19:4-5). In other words, these relationships comprise not only a spiritual aspect, but also social and community dimensions in everyday life. According to the psalmist, God did not simply give the Israelites a place to live, but God was the administrator and arbiter of the *oikos* itself (Ps. 127:1). When that covenant was broken, God broke down the unfaithful marriage and renewed it (Jr. 31:28, 33:7; Am. 9:11). *Oikos* is also interpreted as a form of God's presence (Elliot 1981:186).

God, who was originally understood by the Israelites to be present only in the Temple, is now interpreted as being present in homes through the Holy Spirit (Ac. 2:2; 8:3; 11:14; 16:31-39). *Oikos* is understood as a community of human beings, wherein God is present and works beyond a specific locality. Therefore, the New Testament presents Christians in the context of the relationship between the *oikos* and God, that is, the *oikos* as a community that reflects his presence and work (Gl. 6:10; Eph. 2:19; 1 Tm. 3:4-5, 15; Heb. 3:6; 10:21; 1 Pt. 2:5; 4:17). Relationships in an *oikos* are more kinship and personal. According to Horrel (2001:304), the characteristics of *oikos* as a household transform the relationships between members in forming mutually supportive relationships, similar to the dynamics of a family. *Oikos*, or household, has a strong spirit of brotherhood and internal social solidarity as a bond between family members. *Oikos* also serves as a community where the values of love and support are exchanged, creating a harmonious environment for all its members. As part of his creation, *oikos* reflects God's purpose to establish mutually supportive, harmonious, and equitable relationships among all creatures. This concept emphasises the importance of the role of *oikos* in realising a life that is in line with God's purpose (Meeks 1989:34). The metaphor "*oikos*/house" in the economic context of a prosperous house has a deep and broad meaning. The home is not simply a physical building; it is also a symbol of community, security, and harmonious relationships. In Trinitarian theology, the relationship between the Father, the Son, and the Holy Spirit creates an ideal model of relationship, in which love, sharing, and justice are the main principles. The ancient Greek tradition, *oikos*, encompassed the entire scope of family life, including family members, possessions, as well as social and moral responsibilities (Saunders 1995:116). This concept was later adopted in Christian theological thought as a picture of a community of faith coexisting harmoniously under the love of the Trinity. From the perspective of Trinity theology, the home is a symbol of loving and shared interpersonal relationships as reflected in the relationship of the Father, the Son, and the Holy Spirit. Therefore, the prosperous housing economic model emphasises the importance of building an economic system that focuses not only on personal gains but also on justice and ecological sustainability for the common good. The house as an *oikos* invites us to view the economy as a shared living space where everyone is responsible for

the welfare of others and the preservation of creation. Thus, the metaphor of *oikos* enriches the understanding of how economic practices should be based on the values of solidarity, distributive justice, and respect for human dignity and the environment (Volf 2011:88-93). This approach challenges the free-market paradigm that often ignores the humanitarian and ecological dimensions in favour of capital accumulation alone. Therefore, the prosperous home economy can be defined as a community that upholds responsible family relationships, in which the Trinity God is present. From this emerges the concept *oikonomia*, which is the management and regulation of life in the household with full awareness of the presence of God. Thus, each individual is responsible for managing and regulating everything related to his/her life in the context of *oikos* (Rasmussen 1996:92).

In other words, the prosperous home economy refers to a community characterised by responsible family relationships, with full awareness of God creating, managing, and maintaining everything for the welfare of mankind from the beginning (Meeks 2003:34). The prosperous housing economic model can be realised if it is supported by three interrelated elements. First, the presence of harmonious relationships, namely mutually supportive relationships between individuals in the community. In a prosperous housing economy, positive and collaborative social relations are essential to build solidarity and trust between communities. This creates a harmonious family relationship or kinship between individuals in the household (*oikos*).

On the basis of the concept of a Trinitarian God, in which the Father, the Son, and the Holy Spirit have created and governed the world from the beginning, God functions as the arbiter and administrator of the natural procedures with eternal wisdom. The Incarnation of Jesus is God's special way of arranging the creation as a form of salvation for the world. Meanwhile, the Holy Spirit plays the role of a caretaker who guards and renews his creation. There is a harmonious relationship between the Father, the Son, and the Holy Spirit in regulating and managing everything to be good. In the economic context of the prosperous home, this harmonious relationship is manifested through the principles of love (1 Jn. 4:8-10), sincere sharing (Ac. 2:44-45; 4:32-35), and social justice that emphasises the rights of everyone (Ps. 89:15). These three aspects are the main foundation for an economic model that is oriented not only to material gains, but also to common welfare. Tanner (2005:35-37) states that economics must be realised through grace and justice. These relationships are interrelated and form the basis for the development of a prosperous community.

The second element is independence. In the context of theology, the *Evangelical dictionary of theology* explains that self-reliance (*autarkeia*) refers to a state in which human beings, through hard work, responsible resource

management, and dependence on God's provisions, can meet the needs of life without exploitation or overdependence on others (Elwell 1981:712). This concept is paradoxical: acknowledging human limitations (Jn. 15:5), while fulfilling the call to responsibility (1 Th. 3:6-12). Self-reliance is regarded as a social responsibility (Gl. 6:2, 5). Christian ethics rejects both passive dependence and arrogant independence, emphasising the importance of "interdependence" (1 Cor. 12:14-26) in the body of Christ (Grenz 1997:145). As a concrete example, the story of the widow and Elisha shows how self-reliance can be realised in supportive and shared relationships (2 Ki. 4:1-7). Socio-economically, the story provides an understanding that poor relief services must be transformational, not simply transactional. The goal is not to eliminate hunger at present, but to create self-reliance for the future.

The prosperous housing economic model needs to prioritise the element of independence in addition to upholding harmonious relationships. Novak emphasises that self-reliance is not merely a matter of individual ability; it is a manifestation of the moral and spiritual responsibility inherent in each person as God's mandated creation (Gn. 2:15) to manage other creatures and nature wisely (Novak 1991:45-47). The principle of independence needs to be realised consistently as a form of obedience to God as well as a social responsibility towards others. Novak highlights the importance of a balance between independence and social solidarity, where harmonious relationships are the foundation for each person to strengthen the overall social and economic network (Novak 1991:52-54). In this context, each individual is not only responsible for his/her welfare, but also plays an active role in building a better future to create a sustainable and equitable economic model.

The third element is ecological value. Given the problem of excessive exploitation of nature for human benefit, the prosperous home economy needs to consider its ecological aspects. One example of natural exploitation can be observed in Papua, where the opening of 600.000 hectares for a food estate project caused a polemic related to the protection of the rights of the indigenous people of Merauke and threatened the ecosystem with risks to 20 endemic species (Solapari *et al.* 2024:5-7). The Bible clearly instructs man that man is called to cultivate and maintain the Garden of Eden (Gn. 2:15), not to exploit it. The psalmist affirms that the earth and its contents belong to God (Ps. 24:1). Biblical ecology is theocentric, in which nature belongs to God, and man only acts as a steward (Bauckham 2010:92). As stewards, human beings are mandated to manage and maintain nature wisely, and called to protect it from damage. "There is no ecology without justice, and there is no justice without ecological repentance" (Northcott 1996:230). This

ecological conversion demands a paradigm shift from a pattern of exploitation to one that reflects justice and love for all creation. Exploitative practices that destroy nature not only betray God-given stewardship (Gn. 2:15), but also ignore justice that is essential to a healthy and sustainable ecosystem (Sallie 2008:45-50). The responsibility to create harmony between the economy and the environment is an inevitable task as a form of obedience to faith and relevance. Moltmann (1993:85-90) affirms that the maintenance of the earth is an integral part of the call of faith to bring about justice and love for all creation. Therefore, the prosperous home economy not only prioritises human welfare socio-economically, but it also maintains environmental sustainability as a form of obedience to God and moral responsibility to his creation.

In practice, the prosperous housing economic model can be realised through various social initiatives that support marginalised groups and promote economic justice. According to Tanner (2005:45-50), there is a need to empower those less fortunate to participate fully in economic and social life. For example, programmes that provide access to education and training for those who are less fortunate help create fairer opportunities. In addition, this model also encourages companies to operate with high ethics, paying attention to the social and environmental impact of such activities. Thus, the prosperous home economy serves not only as an economic model, but also as a call to live in relationships that reflect God's love and justice. It is a challenge for all of us to create a better world where everyone can feel love and care in a harmonious community.

4. CONCLUSION

The economic vision that needs to be echoed is an economy that brings human civilisation to prosperity and pays attention to humanitarian and sustainable aspects. Theology has a significant contribution to shape an economy that humanises human beings and preserves nature. This article highlights the role of the Trinity God integrated in the prosperous home economic model, understood as God's call to actively participate in managing and regulating *oikos.* The prosperous housing economic model in the context of the market, which is the current real condition, cannot be separated from the essential elements inherent in it if we want to create a sustainable economy. This includes the existence of harmonious relations between *oikos* members, independence through hard work to fight for communal welfare, and the responsibility of every economic actor to maintain and preserve nature.

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